

PONTES PILOT

User Handbook

V1.0

Disclaimer:

This document is a DRAFT.

The document is subject to the MIB approval.

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1 Introduction

1.1 Introduction to the Pilot solution

This chapter serves as an introduction to the Eurosystem Distributed Ledger (ESY DLT), which is developed by Service Providers (SPs) of the Eurosystem as an offering for the settlement of Distributed Ledger Technology (DLT)-based wholesale transactions in CeBM, also known as the Pilot phase of the Pontes project (Pontes Pilot).

ESY DLT referenced as the Pilot in the document is a full DLT solution designed to allow (i) issuance of tokenised CeBM, that can be transferred using DLT and (ii) its distribution to financial actors registered as participants.

The Pilot provides a wide range of functionalities meant to be used for various DLT-based use cases, including payments, cash tokens transfers, payment free of deliveries (PFoDs), delivery-versus-payments (DvPs) and payment-versus-payments (PvPs), while preserving the anchor role of central bank money.

2 Overview of the user handbook

2.1 General considerations

General	The Pilot User Handbook, hereinafter referred as the UHB, aims at facilitating the use of the Graphical User Interface (GUI) of the Pilot. It is intended for any user regardless of the focus of activities and describes the full range of functionalities available in user-to-application (U2A) mode. The UHB provides detailed reference information on all screens and step-by-step instructions for the different use cases.
Target Audience	There is only one handbook addressing all actors: National Central Banks (NCBs), Market Participants (Commercial banks acting as payment banks/settlement banks), Market DLT Operators, etc. By referring to the table of contents, each reader can easily identify the relevant sections related to its activities.
Related Documentation	<p>The UHB is part of the Service Description Document (SDD). It provides further detailed description of the business concepts of The Pilot Solution, including the various use cases and functionalities.</p> <p>The SDD is available on the ECB website as well as the UHB for the use of all participants.</p>
Updates	Updated versions of the UHB will be provided if required.

2.2 UHB Methodology

Several methodological elements are used throughout the UHB to ease orientation and help finding relevant information.

- Page Layout** Every page of the UHB has a similar layout that allows identification of the following three elements:
- the header, which indicates the title of the document.
 - the text column, which contains the main information, tables and screenshots.
 - the footer, which shows the page number.
- Links** Links are illustrated throughout the UHB in blue text. These links allow to jump to related sections by clicking on them or turning to the relevant page.
- Action Steps** Business use cases are detailed and divided into single action steps. These action steps are numbered sequentially and are referenced with corresponding numbers in screenshots. Each business scenario ends with a final result.
- Screenshots** Screenshots are used to illustrate the corresponding text. Note that there might be minor deviations between the screenshot and the screen appearance, according to access rights or a specific selection made.
- Specific parts of a screenshot are highlighted with a red box (corresponding to an action step whenever relevant). If there are more than one red box, position numbers point out to the corresponding action steps as mentioned before.

2.3 UHB Structure

The structure of the UHB is the following:

- Part 1** **Introduction** provides an overview of the Pilot solution with general considerations and its methodology. Additionally, it specifies the purpose and the structure of the document.
- Part 2** **Overview of the User handbook** outlines the main characteristics of the User Interface, in order for a user to get used to its structure and organisation. It also provides the UHB methodology and a clear definition of actors, roles and profiles.
- Part 3** **Overview of the Graphical User Interface** specifies the screen and menu structure. This part provides an overview of the tabs and sub-tabs available on the sidebar menu.
- Part 4** **Screen reference guide** provides detailed instructions for executing all relevant use cases included in the Pilot. To facilitate user comprehension, this section is structured in alignment with the Pilot's main menu, except where specific functionalities are interrelated and therefore require subsequent presentation in the sequence.
- Annex** **Annex I** is a glossary based on specific vocabulary as well as relevant vocabulary issued from market infrastructures and DLT backgrounds.

2.4 Users access

Access and operations on the solution are strictly managed via role-based access, restricting users to actions tied to their profile.

Within each actor group, users are assigned profiles that determine their permitted actions. These profiles ensure clear separation of duties. Users may be granted access to multiple profiles, with exception of the administrator profile, which remain strictly restricted.

Actors/Profiles	Administrator	Referential Read/Write	Referential Read-Only	Pilot Read/Write	Pilot Read-Only	Operational Read/Write
Service Providers (Operator)	✓	✗	✗	✗	✗	✓
NCBs	✓	✓	✓	✓	✓	✗
ECB	✓	✓	✓	✓	✓	✗
Market Participants	✓	✓	✓	✓	✓	✗

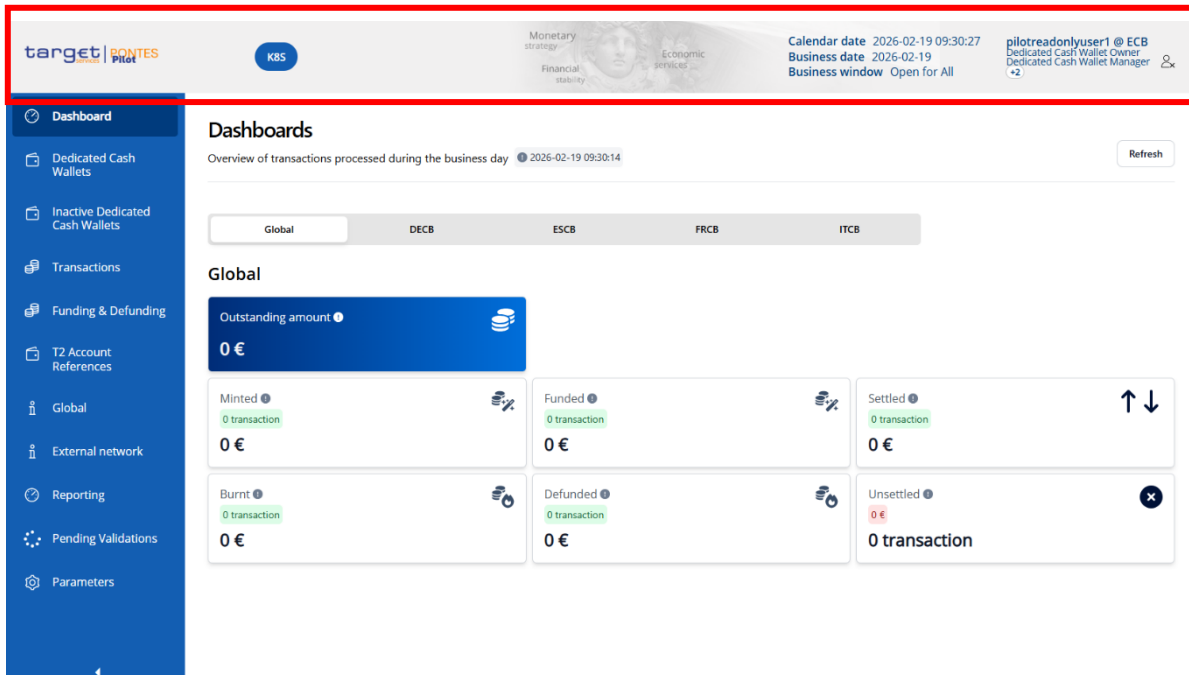
User profiles are granted access rights to specific functionalities as follows:

User profile	User Management	Reference Data	Transactions
Administrator (Admin User)	Read/ Create/Update	No Access	No Access
Referential Read Write	No Access	Read/ Create/ Validate/ Update	No Access
Referential Read Only	No Access	Read only	No Access
Pilot Read Write	No Access	Read only	Read/ Create/ Validate/ Update
Pilot Read Only	No Access	Read only	Read only
Operational Read Write	No Access	Read/ Create/Validate/Update	Read only

3 Overview of the Graphical User Interface

3.1 Screen structure

3.1.1 GUI header elements



From left to right:

1. Pilot solution logo
2. The environment
3. Calendar date corresponding to the current day
4. Business date corresponding to the date used for operations
5. Business window based on the current time, indicating whether the platform is open for operations
6. User @ indicating the participant's short name
7. The participant's **roles list** which will be completely displayed when hovering over the already visible roles.
8. Disconnection button

3.1.2 Screen types

Read-only screens:

- *Dashboard*
- *Inactive Dedicated Cash Wallet*
 - *Owned tab*
 - *Supervised tab*
- *Global*
 - *NCBs List*

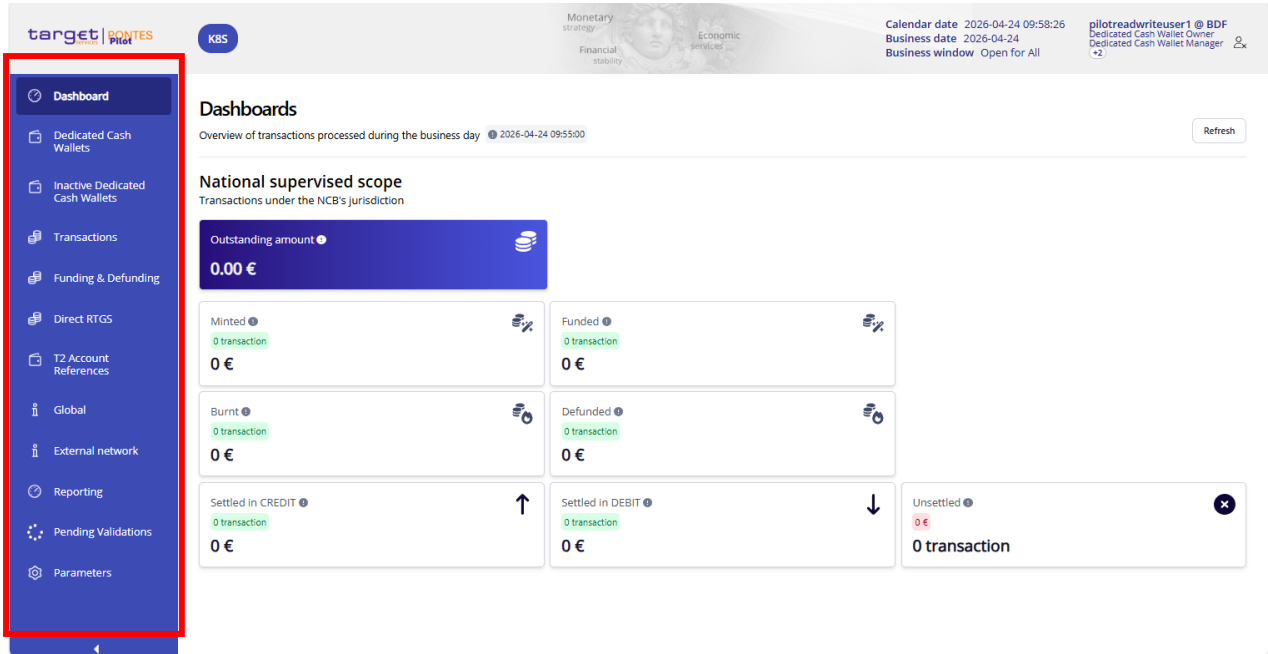
- *Currencies List*
- *Reporting*
 - *National CBDC Supervision*
- *Parameters*

Screens enabling actions (depending on the user profile granted):

- *User administration*
- *Dedicated Cash Wallets*
- *Inactive Dedicated Cash Wallet*
 - *Managed tab*
- *Transactions*
- *Funding & Defunding*
- *Direct RTGS*
 - *Payments*
 - *Instruct on behalf*
- *T2 Account References*
 - *Create a T2 Account Reference*
 - *Managed*
- *Global*
 - *Participants List*
- *External Network*
 - *Network List*
- *Reporting*
 - *Transactions extraction*
 - *Cash postings history extraction*
 - *Funding & defunding extraction*
 - *Direct RTGS payments*
- *Pending Validations*
 - *Reference Data*
 - *Transactions*
 - *Funding & Defunding*
 - *Direct RTGS payments*

3.2 Menu Structure

The main menu of the application appears in a blue sidebar, providing clear and persistent navigation. As shown below, the main menu is composed of different tabs and sub-tabs that will be further detailed along the user handbook:



3.2.1 Dashboard

The dashboard tab provides structured information regarding total amount values such as the total amount of cash tokens outstanding, or the number of transactions operated in owned or managed Dedicated Cash Wallets.

Actors that have access:

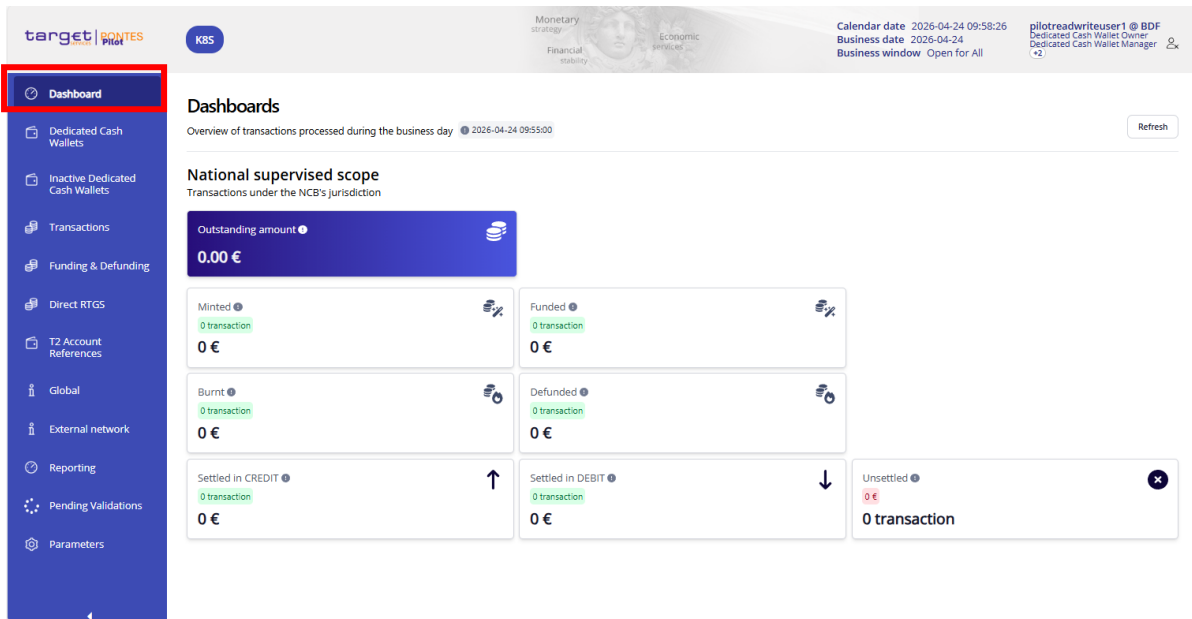
- ECB as *Cash Token Supervisor*¹
- NCBs as *National Cash Token Supervisors*
- Market Participants as *DCW Owners*

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*

Pilot Read Write view with a National Cash Token Supervisor role:

¹ For actors and roles description, please refer to Service description section 2.1 and 2.2

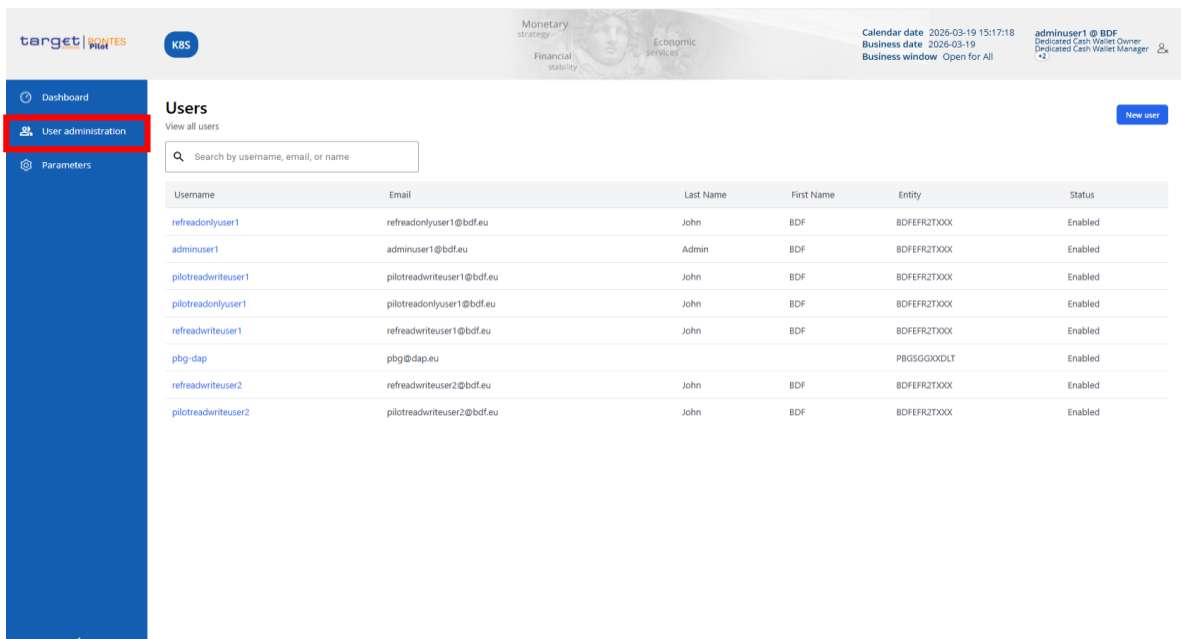


Additional information is available in section [4.2](#).

3.2.2 User administration

The **User Administration** tab is accessible to all users granted with the **Admin User** profile belonging to any entity (NCBs, Market Participants and SPs).

This tab allows the creation and management of users, enabling participants to access the Pilot solution.



Additional information is available in section [4.1](#).

3.2.3 Dedicated Cash Wallets

The **Dedicated Cash Wallets** tab enables visualisation, management, or supervision of Dedicated Cash Wallets details.

Actors that have access:

- ECB as *Dedicated Cash Wallet Manager* and *Dedicated Cash Wallet Owner*
- NCBs as *Dedicated Cash Wallet Managers* and *Dedicated Cash Wallet Owners*
- Market Participants as *DCW Owners*

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*
- *Referential Read Write*
- *Referential Read Only*
- *Operational Read Write*

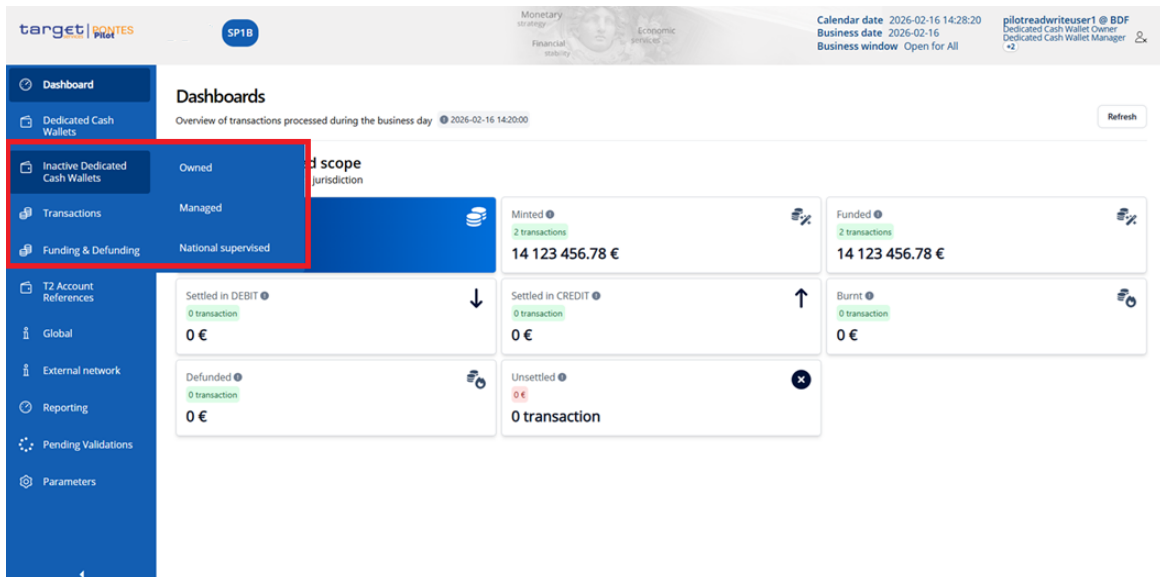
Wallet ID	Owner	Available Balance	Currency	Country Code	Creation Date	Last Modified
WFREURBDFEFR2TXXX-01	BDFEFR2TXXX BDF	1 000.00	EUR	FR	2026-03-14	2026-03-14 09:24:42
WFREURBDFEFR2TXXX-02	BDFEFR2TXXX BDF	0.00	EUR	FR	2026-03-14	2026-03-14 09:24:48
WFREURBDFEFR2TXXX-03	BDFEFR2TXXX BDF	0.00	EUR	FR	2026-03-14	2026-03-14 09:24:53
WFREURBDFEFR2TXXX-BDF_WALLET_001	BDFEFR2TXXX BDF	0.00	EUR	FR	2026-03-13	2026-03-13 18:27:20
WFREURMP01FRPPXXX-1	MP01FRPPXXX MARKET PARTICIPANT 01FR	10.00	EUR	FR	2026-03-14	2026-03-14 09:31:56
WFREURMP01FRPPXXX-2	MP01FRPPXXX MARKET PARTICIPANT 01FR	0.00	EUR	FR	2026-03-14	2026-03-14 09:32:18
WFREURMP01FRPPXXX-3	MP01FRPPXXX MARKET PARTICIPANT 01FR	0.00	EUR	FR	2026-03-14	2026-03-14 09:31:29
WFREURMP02FRAAXXX-01	MP02FRAAXXX MP02FR	0.00	EUR	FR	2026-03-14	2026-03-14 09:24:59

Additional information is available in section [4.3](#).

3.2.4 Inactive Dedicated Cash Wallets

The **Inactive Dedicated Cash Wallets** tab enables visualisation of inactive Dedicated Cash Wallets. This access is not allowed to Admin Users.

Once this tab is selected, three sub-tabs appear as follows:



Depending on the access rights, the user is allowed to select:

- The Owned sub-tab, enabling visualisation of owned inactive cash wallets when a participant has a **Dedicated Cash Wallet Owner** role.
- The Managed sub-tab, enabling visualisation of managed inactive cash wallets when a participant has a **Dedicated Cash Wallet Manager** role.
- The National Supervised sub-tab (or Supervised sub-tab), enabling visualisation of supervised inactive cash wallets when a participant has a **National Cash Token Supervisor** or an **Operator** role.

Actors that have access:

- ECB as *Dedicated Cash Wallet Manager* and *Dedicated Cash Wallet Owner*
- NCBs as *Dedicated Cash Wallet Managers* and *Dedicated Cash Wallet Owners*
- Market Participants as *DCW Owners*
- SPs as *Operators*

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*
- *Referential Read Write*
- *Referential Read Only*
- *Operational Read Write*

3.2.5 Transactions

The Transactions tab allows to create and visualise the details of the transactions in cash tokens within the scope of the connected user.

Allowed transactions are Payments, Transfers, Issuances and Redemptions depending on the user profile and the related entity's role.

A payment is a financial transaction made to settle a debt or obligation, typically in exchange of goods, services or assets.

A transfer is a movement of cash between wallets owned by the same participant for the purpose of liquidity management.

An issuance consists of minting cash tokens on a wallet and is enabled only to **Dedicated Cash Wallet Managers** for contingency purpose.

A Redemption consists of burning cash tokens from a wallet is enabled only to **Dedicated Cash Wallet Managers** for contingency purpose.

Actors that have access:

- ECB as *Dedicated Cash Wallet Manager* and *Dedicated Cash Wallet Owner*
- NCBs as *Dedicated Cash Wallet Managers* and *Dedicated Cash Wallet Owners*
- Market Participants as *DCW Owners*
- SPs as *Operators* in read only mode

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*
- *Operational Read Write*

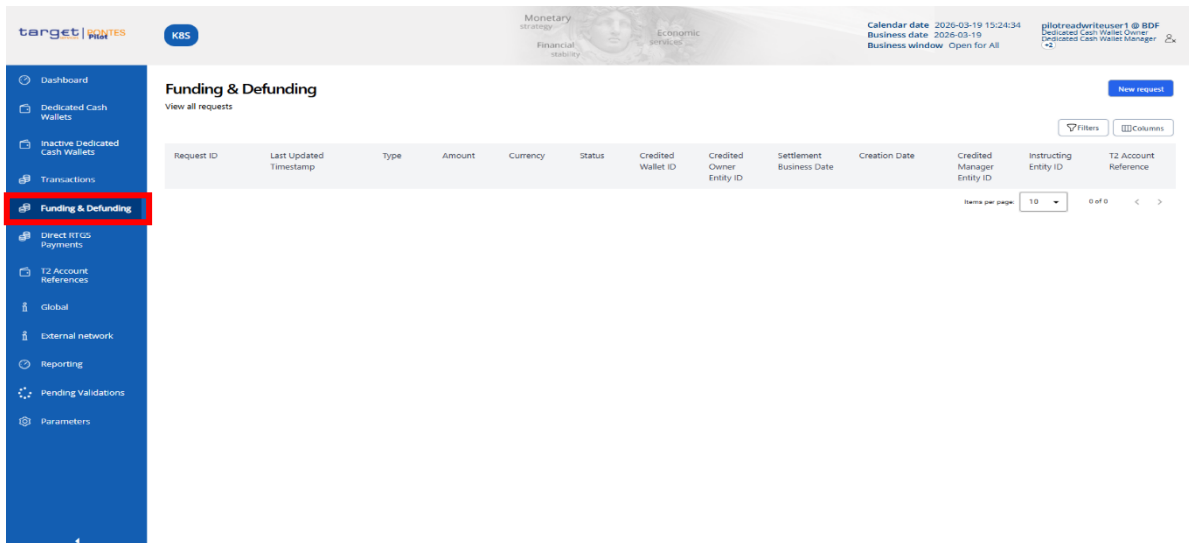
The screenshot displays the 'Transactions' page in the PONTES Pilot interface. The left sidebar contains a menu with 'Transactions' highlighted. The main content area shows a table of transactions with the following data:

Transaction ID	Request ID	Last Modified Timestamp	Type	Amount	Currency	Status	Debited Wallet ID	Credited Wallet ID
TR260225000007-BBK		2026-02-25 14:41:28	Payment	7 905.99	EUR	SETTLED	WDEEURMP01DEAAXXX-01	WFREURBDFEFR2TXXX-01
TR260224000003-RDF	DRQ260224000001	2026-02-24 20:02:10	Redemption	119 800 000.00	EUR	SETTLED	WFREURBDFEFR2TXXX-01	
TR260224000004-BDF	DRQ260224000003	2026-02-24 20:02:10	Redemption	200 000.00	EUR	SETTLED	WFREURBDFEFR2TXXX-008	
TR260224000002-BDF	DRQ260224000002	2026-02-24 20:02:09	Redemption	654 321.00	EUR	SETTLED	WFREURBDFEFR2TXXX-BDF_WALLET_001	
TR260224000001-BDF		2026-02-24 18:17:39	Payment	200 000.00	EUR	SETTLED	WFREURBDFEFR2TXXX-01	WFREURBDFEFR2TXXX-008
TR260224000006-ECB	FRQ260224000001	2026-02-24 14:42:49	Issuance	120 000 000.00	EUR	SETTLED		WFREURBDFEFR2TXXX-01

Additional information is available in section [4.4](#).

3.2.6 Funding and Defunding

The Funding and Defunding tab allows to instruct and visualise funding and defunding of cash tokens from and to T2 RTGS.



Actors that have access:

- ECB as *Dedicated Cash Wallet Manager* and *Dedicated Cash Wallet Owner*
- NCBs as *Dedicated Cash Wallet Managers* and *Dedicated Cash Wallet Owners*
- Market Participants as *DCW Owners*
- SPs as *Operators* in read only mode

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*
- *Operational Read Write*

Additional information is available in section [4.5](#).

3.2.7 Direct RTGS

The *Direct RTGS* tab is accessible to the roles **Dedicated Cash Wallet Owners** and **Dedicated Cash Wallet Managers**.

Two sub-tabs can be accessed:

- **Payments** that allow to instruct payments with direct settlement in T2 RTGS. This action is enabled to participants granted with a *Pilot Read Write* user profile.

Actors that have access:

- *ECB as Dedicated Cash Wallet Manager and Dedicated Cash Wallet Owner*
- *NCBs as Dedicated Cash Wallet Managers and Dedicated Cash Wallet Owners*
- *Market Participants as DCW Owners*
- *SPs as Operators* in read only mode

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*
- *Operational Read Write*

- **Instruct on behalf** which allows:

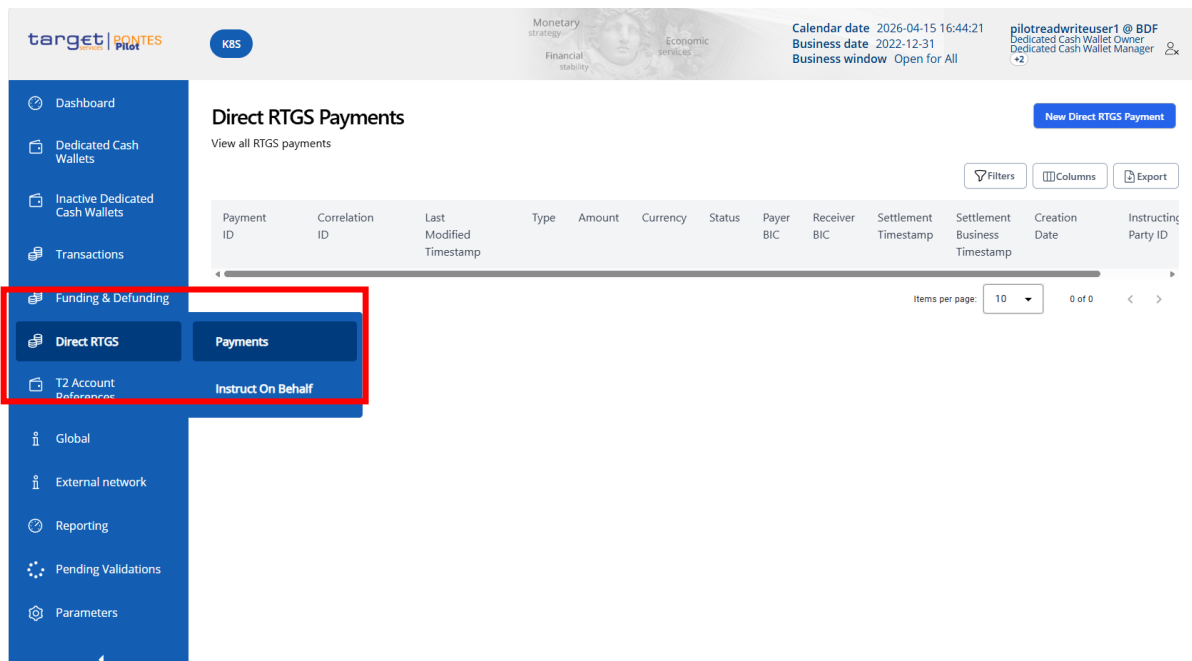
- a **Dedicated Cash Wallet Manager** to configure the instruct on behalf between two participants.
- a **Dedicated Cash Wallet Owners** to have a view on all Granted and Received instruct on behalf setup.

Actors that have access:

- *ECB as Dedicated Cash Wallet Manager and Dedicated Cash Wallet Owner*
- *NCBs as Dedicated Cash Wallet Managers and Dedicated Cash Wallet Owners*
- *Market Participants as DCW Owners*
- *SPs as Operators*

Allowed Profiles:

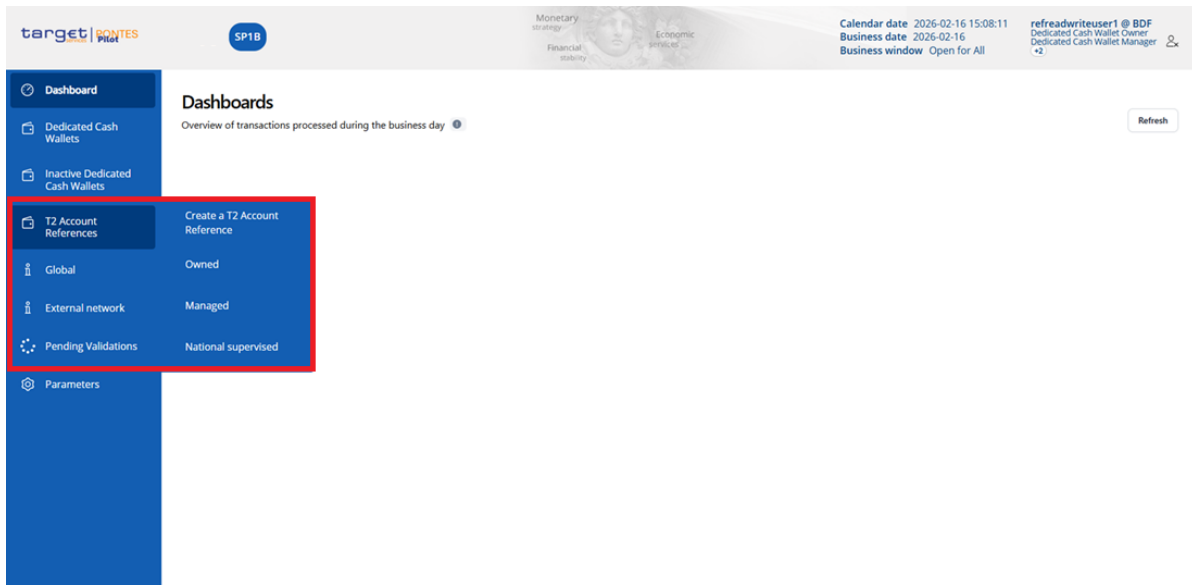
- *Pilot read Write*
- *Pilot Read Only*
- *Referential Read Write*
- *Referential Read Only*
- *Operational Read Write*



Additional information is available in section [4.6](#).

3.2.8 T2 Accounts References

The *T2 Accounts Reference* tab's access depends on the user profile's rights.



Once this tab is selected, three or four sub-tabs may appear depending on the user profile:

- The *Create a T2 Account Reference* sub-tab, enables to reference a T2 RTGS account and link it to a participant, enabling then the creation of DCWs.

Actors that have access:

- ECB as *Dedicated Cash Wallet Manager*
- NCBs as *Dedicated Cash Wallet Manager*

Allowed Profiles:

- Referential Read Write

- The *Owned* sub-tab enables viewing details of T2 RTGS accounts references owned by the connected participant.

Actors that have access:

- ECB as *Dedicated Cash Wallet Owner*
- NCBs as *Dedicated Cash Wallet Owners*
- Market Participants as *DCW Owners*

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*
- *Referential Read Write*
- *Referential Read Only*

- The *Managed* sub-tab enables viewing details of the T2 RTGS accounts references managed by the connected NCB.

Actors that have access:

- ECB as *Dedicated Cash Wallet Manager*
- NCBs as *Dedicated Cash Wallet Managers*

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*

- *Referential Read Write*
 - *Referential Read Only*
- The *National Supervised* sub-tab enables viewing details of the T2 RTGS accounts references under the jurisdiction of the connected NCB.

Actors that have access:

- NCBs as *National Cash Token Supervisors*

Allowed Profiles:

- *Pilot Read Write*
- *Pilot Read Only*
- *Referential Read Write*
- *Referential Read Only*

- The *Supervised* sub-tab enables viewing details of the T2 RTGS accounts references supervised by the connected participant.

Actors that have access:

- Service Providers as *Operators* in read only mode

Allowed Profiles:

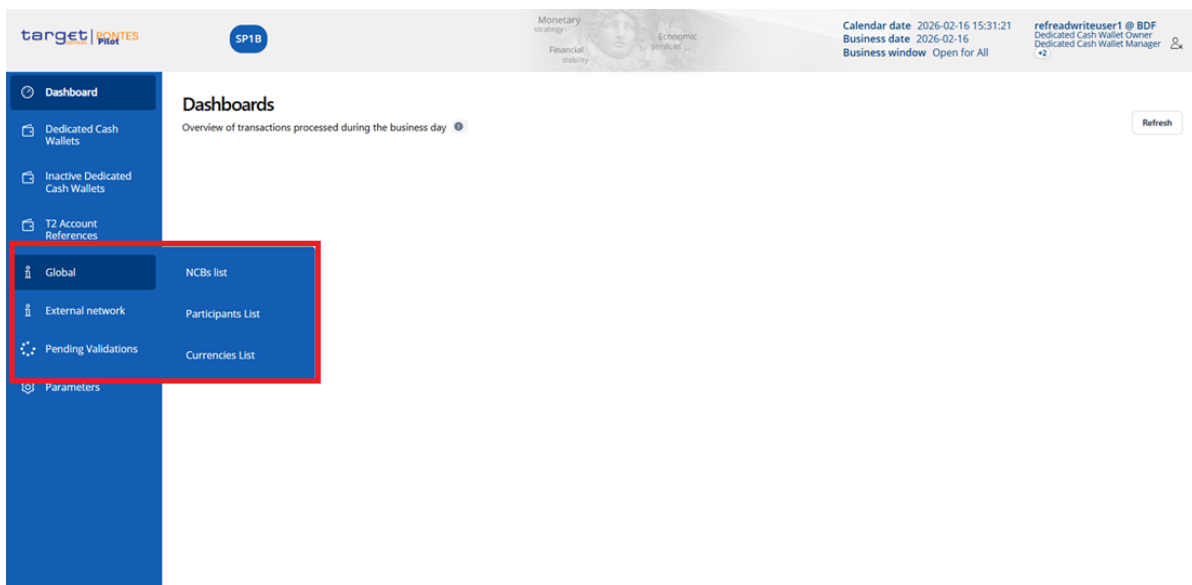
- *Operational Read Write*

Additional information is available in section [4.3.1.1](#).

3.2.9 Global

The *Global tab* is accessible to every **role** with some specificities visible once the sub-tabs are deployed according to user profile access rights. Please refer to the dedicated sections of this user handbook to dig into the specificities.

This tab enables to visualise NCBs, Participants and Currencies list registered in the Pilot solution.

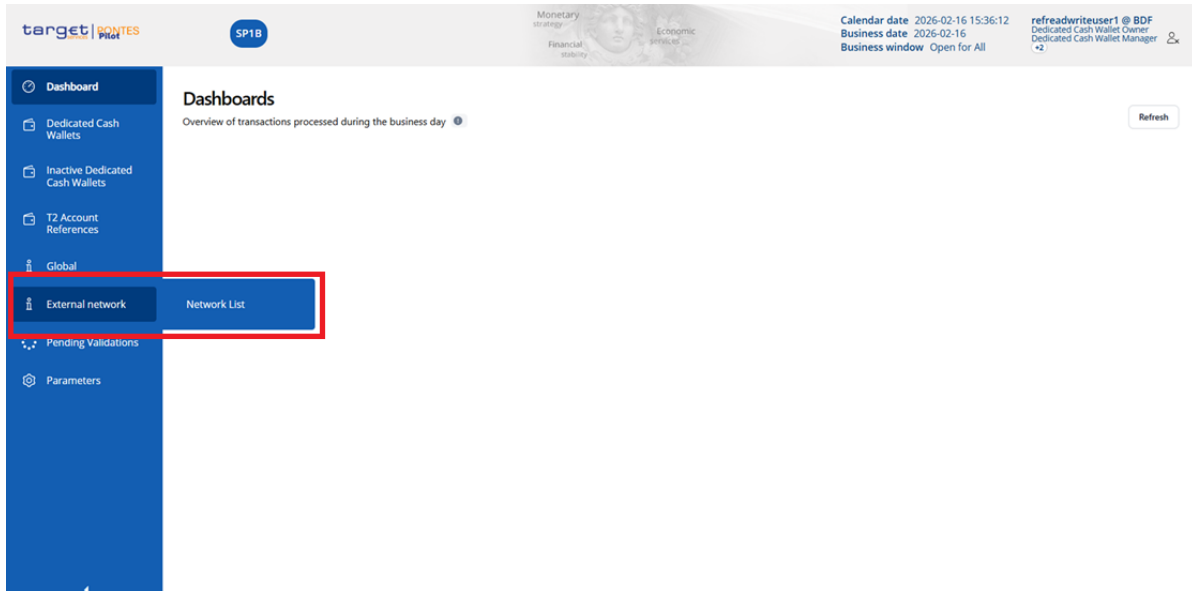


Additional information is available in section [4.8](#).

3.2.10 External Network

The *External Network* Tab is accessible to every **role**. However, the content and available actions within this sub-tab depend on the user's profile (see section [2.4.1](#)).

This tab provides an overview of **Market DLT platforms** authorised to interact with the system and displays the list of **Market DLT Operators** and whitelisted participants.



Additional information is available in section [4.9](#).

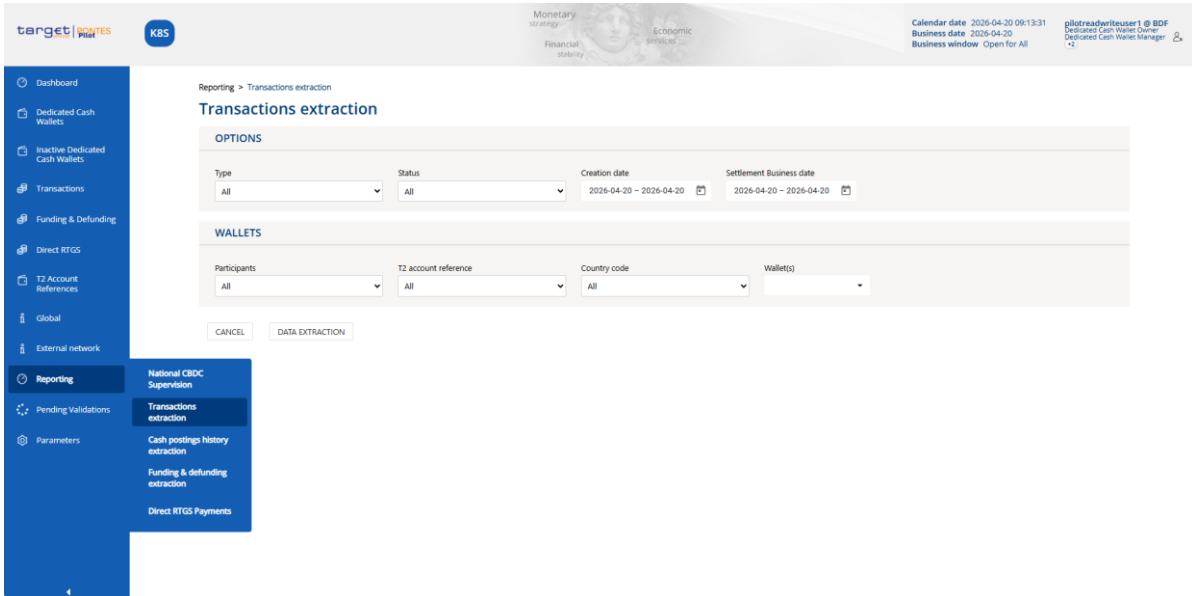
3.2.11 Reporting

The *Reporting* tab is accessible to every **role**.

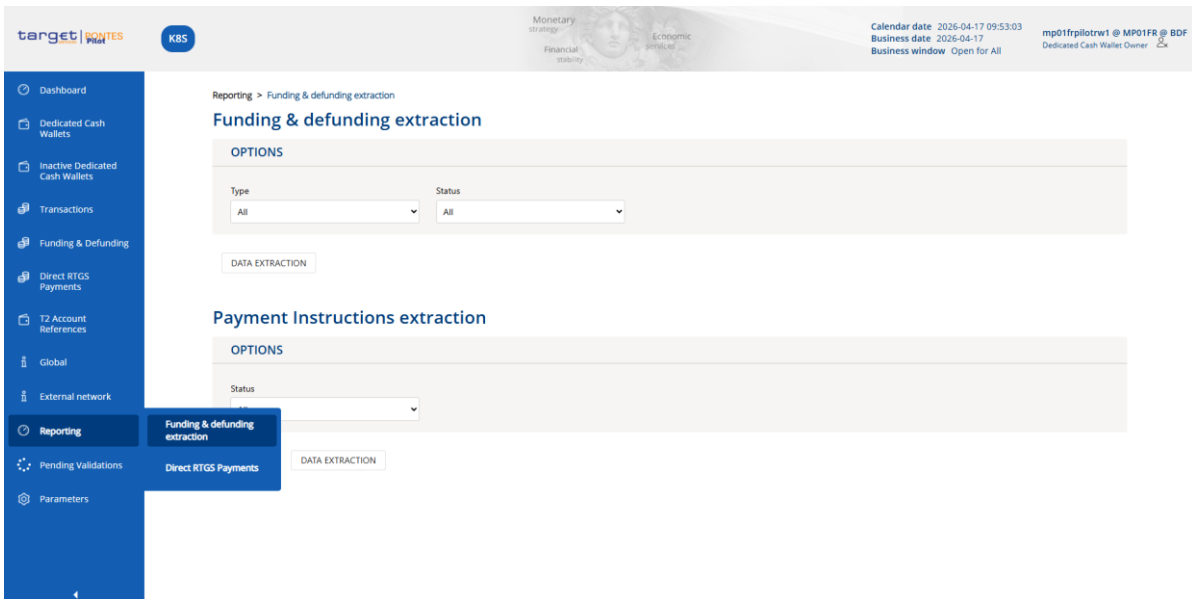
Depending on access rights granted, this tab possibly contains the following sub-tabs:

- National CBDC Supervision
- Transactions extraction
- Cash Postings History extraction
- Funding & Defunding extraction
- Direct RTGS Payments.

Pilot Read Write user view with a National Cash Token Supervisor:



Pilot Read Write user view with a **Dedicated Cash Wallet Owner** role:



Additional information is available in section [4.10](#).

3.2.12 Pending validations

The *Pending validation* tab is accessible to all participants concerned by the four-eyes process (e.g. **Dedicated Cash Wallet Owner** and **Dedicated Cash Wallet Manager**).

Depending on access rights granted, this tab possibly contains the following sub-tab:

- Transactions
- Funding & Defunding
- Direct RTGS Payments
- Reference Data

The *Transactions* sub-tab allows users with a Pilot Read Write profile to review or approve newly created transactions.

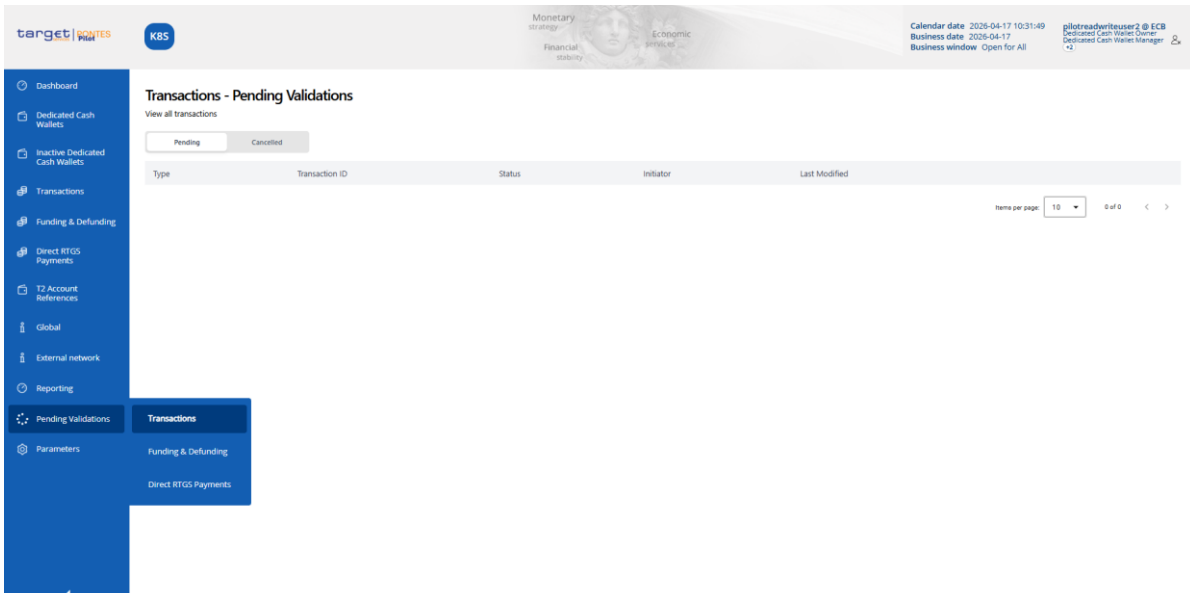
The *Funding & Defunding* sub-tab allows users with a Pilot Read Write profile to review or approve newly created Funding and Defunding requests.

The *Direct RTGS payments* sub-tab allows users with a Pilot Read Write profile to review or approve newly created direct RTGS transactions.

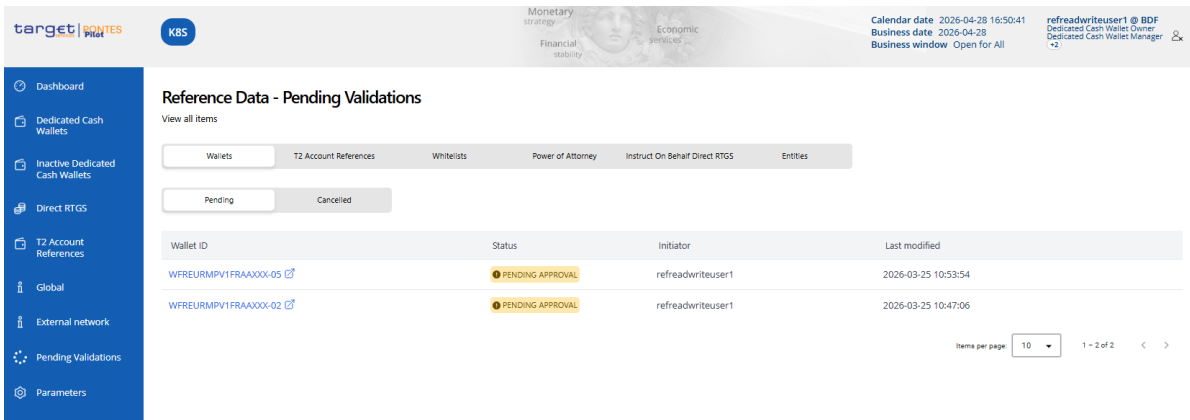
The *Reference Data* sub-tab will allow users with a Referential Read Write profile to review and approve newly created:

- Dedicated Cash Wallets
- T2 RTGS accounts references
- Whitelists
- Power of Attorney
- Instruct on behalf
- Entities

Pilot Read Write user view:



Referential Read Write user view:



Additional information is available in section [4.7](#).

3.2.13 Parameters

The *Parameters* tab displays information on:

- the current Business date (visible to every role, modification operated by the **Operator** only)
- the Business window (visible to every role, modification operated by the **Operator** only)
- the Time Lock² (visible to every role)
- the current software release number
- a button to display the list of scheduled closed days

The screenshot shows the PONTES Pilot interface. The top header includes the logo, 'SP1B', and system status information: 'Calendar date 2026-02-16 18:06:02', 'Business date 2026-02-16', 'Business window Open for All', and user information 'pilotreadwriteuser2 @ ecb'. The left sidebar contains navigation items, with 'Parameters' highlighted. The main content area, titled 'Parameters', displays the following data:

Business Day	2026-02-16
Business Window	Open for All
Time Lock	
Release	v5.4.1

Below the table, there is a button labeled 'Closed days'.

4 Screen reference guide

4.1 User administration

The **user administration** tab is accessible via the main tab on the left-hand side of the screen. Note that once a participant is created on the platform, either an NCB or a Market Participant (see section [2.4.1](#)), related users with an admin user profile are able to create or modify new users and assign them profiles.

² Not relevant for Pontes Pilot

Users
View all users

Search by username, email, or name

Username	Email	Last Name	First Name	Entity	Status
pilotreadonlyuser1	pilotreadonlyuser1@bdf.eu	John	BDF	BDFEFR2TXXX	Enabled
refreadwriteuser1	refreadwriteuser1@bdf.eu	John	BDF	BDFEFR2TXXX	Enabled
refreadonlyuser1	refreadonlyuser1@bdf.eu	John	BDF	BDFEFR2TXXX	Enabled
pilotreadwriteuser1	pilotreadwriteuser1@bdf.eu	John	BDF	BDFEFR2TXXX	Enabled
adminuser1	adminuser1@bdf.eu	Admin	BDF	BDFEFR2TXXX	Enabled
pilotreadwriteuser2	pilotreadwriteuser2@bdf.eu	John	BDF	BDFEFR2TXXX	Enabled
refreadwriteuser2	refreadwriteuser2@bdf.eu	John	BDF	BDFEFR2TXXX	Enabled
pbjg-dap	pbjg@dap.eu			PBGSGXXDLT	Enabled

4.1.1 Adding a new user

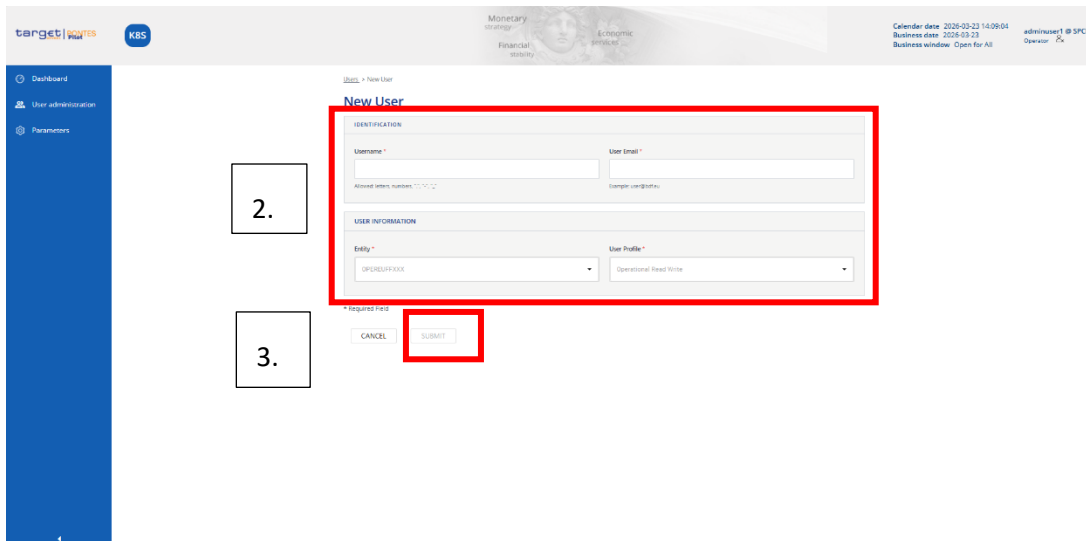
4.1.1.1 Actions from the Administrator (admin user)

The **Administrator** profile is able to create a new user related to SPs, an NCB, a Market Participant or a Market DLT Operator depending on its scope. This action can only be performed once all participants are already created, URLs are available and accessible, and Admin Users for NCBs and SPs are already configured by default and have access to the platform.

Users
View all users

Search by username, email, or name

Username	Email	Last Name	First Name	Entity	Status
pilotreadwriteuser2	pilotreadwriteuser2@bde.eu	pilotreadwriteuser2	pilotreadwriteuser2	NCBXSXXXX1	Enabled
pilotreadonlyuser1	pilotreadonlyuser1@bde.eu	pilotreadonlyuser1	pilotreadonlyuser1	NCBXSXXXX1	Enabled
pilotreadwriteuser1	pilotreadwriteuser1@bde.eu	pilotreadwriteuser1	pilotreadwriteuser1	NCBXSXXXX1	Enabled
emp01adminuser1	xavier.dautzenberg@banque-france.fr	adminuser1	emp01	MP01ESAAXX	Disabled
mp01esadmin	mp01esadmin@mp01es.eu			MP01ESAAXX	Enabled
refreadonlyuser1	refreadonlyuser1@bde.eu	refreadonlyuser1	refreadonlyuser1	NCBXSXXXX1	Enabled
adminuser1	adminuser1@bde.eu	adminuser1	adminuser1	NCBXSXXXX1	Enabled
refreadwriteuser1	refreadwriteuser1@bde.eu	refreadwriteuser1	refreadwriteuser1	NCBXSXXXX1	Enabled
usertest	christophe.delcourt.external@banque-france.fr			NCBXSXXXX1	Enabled
refreadwriteuser2	refreadwriteuser2@bde.eu	refreadwriteuser2	refreadwriteuser2	NCBXSXXXX1	Enabled



1. Click on the *new user* button.
2. Fill in the following information:
 - Username corresponds to the name that will be displayed on the top-right side of the dashboard to identify the user created and must be matching the pre-agreed naming convention i.e.
 - For admin users: alphanumerical string composed of: “A” + country code + DLT BIC + free text.
 - For any other users: alphanumerical string composed of: “P” + country code + DLT BIC/ LEI + free text

It must match the Common Name used to create the user certificate (see section 6.3.5 Lifecycle of Digital Certificate of the SDD)

- User email that will correspond to the email of the user for U2A users and of a representative of the application connecting in A2A for A2A users
- Entity lists the IDs of the participants and Market DLT Operators related to the user to be created
- Choose the profile³(s): List of possible profiles is displayed with relevant values according to the connected Participant:
 - For NCBs admin users:
 - Admin User (only when selecting a Market Participant’s BIC in Entity field)
 - Referential Read Write
 - Referential Read Only
 - Pilot Read Write
 - Pilot Read Only
 - External User
 - For Market Participants admin users
 - Referential Read Write
 - Referential Read Only
 - Pilot Read Write
 - Pilot Read Only
 - For Service Providers admin users:
 - Operational Read Write

³ Refer to SDD section 2.4 for profiles detailed description

3. Click on Submit

Then the user will receive a confirmation email for an account update.

4. Admin user can see the newly created user in the list of users

Username	Email	Last Name	First Name	Entity	Status
mp01esadmin	mp01esadmin@mp01es.eu			MP01ESAAXX	Enabled
pilotreadwriteuser1	pilotreadwriteuser1@bde.eu	pilotreadwriteuser1	pilotreadwriteuser1	NCBEXEKKXX1	Enabled
adminuser1	adminuser1@bde.eu	adminuser1	adminuser1	NCBEXEKKXX1	Enabled
pilotreadonlyuser1	pilotreadonlyuser1@bde.eu	pilotreadonlyuser1	pilotreadonlyuser1	NCBEXEKKXX1	Enabled
pilotreadwriteuser2	pilotreadwriteuser2@bde.eu	pilotreadwrit	user1	NCBEXEKKXX1	Enabled
esmp01adminuser1	xavier.dautzenberg@banque-france.fr	adminuser1	esmp01	MP01ESAAXX	Disabled
usertest	christophe.delcourt.external@banque-france.fr			NCBEXEKKXX1	Enabled
refreadonlyuser1	refreadonlyuser1@bde.eu	refreadonlyuser1	refreadonlyuser1	NCBEXEKKXX1	Enabled
refreadwriteuser1	refreadwriteuser1@bde.eu	refreadwriteuser1	refreadwriteuser1	NCBEXEKKXX1	Enabled
refreadwriteuser2	refreadwriteuser2@bde.eu	refreadwriteuser2	refreadwriteuser2	NCBEXEKKXX1	Enabled

5. Admin user can also see the details of the newly created user by clicking on the **Username**

User details	
Username	pilotreadwriteuser1
Email	pilotreadwriteuser1@bde.eu
First name	pilotreadwriteuser1
Last name	pilotreadwriteuser1
Entity ID	NCBEXEKKXX1
Profiles	Pilot Read Write
Email verified	Yes
Status	Enabled <input checked="" type="checkbox"/>

4.1.1.2 Actions needed by new users

1. After receiving an email entitled with **“Update your Account”** (from the email address noreply-wcebm@bancaditalia.it), the new user will need to click on the **“Link to account**

Your administrator has just requested that you update your Banque de France account by performing the following action(s): Verify Email, Update Password. Click on the link below to start this process.

[Link to account update](#)

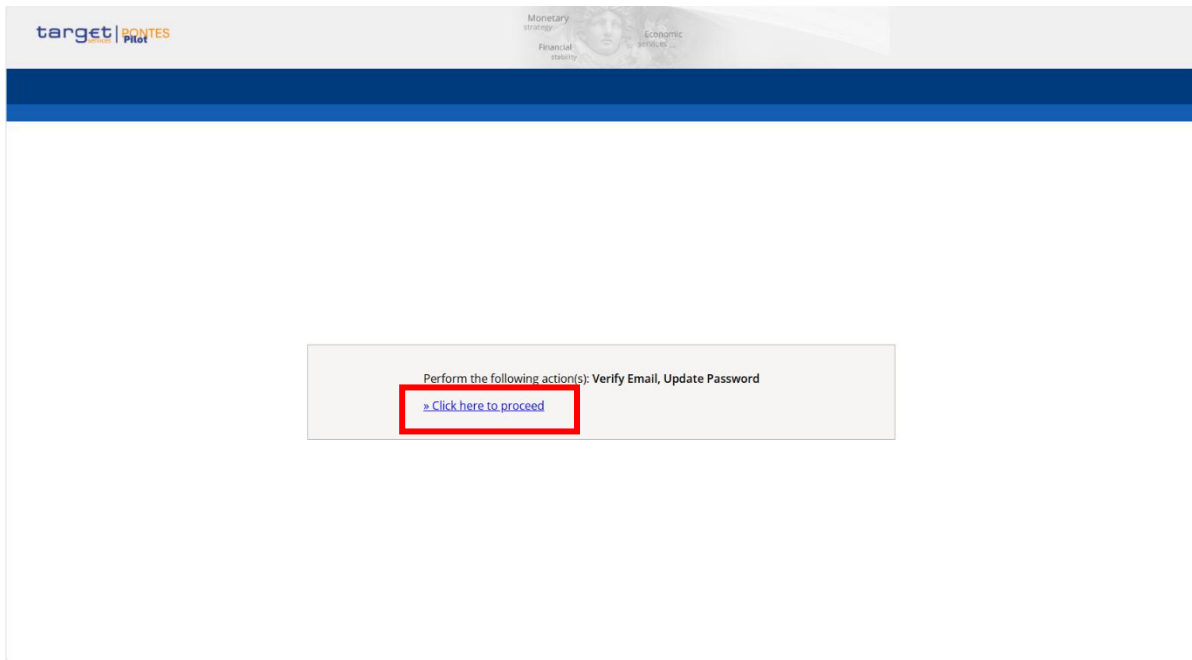
This link will expire within 12 hours.

If you are unaware that your administrator has requested this, just ignore this message and nothing will be changed.

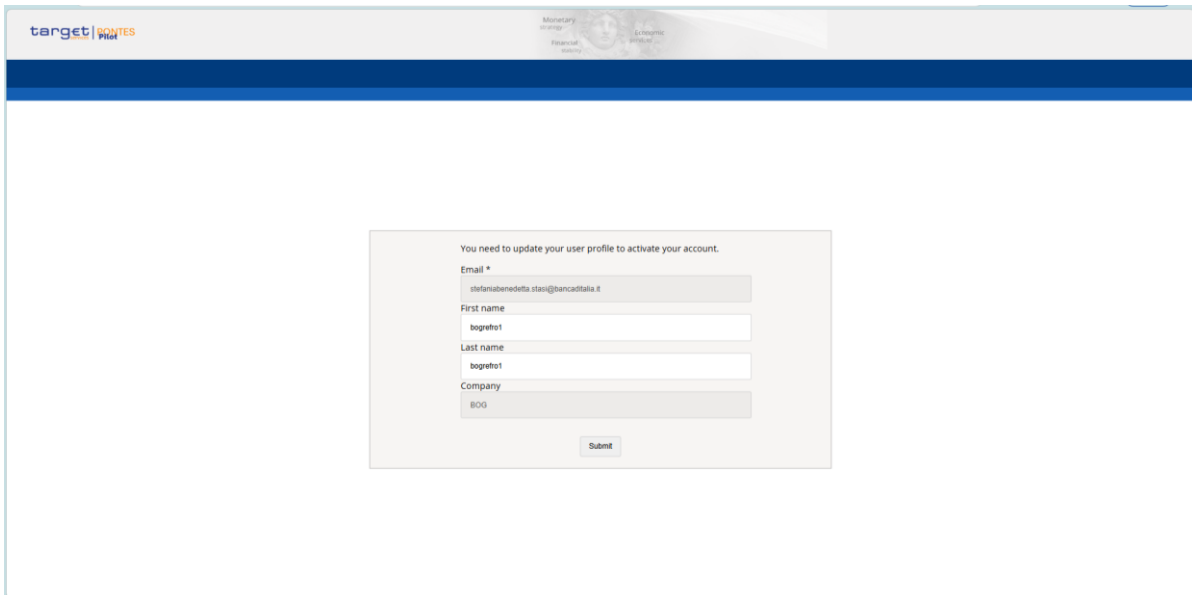
** Le e-mail provenienti dalla Banca d'Italia sono trasmesse in buona fede e non comportano alcun vincolo né creano obblighi per la Banca stessa, salvo che ciò non sia espressamente previsto da un accordo scritto. Questa e-mail è confidenziale. Qualora l'avesse ricevuta per errore, La preghiamo di comunicarne via e-mail la ricezione al mittente e di distruggere il contenuto. La informiamo inoltre che l'utilizzo non autorizzato del messaggio o dei suoi allegati potrebbe costituire reato. La Banca d'Italia tratta i dati personali in linea con il Regolamento Europeo 2016/679 (GDPR). Per informazioni può consultarsi "Privacy" sul sito della Banca d'Italia. Per ulteriori richieste è possibile rivolgersi al Titolare del trattamento (org_privacy@bancaditalia.it). E' possibile anche contattare il Responsabile della protezione dei dati responsabile.protezione.dati@bancaditalia.it **
Prima di stampare, pensa verde

update”.

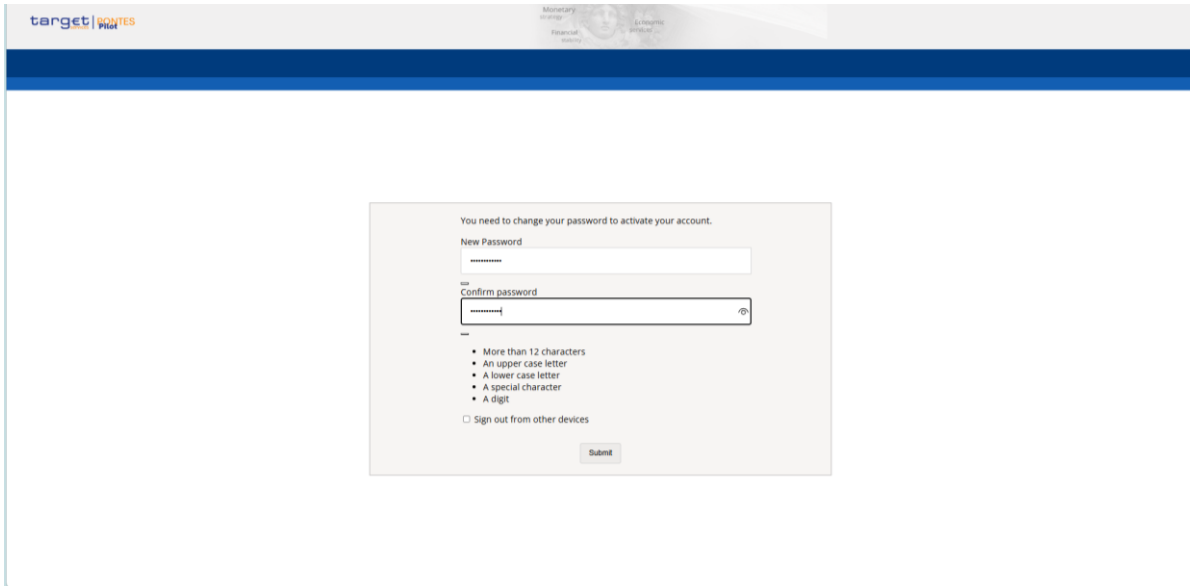
2. The user will be redirected to the following page:



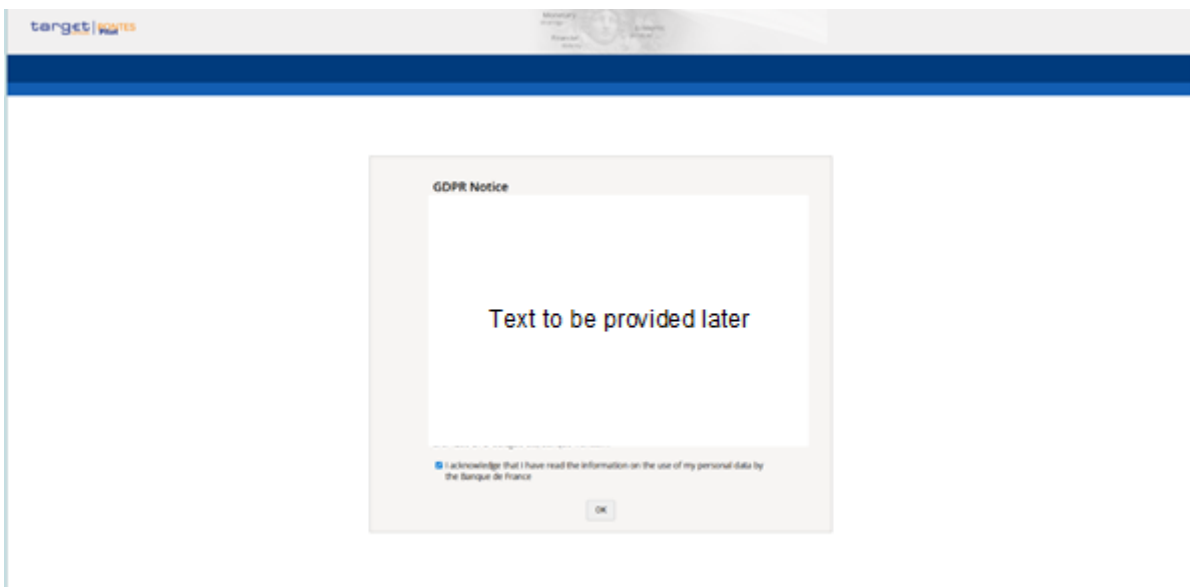
2. The user needs to click on the “**click here to proceed**” link.
3. The user can fill out his First Name and Last Name (both are optional) and then click on **Submit** button



4. The user needs to define his password following the rules displayed in the screen and then click on **Submit** button



- Once submitted, a GDPR notice will appear in the screen, the user must confirm acknowledgment by checking the box and clicking on **OK** button.



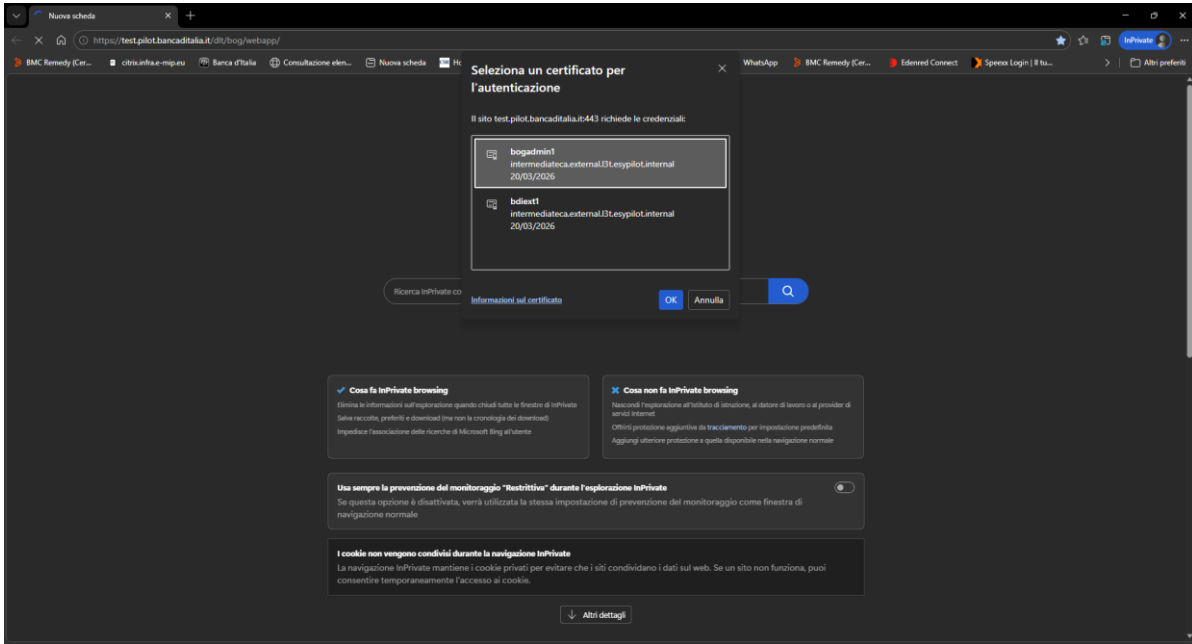
The Email is now validated and password is updated, the newly created user is ready to connect with its certificate previously issued and installed.

If the link is no more valid the user needs to contact its Administrator in order to provide another link.

4.1.2 Connect with certificate

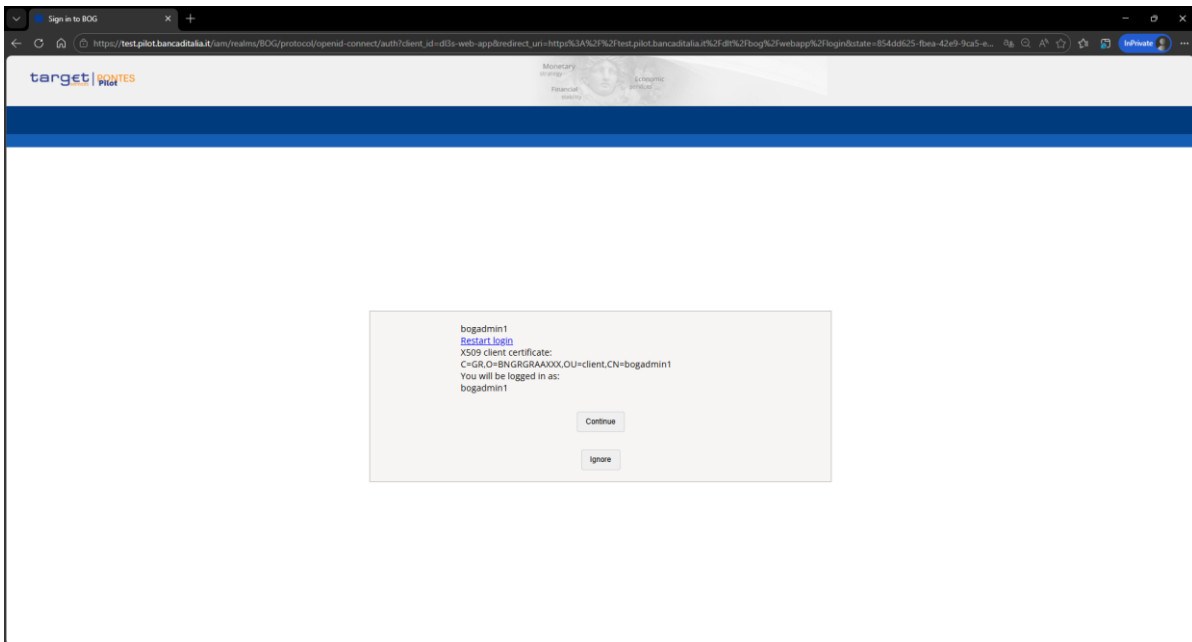
In order to connect to the GUI, each newly created user needs to use its certificate previously installed on the operating system (see section 6.3 Preparing your integration Connectivity Guide of the SDD). The connection to the platform follows the 2 Factor Authentication (2FA) in order to verify each user's identity.

First, user has to select its certificate

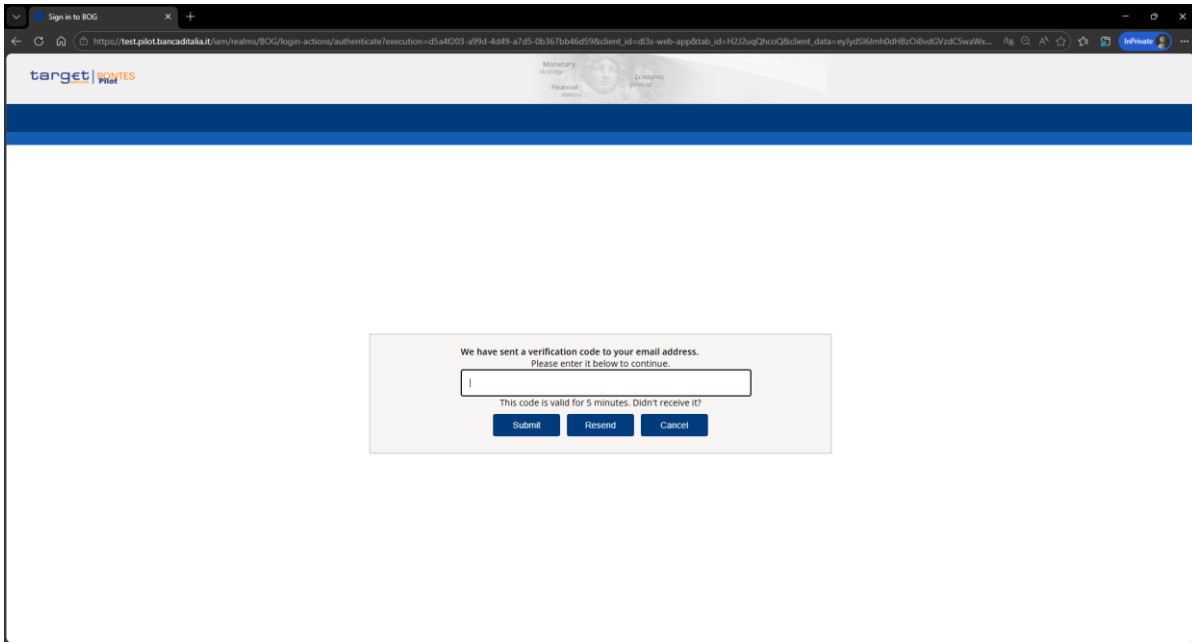


Once the certificate selected, the user needs to click on the **OK** button.

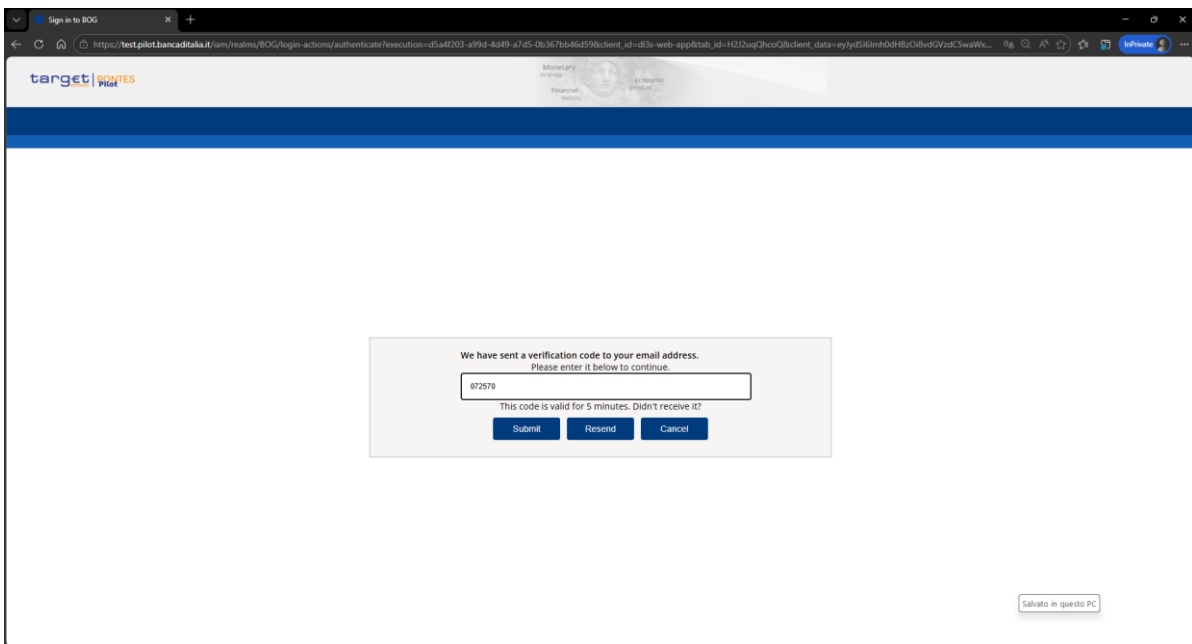
The following screen is displayed, click on **Continue**



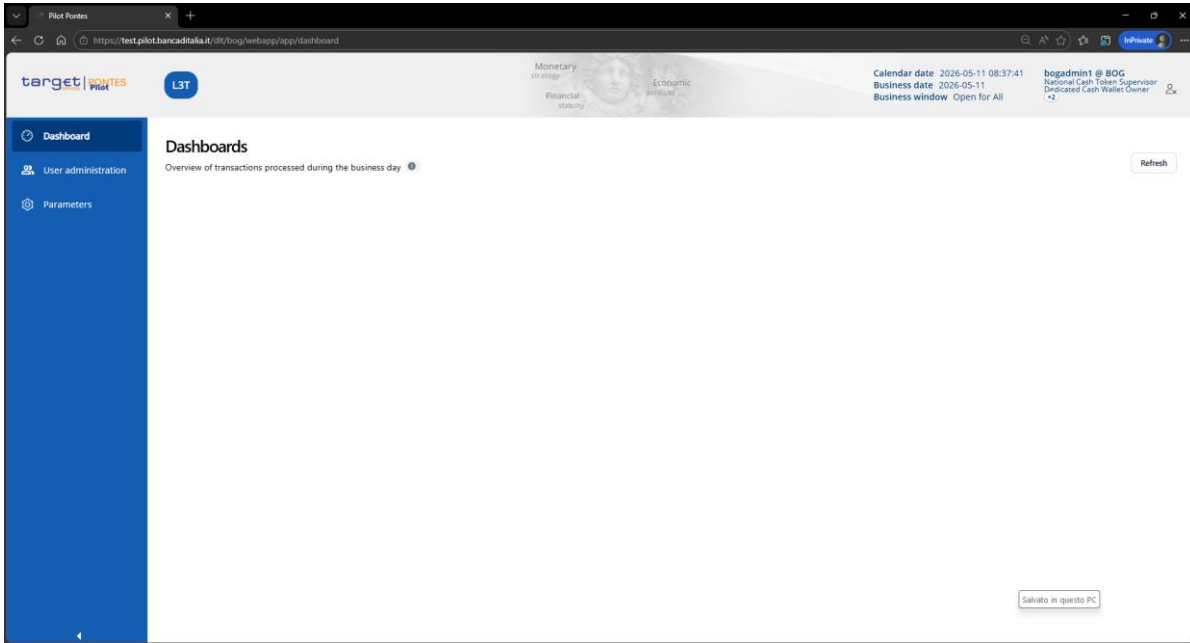
A verification code is sent by email, and a confirmation message is displayed as below:



Fill out the received verification code and click on **Submit** button. **Resend** allows to resend the verification code if not received and **Cancel** allows to cancel the authentication.

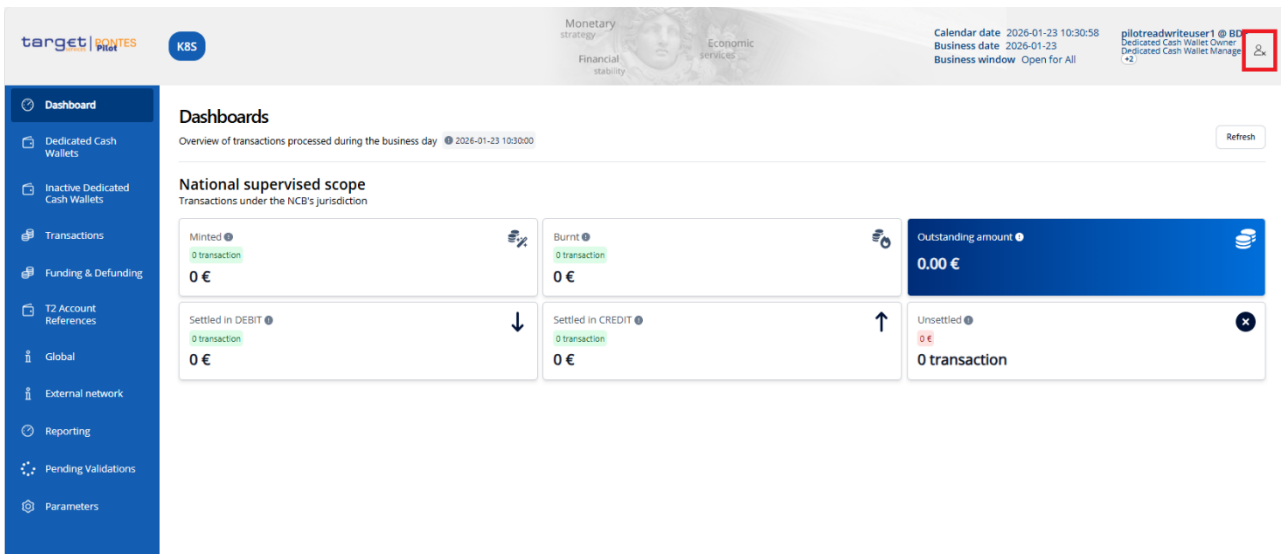


If the login is successful, the user will have access to the Platform



4.1.3 Disconnect

To disconnect, the user needs to click on the appropriate button represented by a person icon with a cross on the top right corner of the screen.



4.1.4 Update a User

An Admin User can update an existing user within its scope.

Possible actions are:

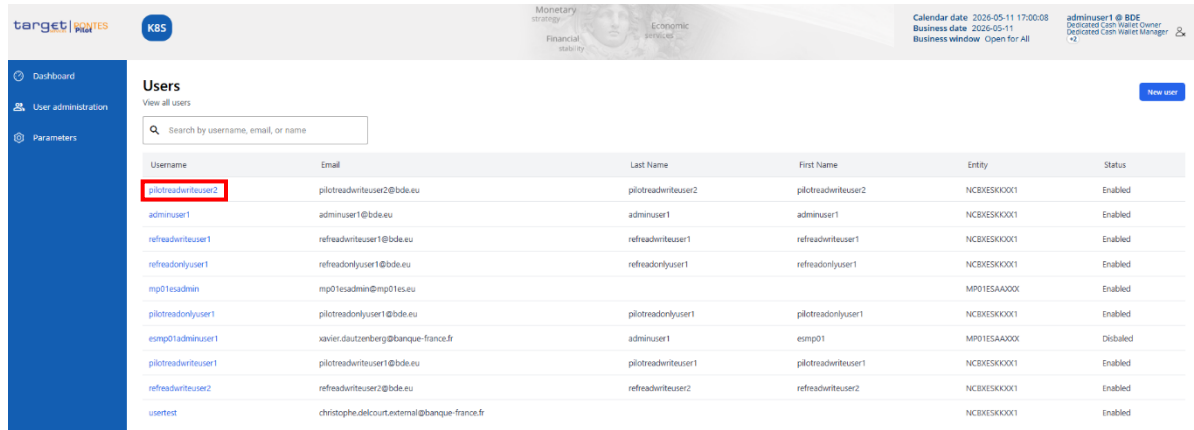
- Update First Name
- Update Last Name
- Update Profile⁴

⁴ « Admin User » and « External user » Profiles cannot be replaced nor combined with other profiles

- Replace existing Profile with a new Profile
- Add a new Profile to the existing one
- Disable/Enable a user
- Reset the password for a user

In order to perform any of the above actions:

1. Click on the *username*



2. Once in the details screen, click on **Edit** button

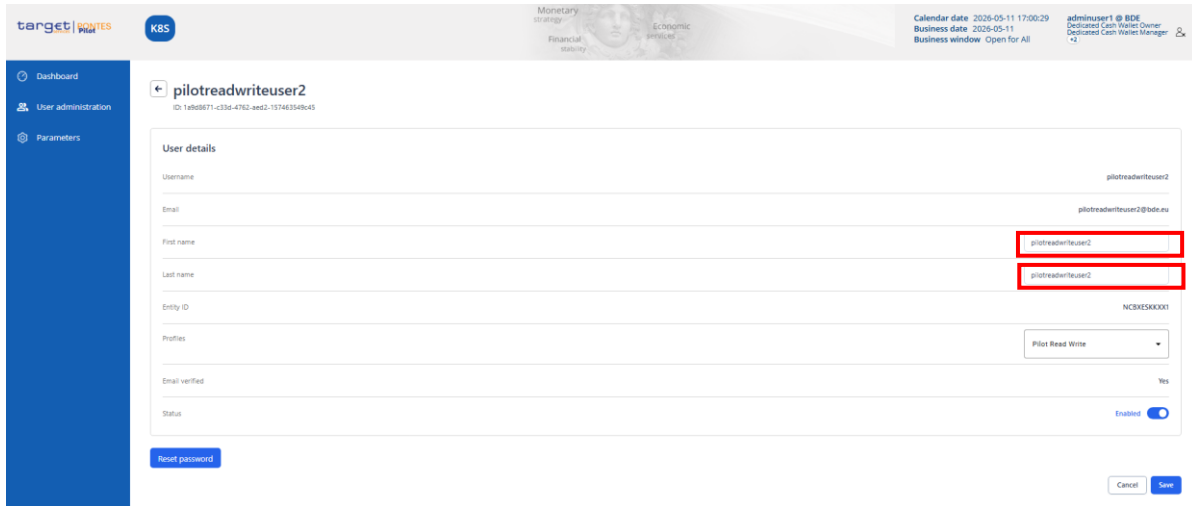


4.1.4.1 Update First Name or/and Last Name

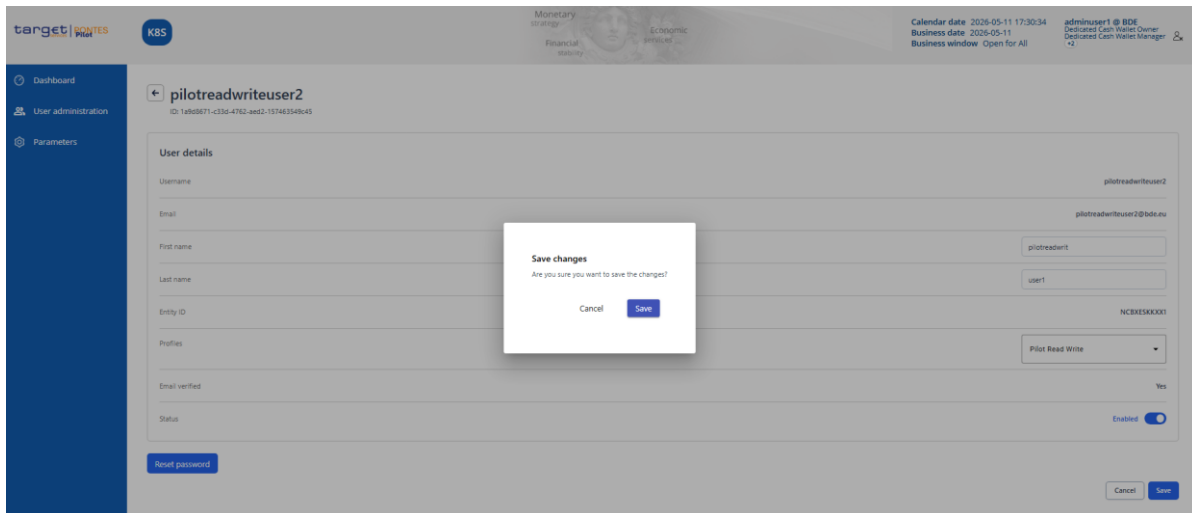
Admin users can update users' information within their scope. To do so, first follow instruction described above in section 4.1.4 then:

1. Fill out a new value for First Name or/and Last Name

Profiles for SPs cannot be updated neither since the only possible profile is the "Operational read Write"



2. Click on **Save** button
3. A pop-up message will appear to confirm the action
4. You can either **Save** or **Cancel** the changes by clicking on the respective buttons



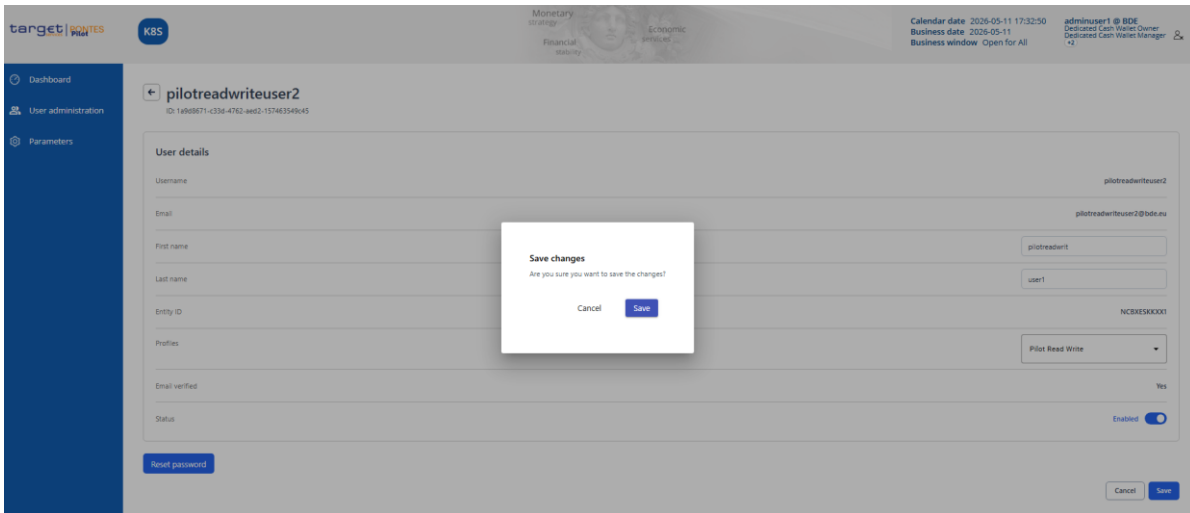
4.1.4.2 Update the profile

Admin users can update users' profiles within their scope by either adding a new profile to the existing one or replace the existing profile with a new profile. To do so, first follow instruction described above in section [4.1.4](#) then:

Click on the dedicated field and a dropdown list will be displayed with the possible values.



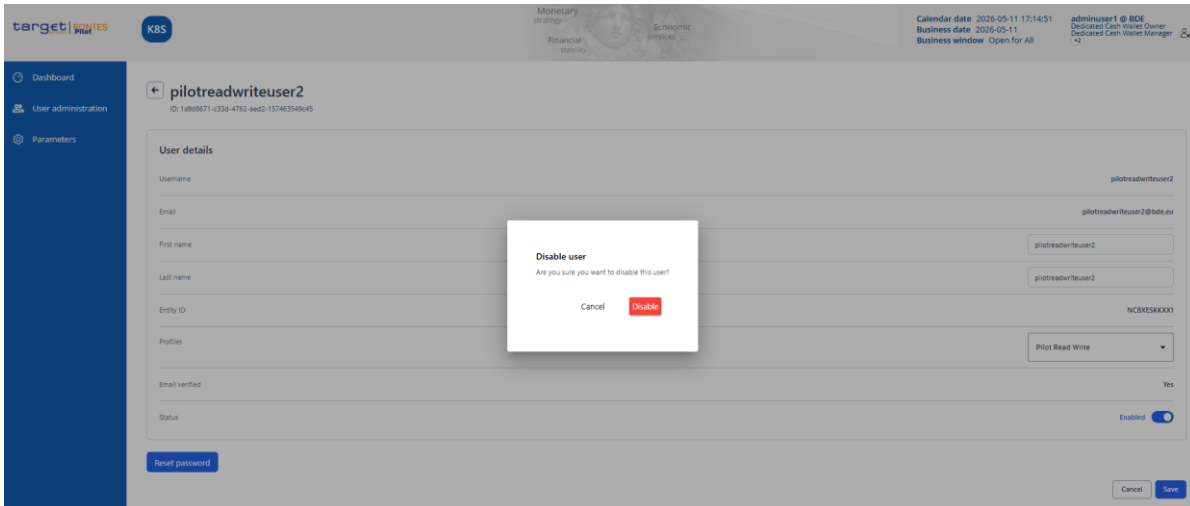
1. Select/unselect the relevant profiles
2. Click on **Save** button
3. A pop-up message will appear to confirm the action
4. You can either **Save** or **Cancel** the changes by clicking on the respective buttons



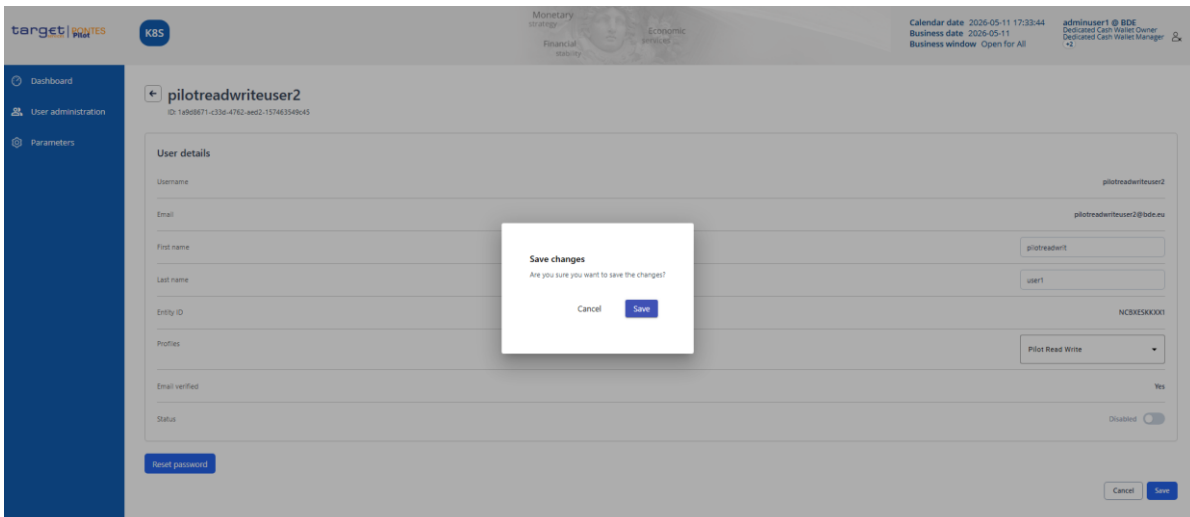
4.1.4.3 Disable a user

Admin users can disable users within their scope which will block their access to the platform. To do so, first follow instruction described above in section [4.1.4](#) then:

Turn off the enabled option, a pop-up message will appear to confirm the action



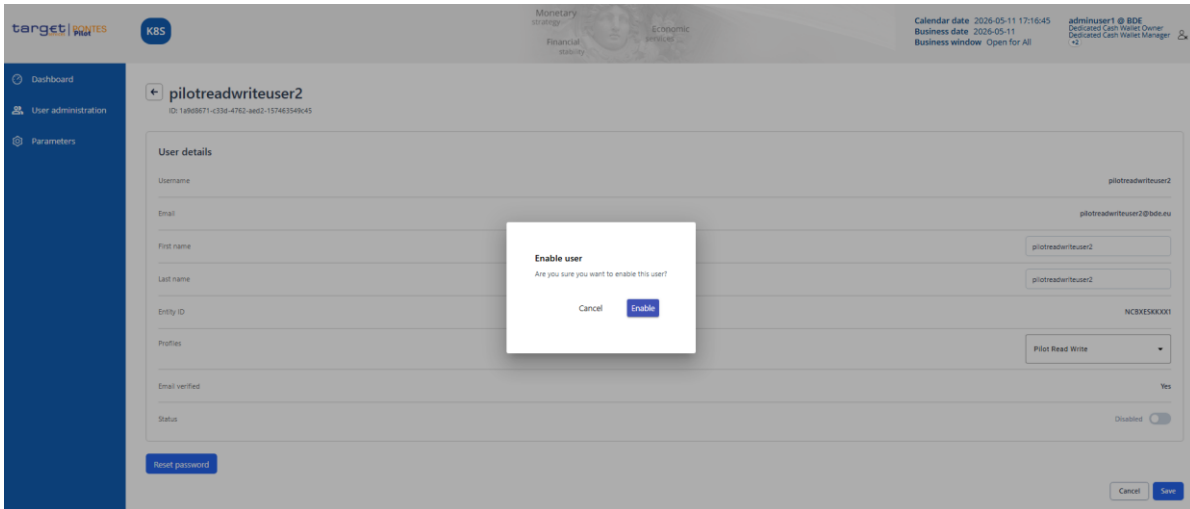
1. Click on **Disable** button to confirm or **Cancel** to cancel the update
2. Click on **Save** button
3. A pop-up message will appear to confirm the action
4. You can either **Save** or **Cancel** the changes by clicking on the respective buttons



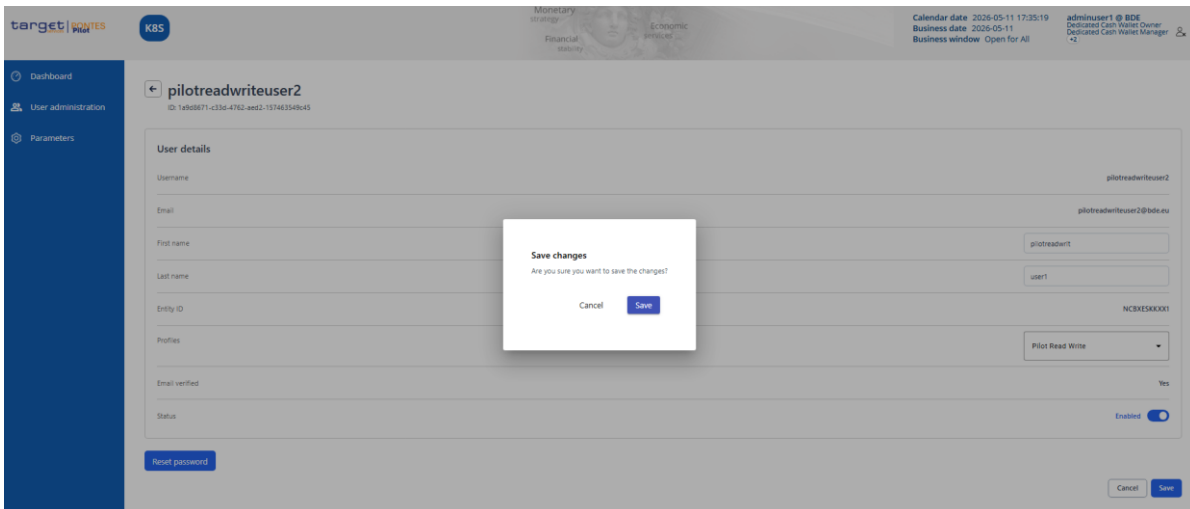
4.1.4.4 Enable a user

Admin users can enable users previously disabled within their scope. To do so, first follow instruction described above in section [4.1.4](#) then:

1. Turn off the disabled option, a pop-up message will appear to confirm the action



2. Click on **Enable** button to confirm or **Cancel** to cancel the update
3. Click on **Save** button
4. A pop-up message will appear to confirm the action
5. You can either **Save** or **Cancel** the changes by clicking on the respective buttons

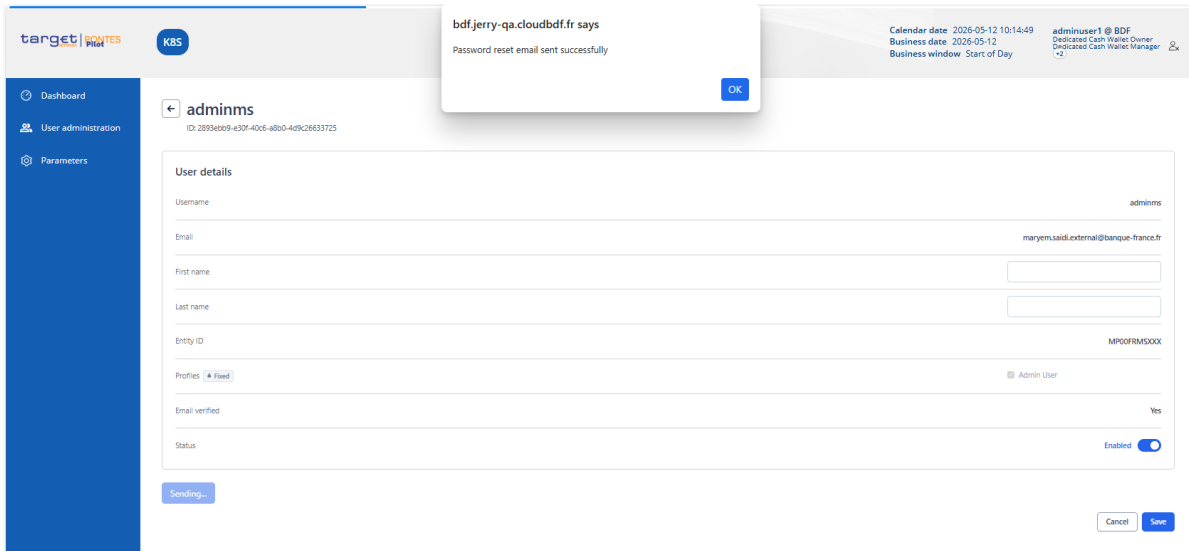


4.1.4.5 Reset a password

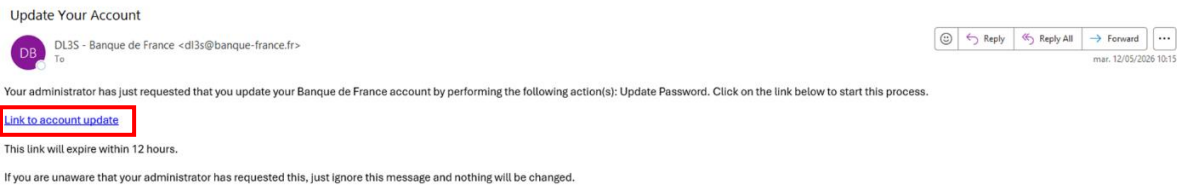
Admin users can reset passwords for users within their scope. To do so, first follow instruction described above in section [4.1.4](#) then:

Click on **Reset Password** button

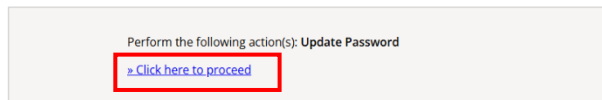
1. A pop-up message will appear to confirm the action



2. User receives an email to reset his password



3. Click on **Link to account update**



- 4. Click on **Click here to proceed**
- 5. Fill out the new password and confirm then click on **Submit**



You need to change your password.

New Password
.....

Confirm password
.....

- More than 12 characters
- An upper case letter
- A lower case letter
- A special character
- A digit

Sign out from other devices

6. A confirmation message is displayed to confirm the password update



Your account has been updated.

7. User can log in with his new Password

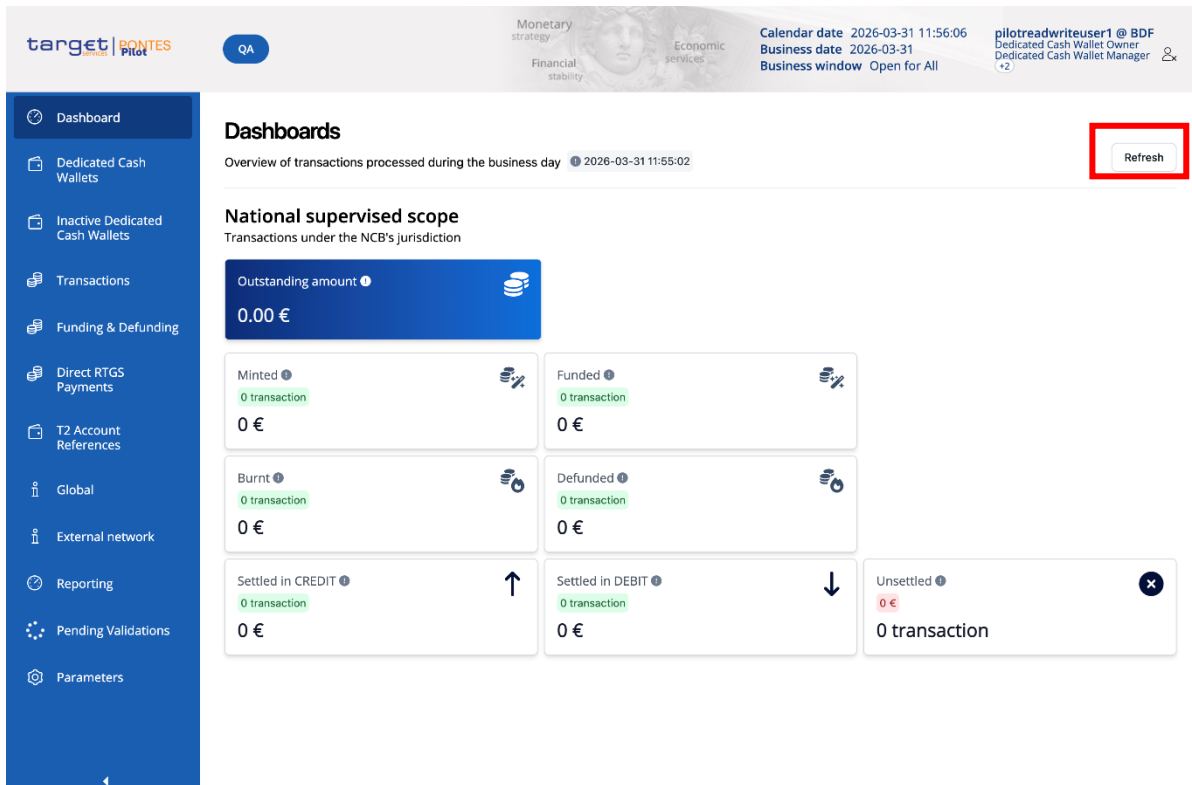
4.2 Dashboard Screen

A **Cash Token Supervisor** with a Pilot user profile can view a Global Dashboard or the Dashboard of specific onboarded NCBs, by clicking on the specific tab.

The dashboard displays information related to transactions related to `TOKEN_ISSUANCE_WALLET` for Global tab and related to NCBs scopes for NCBs tabs:

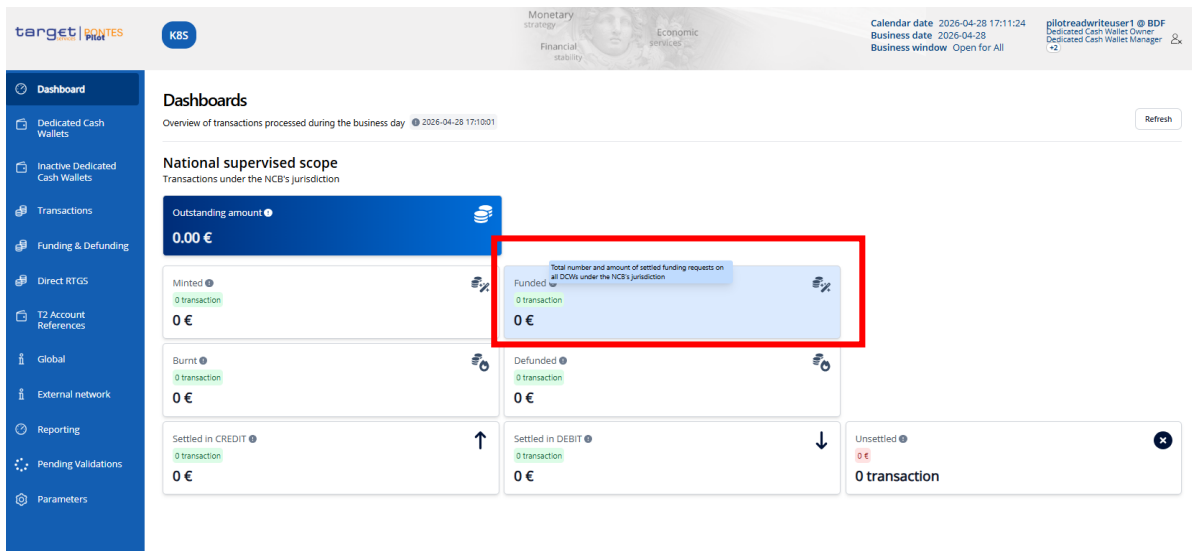
A **Dedicated Cash Wallet Owner** with a Pilot user profile can view the following dashboard with information regarding transactions related to owned DCWs:

A **National Cash Token Supervisor** with a Pilot user profile can view the following dashboard with information regarding transactions related to owned and managed DCWs:



A Refresh *button* located at the top-right side of the screen allows updating data displayed on the Dashboard screen if needed. The dashboard will be updated automatically on a regular basis.

For each specific box, additional information is displayed in a pop-up box when hovering over the information icon (i).



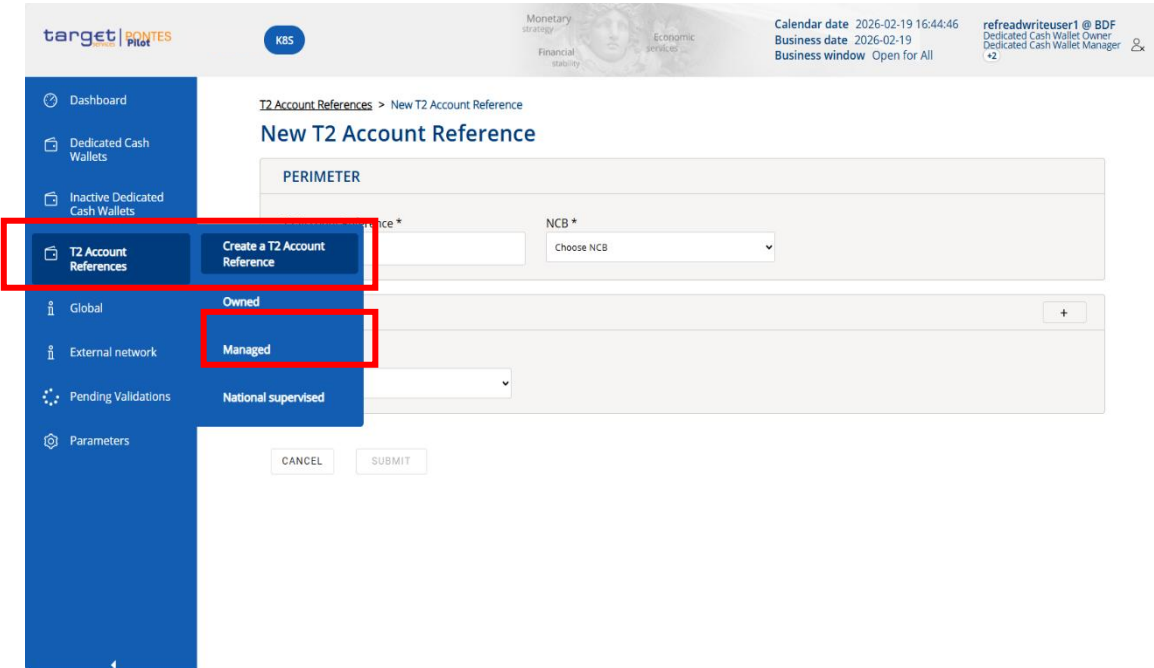
4.3 Dedicated Cash Wallet management

4.3.1 Dedicated Cash Wallet creation

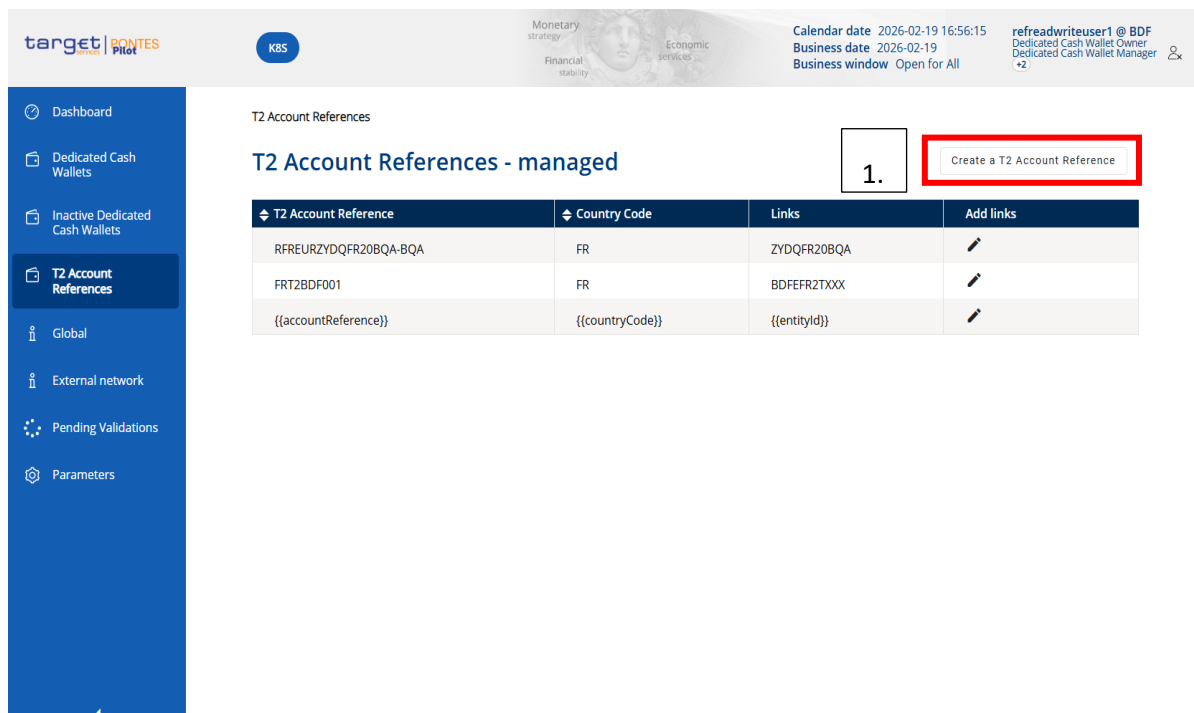
Only a **Dedicated Cash Wallet Manager** can create Dedicated Cash Wallets for **Dedicated Cash Wallet Owners** under management. Thus, one needs to connect as a participant with **Dedicated Cash Wallet manager** role granted with a Referential Read Write user profile.

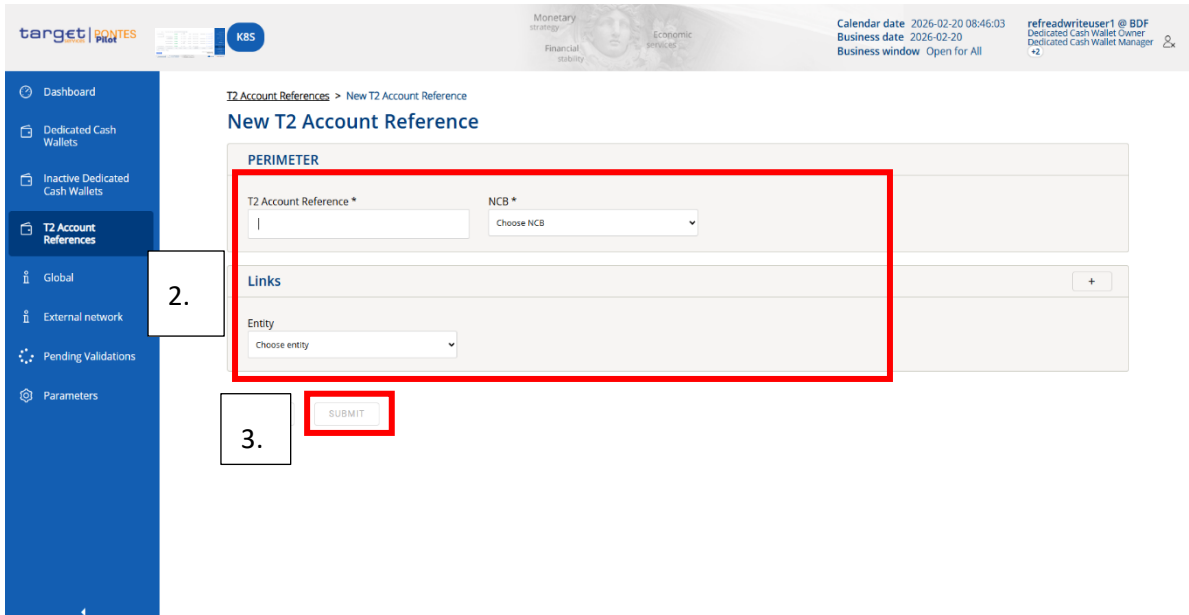
To create a Dedicated Cash Wallet, a **Dedicated Cash Wallet Manager** needs to reference first an existing T2 RTGS account and link it to the new Dedicated Cash Wallet.

4.3.1.1 T2 Account Reference creation



Referencing a T2 RTGS account is possible either via the Sub-tab *Create a T2 RTGS account Reference* or via the sub-tab *Managed*. The second option will need an additional step (Step 1 in the following screenshot).





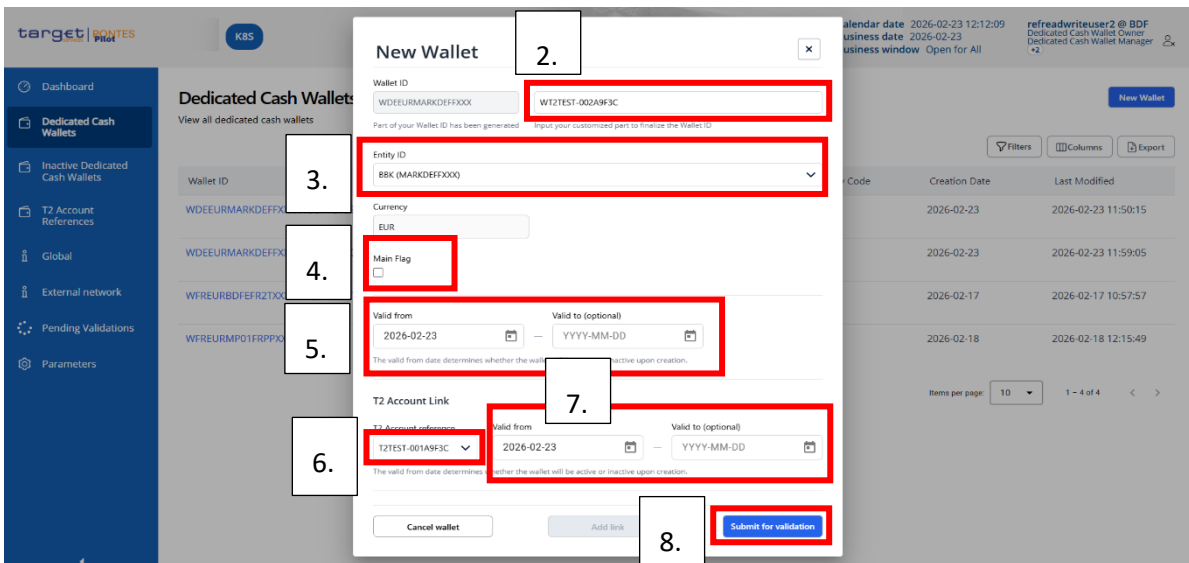
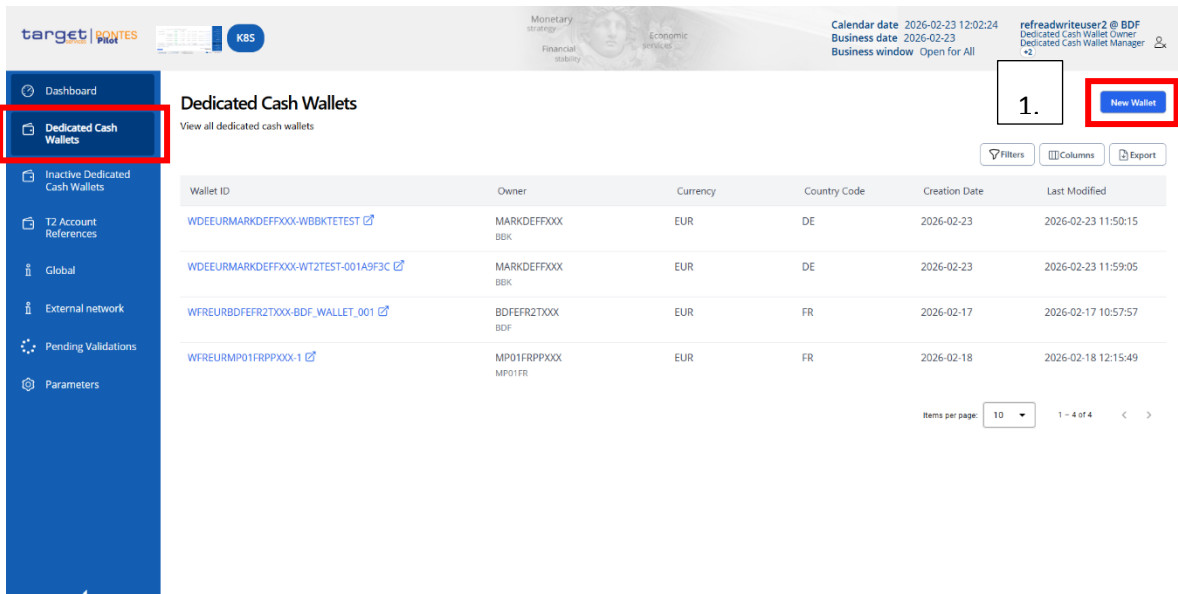
1. Once the T2 account References – Managed screen is opened, the user needs to click on the *Create a T2 account Reference button*,
2. Fill in the required fields with:
 - The T2 account Reference referring to the T2 RTGS Account number,
 - the responsible NCB,
 - the Entity Link referring to the RTGS Account holder.
3. Click on Submit

This action will generate a new line in **Pending validations tab / Reference Data sub-tab**.

After verification of the associated T2 RTGS account data, including the T2 RTGS account number, the second User can approve the referencing (following a four-eyes process, see section 4.7) by clicking on the *Approve button*. If the related data contains any mistake, the user can click on the *To be reviewed button*.

4.3.1.2 Creation of a Dedicated Cash Wallet

Once the T2 RTGS account is created, the **Dedicated Cash Wallet Manager** can create the Dedicated Cash Wallet related to the T2 RTGS account via the **Dedicated Cash Wallets** tab.



1. Click on the *New Wallet* button,
2. Define suffix of the Wallet ID. The *Dedicated Cash Wallet ID* follows the format “WCCAAABBBBBBBBBBBBxxxxxx” where:
 - W: Fixed value for Wallet
 - CC: for Country Code
 - AAA: for currency
 - BBBBBBBBBBBB: Owner BIC of the Wallet
 - xxxxxx: Alphanumeric: free text set up by the user that creates the wallet with maximum length of 17 characters

The Wallet ID can only contain alphanumeric characters, hyphen and underscore. If the Wallet ID is filled with another special character, an error message will appear and prevent the submission of the request.

3. Select the *Short Name* that corresponds to the Entity owning the wallet
4. Define the Valid from and Valid to dates (Valid To is optional),
5. Check the Main Flag box in case of Main wallet⁵
6. Select the T2 RTGS account reference linked to the wallet by clicking on the dropdown list,
7. The Valid from of the T2 account link is automatically filled with the current Business Date but can be changed, and Valid to is optional,
8. Click on the *Submit button for validation*.

This process needs to follow a four-eyes process (see section [4.7](#)).

Note that an automatically generated prefix will complement the Wallet ID.

4.3.2 Dedicated Cash Wallet update

4.3.2.1 Update of Main Flag

A Market Participant may indicate to the NCB of its jurisdiction - in charge of instructing the information related to the specific Market Participant – which wallet would be the main Dedicated Cash Wallet. In that case, when a DvP or PvP is initiated without referring the Dedicated Cash Wallet ID, per default the transaction will be associated to the main Dedicated Cash Wallet defined for the specific Market Participant or NCB. This association will be executed automatically by the system when checking the BIC of the wallet owner debited or credited by the DvP or PVP transaction.

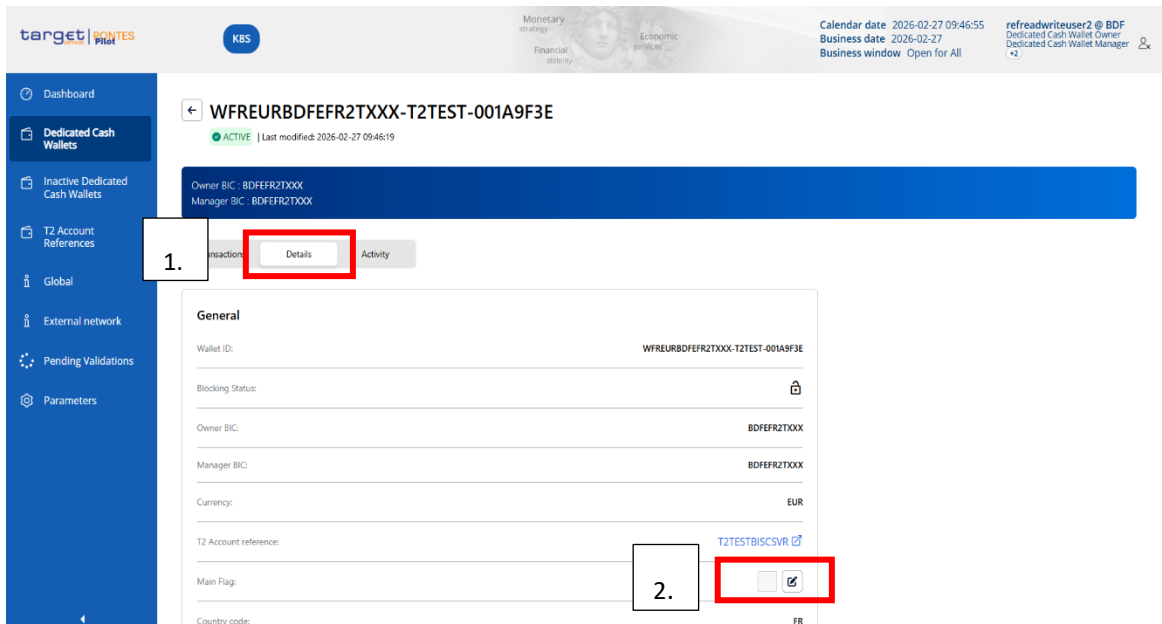
A Main Flag complies with the following rules:

- For each DCW Owner, only one active DCW with main flag is allowed.

Only a **Dedicated Cash Wallet Manager** with *Referential Read Write* profile update the Main Flag as follows:

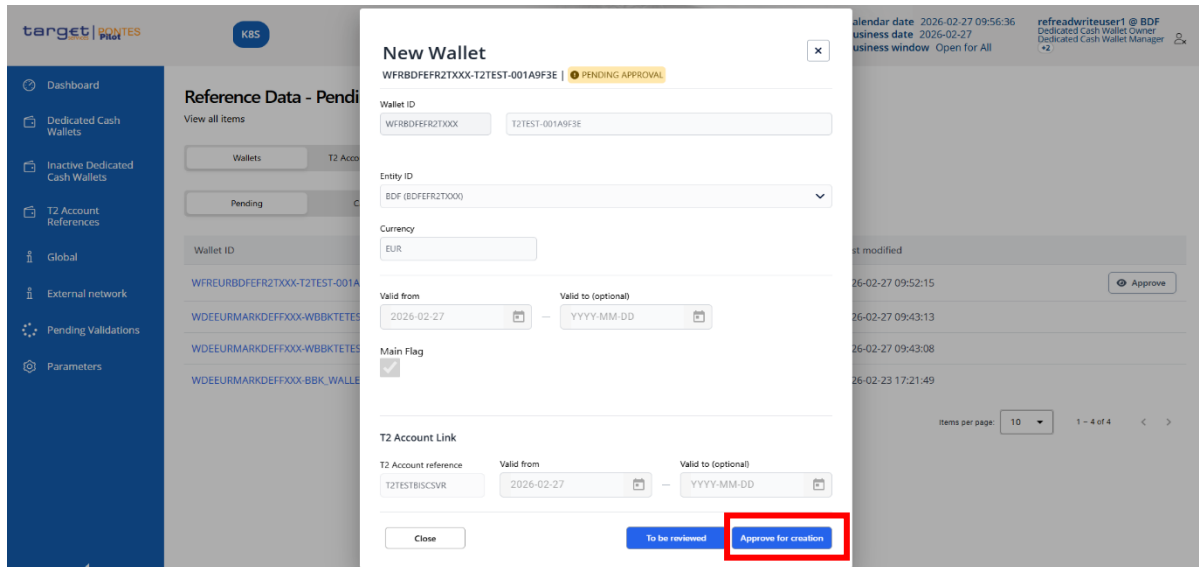
In the *Dedicated Cash Wallets* tab, click on a specific wallet ID.

⁵ When a DvP or PvP is initiated without referring the Dedicated Cash Wallet ID, by default the transaction will be associated to the main Dedicated Cash Wallet defined for the specific Market Participant or NCB. This association will be executed automatically by the system when checking the BIC of the wallet owner debited or credited by the DvP or PVP transaction



1. Click on details to access the screen with the Main Flag option
2. Click on the *Edit button* (a pen inside a square) to activate the checkmark option, then select the checkbox.

A four-eyes process is launched, meaning a second user will need to go to the *Pending Validations tab* to approve or send for review the Main Flag option:

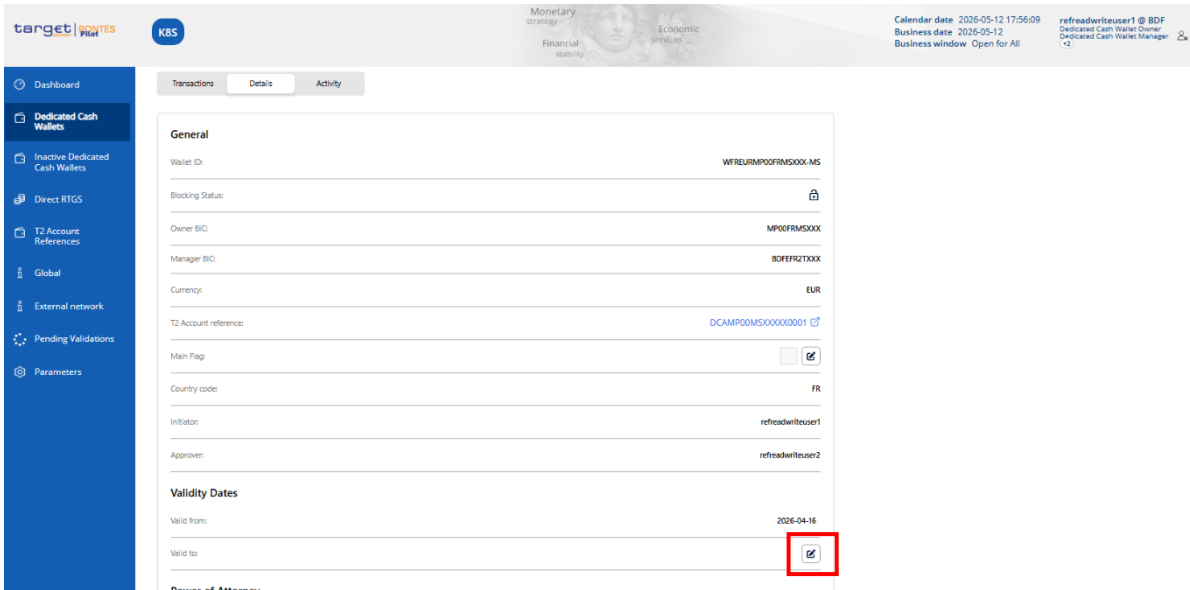


4.3.2.2 Update of Validity dates

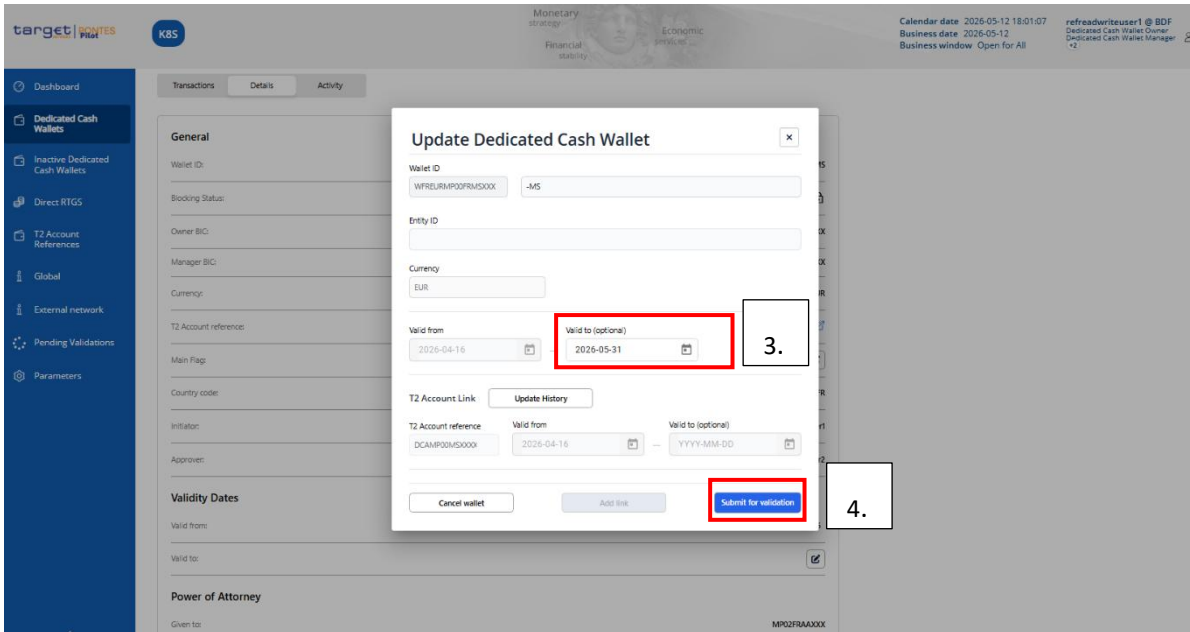
It is possible to update Valid To date of an active wallet (Valid from date reached).

Only **DCW managers** with profile **Referential read Write** are allowed to perform this action as follows:

1. Click on details to access the screen with the Validity dates
2. Click on the pencil in front of Valid To



3. A pop-up window will appear, fill out a new value in **Valid To** field
4. Click on **Submit for validation**



After clicking on the **Submit for validation** button, the user will see the Wallet update waiting for approval in the **Pending Validations – Reference Data / Wallets**.

A second user needs to connect with its own credentials to approve the creation of the Instruct On Behalf (following a four-eyes process – see section [4.7](#)).

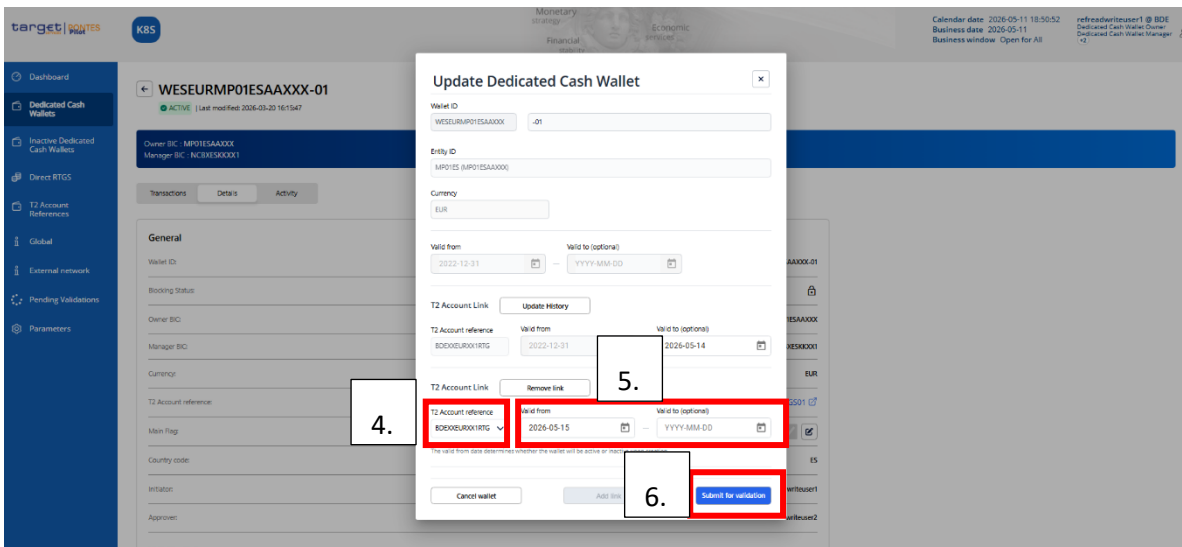
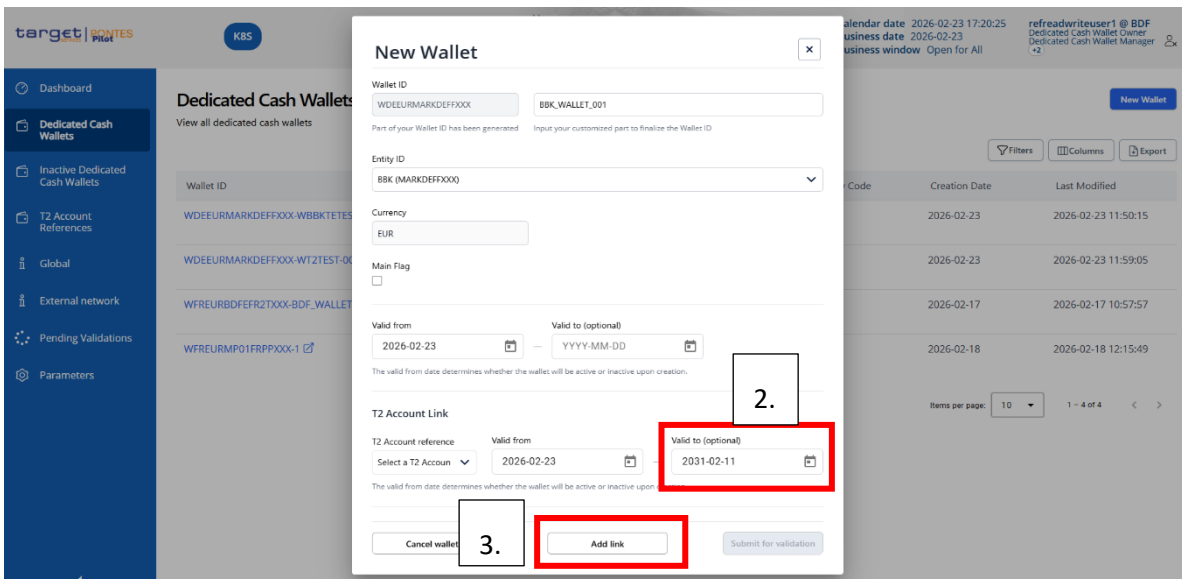
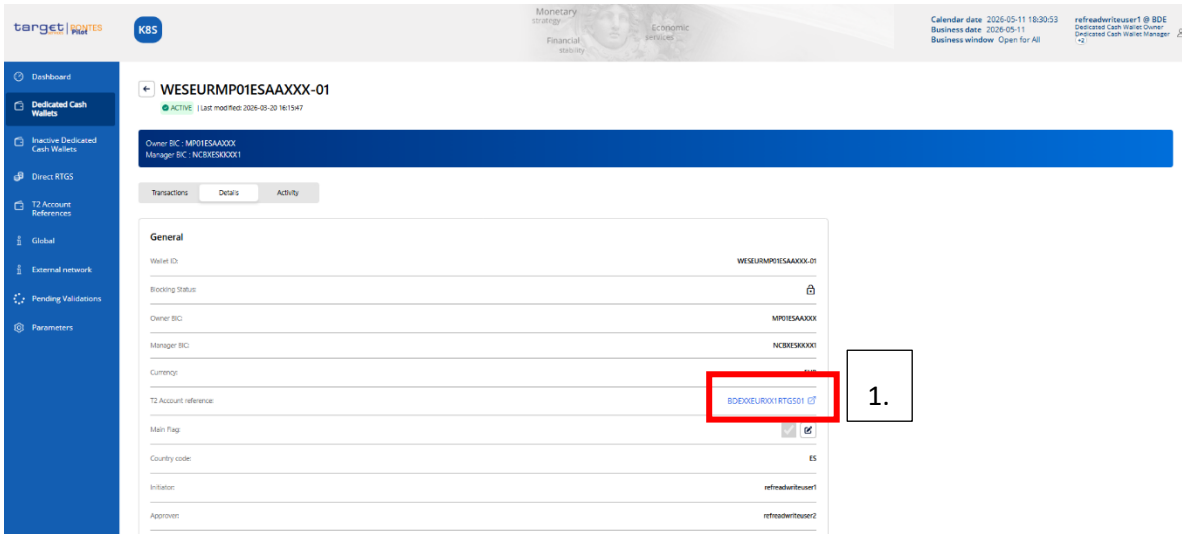
Once validated, the update is effective and the new value is visible by the **DCW Owner** and the **DCW Manager** of the wallet.

4.3.2.3 Update of T2 Account link

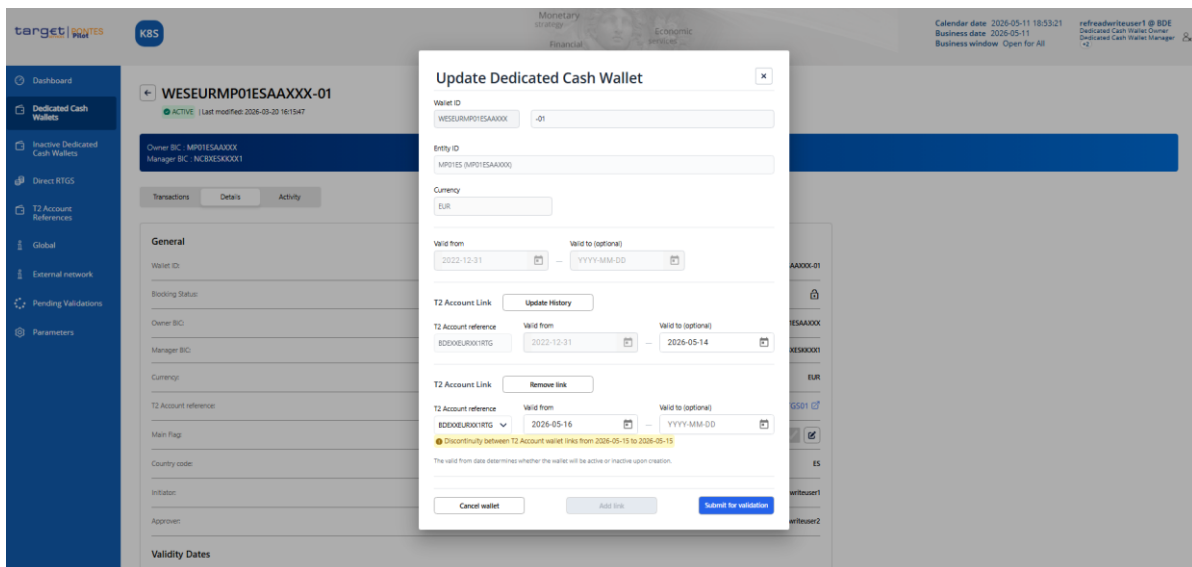
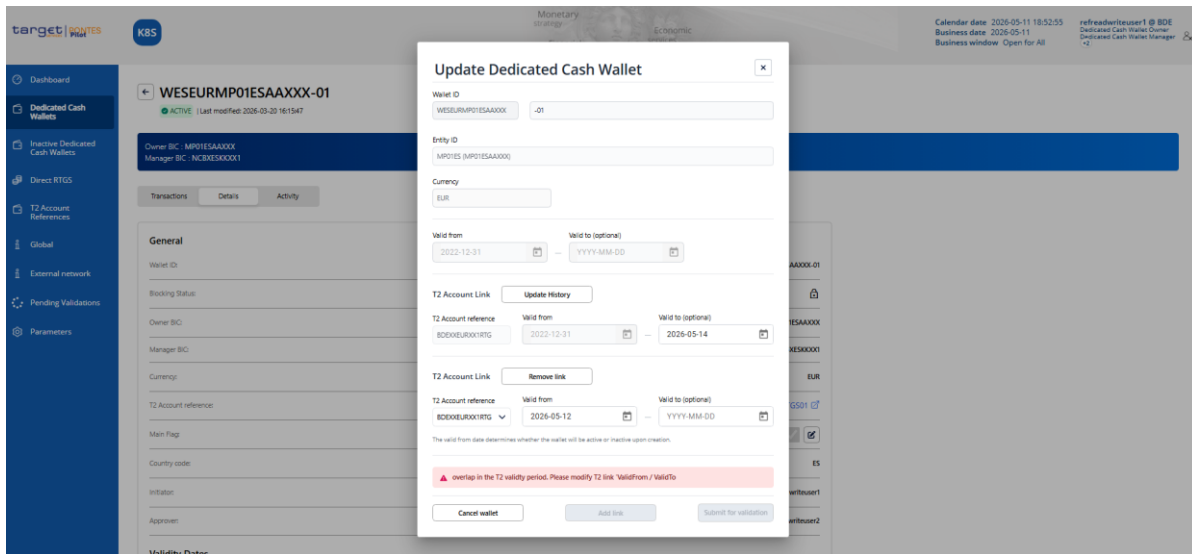
It is possible to modify the T2 RTGS account link by setting up an end date to the existing T2 RTGS account link.

1. Click on T2 Account Reference
2. Set up a “Valid To” date for the existing T2 account link
3. Click on the **Add link** button

4. Select the new T2 RTGS account
5. Valid From is automatically filled with D+1 (D being the valid To of the first T2 account link) but can be changed, and Valid To (optional) date
6. Click on the *Submit for Validation* button



An automatic control ensures that there is no overlap between validity periods of both links. A warning is also displayed if there is discontinuity between validity periods of links.



After clicking on the *Submit* button, the user will see the **Dedicated Cash Wallet** waiting for approval in the **Pending Validations – Reference Data / Wallets**.

A second user needs to connect with its own credentials to approve the creation of the DCW (following a four-eyes process – see section 4.7).

4.3.2.4 Set up of Instruct on Behalf for Cash Tokens (Power of Attorney)

Each **DCW Manager** with Profile **Referential Read Write** is able to set up a new Instruct on behalf authorisation on one of his managed wallets to another DCW owner following the DCW owner's request.

To do so, DCW manager must follow the below steps:

1. Click on Dedicated Cash Wallets tab

target **PONTES** KBS Monetary strategy Financial stability Economic services Calendar date 2026-05-12 17:10:04 Business date 2026-05-12 Business window Open for All refreadwriteuser1 @ BDF Dedicated Cash Wallet Owner Dedicated Cash Wallet Manager

Dedicated Cash Wallets

View all dedicated cash wallets New Wallet

[Filters](#) [Columns](#) [Export](#)

Wallet ID	Owner	Currency	Country Code	Creation Date	Last Modified	PoA given To	PoA Validity Dates	PoA Max Amount
WFREURABCDFR12345001	ABCDFR12345 FRENCH BANK 09	EUR	FR	2026-05-07	2026-05-07 19:08:03			
WFREURABCDFR12345MAIN	ABCDFR12345 FRENCH BANK 09	EUR	FR	2026-04-29	2026-05-05 15:31:32			
WFREURBDFEFR2TXXX-01	BDFEFR2TXXX BDF	EUR	FR	2026-03-20	2026-05-06 16:28:57			
WFREURBDFEFR2TXXX-BDF_WALLET_001	BDFEFR2TXXX BDF	EUR	FR	2026-03-20	2026-03-20 10:09:40			
WFREURBDFEFR2TXXX-TESTCOCO	BDFEFR2TXXX BDF	EUR	FR	2026-03-26	2026-03-26 12:12:34			
WFREURBDFEFR2TXXX008	BDFEFR2TXXX BDF	EUR	FR	2026-05-04	2026-05-04 11:46:04			
WFREURBDFEFR2TXXXWALLETTSTUHB	BDFEFR2TXXX BDF	EUR	FR	2026-04-27	2026-04-27 11:43:28			
WFREURMP0FRMSXXX-MS	MP0FRMSXXX MP MSA	EUR	FR	2026-04-16	2026-04-30 14:39:48	MP02FRAAXXX	2026-04-30 to	
WFREURMP01FRAAXXX-01	MP01FRAAXXX MP01FR	EUR	FR	2026-03-20	2026-05-05 14:42:53			
WFREURMP01FRAAXXX-02	MP01FRAAXXX MP01FR	EUR	FR	2026-03-20	2026-05-05 17:06:36			

2. Click on a Wallet ID and then on details

[←](#) **WFREURMP01FRAAXXX-01**
ACTIVE | Last modified: 2026-05-05 14:42:53

Owner BIC : MP01FRAAXXX
 Manager BIC : BDFEFR2TXXX

[Transactions](#) **[Details](#)** [Activity](#)

General

Wallet ID: **WFREURMP01FRAAXXX-01**

Blocking Status:

Owner BIC: **MP01FRAAXXX**

Manager BIC: **BDFEFR2TXXX**

Currency: **EUR**

T2 Account reference: [BDFXXEURXX1RTGS01](#)

Main Flag:

Country code: **FR**

Initiator: **refreadwriteuser1**

Approver: **refreadwriteuser2**

3. Scroll down to the Power of Attorney Section and click on the pencil

Power of Attorney

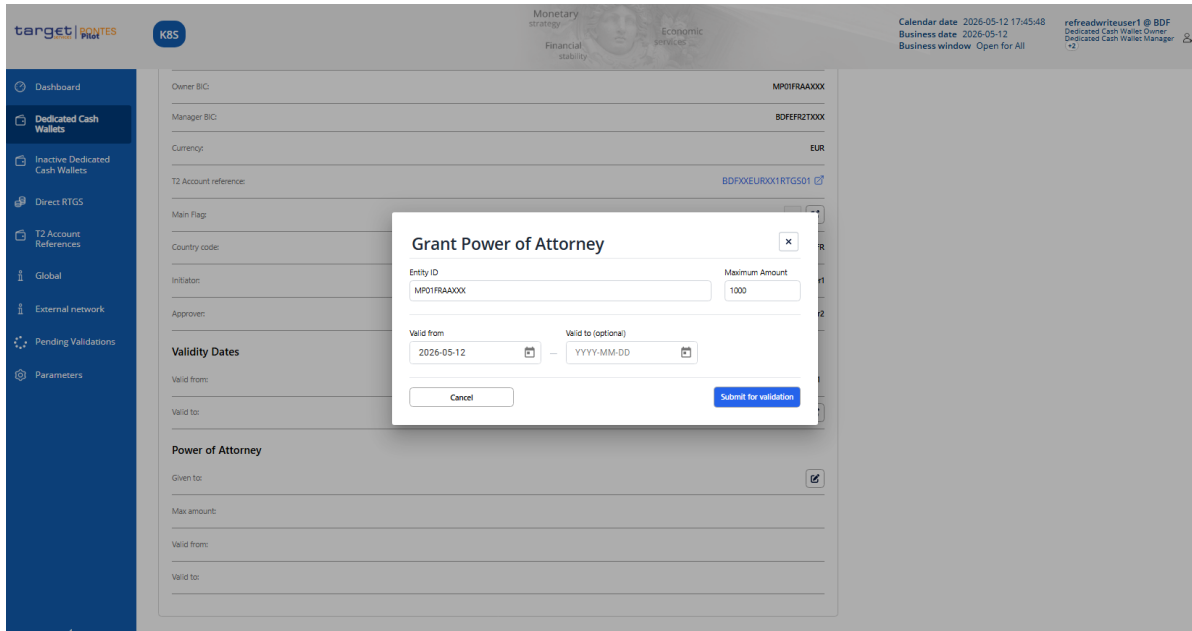
Given to:

Max amount: _____

Valid from: _____

Valid to: _____

4. A pop-up window is displayed to set up the Instruct on Behalf (power of Attorney)



5. Fill out the following fields:

- **Entity ID** with the BIC of the Participant to which you wish to give the Instruct on Behalf Authorisation on the selected wallet
- **Maximum Amount** with the maximum authorised amount per Payment transaction for the Instruct on behalf Holder. This field is optional, if no value is filled, there will be no restriction on the amount of transactions initiated by the Instruct On Behalf Holder.
- **Valid From** with the date of beginning of validity of the Instruct On behalf authorisation (Value is filled by default with current Business Date but is editable).
- **Valid To** with date of end of validity of the Instruct On behalf authorisation. This field is optional.

After clicking on the **Submit for validation** button, the user will see the **Instruct On Behalf “Power of Attorney”** waiting for approval in the **Pending Validations – Reference Data / Power of Attorney**.

A second user needs to connect with its own credentials to approve the creation of the Instruct On Behalf (following a four-eyes process – see section [4.7](#)).

Once validated by the second user, the details of the Instruct on behalf will be visible for the DCW Manager and the DCW Owner as well in the details section under Dedicated Cash Wallets menu.

The Holder of the Instruct on Behalf.

target | PONTES Pilot

KBS

Monetary strategy Financial stability Economic services

Calendar date: 2026-05-12 17:48:47
Business date: 2026-05-12
Business window: Open for All

mp02frpilotrw1 @ MP02FR @ BDF
Dedicated Cash Wallet Owner

Owner BIC: MP02FRAA00X
Manager BIC: BDFEFR2T00X
Currency: EUR
T2 Account reference: BDFXEUR00X1RTGS02
Main Flag:
Country code: FR
Initiator: refreadwriteuser1
Approver: refreadwriteuser2

Validity Dates
Valid from: 2022-12-31
Valid to:

Power of Attorney
Given to: MP02DEAA00X
Max amount:
Valid from: 2026-05-04
Valid to:

4.3.3 Dedicated Cash Wallets view

Depending on the role of the participant, the Dedicated Cash Wallets view contains the following list:

For **DCW Owners**:

- b) Wallets owned by the participant
- c) Wallets for which the participant has received an Instruct on Behalf for cash tokens from another DCW Owner

For **DCW managers**:

- d) Wallets managed by the participant

For **Operator**:

- e) All wallets

List of wallets is displayed as follows:

target | PONTES Pilot

KBS

Monetary strategy Financial stability Economic services

Calendar date: 2026-05-12 17:07:36
Business date: 2026-05-12
Business window: Open for All

mp02frpilotrw1 @ MP02FR @ BDF
Dedicated Cash Wallet Owner

Dedicated Cash Wallets
View all dedicated cash wallets

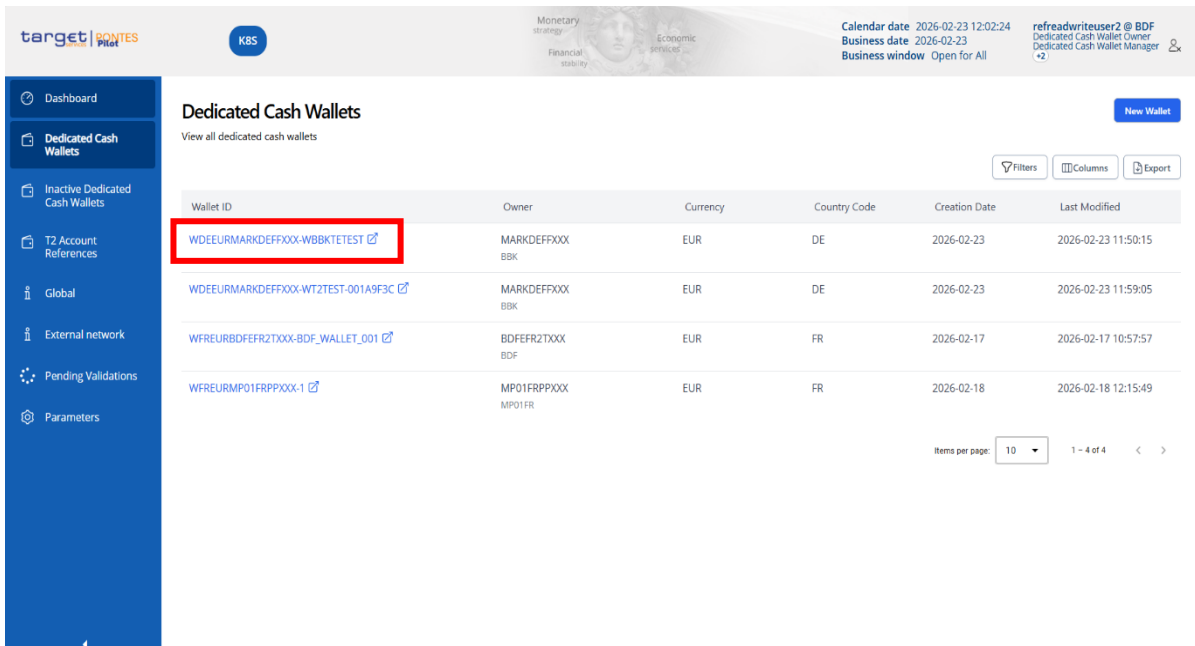
Filters Columns Export

Wallet ID	Owner	Available Balance	Currency	Country Code	Creation Date	Last Modified	Manager	Blocking Status	Valid From	Valid To	Main Wallet Flag	PoA given To	PoA Validity Dates	PoA Max Amount
WFREURMP00FRMS00X-MS	MP00FRMS00X MP MSA	Private Information	EUR	FR	2026-04-16	2026-04-30 14:39:48	BDFEFR2T00X BDF	Private Information	2026-04-16		<input type="checkbox"/>	MP02FRAA00X	2026-04-30 to	
WFREURMP02FRAA00X-01	MP02FRAA00X MP02FR	0.00	EUR	FR	2026-03-20	2026-05-05 13:12:04	BDFEFR2T00X BDF		2022-12-31		<input checked="" type="checkbox"/>	MP02DEAA00X	2026-05-04 to	
WFREURMP02FRAA00X-02	MP02FRAA00X MP02FR	0.00	EUR	FR	2026-03-20	2026-05-05 11:53:34	BDFEFR2T00X BDF		2022-12-31		<input type="checkbox"/>	MP01DEAA00X	2026-05-04 to	99999
WFREURMP02FRAA00X-03	MP02FRAA00X MP02FR	0.00	EUR	FR	2026-03-20	2026-03-20 16:21:53	BDFEFR2T00X BDF		2022-12-31		<input type="checkbox"/>			

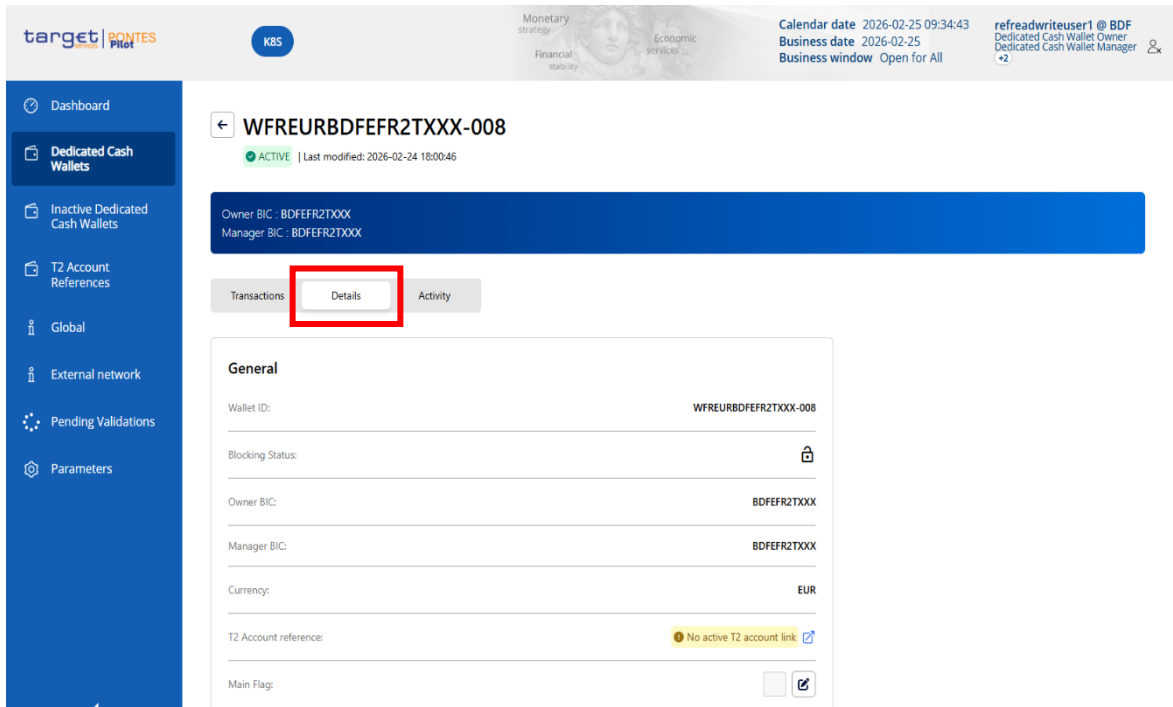
Items per page: 10 1 - 4 of 4

Wallets on which the connected DCW Owner holds an Instruct On Behalf are displayed in the above list but with restricted information (**Available Balance** and **Blocking status** are hidden)

For more detailed information regarding a specific Dedicated Cash Wallet, one can click on the Wallet ID link as follows (for wallets not owned by the DCW Owner i.e. Instruct On behalf is held on these wallets, it's not possible to access more details by clicking on the Wallet ID)



After clicking on the specific Dedicated Cash Wallet, a new screen will show detailed available information.



A user can access detailed information about a specific Dedicated Cash Wallet when clicking on **Details**. Then, scrolling down will allow visualization of the following details:

- Wallet ID corresponds to the technical identity of the Dedicated Cash Wallet

- Blocking status showed with a locked or unlocked lock icon
- Owner BIC, being the BIC of the institution owning the Dedicated Cash Wallet
- Manager BIC, being the BIC of the institution managing the Dedicated Cash Wallet
- Currency
- T2 RTGS account reference when linked to the Dedicated Cash Wallet
- Main Flag Specifies the Dedicated Cash Wallet to be used in case of DvP via Hash Link not mentioning the Dedicated Cash Wallet ID (see details in section [4.4.1.1](#))
- Country code refers to the jurisdiction of the participant
- Initiator refers to the user creating the Dedicated Cash Wallet
- Approver refers to the user responsible for approving the Dedicated Cash Wallet creation request
- Validity dates refer to the Valid From and Valid To dates
- Power of Attorney indicates information about the participant holding the Power of Attorney, for which amount and from when until when

By clicking on Transactions, the user can visualise all settled transactions history of the Dedicated Cash Wallet. Each debit/credit on the Dedicated Cash Wallet is registered with its date, time, the counterpart (accordingly to transactions' type privacy requirements), the amount of the transaction and the transaction ID. The owner can also check the balance of the wallet.

← WFREURPBGSGGXXDLT-PBG_WALLET_001
ACTIVE | Last modified: 18 Apr 2025 10:41:49

Owner BIC - PBGSGGXXDLT
Manager BIC - BDFEFR2TXXX
Available balance
9 333.64 EUR

Transactions
Details
Activity

Filters
Columns
Export

Transaction ID	Type	Amount	Settlement Timestamp	Settlement Business Date	Counterpart ID	Counterpart Wallet	Counterpart Manager BIC	Payment Reference
REVERSE-TR221231000007-BDF	REVERSE_REDEMPTION	+ 9 333.64 €	04-24-2025 17:37:30	12-31-2022	CCBCNSPPXXX		CCBCNSPPXXX	20250424144317188082929
TR221231000002-PBG	PAYMENT	+ 111.00 €	04-22-2025 15:56:58	12-31-2022	PBGSGGXXDLT	WFREURPBGSGGXXDLT-PBG_CLI1_WALLET	PBGSGGXXDLT	
id_TST_phc_BDFEFR2TXXX-undefined-Roberts	PAYMENT	+ 9 000.64 €	04-22-2025 14:27:08	12-31-2022	PBSOFRXXDLT	WFREURPBSOFRXXDLT-PBS_WALLET_001	BDFEFR2TXXX	payBridge01
TR221231000006-NCBISSUER	ISSUANCE	+ 222.00 €	04-22-2025 14:08:14	12-31-2022	CCBCNSPPXXX		CCBCNSPPXXX	

Items per page: 10 | 1 - 4 of 4

4.4 Transactions

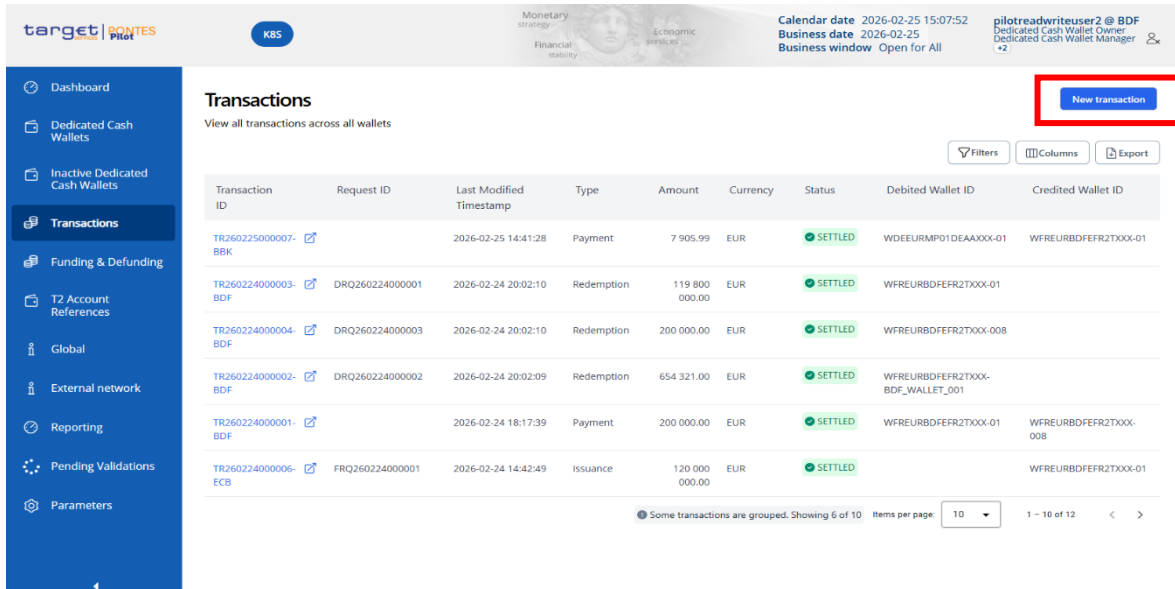
To generate a Cash Token transaction⁶, click on the **Transactions** tab as shown in section [3.3.4](#).

This action is valid for the following cash tokens transactions:

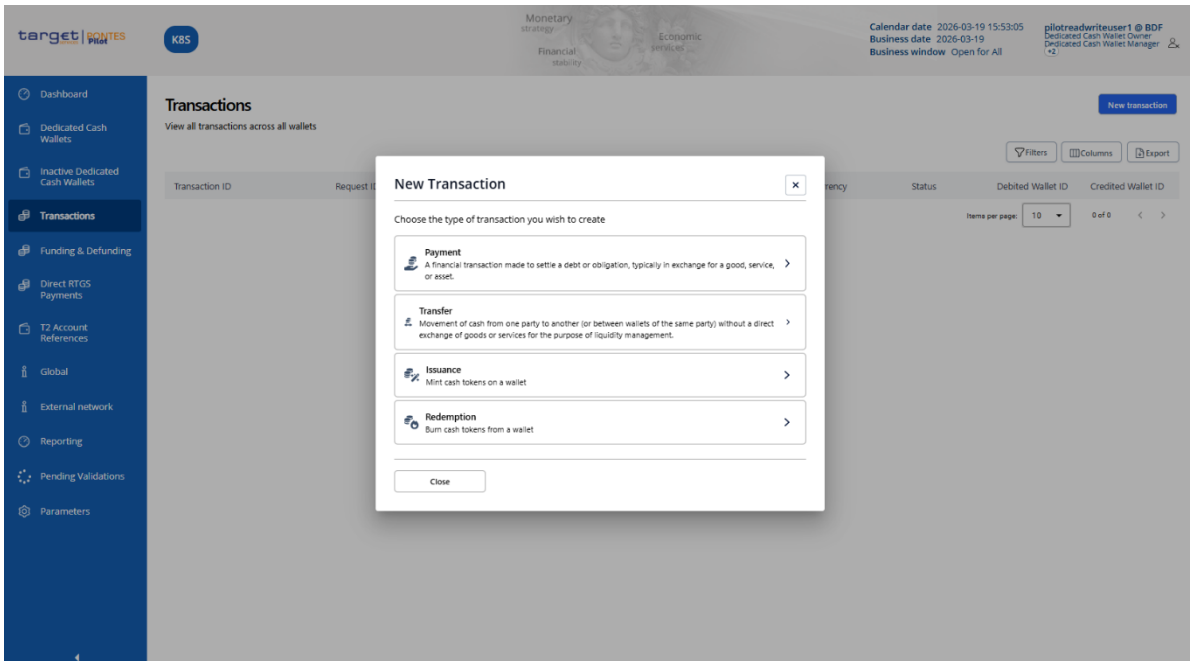
- Wallet to wallet Transfers
- Wallet to wallet Payments
- Manual Redemption in case of contingency (only available for DCW Managers)
- Manual Issuance in case of contingency (only available for DCW Managers)

⁶ For all transactions descriptions, please refer to the Service Description Document section 3.5

Click on the **New transaction** button on the top right of the screen:



After selecting a transaction type, refer to the corresponding following subsections for step-by-step instructions on how to carry out the action.



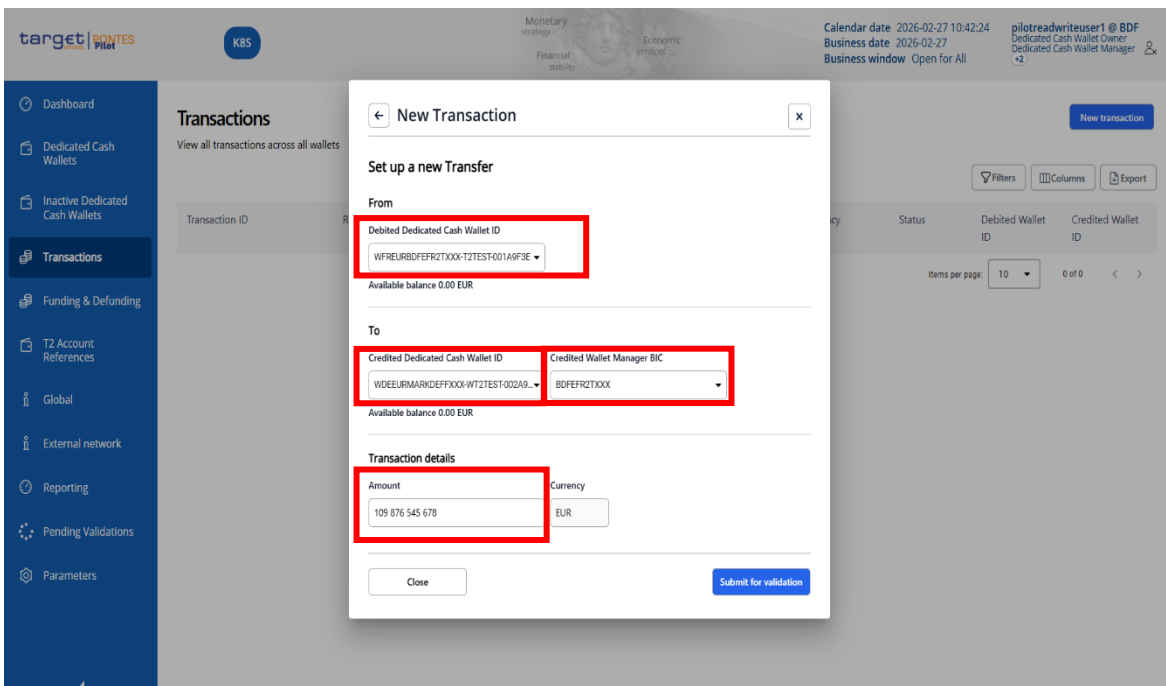
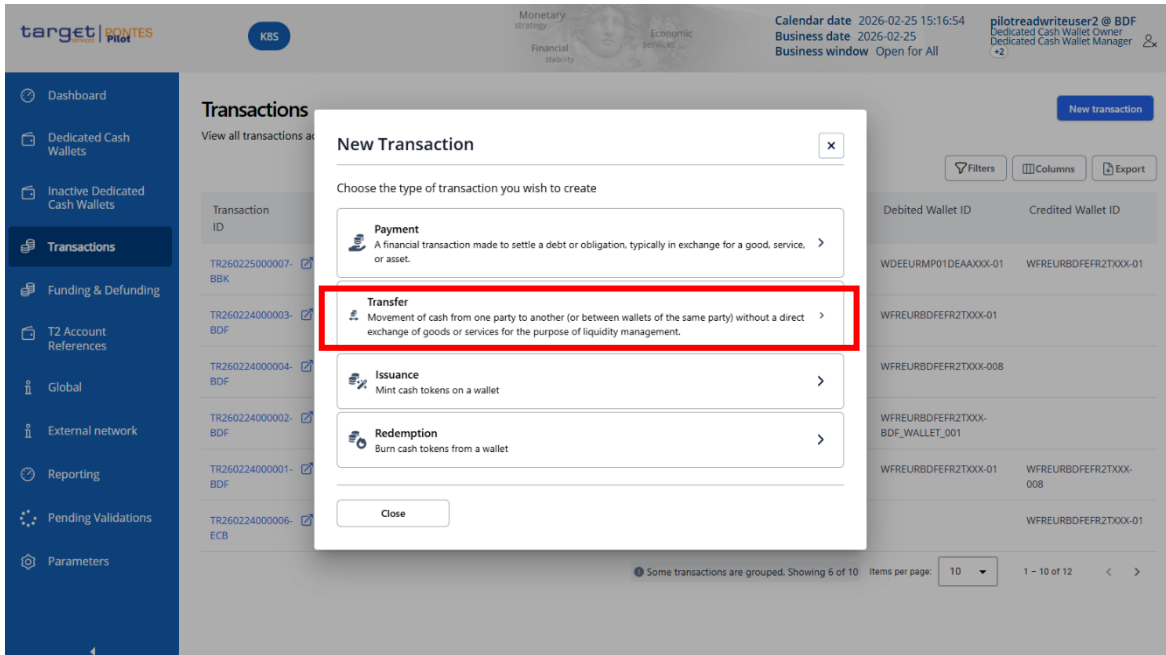
4.4.1 Wallet to wallet Transfers

Cash Tokens transfers can be instructed by:

- **Dedicated Cash Wallet Manager** on an owned or a managed Dedicated Cash Wallet, or
- **Dedicated Cash Wallet Owner** on an owned Dedicated Cash Wallet.

To create and validate a Cash Token transfer transaction, first follow actions described in section [4.4](#).

Click on **Transfer** as follows:



2. Fill in the needed information:

- *Debited Dedicated Cash Wallet ID* corresponds to the debited Wallet ID; the available balance is displayed under the drop-down list (only owned and managed Dedicated Cash Wallets can be debited).
- *Credited Dedicated Cash Wallet ID* corresponds to the credited Wallet ID
- *Credited Dedicated Cash Wallet Manager BIC* corresponds to the BIC of the manager of the credited Dedicated Cash Wallet. In some cases, this value can be deduced from the Credited Dedicated Cash Wallet Id.
- *Amount* corresponds amount of the Cash token transfer.

The following information will be automatically filled out: *Currency*.

After clicking on the *Submit button*, the transfer will follow the 4-eyes process approval (see section [4.7](#))

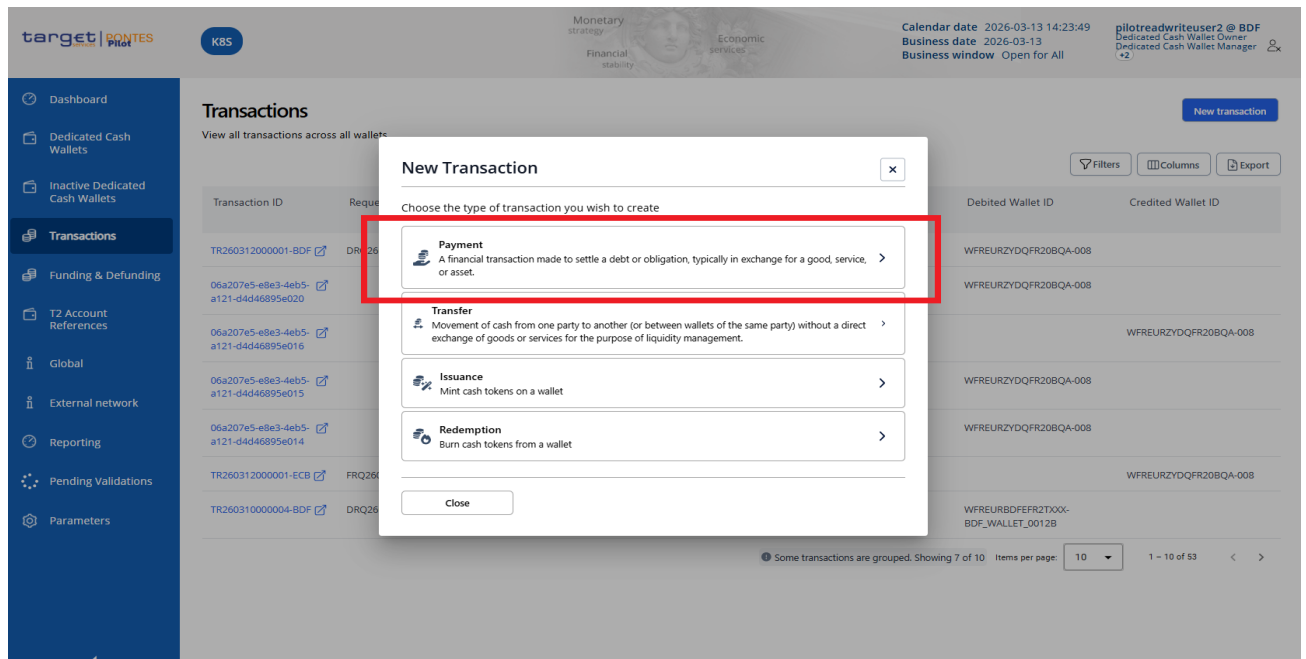
4.4.2 Wallet to wallet Payments

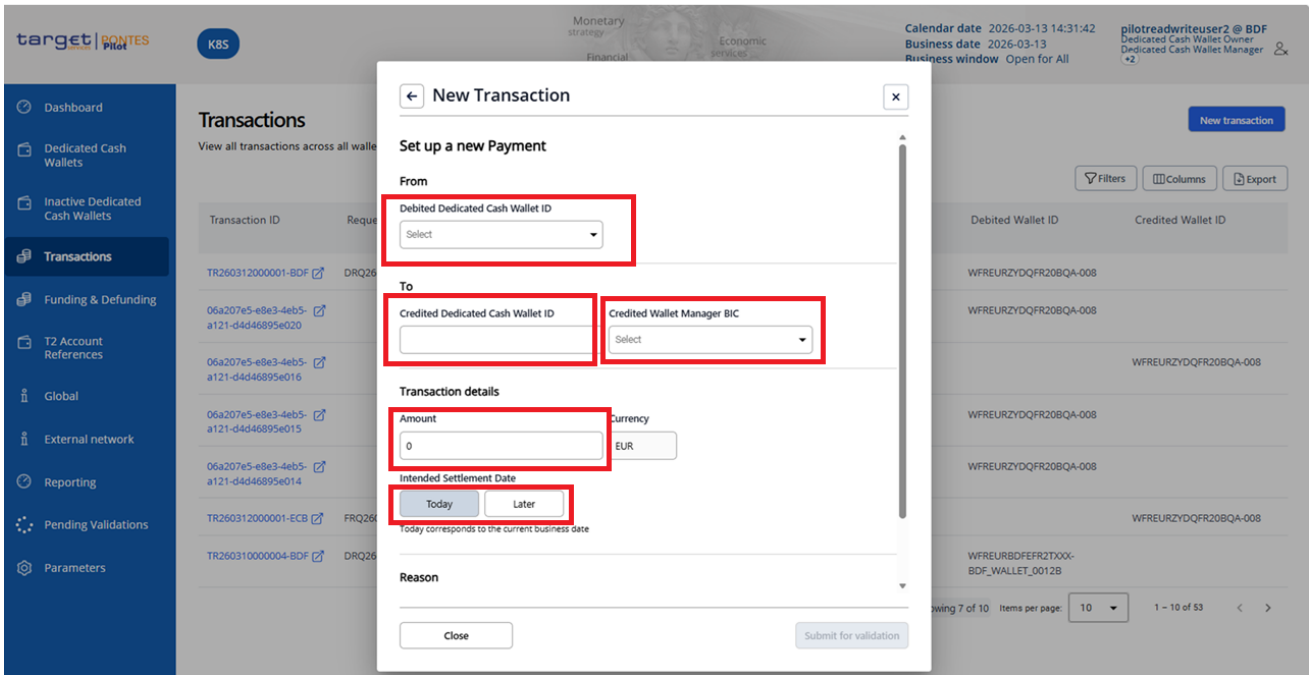
Cash Tokens payments consist in paying a cash amount by debiting a Cash Wallet and crediting another Cash Wallet. It can be instructed by:

- **Dedicated Cash Wallet Manager** on an owned or a managed Dedicated Cash Wallet
- **Dedicated Cash Wallet Owner** on an owned Dedicated Cash Wallet or a wallet on which the connected DCW Owner has received an Instruct on behalf authorization.

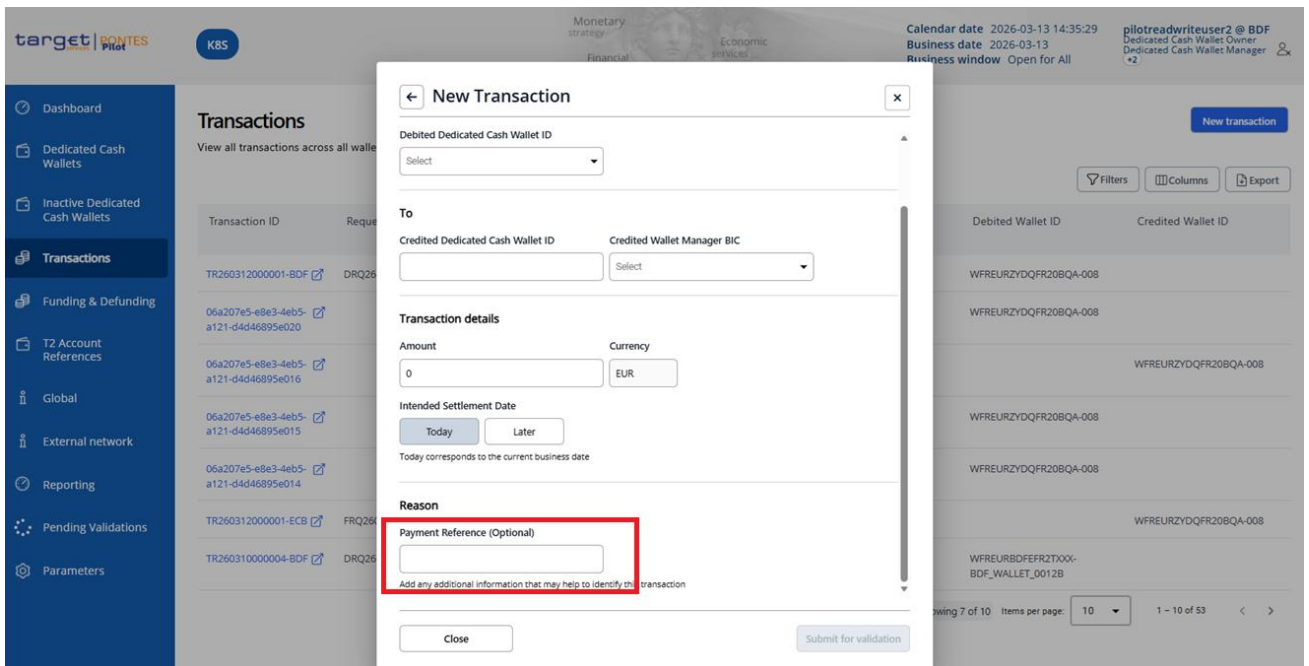
To create and validate a cash token payment transaction, first follow actions described in section [4.4](#):

- Click on Payments as follows:





Fill in the needed information:



- *Debiting Dedicated Cash Wallet ID* corresponds to the debited Wallet ID. The dropdown list contains:
 - Owned and Managed wallets for DCW Managers
 - Owned and Wallets with Instruct on behalf for DCW Owners

Once the debited wallet is selected, the available amount is displayed under for owned and managed Dedicated Cash Wallets only.

- *Crediting Dedicated Cash Wallet ID* corresponds to the credited Wallet ID

- *Credited Dedicated Cash Wallet Manager BIC* corresponds to the BIC of the manager of the credited Dedicated Cash Wallet. In some cases, this value can be deduced from the Credited Dedicated Cash Wallet ID.
- *Amount* corresponds amount of the Cash Token payment.
- *Currency* corresponds to the currency of the Cash Token payment, it automatically filled.
- *Today / Later* corresponds to the possibility to schedule payment in the future (by default the Intended Settlement Date is set to the current Business Date).
- *Payment Reference* corresponds to 30 characters free text that could reflect a correlation ID or any reference for reconciliation purposes if needed

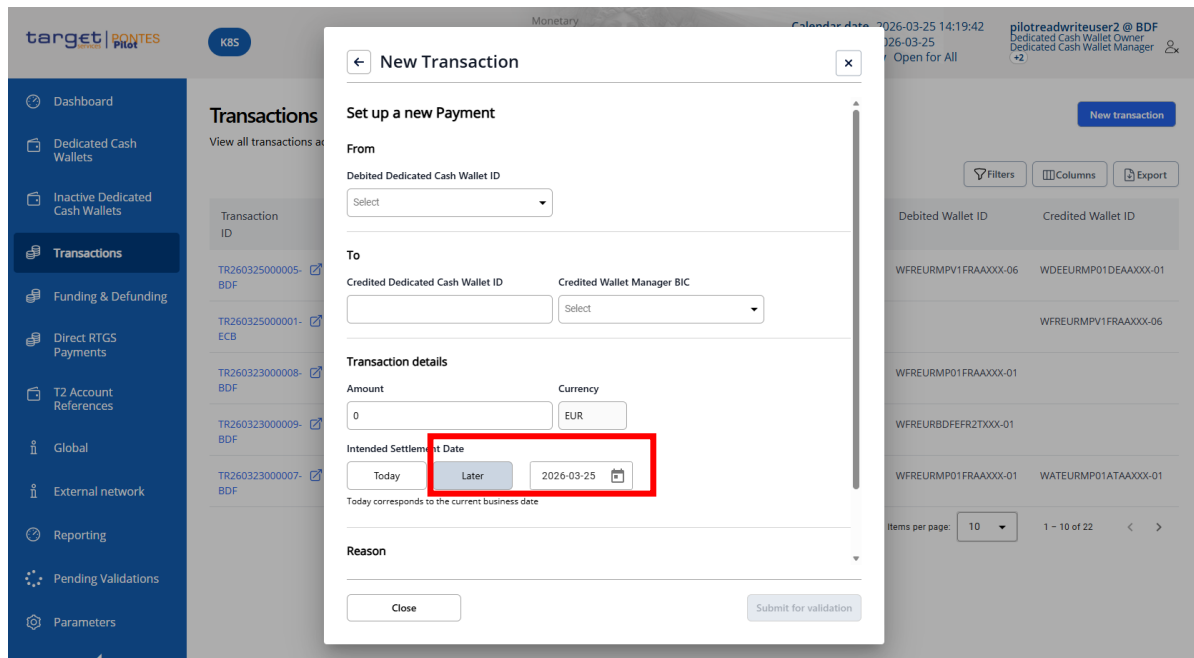
The following information will be automatically filled out:

- *Currency* corresponds to the currency of the Cash Token Payment, it automatically filled.

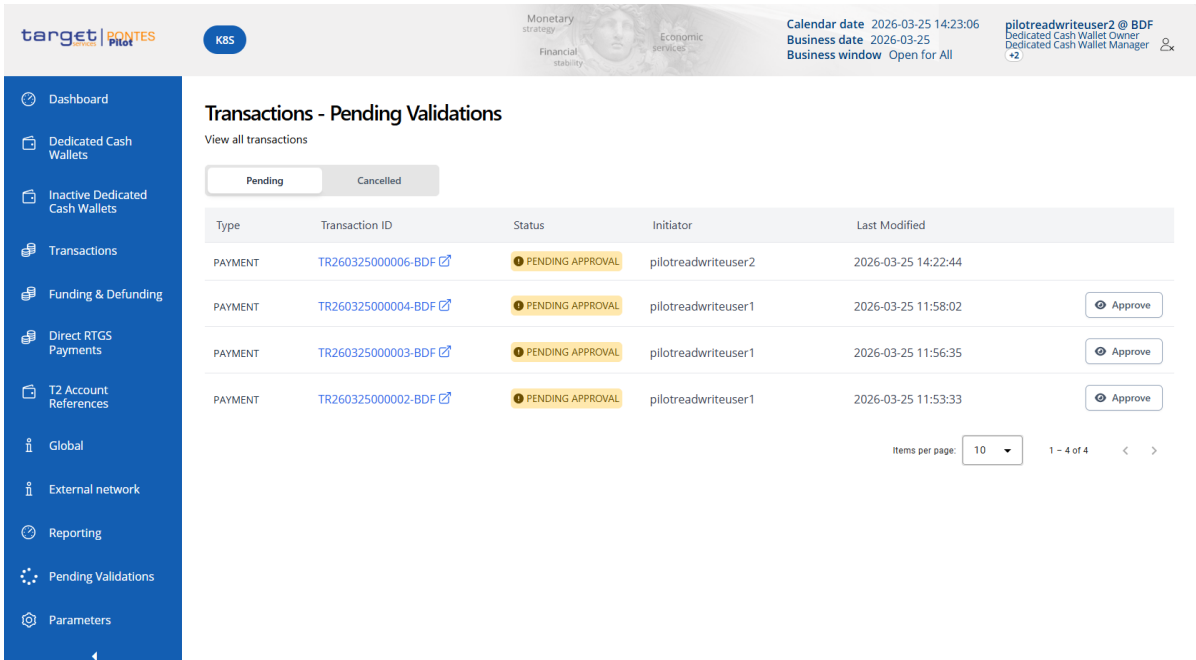
3. After clicking on the *Submit button*, the payment will follow the four-eyes process approval (see section 4.7)
4. Once validated through four eyes process, the transaction is displayed in the list of transactions under **Transactions** tab. Payments instructed on behalf are visible for both wallet's owner and Instruct on behalf Holder (the instructing entity ID reflects the Participant's BIC that has initiated the payment and allows to differentiate between payments initiated by the DCW Owner itself or another DCW Owner holding the Instruct On Behalf)

Payment in the Future

A Payment can be scheduled for a future date. To do so, the option Later must be selected during the Payment creation, and a specific date must be indicated (no limitation is implemented in the system for the Intended Settlement Date):



Once created, the payment needs then to follow a four-eyes validation process. It will appear in the Pending Validation tab – Transactions Sub-tab.



Once validated, the transaction’s status is updated to **PENDING SETTLEMENT** until the Intended Settlement Date is reached. At that time, transaction is submitted to settlement, and the status is updated to **SETTLED** or **UNSETTLED**.

4.4.3 Issuance

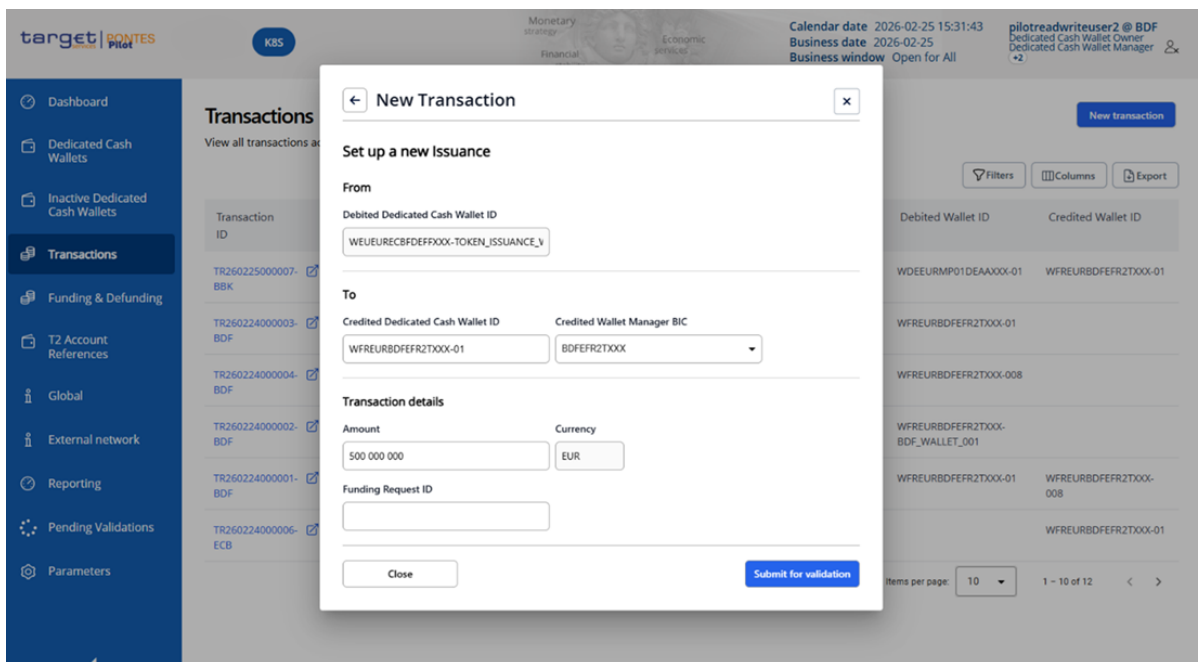
Cash Tokens Issuance can be instructed by:

- **Dedicated Cash Wallet manager** on a wallet he owns or manages

It is used only by NCBs for contingency purpose and should be linked to a failed funding request.

The Cash Token issuance feature involves a four-eyes process to ensure verification of the cash token issuance.

Select the transaction type Issuance. Then fill out the following fields:



The Debited Dedicated Cash Wallet ID and the Currency are automatically filled out.

The user needs to fill in the following fields:

- *Credited Dedicated Cash Wallet ID* corresponds to the credited Wallet ID
- *Credited Dedicated Cash Wallet Manager BIC* corresponds to the BIC of the manager of the credited Dedicated Cash Wallet. In some cases, this value can be deduced from the Credited Dedicated Cash Wallet ID.
- *Amount* corresponds to the amount of the issuance.

Once the issuance is submitted, the four-eyes process takes effect (see section [4.7](#)).

4.4.4 Redemption

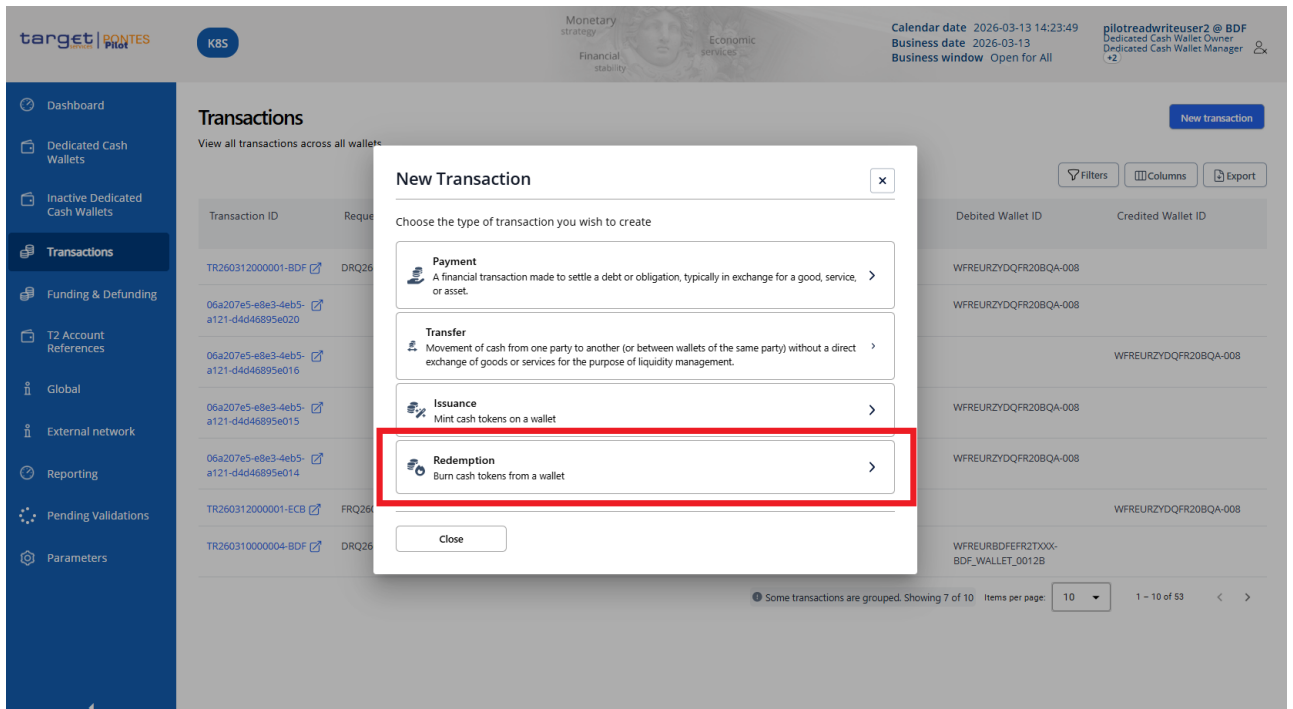
Cash Tokens redemption can be instructed by:

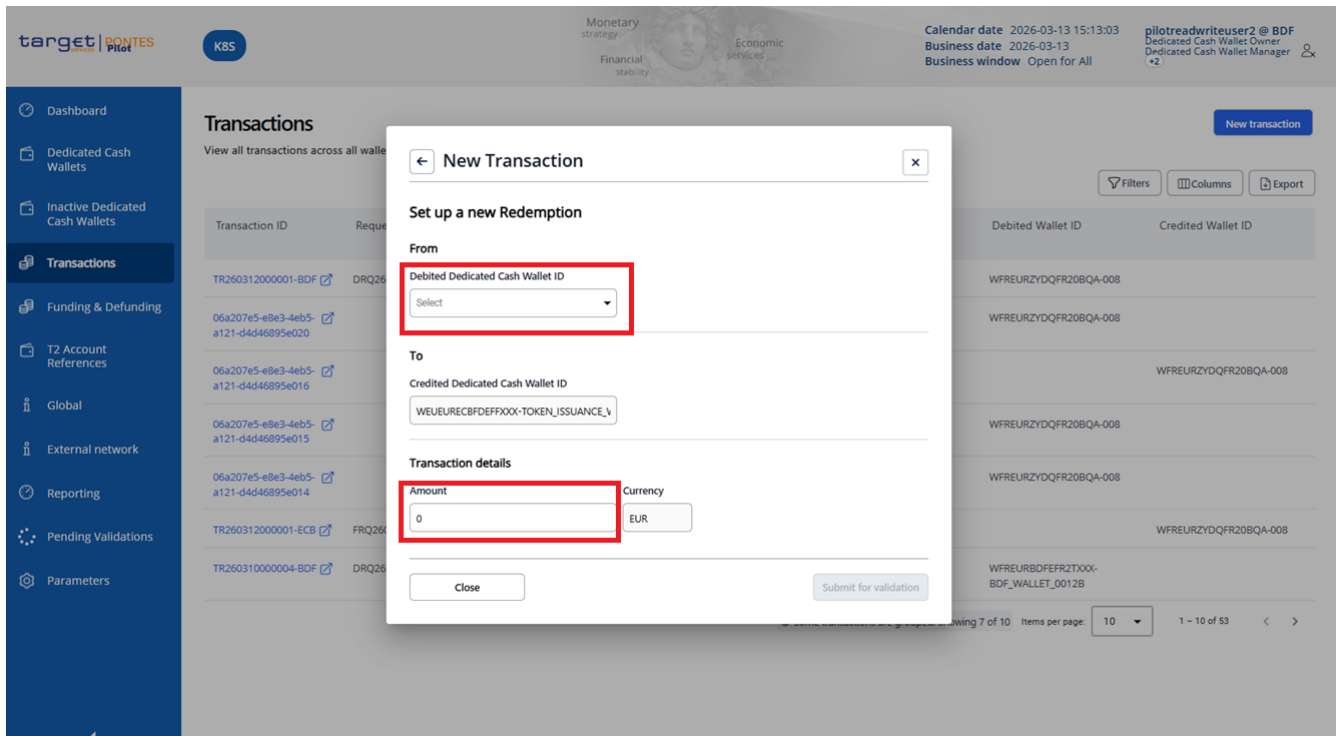
- **Dedicated Cash Wallet manager** on a wallet he owns or manages

It is used only by NCBs for contingency purpose.

To create and validate a Cash Token Redemption transaction, first follow actions described in section [4.4](#):

Click on Redemption as follows:





Fill in the needed information:

- *Debited Dedicated Cash Wallet ID* corresponds to the debited Wallet ID; the available amount is displayed under the drop-down list (only owned and managed Dedicated Cash Wallets can be debited).
- *Amount* corresponds amount of the Cash Token Redemption.

The following information will be automatically filled out:

- *Currency* corresponds to the currency of the Cash Token Redemption.
- *Credited Dedicated Cash Wallet ID* corresponds to TOKEN ISSUANCE Dedicated Cash Wallet.

5. After clicking on the *Submit button*, the transfer will follow the 4-eyes process approval (see section [4.7](#))

4.5 Funding & Defunding

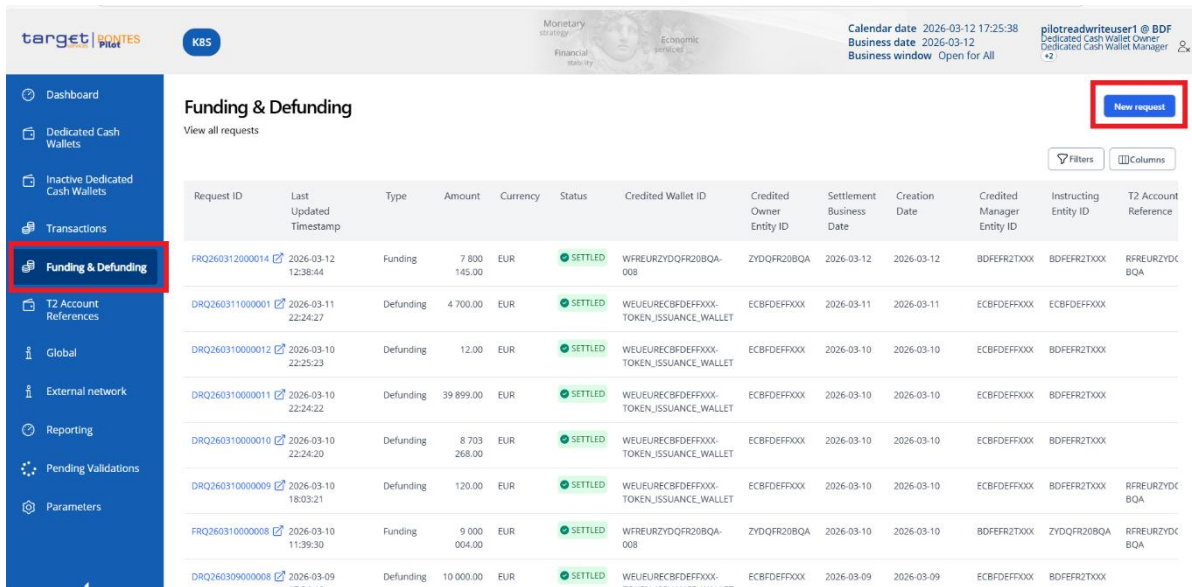
A Funding or a Defunding request⁷ can be instructed by:

- A **Dedicated Cash Wallet Manager** on an owned or a managed Dedicated Cash Wallet, or
- A **Dedicated Cash Wallet Owner** on an owned Dedicated Cash Wallet.

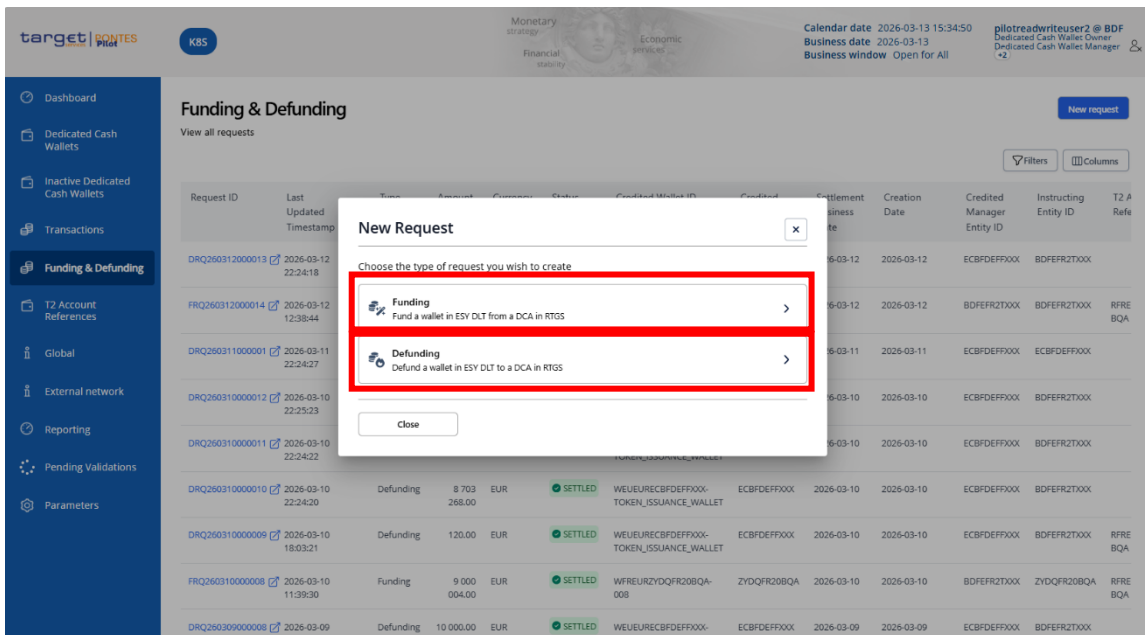
To create and validate a Funding or a Defunding request, the user needs to select the Funding & Defunding tab (see section [3.3.5](#)).

⁷ For detailed description of Funding and defunding processes, please refer to Service Description sections 3.5.1 and 3.5.2

Then, the user needs to click on the *New Request Button*.



Thereafter, the user selects whether to initiate a Funding or a Defunding Request by clicking on the corresponding option.



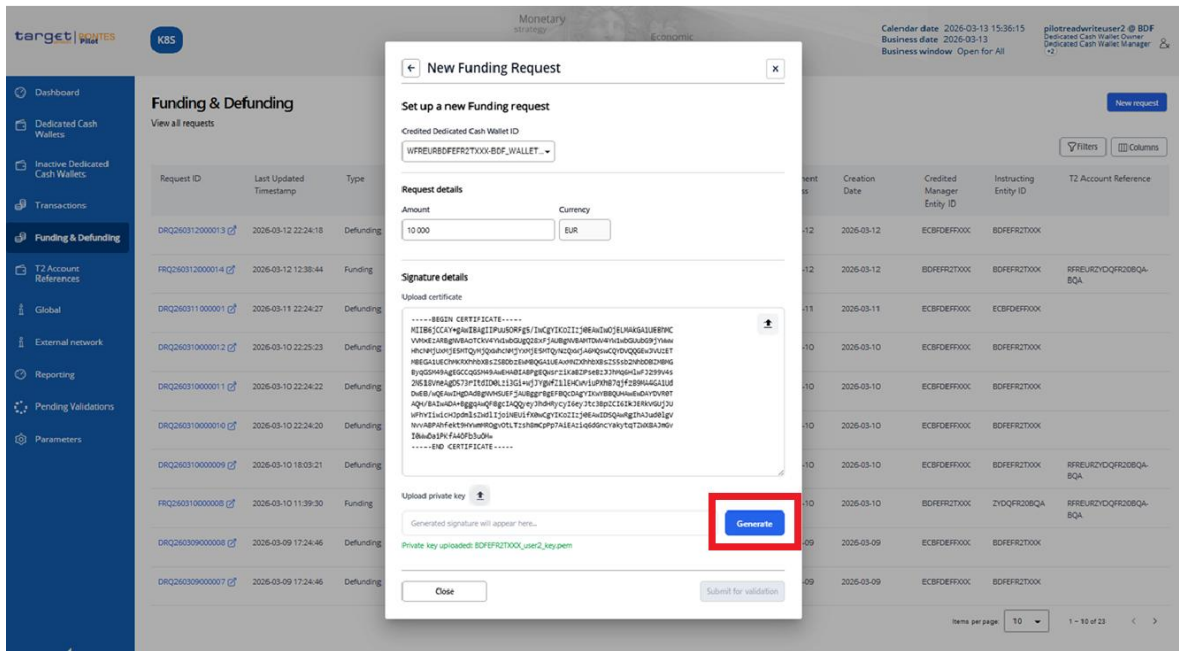
Then, the user fills in the following fields:

- Wallet ID to be credited (or debited)
- Amount
- Signature details

In order to submit the request for validation, a user must have a valid certificate and its private key.

Uploaded files are stored only in the active memory of the local browser, which means that they are kept only while the page is open and removed when the page is closed.

Once both files are uploaded, the user clicks on the *Generate Button* to introduce a signature.



Once the valid signature is generated, the user can submit the Funding/Defunding request to a four-eyes validation process (see section 4.7).

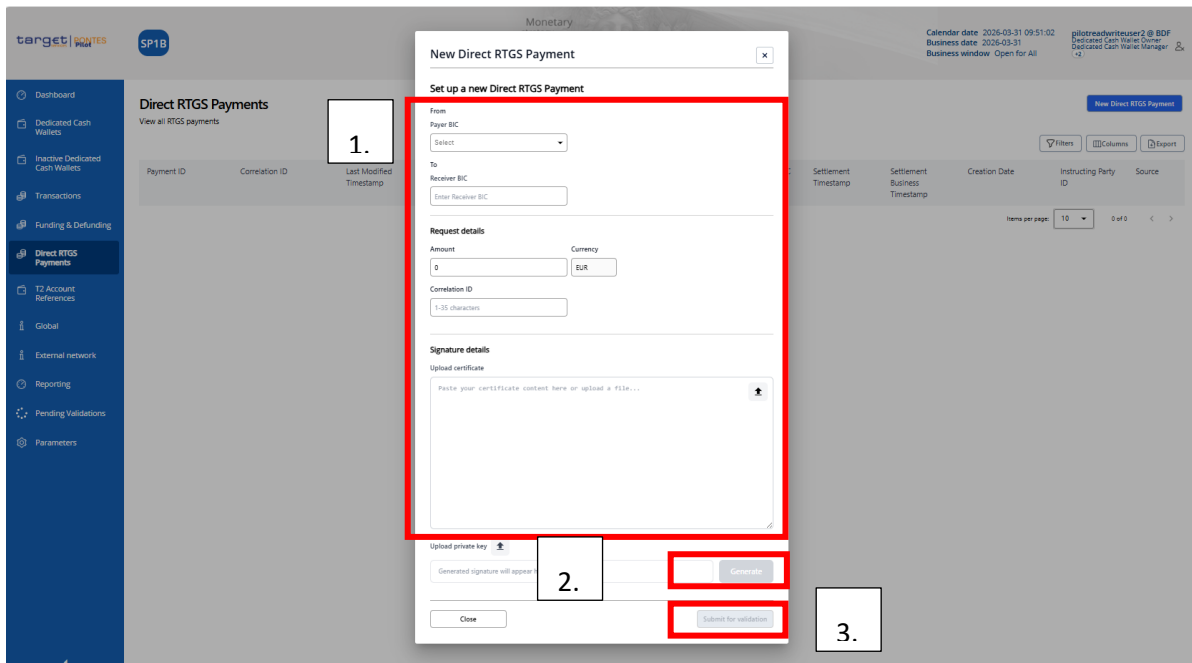
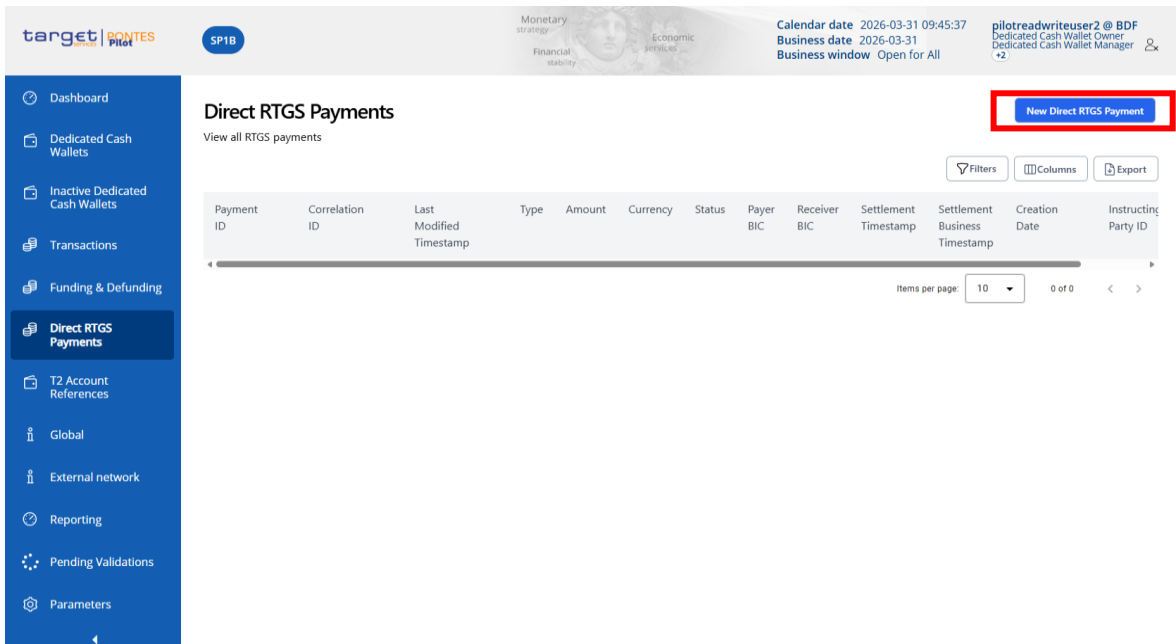
4.6 Direct RTGS

4.6.1 Payments

A Direct RTGS Payment request can be instructed by:

- A **Dedicated Cash Wallet Owner**.
- A **Dedicated Cash Wallet Manager** on behalf of its Market Participant

The user with a **Pilot Read Write** profile can create a new Direct RTG Payment by clicking on the *New Direct RTGS Payment Button*:



1. Then, the user fills in the following fields:

- Payer BIC: BIC of the Payer Bank (Account BIC of Debited DCA)
- Receiver BIC: BIC of the Receiver Bank (Account BIC of Credited DCA)
- Amount: Amount of the Payment
- Correlation ID: End to End ID that links with T2 RTGS Payments
- Signature details (similar to the funding & defunding case)

2. The user needs then to click on the *Generate Button*.

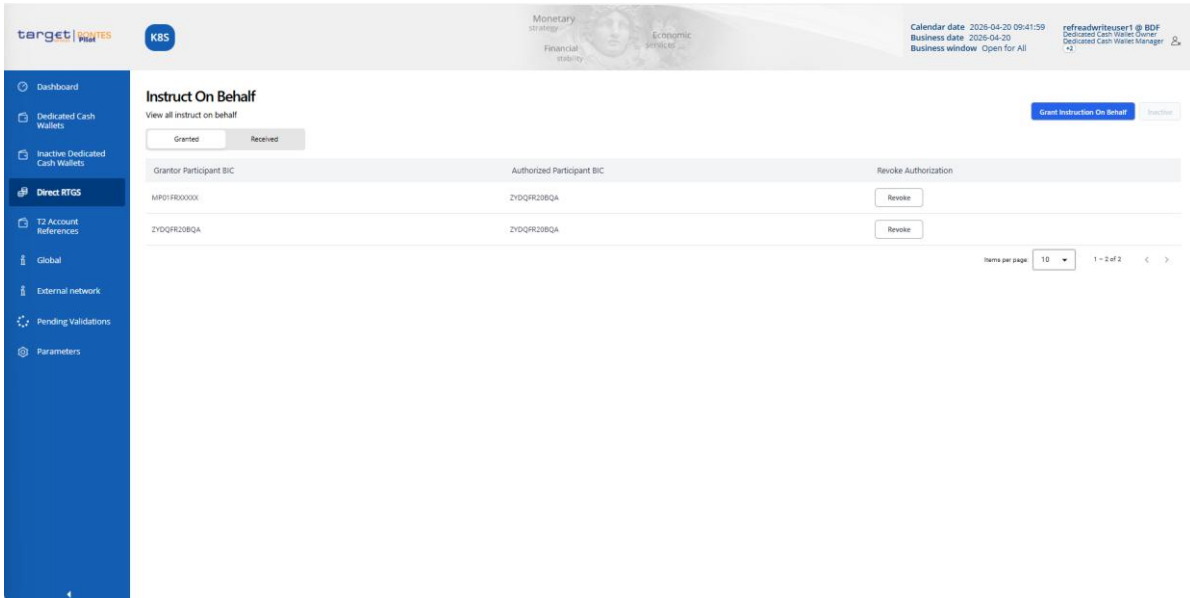
3. The final step action needed is to click on the *Submit for validation Button*.

To validate a Direct RTGS Payment request, a second user will follow a four-eyes process. (see section [4.7.5](#))

4.6.2 Instruct on behalf

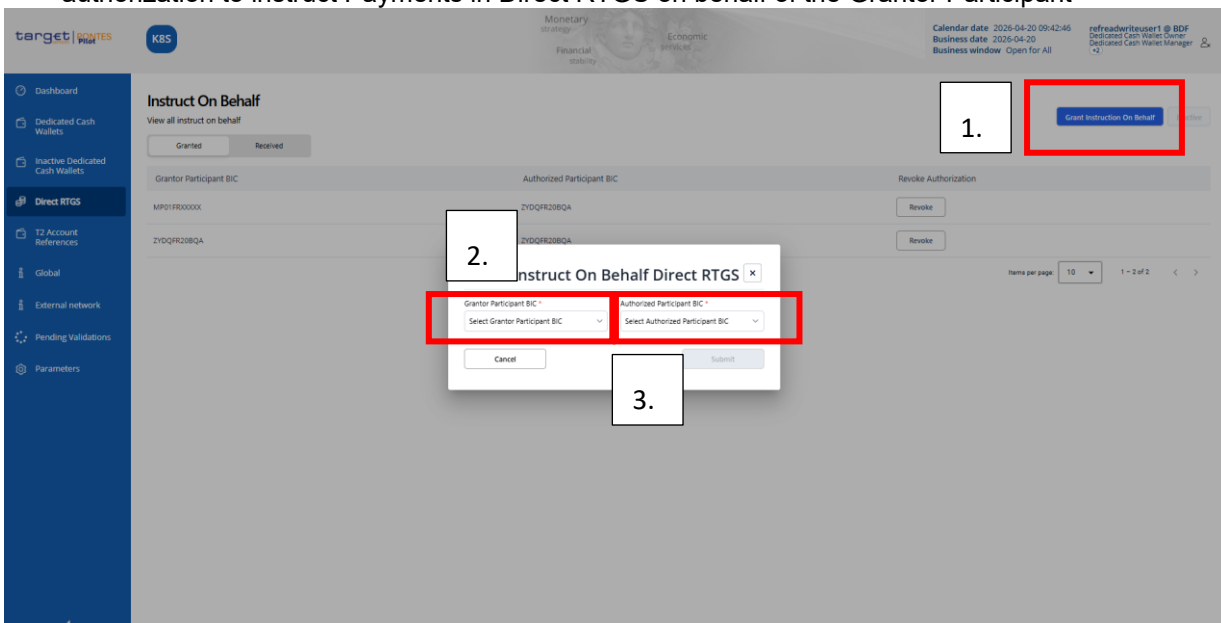
An Instruct on behalf for Direct RTGS Settlement can be configured by **Dedicated Cash Wallet Manager** only for themselves as well as their Market participants

A user with a **Referential Read Write** profile is entitled to assign Instruct on Behalf access to another DCW Owner.

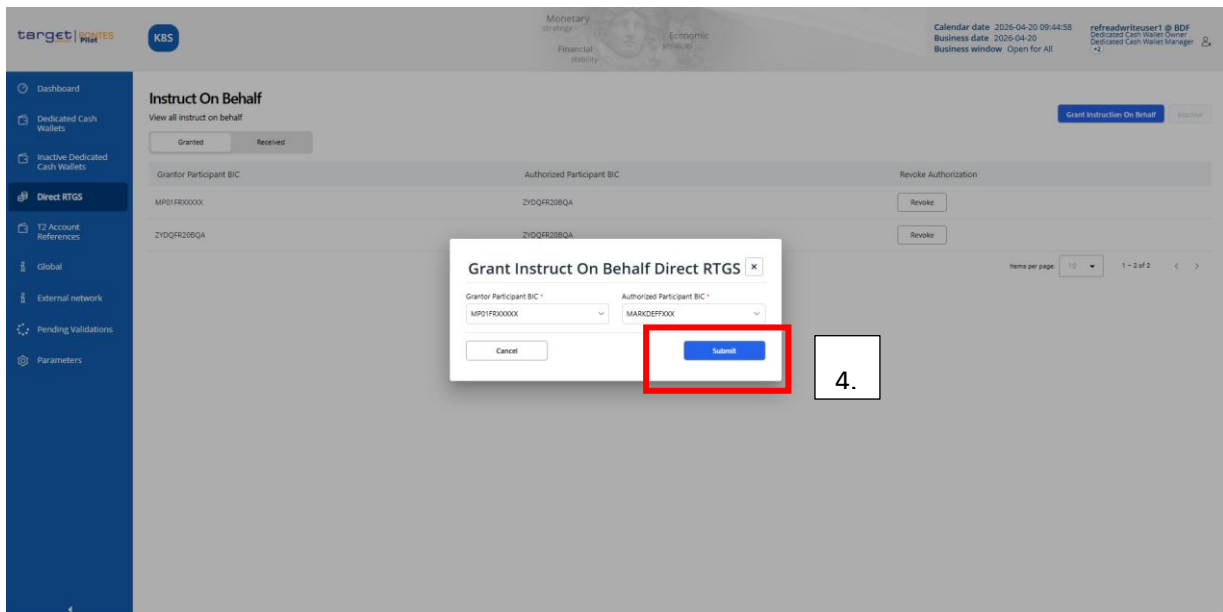


The user with a **Referential Read Write** profile can generate an Instruct on Behalf user right by:

1. clicking on the *Grant Instruct on Behalf* Button
2. selecting the Grantor participant BIC referring to the participant giving the authorization to instruct on behalf
3. Selecting the Authorised Participant BIC referring to the BIC of the Participant having the authorization to instruct Payments in Direct RTGS on behalf of the Grantor Participant



4. The final action consist of clicking on the Submit Button:



4.7 Pending Validation (Four-eyes process)

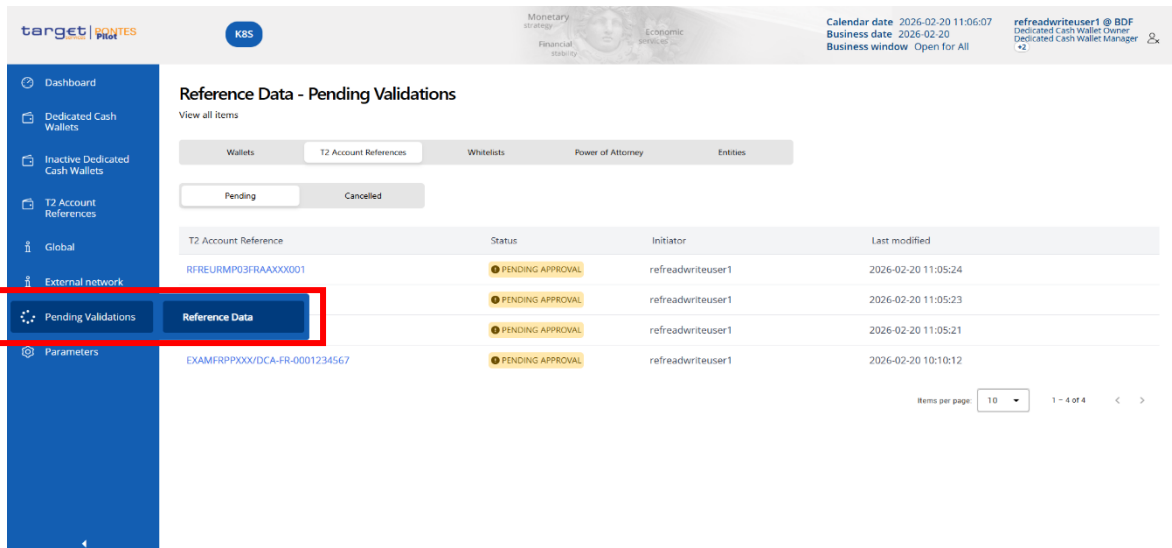
The four-eyes process is a dual-control mechanism in which two independent users must participate in the execution of a transaction. One user initiates the transaction, and a second user approves it. This mechanism ensures segregation of duties and strengthens controls and auditability, enhancing compliance with requirements.

4.7.1 Approval of Reference Data

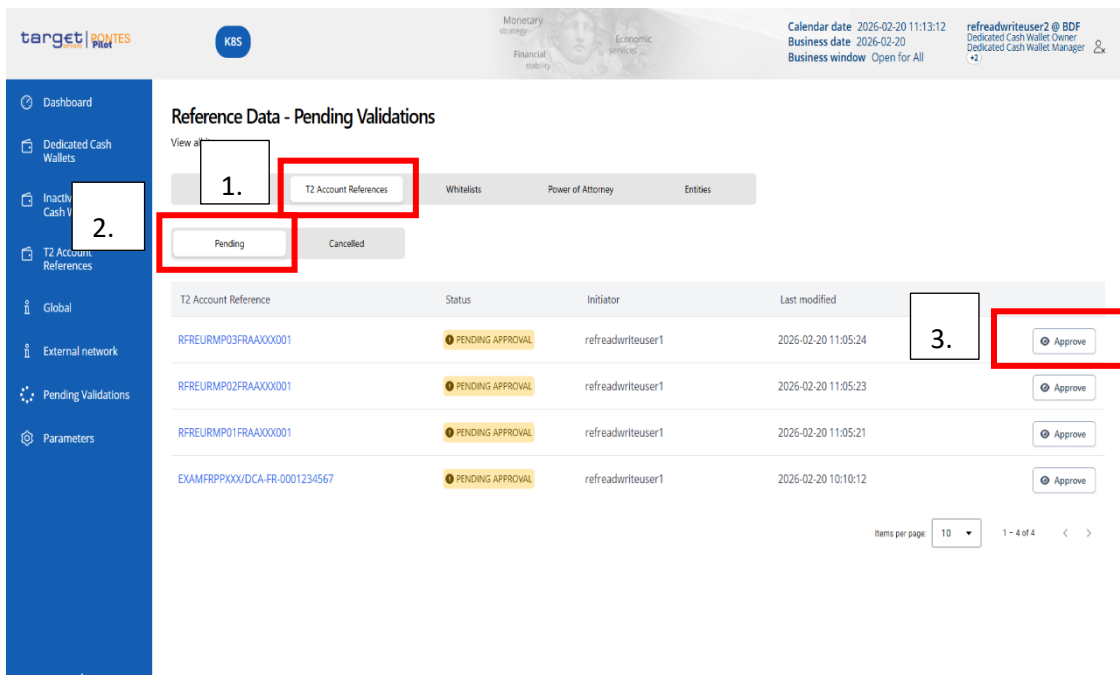
This four-eyes process is available for a "Referential Read Write" profile only.

In order to finalise the creation of a Reference data (e.g. Entities, T2 RTGS account reference, DCWs, Whitelists, Power of Attorney, Instruct on behalf), a second User needs to approve the pending operation following the four-Eyes process as follows:

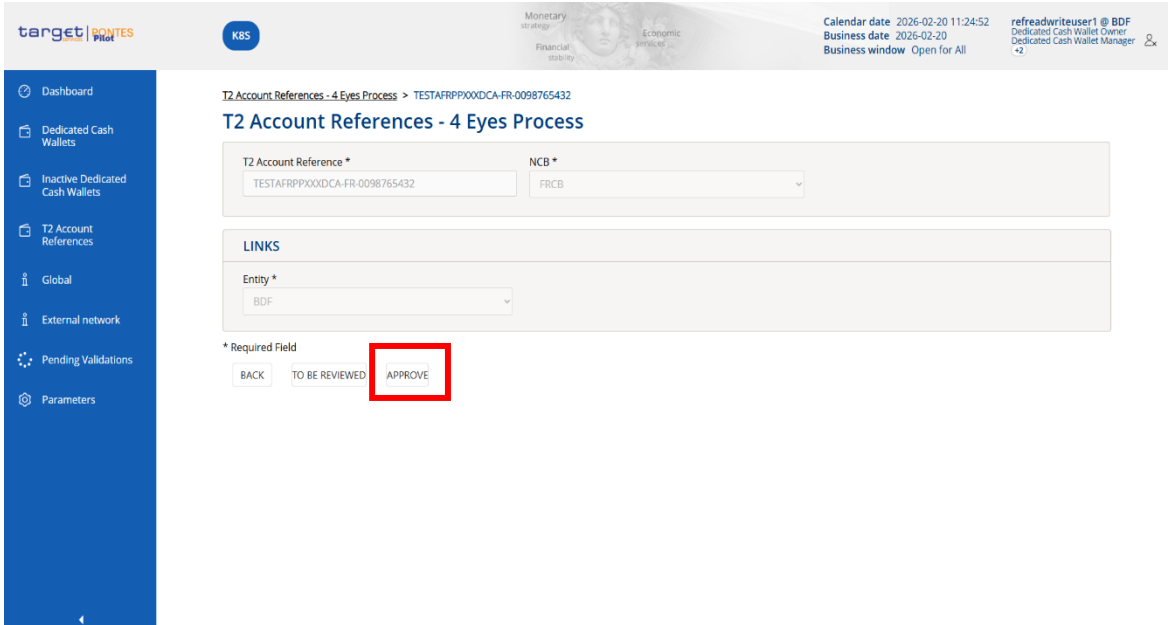
Click on the *Pending – Reference Data sub-tab*.



1. Select the Reference data option (here *T2 RTGS account References*),
2. Select *Pending* option,
3. Click on the *Approve* button.



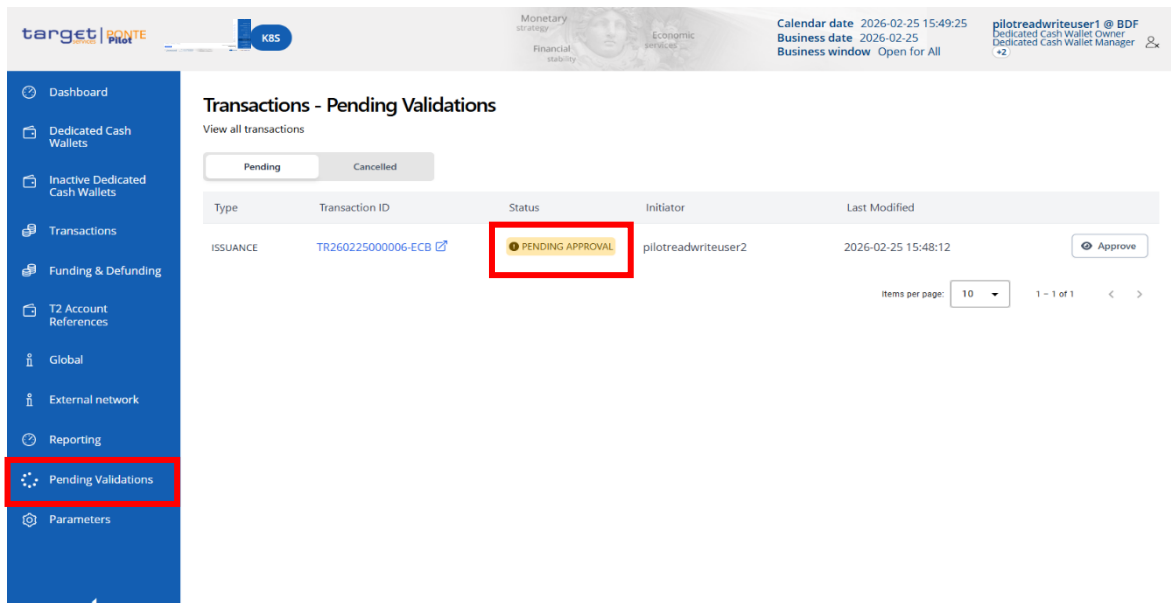
This action allows the pending Reference data to be displayed with the associated information as follows. Hence, the user may click on the Approve button to validate the referencing of the T2 RTGS account.



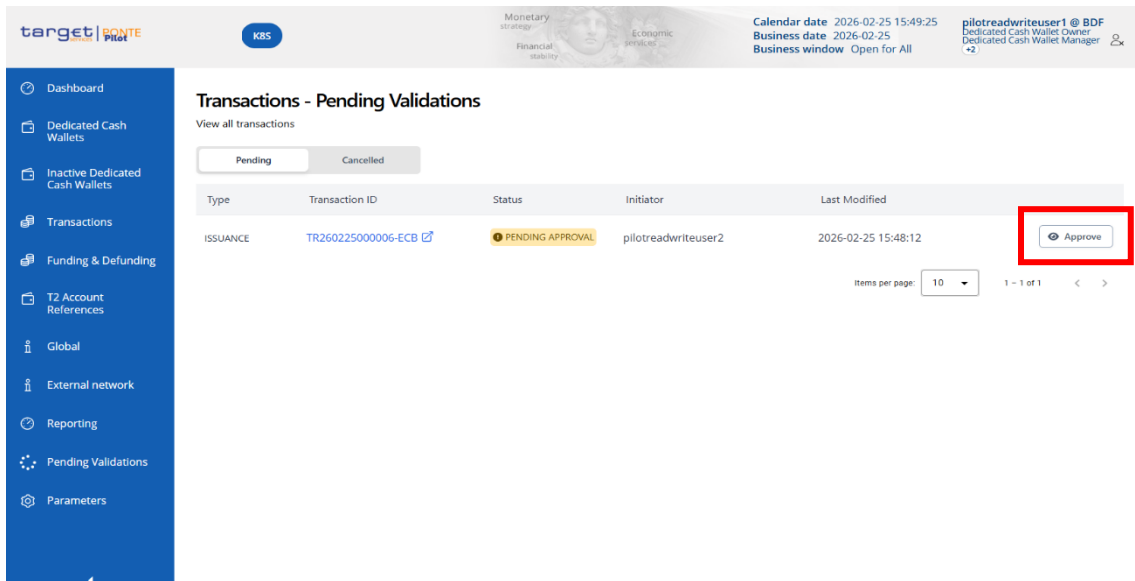
4.7.2 Approval of Transactions

This four-eyes process is available for a “Pilot Read Write” profile only.

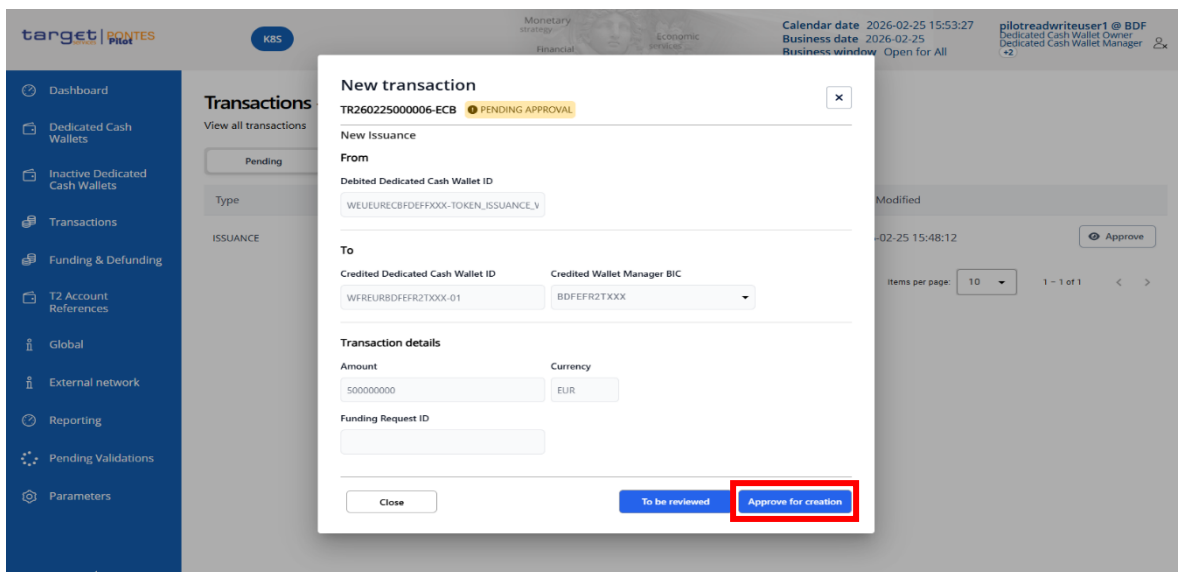
In the *Pending Validations - Transactions sub-tab* the transaction (e.g. issuance, redemption, transfer, payment) appears with the “PENDING APPROVAL” status.



A second user needs to validate the pending transactions by clicking on the *Approve Button*:



By clicking on the *Approve button*, the second user has access to the issuance operation information. This information is readable, and no modification can be made. If any modifications are required, the user can click the *To be reviewed button*. This allows the initial user to make the necessary corrections (see section [4.7.6](#)).

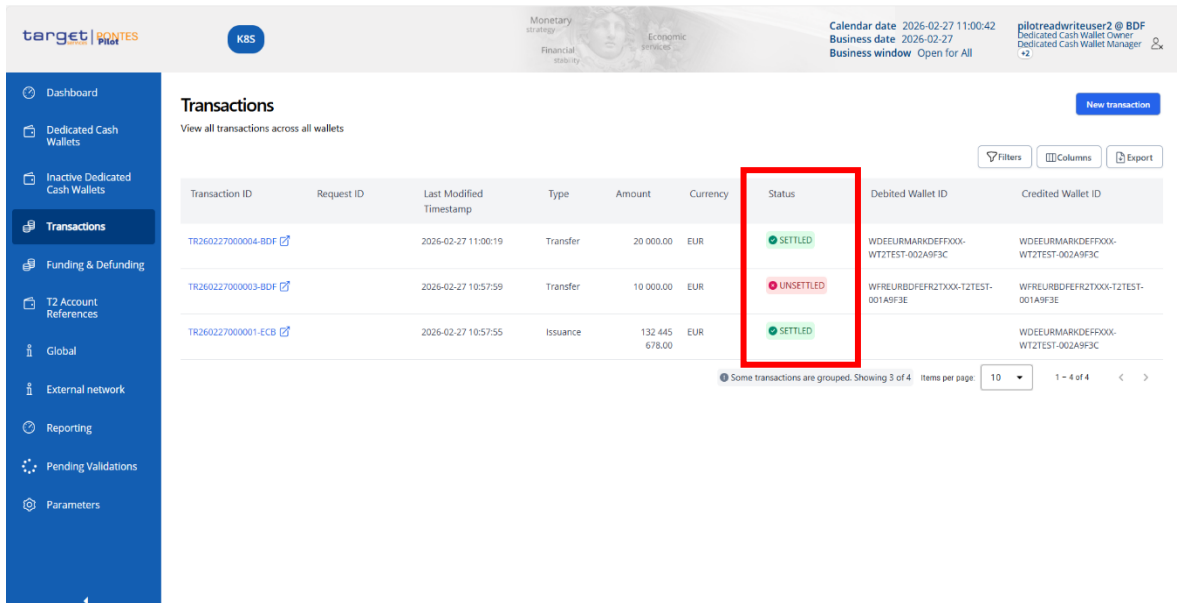


After verification of the transaction information, the second user can either approve the transaction or send it back to be reviewed.

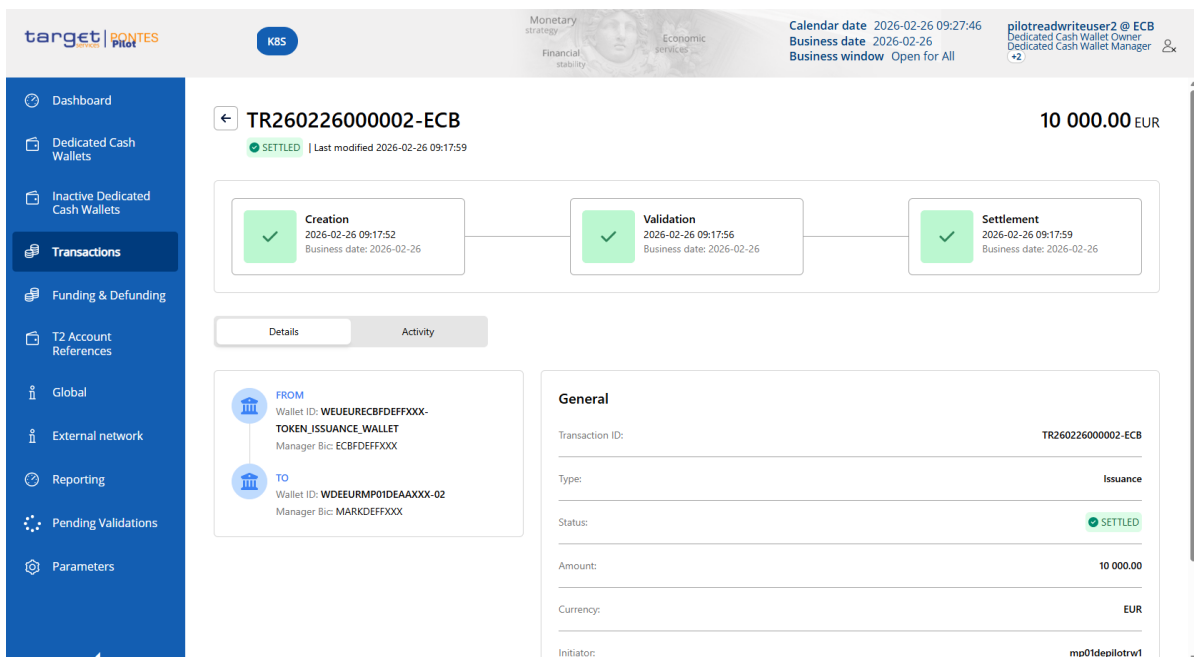
If the second user approves, the operation is automatically removed from the *Pending Validations* tab.

Then, users with a Pilot Read Write profile are able to verify the transaction status in the *Transactions* tab which could be "ACCEPTED", "SETTLED", "UNSETTLED", or "REJECTED".

The user may verify the transaction status by checking the list of transactions and verifying that the status of the transaction is “ACCEPTED” until it is “SETTLED” or “UNSETTLED”.



By clicking on the Transaction ID, the full information regarding the transaction is displayed as follows:



The Dedicated Cash Wallet manager can check in the *Dedicated Cash Wallets* tab if wallets have been correctly debited and credited. The manager needs to go to the wallet’s Transactions details by clicking on Transactions.

target BDF Pilot K8S

Monetary strategy Financial stability Economic services

Calendar date 2026-02-27 11:05:30 Business date 2026-02-27 Business window Open for All pilotreadwriter2 @ BDF Dedicated Cash Wallet Owner Dedicated Cash Wallet Manager

WDEEURMARKDEFFXXX-WT2TEST-002A9F3C

ACTIVE | Last modified: 2026-02-27 10:03:56

Owner BIC : MARKDEFFXXX Manager BIC : BDFEER21XXX Available balance 132 445 678.00 EUR

Transactions Details Activity

Transaction ID	Request ID	Type	Amount	Settlement Timestamp	Settlement Business Date	Counterpart ID	Counterpart Wallet ID	Counterpart Manager BIC	Payment Reference
TR260227000004-BDF		TRANSFER	+/- 20 000.00 €	2026-02-27 11:00:19	2026-02-27	MARKDEFFXXX	WDEEURMARKDEFFXXX-WT2TEST-002A9F3C	BDFEER21XXX	
TR260227000001-ECB		ISSUANCE	+ 132 445 678.00 €	2026-02-27 10:57:55	2026-02-27			ECBDEFFXXX	

Items per page: 10 1 - 2 of 2

The Dedicated Cash Wallet owner can also check on the tab if its own wallets have been correctly debited or credited.

4.7.3 Approval of Funding & Defunding

This four-eyes process is available for a “Pilot Read Write” profile only.

In the *Pending Validations – Funding & Defunding sub-tab* the funding or defunding appears with the “PENDING APPROVAL” status.

A second user needs to validate the pending transactions by clicking on the *Approve Button*:

target BDF Pilot L3T

Monetary strategy Financial stability Economic services

Calendar date 2026-04-27 10:13:21 Business date 2026-04-27 Business window Open for All bdfpilotrw2 @ BDF Dedicated Cash Wallet Owner Dedicated Cash Wallet Manager

Funding & Defunding - Pending Validations

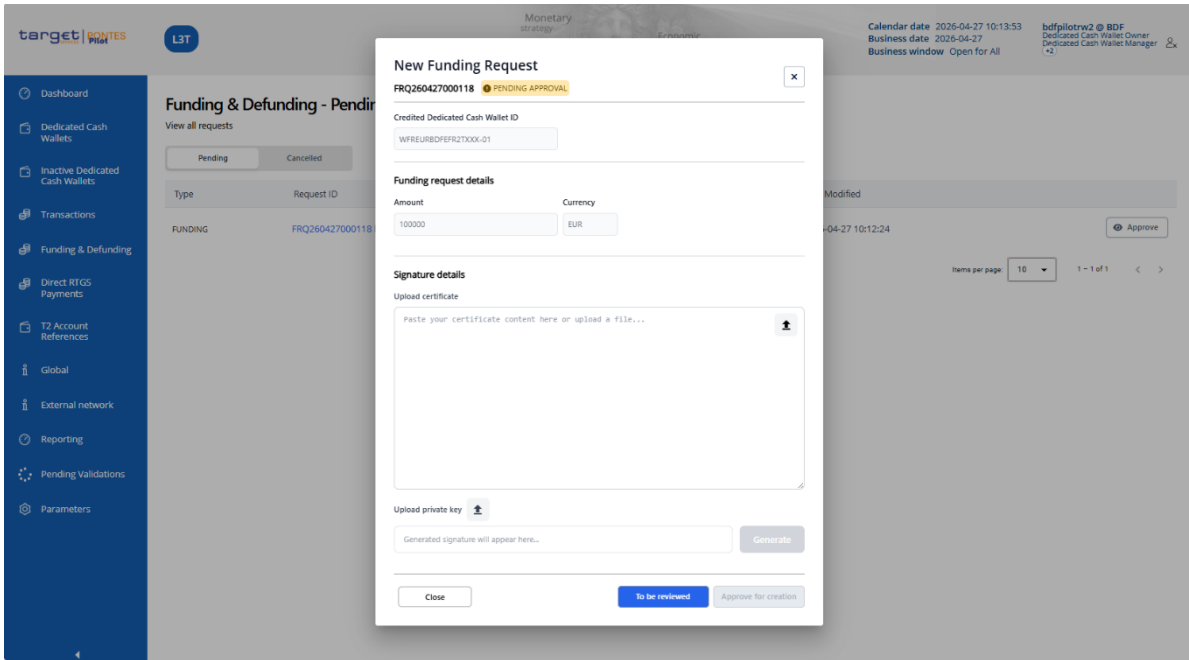
View all requests

Pending Cancelled

Type	Request ID	Status	Initiator	Last Modified
FUNDING	FRQ260427000118	PENDING APPROVAL		2026-04-27 10:12:24

Items per page: 10 1 - 1 of 1

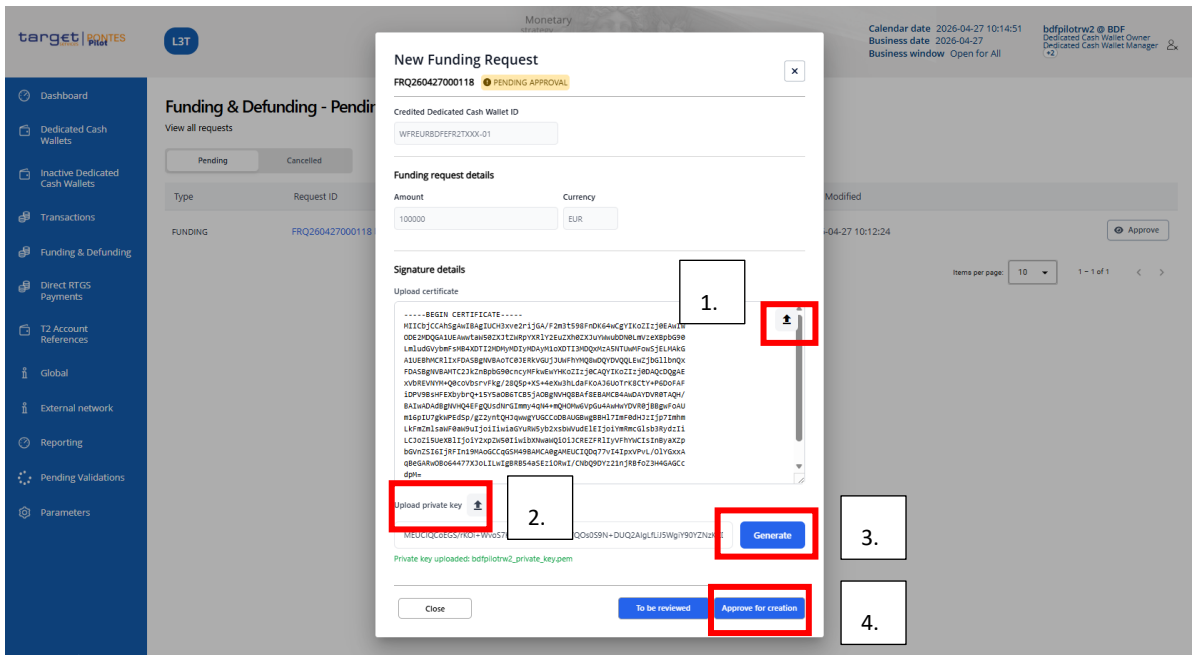
Approve



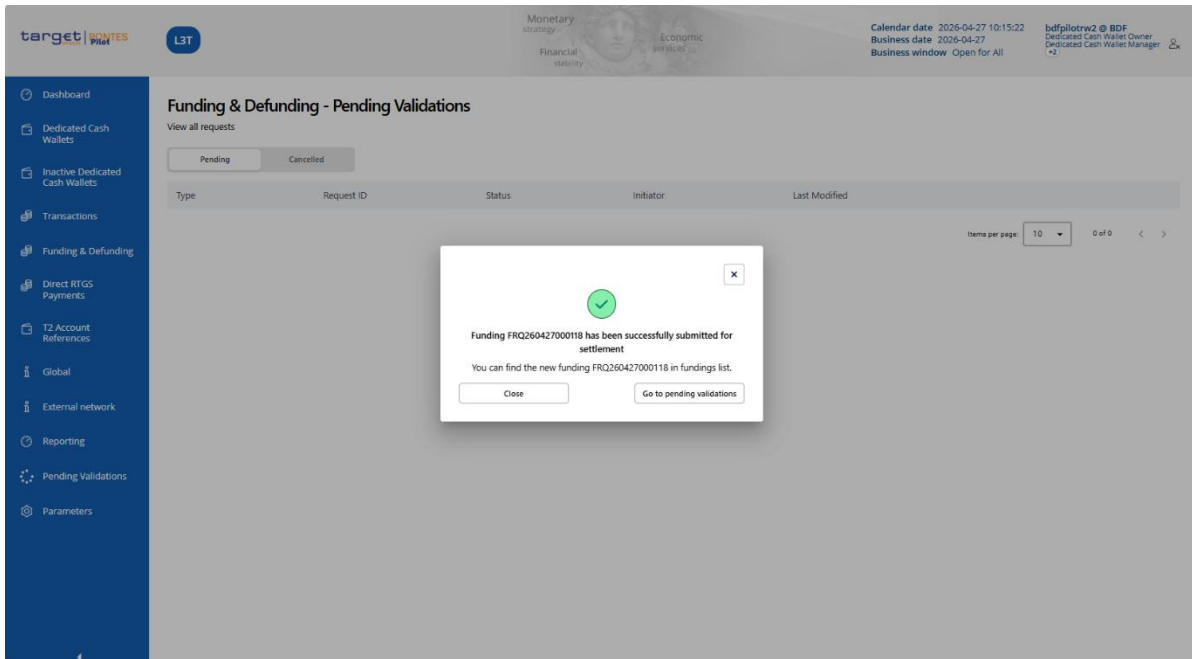
By clicking on the *Approve button*, the second user has access to the funding or defunding operation information. This information is readable, and no modification can be made. If any modifications are required, the user can click the *To be reviewed button*. This allows the initial user to make the necessary corrections (see section 4.7.6).

After verifying the information of the funding or defunding, the second user may fill in all the required information as follows:

1. Upload the certificate
2. Upload the private key
3. Click on the *Generate button*
4. Click on the *Approve for creation button*

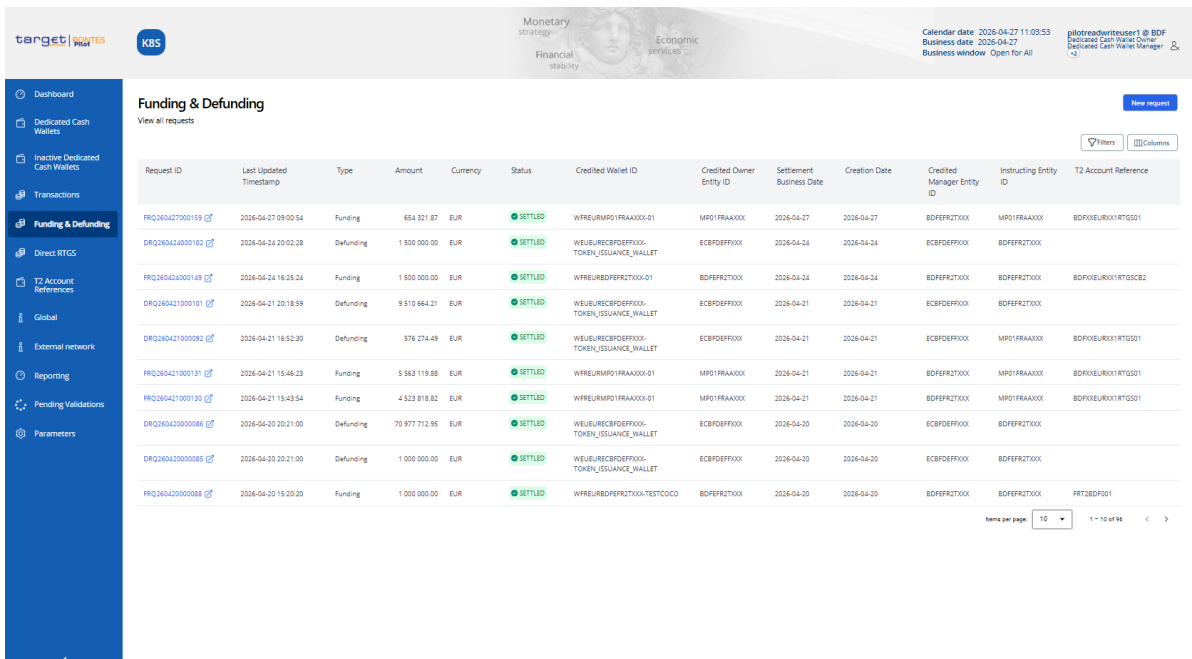


Once the second user approved the funding or defunding, a pop-up will appear confirming the



validation of the funding or defunding.

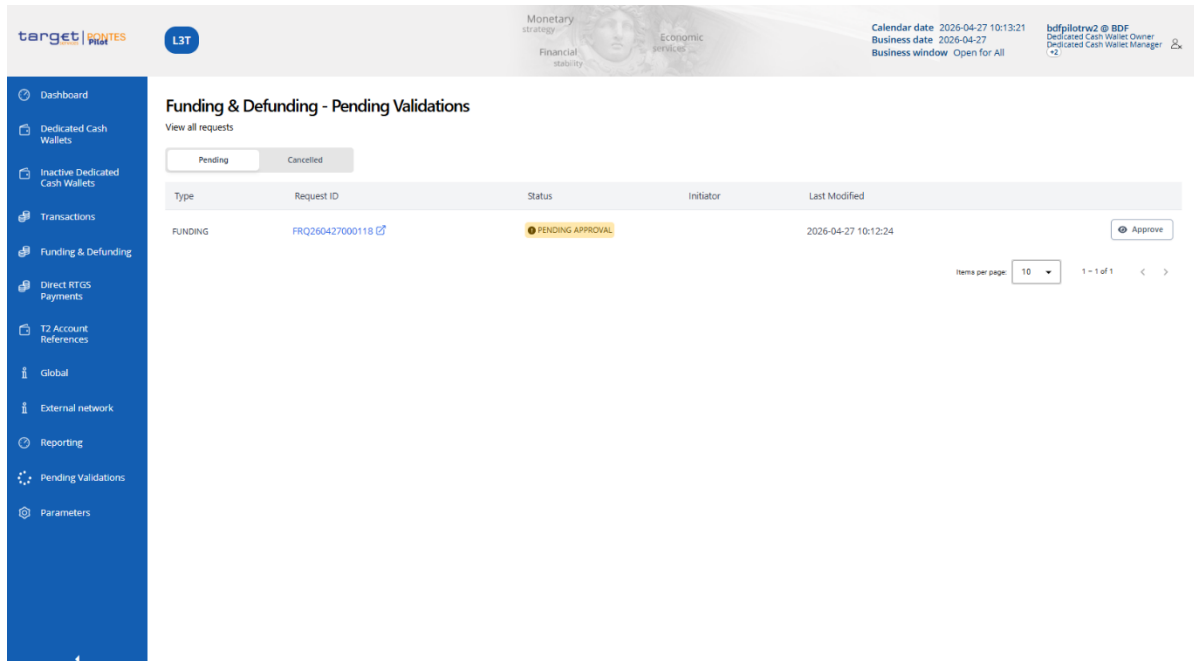
Users may check the status of the funding or defunding by clicking on the *Funding & Defunding tab*. The different statuses are: "ACCEPTED", "PAYMENT_SUBMITTED", "PAYMENT_SETTLED", "ISUANCE CREATED", "SETTLED", "UNSETTLED", "REJECTED", or "CANCELLED".



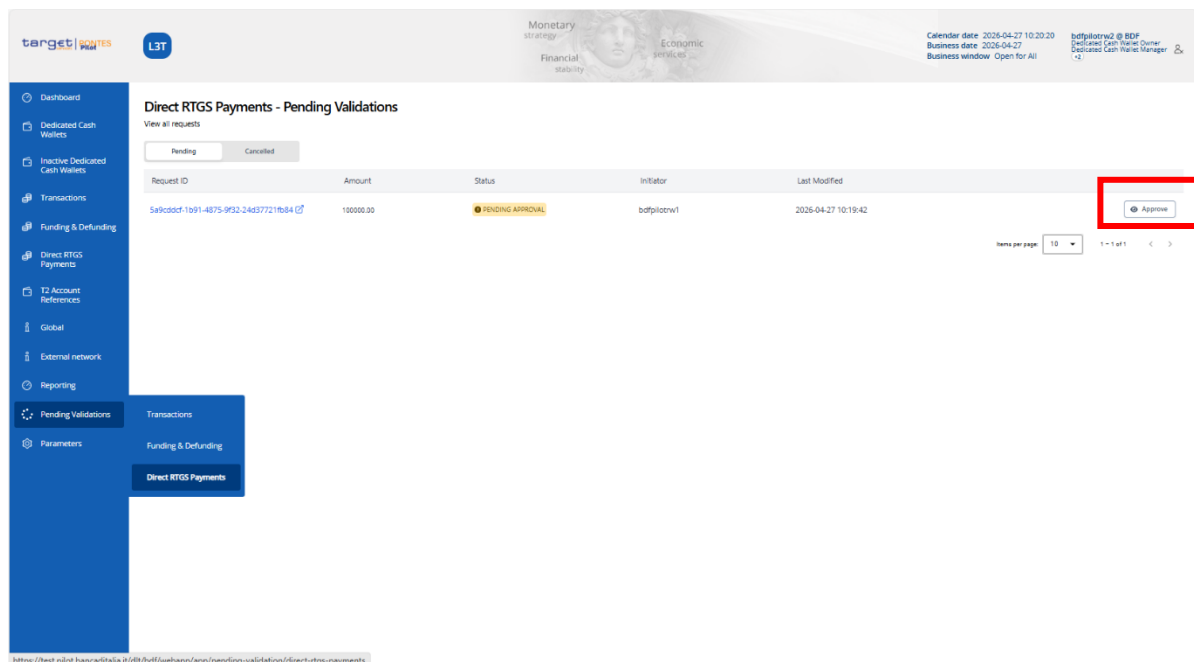
4.7.4 Approval of Direct RTGS Payments

This four-eyes process is available for a “Pilot Read Write” profile only.

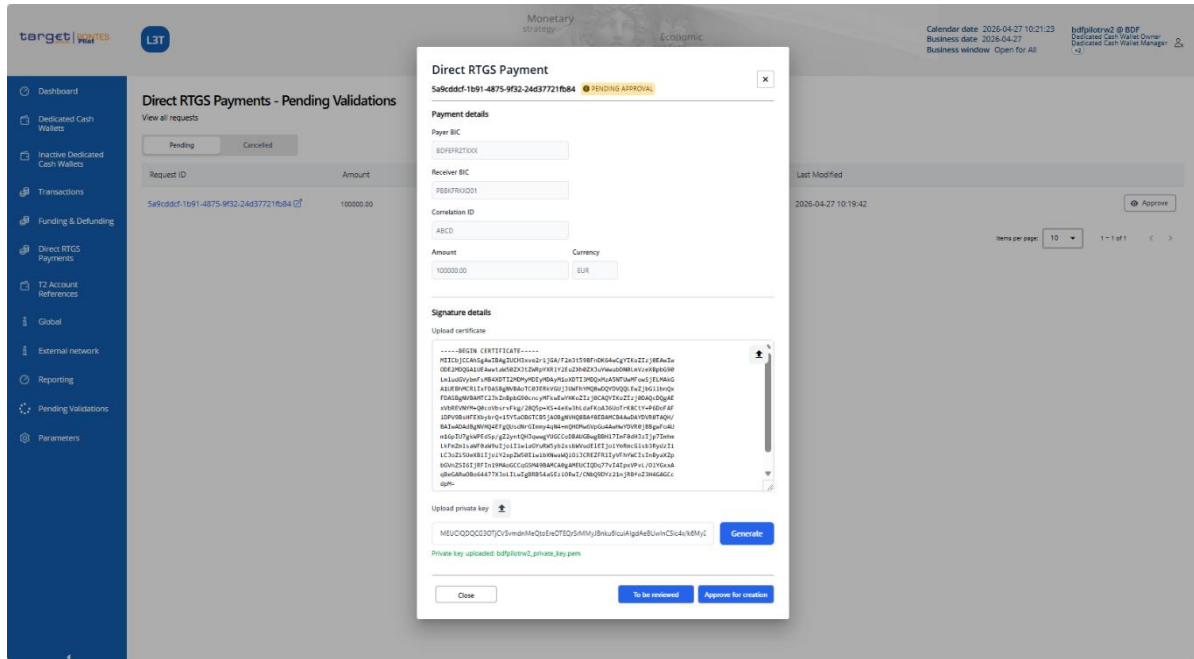
In the *Pending Validations – Direct RTGS sub-tab* the Direct RTG payment appears with the “PENDING APPROVAL” status.



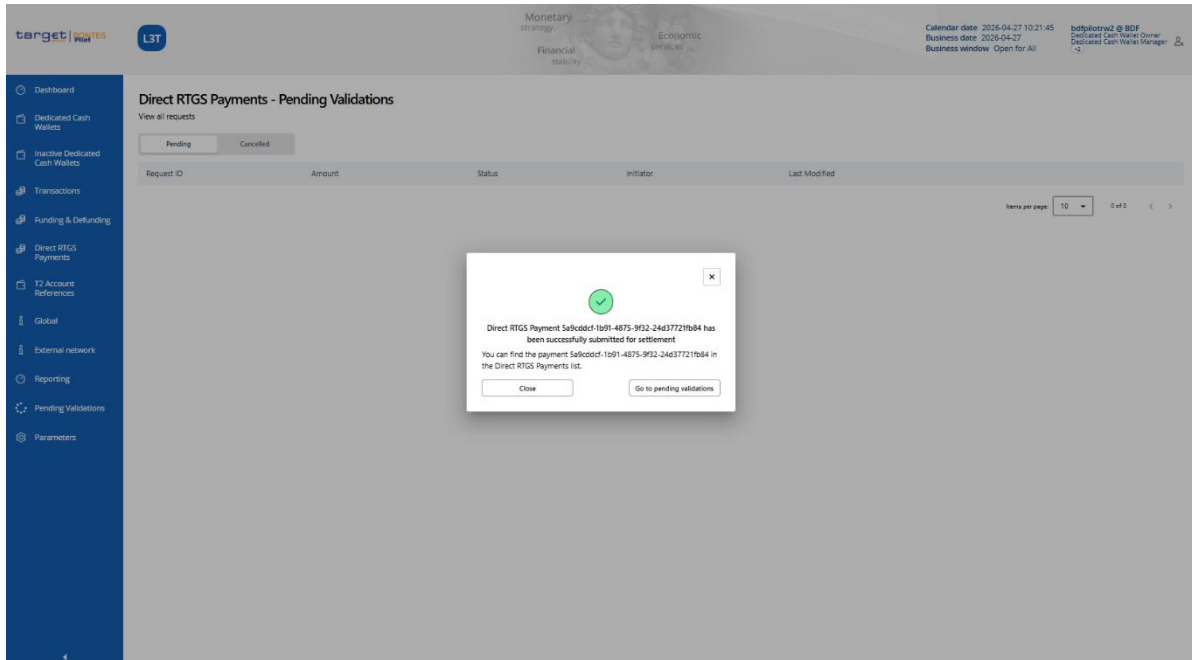
A second user needs to validate the pending transactions by clicking on the *Approve Button*



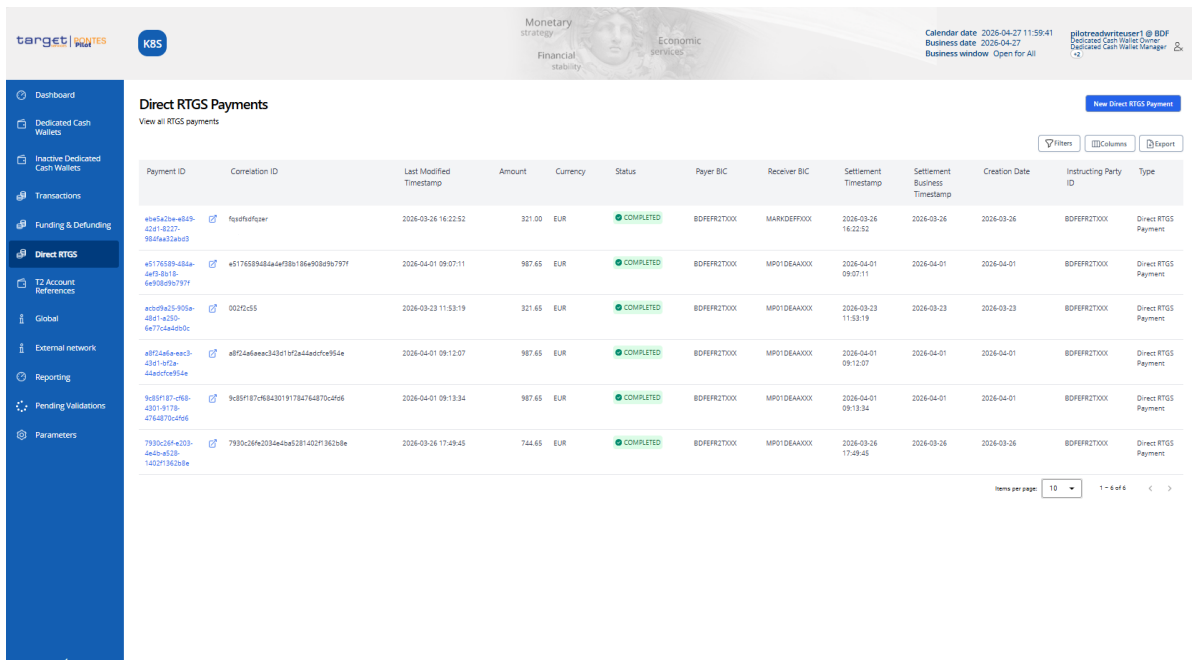
By clicking on the *Approve button*, the second user has access to the funding or defunding operation information. This information is readable, and no modification can be made. If any modifications are required, the user can click the *To be reviewed button*. This allows the initial user to make the necessary corrections (see section 4.7.6).



A pop-up window will appear, confirming the creation of the Direct RTGS Payment.

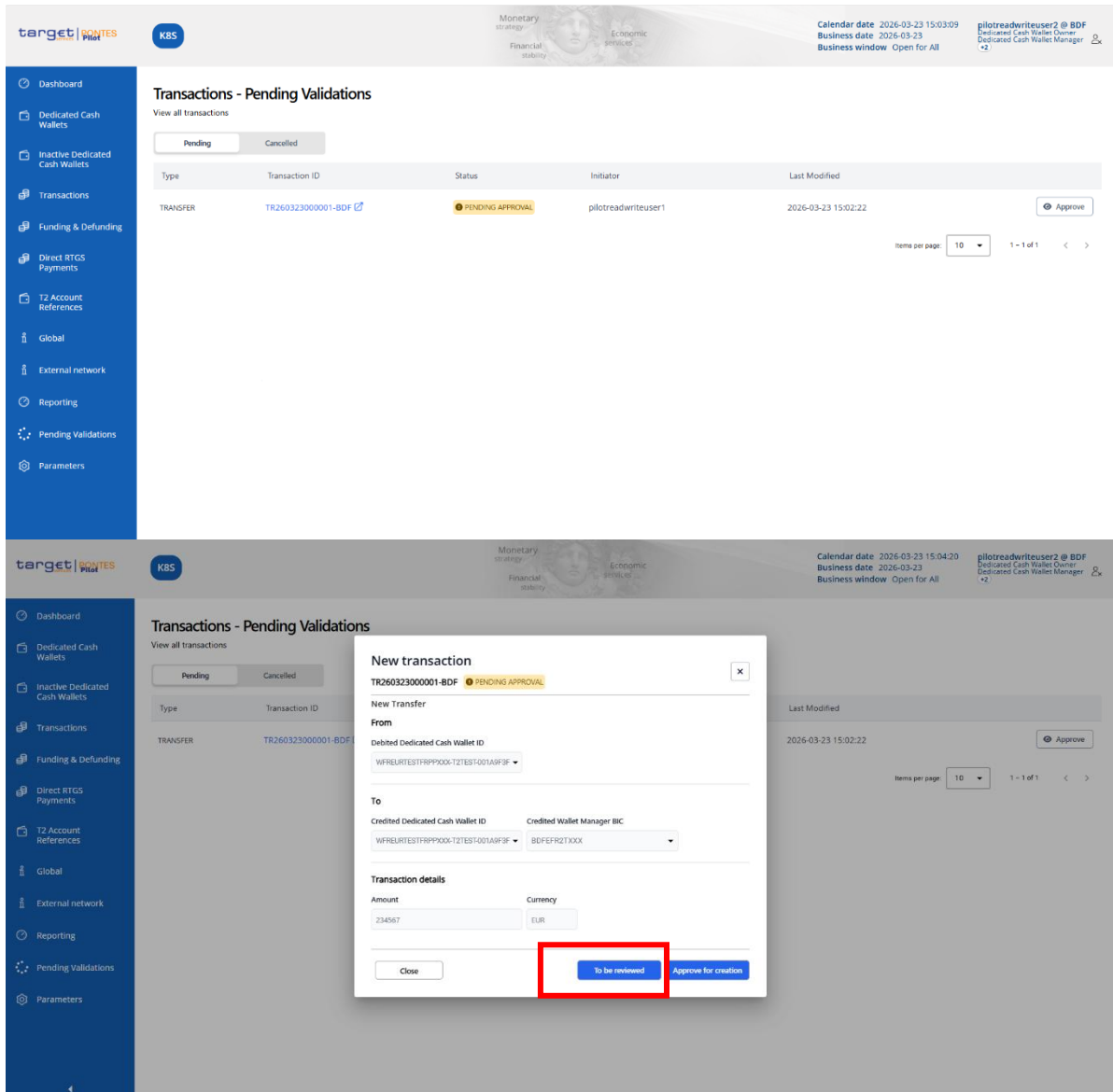


Users may verify the status of the Direct RTGS Payment which may be “INITIALISED”, “ACCEPTED”, “PAYMENT SUBMITTED”, “COMPLETED”, “FAILED”, or “CANCELLED”.



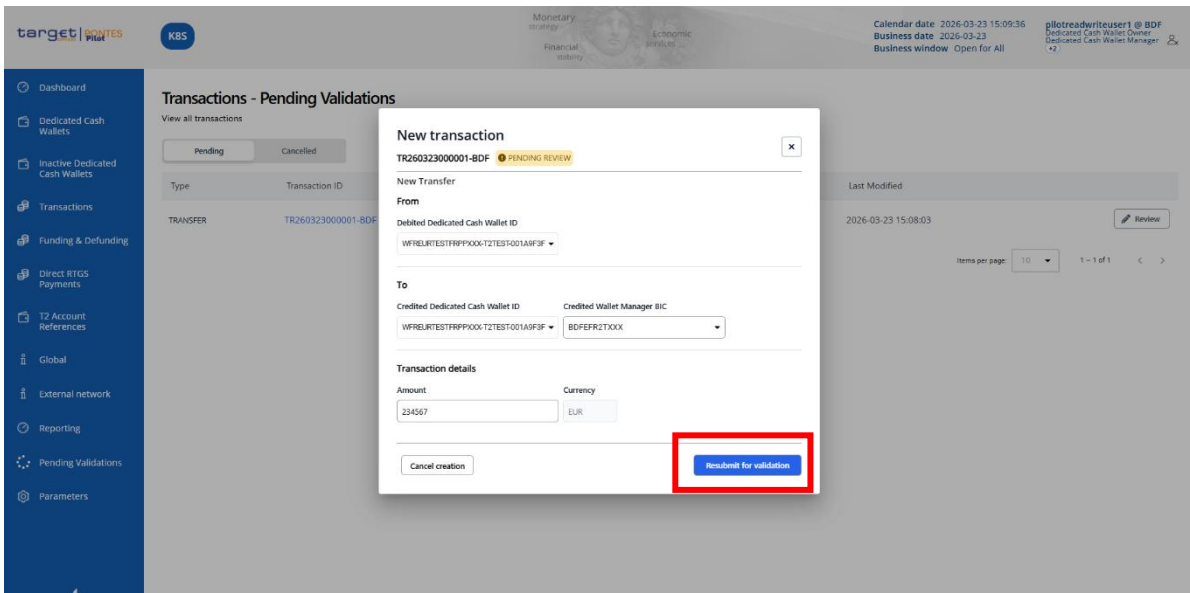
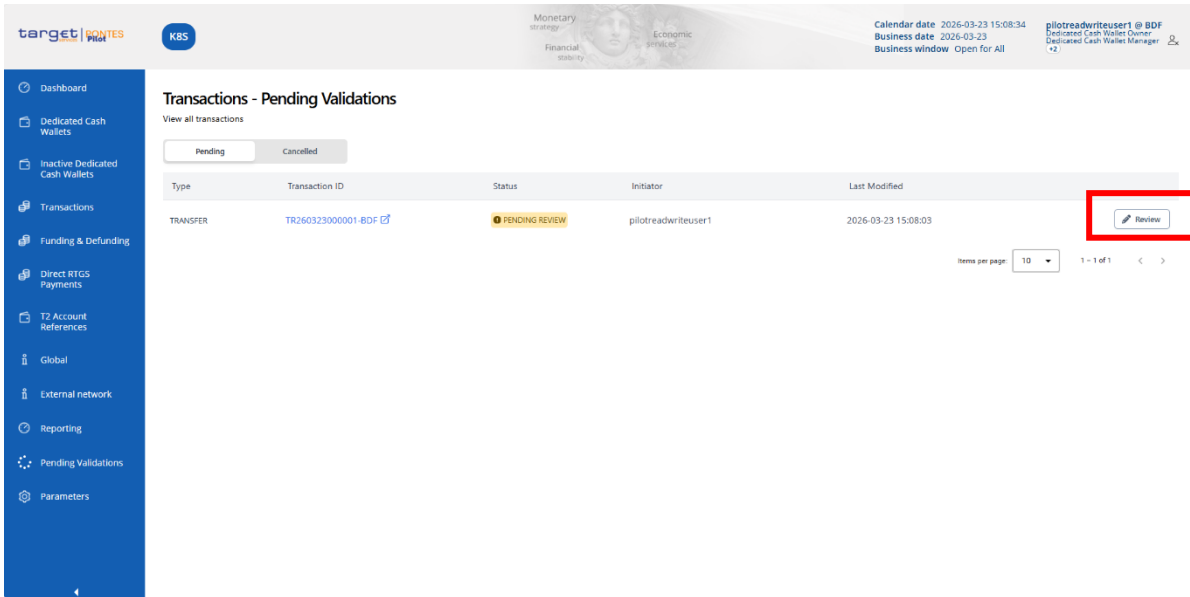
4.7.5 Reviewing a Pending validation item

Once the second user has clicked on the *To be reviewed Button* and after verification, the operation needs to be reviewed by the initiator.



The initiator needs to go to the Pending Validations – Transactions sub-tab where the operation appears with the “PENDING REVIEW” status.

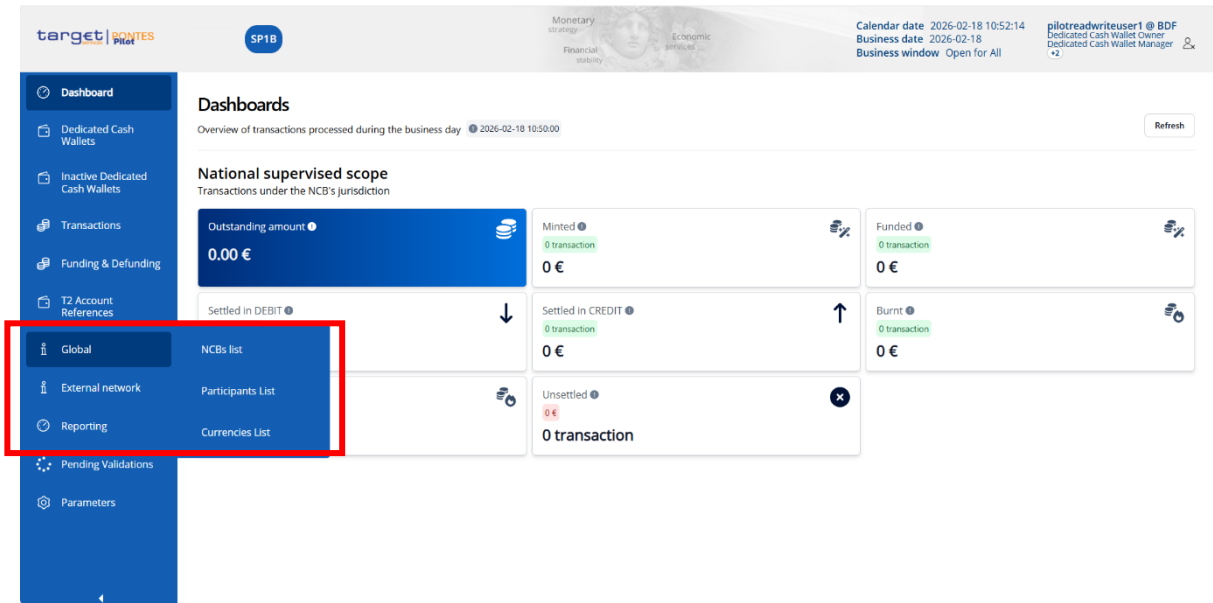
By clicking on the *Review button*, the initiator can modify the characteristics of the operation.



Once corrections have been made, the initiator can resubmit the operation for validation. The operation will appear again in the *Pending Validations – Transactions* tab with “PENDING APPROVAL” status. The second user can therefore proceed with the four-eyes process until approval.

4.8 Global tab

The Global tab allows visualisation of three sub-tabs (NCBs list, Participants List, and Currencies list) further described below.



4.8.1 National Central Banks List

The *NCBs list sub-tab* provides a table with a list of NCBs registered in the Pilot. The table provides detailed information about the institution:

- *BIC* column corresponds to the participant ID,
- *Name* column corresponds to the NCB's name,
- *Country Code* column corresponds to the code to identify the NCB jurisdiction country
- *Central Bank Code* column corresponds to the universal Central Bank Code identifier
- *Country Name* column corresponds to the name of the country of the NCB
- *Is Participating* column gives the information whether the NCB is a participant the Pilot solution. A yes in that column means either an NCB level 2 or 3 is a participant to the Pilot solution

BIC	Name	Country Code	Central Bank Code	Country Name	Is participating
	Österreichische Nationalbank	AT	ATCB	Austria	no
	National Bank of Belgium	BE	BECEB	Belgium	no
	Българска народна банка	BG	BGCEB	Bulgaria	no
	Central Bank of Cyprus	CY	CYCEB	Cyprus	no
MARKDEFFXXX	Deutsche Bundesbank	DE	DECEB	Germany	yes
	Eesti Pank (Central Bank of Estonia)	EE	EECEB	Estonia	no
ESPBESMMXXX	Banco de España	ES	ESCEB	Spain	yes
ECBFDEFFXXX	European Central Bank	EU	EUCB	European Union	yes
	Suomen Pankki (Bank of Finland)	FI	FICB	Finland	no
BDFEFR2TXXX	Banque de France	FR	FRCEB	France	yes
	Τράπεζα της Ελλάδος	GR	GRCEB	Greece	no
	Hrvatska narodna banka (Croatian National Bank)	HR	HRCB	Croatia	no
	Banc Ceannais na hÉireann	IE	IECEB	Ireland	no
BITAITRRXXX	Banca d'Italia	IT	ITCEB	Italy	yes
	Lietuvos Bankas (Bank of Lithuania)	LT	LTCEB	Lithuania	no
	Zentralbank von Lëtzebuerg	LU	LUCB	Luxembourg	no

4.8.2 Participants List

4.8.2.1 Description

The *Participants List sub-tab* provides a table with all participants, including NCBs and Market Participants. This list is visible to all participants (Service Providers, NCBs and Market participants).

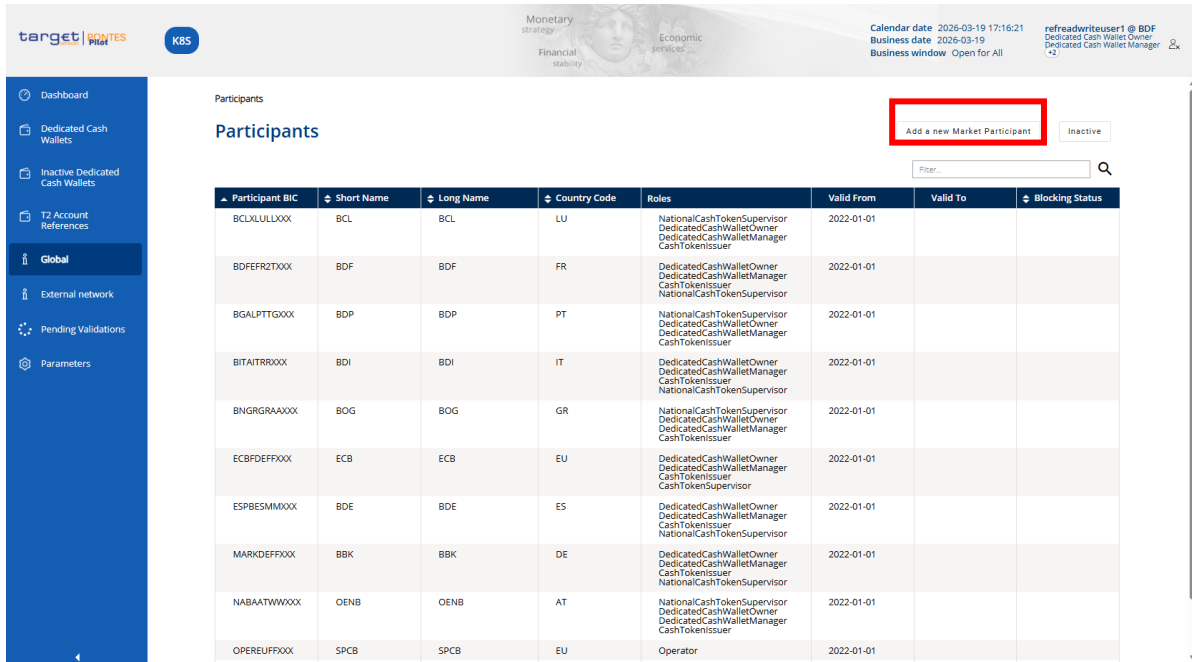
Participant BIC	Short Name	Long Name	Country Code	Roles	Valid From	Valid To	Blocking Status
BCLXLULXXX	BCL	BCL	LU	NationalCashTokenSupervisor DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
BDFFR2TXXX	BDF	BDF	FR	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer NationalCashTokenSupervisor	2022-01-01		
BGALPTGXXX	BDP	BDP	PT	NationalCashTokenSupervisor DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
BITAIRRXXX	BDI	BDI	IT	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer NationalCashTokenSupervisor	2022-01-01		
BNGRGRAAXXX	BOG	BOG	GR	NationalCashTokenSupervisor DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
ECBFDEFFXXX	ECB	ECB	EU	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer CashTokenSupervisor	2022-01-01		
ESPBESMMXXX	BDE	BDE	ES	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer NationalCashTokenSupervisor	2022-01-01		
MARKDEFFXXX	BBK	BBK	DE	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer NationalCashTokenSupervisor	2022-01-01		
NABAATWWXXX	OENB	OENB	AT	NationalCashTokenSupervisor DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
OPEREUFFXXX	SPCB	SPCB	EU	Operator	2022-01-01		

The table provides detailed information about the institution:

- *The participant BIC* corresponds to the Pilot Participant BIC
- *Short Name* refers to the short name of the participant,
- *Long Name* refers to the long name of the participant,
- *Country Code* refers to the jurisdiction code of the participant,
- *Roles* correspond to all participant’s roles,
- *Valid From (mandatory) and Valid To (not mandatory)* specify the beginning and end of period allowing a specific participant to operate on the platform,
- *Blocking status (Blocked: closed lock icon or Not Blocked: open lock icon)*

4.8.2.2 Adding a new Market Participant

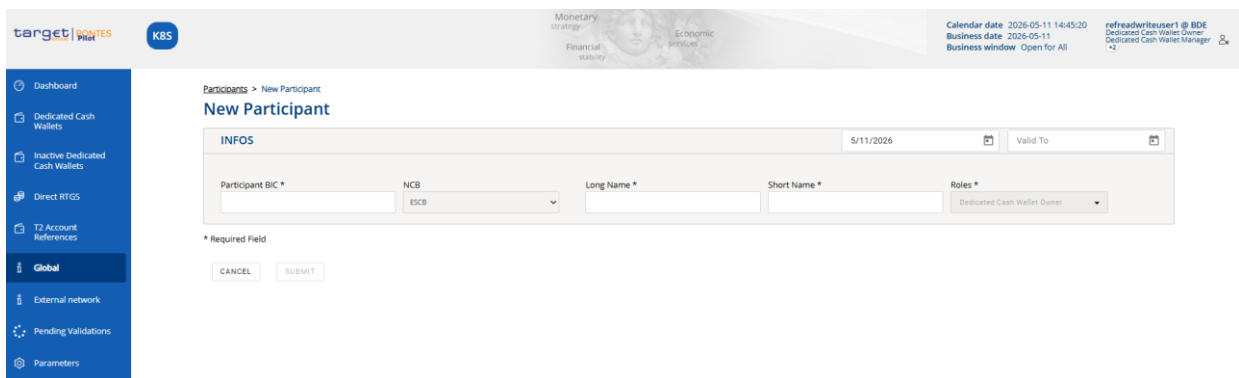
The *Add a Market Participant* button highlighted with a red box in the following screenshot allows new entities to be integrated into the Referential Data of the Pilot Solution. This option is only accessible to **Dedicated Cash Wallet Managers** with a **Referential Read Write** user profile.



Note that by clicking on the *Inactive* button on the top right, one can find the list of all participants that are no longer active or not yet active.

The user needs to fill out the following data:

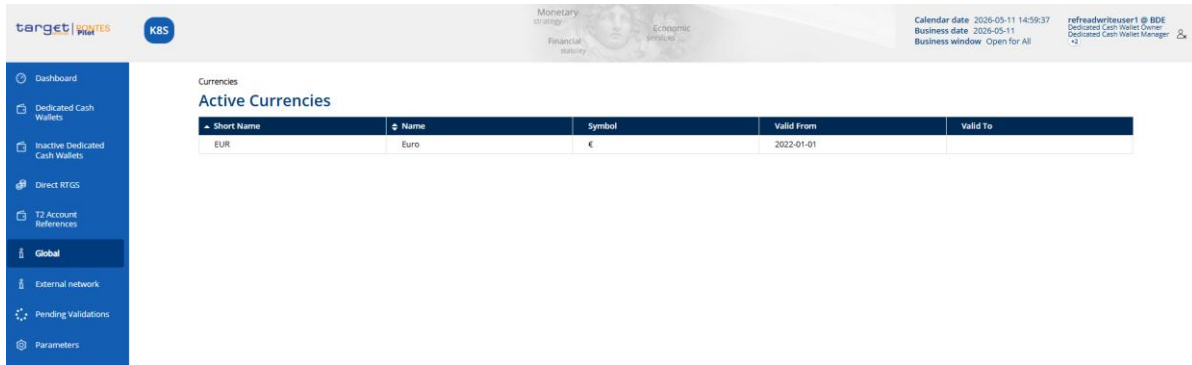
- **Participant BIC:** Participant Pilot BIC as a unique Identifier
- **Long Name:** Long Name of the Participant
- **Short Name:** Short Name of the Participant
- **Roles** is the participant role. The only possible value is **DCW Owner** and is automatically filled out.
- **Valid From**, the beginning of the participant validity date
- **Valid to**, the end of the participant validity date (not mandatory)



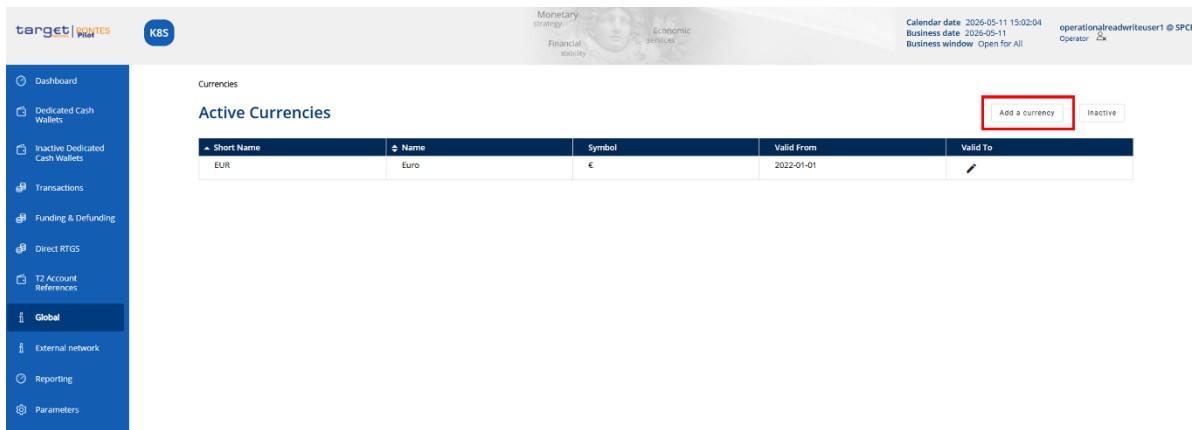
Adding a new Market Participant is a four-eyes process (see section 4.7).

4.8.3 Currencies List

The *Currencies list Sub-tab* provides the list of currencies allowed for operations. This list is visible to all participants (Service Providers, NCBs and Market participants).



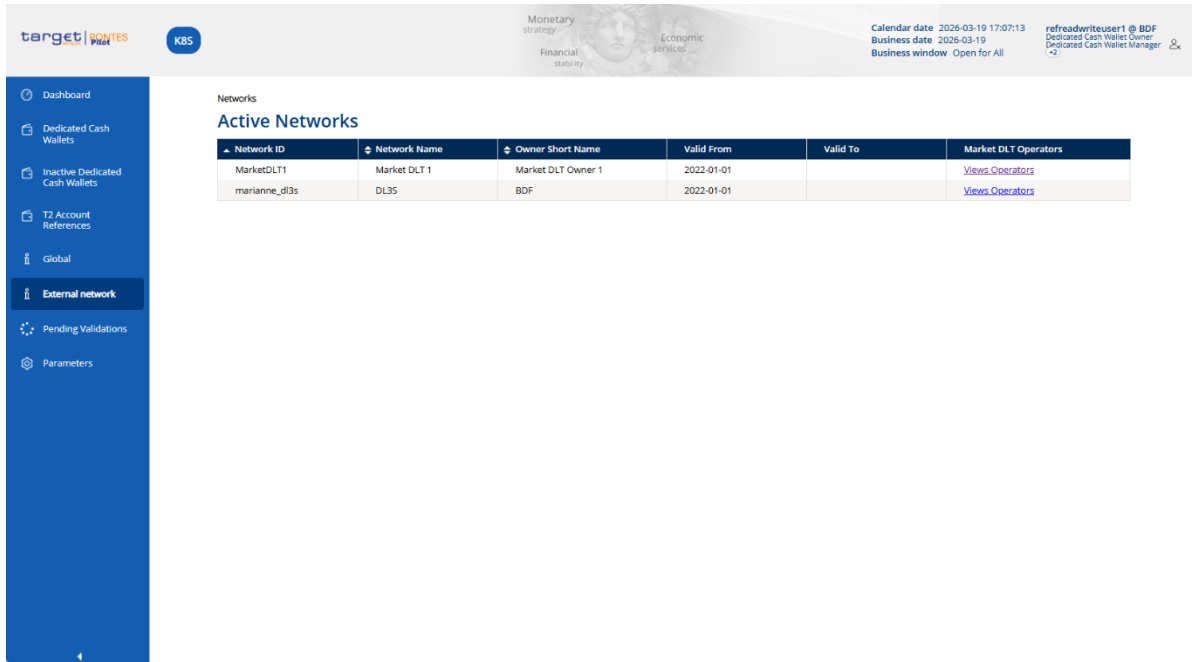
Only the **Operator** with **Operational Read Write user** rights has access to the **Add a currency button**. By default, the only currency configured in the solution is the Euro.



4.9 External Network

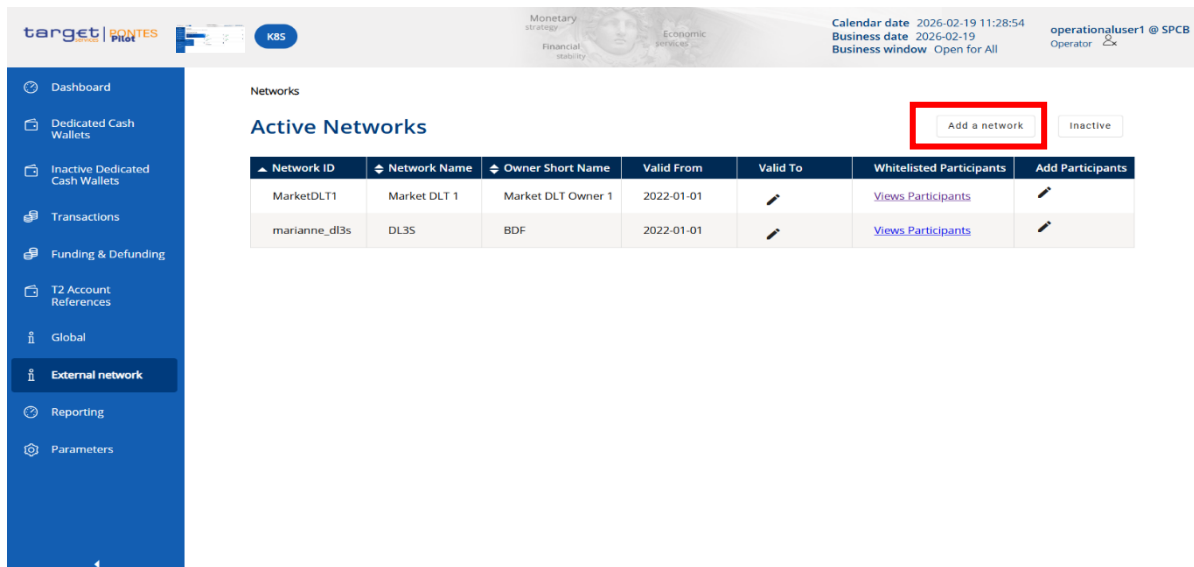
External Networks correspond to Market DLT Platforms as detailed in section 3.4.1 of the Service Description Document.

The *Network List sub-tab* provides a table with the list of active external networks including related information (Network ID, Network Name, Owner Short Name, Valid From, Valid To and Market DLT Operators List). This list is visible to all participants (Service Providers, NCBs and Market participants).



4.9.1 Adding a new network (Market DLT Platform)

From the sub-tab *Network List sub-tab*, Only **Operator** is allowed to add a new Market DLT Platform. The *Add a network button*, located in the top-right corner of the screen, enables the registration of a new market DLT Platform.



As the **Operator** is the only role that allows creating or updating Market DLT Platforms, only this role gives access to the *Add a network button*.

The following data needs to be updated:

- *Network ID*, ID of the new Market DLT Platform,
- *Network Name*, the name of the Market DLT Platform,
- *Owner Short Name*, the name of the owner of the Market DLT Platform. It does not have to be an already-registered participant,
- *Valid From*, the beginning of the Market DLT Platform validity date,

- *Valid to*, the end of the Market DLT Platform validity date (not mandatory).

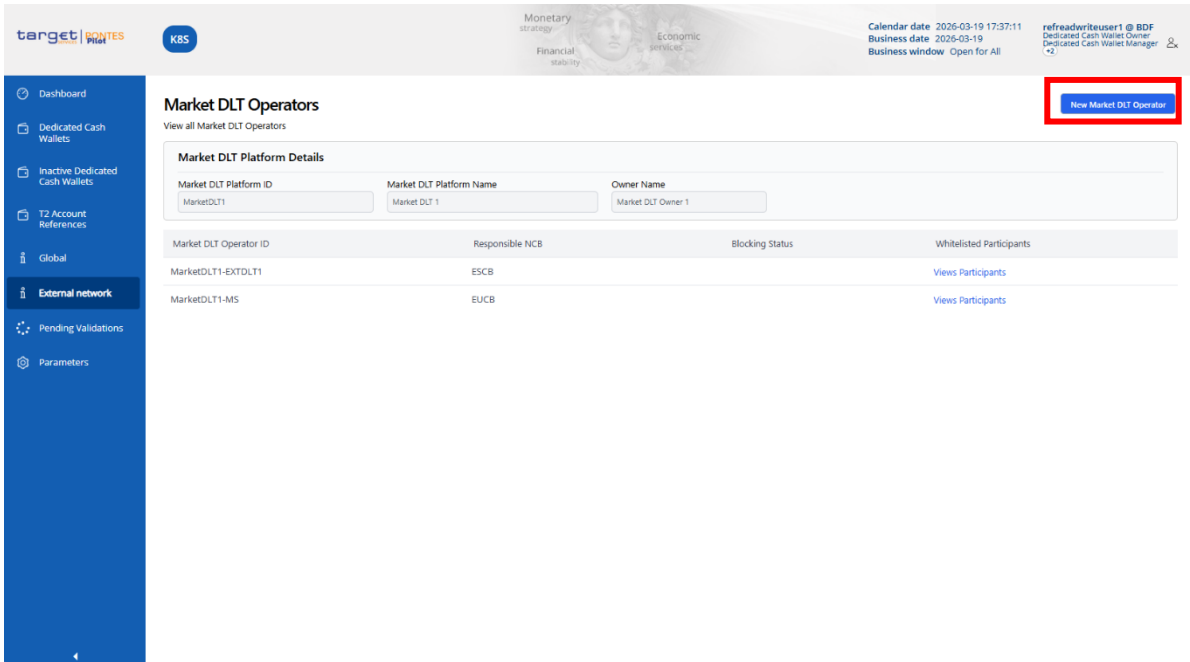
4.9.2 Adding a new Market DLT Operator

Only **Dedicated Cash Wallet Managers** are able to create Market DLT Operators that will be associated with Market DLT platforms.

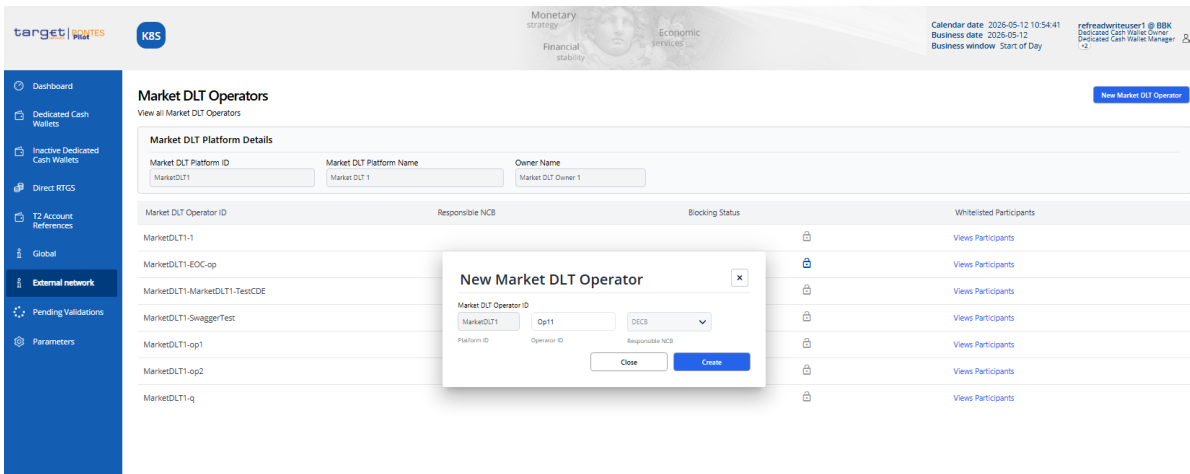
1. The user with a Referential Read Write profile needs to click on **View Operators**.

Network ID	Network Name	Owner Short Name	Valid From	Valid To	Market DLT Operators
MarketDLT1	Market DLT 1	Market DLT Owner 1	2022-01-01		Views Operators
marianne_d3s	DL3S	BDF	2022-01-01		Views Operators

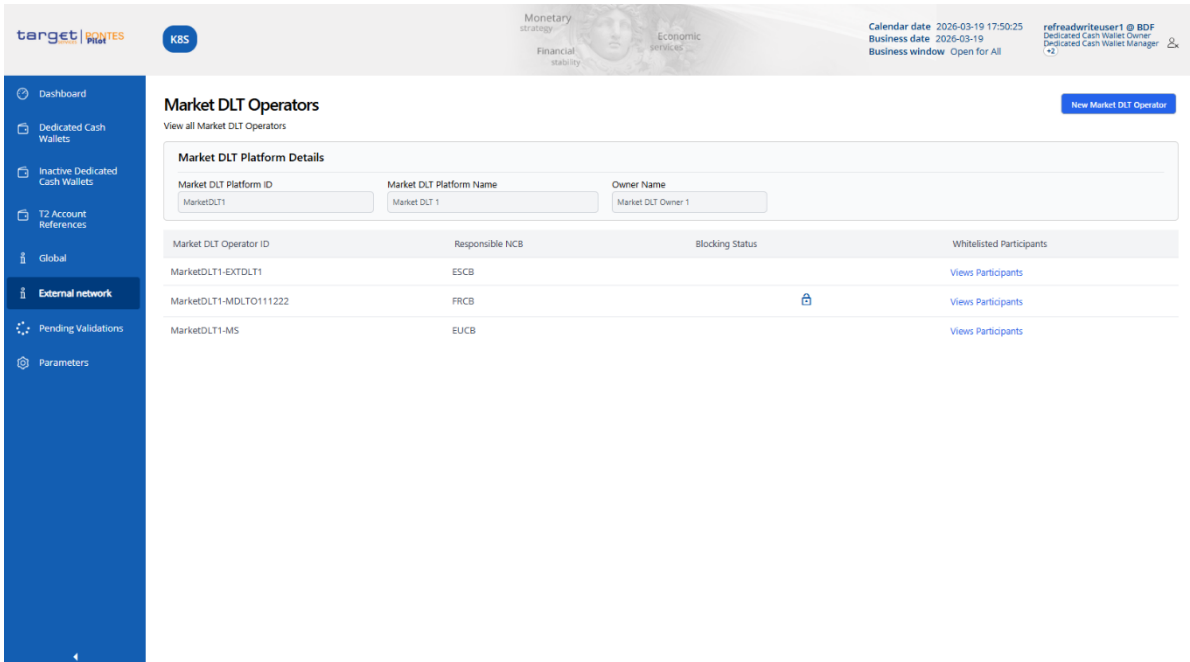
2. The user needs to click then on **New Market DLT Operator**:



3. A window will then pop up
 - Responsible NCB is automatically filled with the connected NCB's code
 - Market DLT Operator ID is composed of an auto-generated part (the part greyed in the screen) reflecting the associated Market DLT Platform ID and a suffix (Operator ID) that is filled with the connected User
4. Fill out the suffix in **Operator ID**
5. Click on **Create** to confirm the creation



6. This process follows a four-eyes process (see section 4.7).
7. Once validated, the New Market DLT Operator will be added to the list of Market DLT Operators and will be visible by all participants:



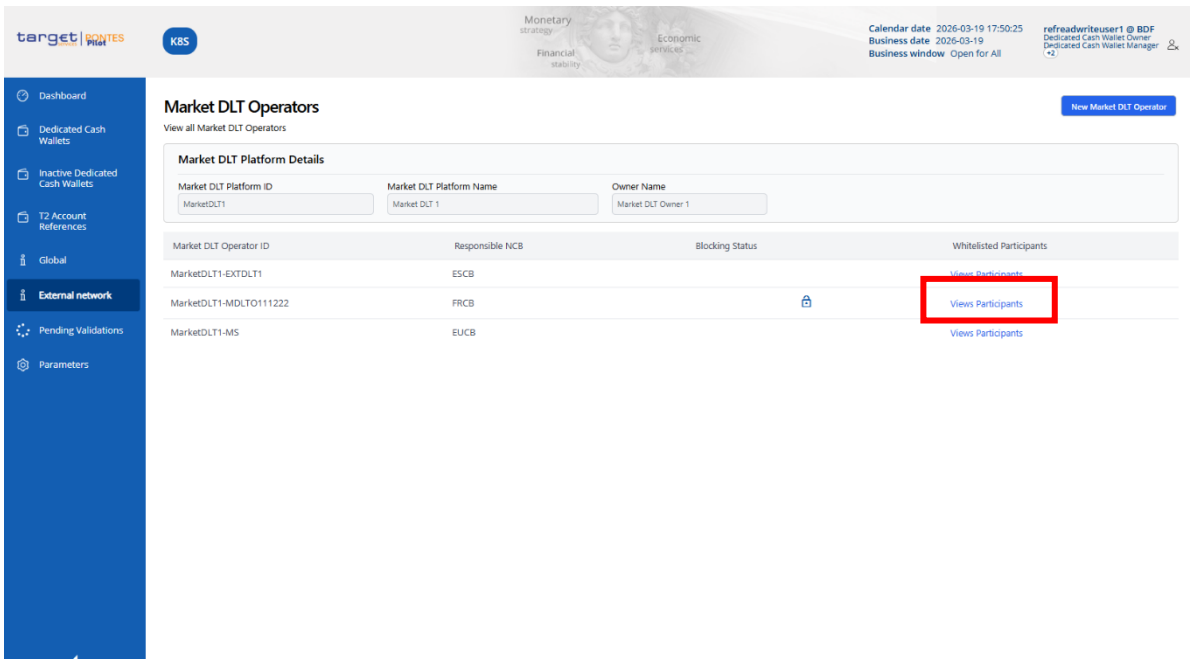
The user may view the following information:

- Market DLT Operator ID, being a combination of the Market DLT platform ID and the Market DLT Operator ID
- Responsible NCB
- Blocking Status
- Whitelisted Participants

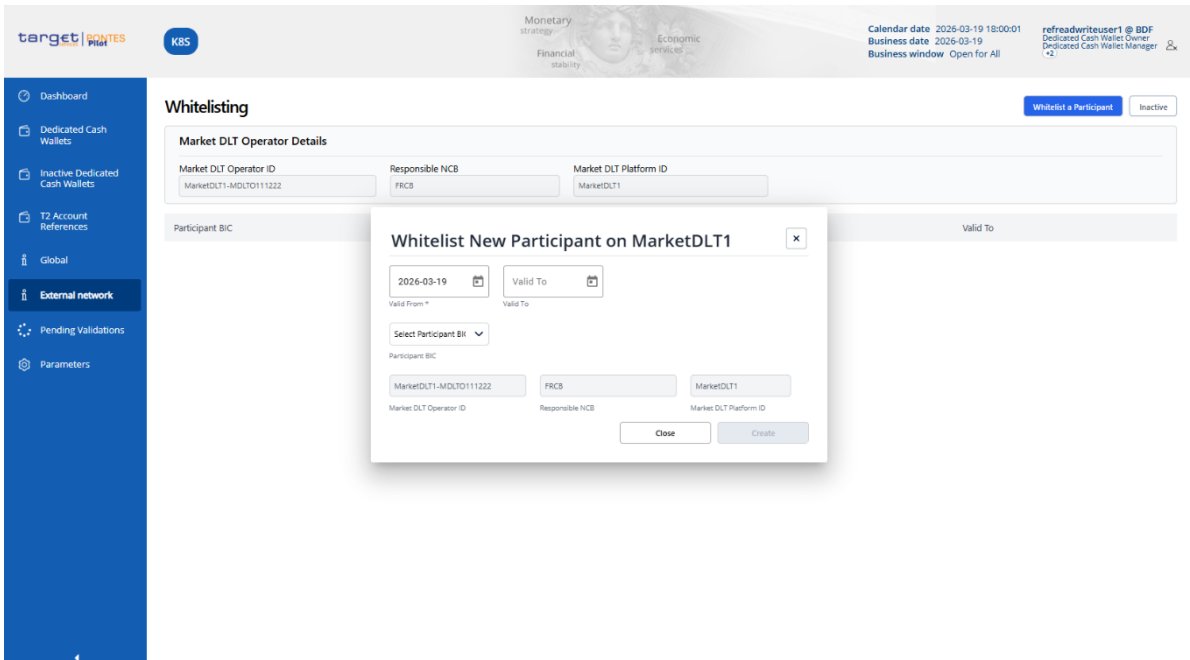
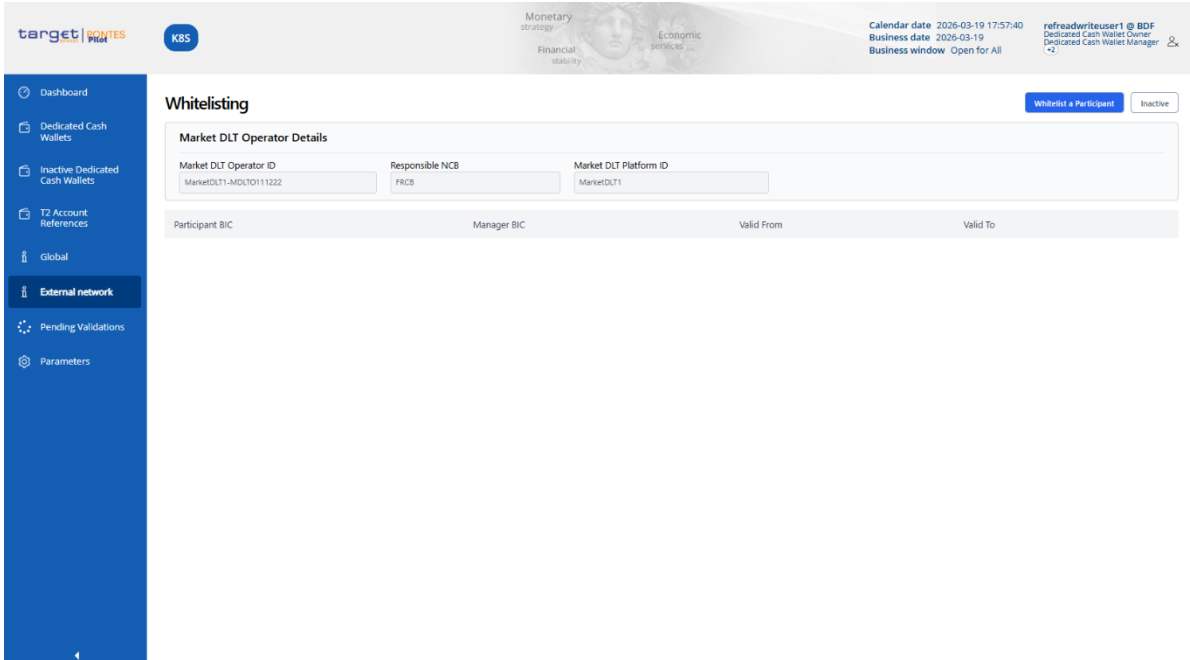
4.9.3 Whitelisting of a participant for a Market DLT Operator

Only the **Dedicated Cash Wallet Managers** can whitelist a Market DLT Operator.

The user having **Referential Read Write** profile needs to click on the *Views participants* link to go to the list of participants whitelisted and authorized to interact with the Market DLT network.



By clicking on the *Whitelist a participant button*, the user will be able to whitelist a participant on the associated Market DLT Platform for the selected Market DLT Operator.

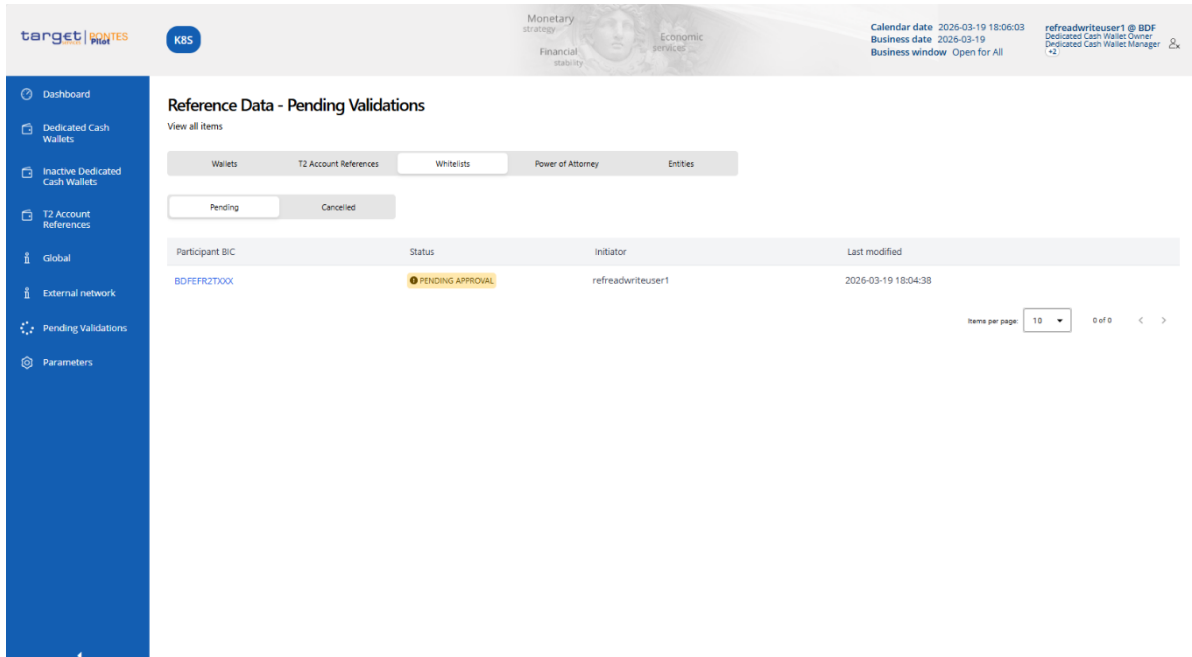


A window will then pop up. Most fields will be already filled in and displayed in grey. The empty field must be filled with:

- The Participant BIC to be whitelisted
- “Valid From” of the whitelist
- “Valid To” of the whitelist (No end of validity if empty)

Noted that for **Dedicated Cash Wallet Managers**, the whitelisting process follows the four-eyes principle.

A newly whitelisted participant appears in the Pending Validations tab. To approve the whitelisting, a second user needs to select Whitelists and Pending:



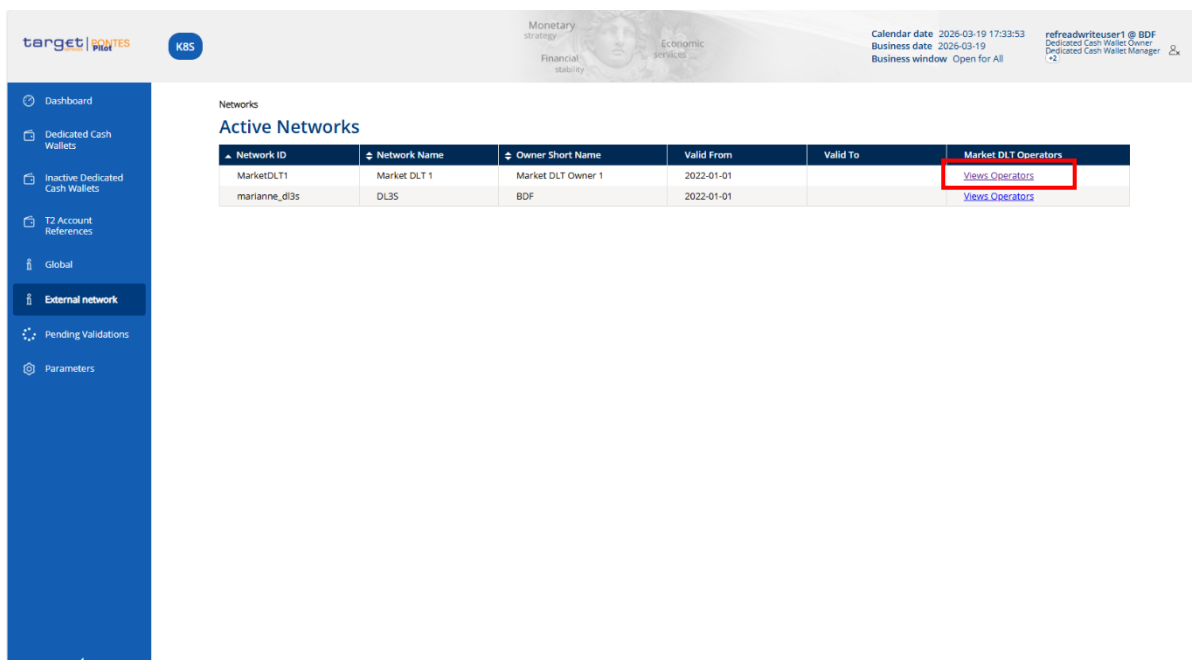
The list of participants is updated upon the creation of the whitelisted participant. A subsequent update becomes effective once the corresponding *Valid From* date is reached.

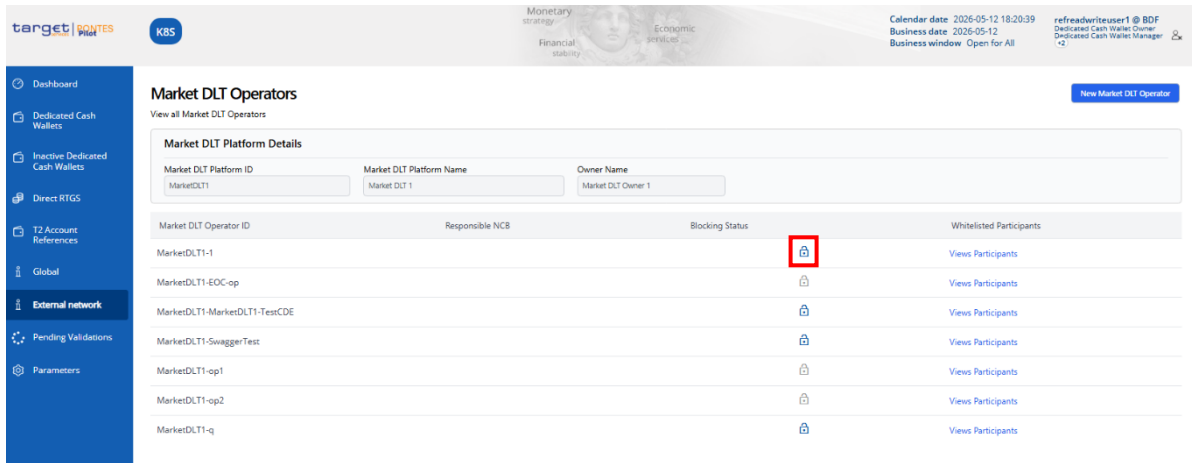
The whitelisting can be terminated by entering the validity end date in the Valid To field.

4.9.4 Blocking/Unblocking of a Market DLT Operator

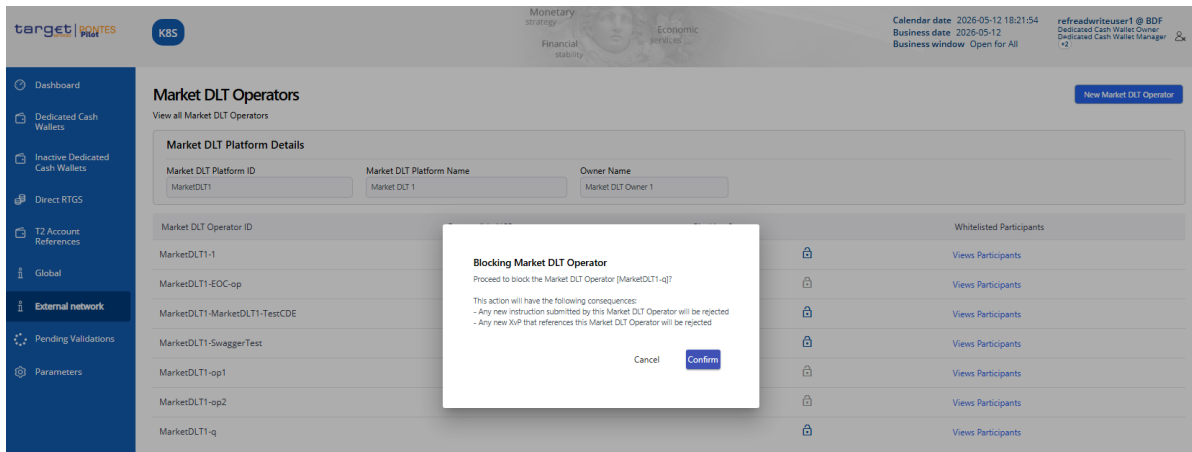
Only **Dedicated Cash Wallet Managers** are able to Block/unblock a Market DLT Operator in their scope (an NCB can only block/unblock a Market DLT Operator under its responsibility). To do so:

1. The user with a Referential Read Write profile needs to click on **View Operators**.

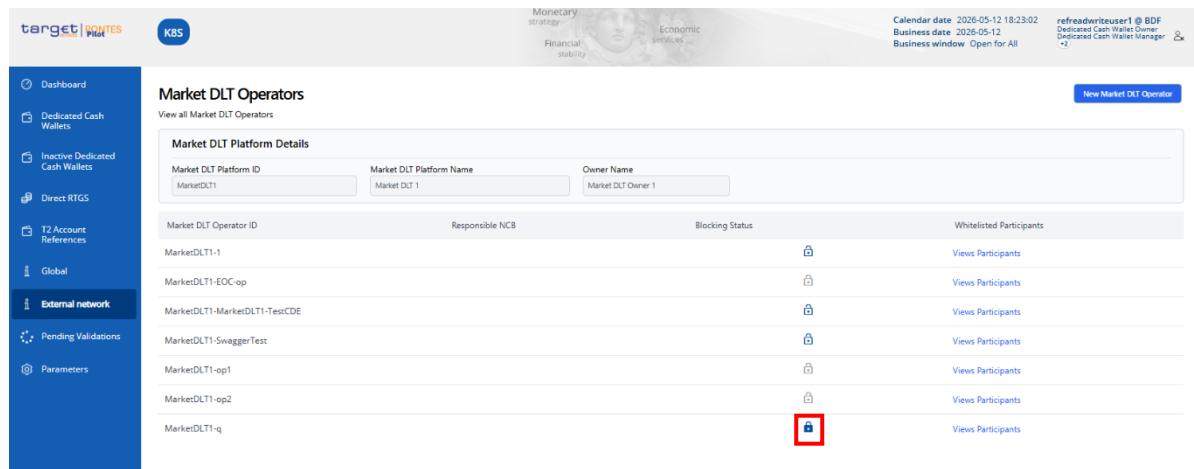




2. The user needs to click then on the **locked/unlocked icon** to block/unblock a Market DLT Operator.
3. A pop-up window will appear to confirm the action



4. Click on **Confirm**
5. The icon will be updated according to the action performed (Locked icon in case of blocking and unlocked icon in case of unblocking)



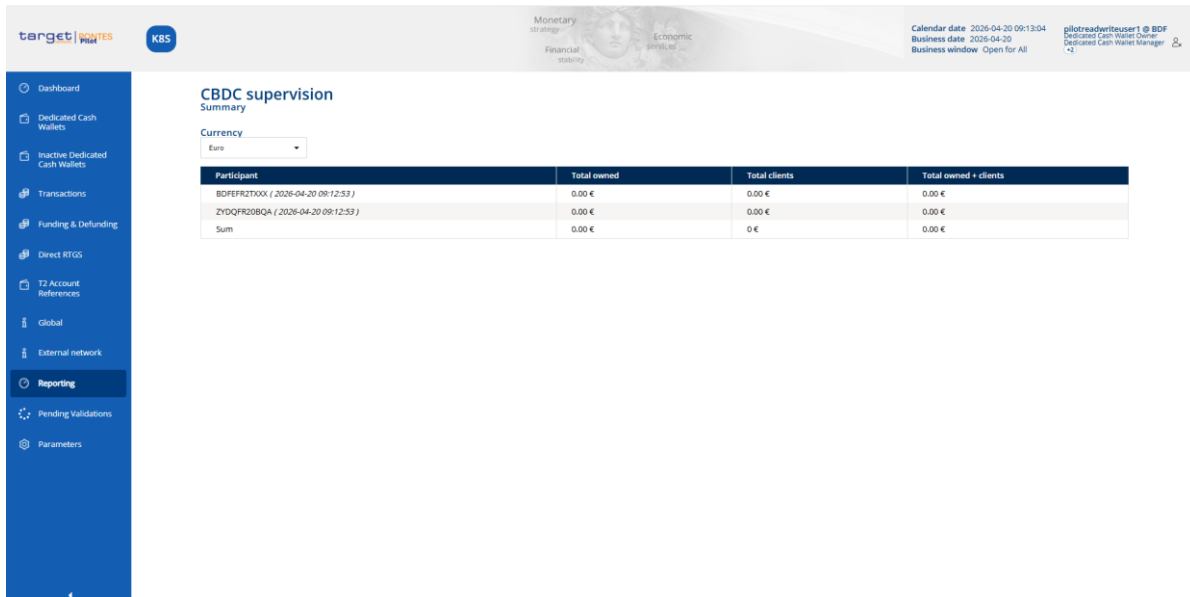
The blocking status is visible to all participants

4.10 Reporting

4.10.1 National CBDC Supervision

The **National CBDC Supervision** sub-Tab is used for supervision and is available only for **National Cash Token Supervisors with a Pilot Profile**.

The **National Cash Token Supervisor** may supervise only the participants operating within its jurisdiction.



The screenshot displays the 'CBDC supervision Summary' page in the PONTES Pilot interface. The page includes a navigation sidebar on the left with options like Dashboard, Dedicated Cash Wallets, Inactive Dedicated Cash Wallets, Transactions, Funding & Defunding, Direct RTGS, T2 Account References, Global, External network, Reporting (selected), Pending Validations, and Parameters. The main content area shows a 'Currency' dropdown set to 'Euro' and a table with the following data:

Participant	Total owned	Total clients	Total owned + clients
BDFEFR2XXX (2026-04-20 09:12:53)	0.00 €	0.00 €	0.00 €
ZYDQFR20BQA (2026-04-20 09:12:53)	0.00 €	0.00 €	0.00 €
Sum	0.00 €	0 €	0.00 €

This sub-tab displays a specific table providing detailed information about supervised entities:

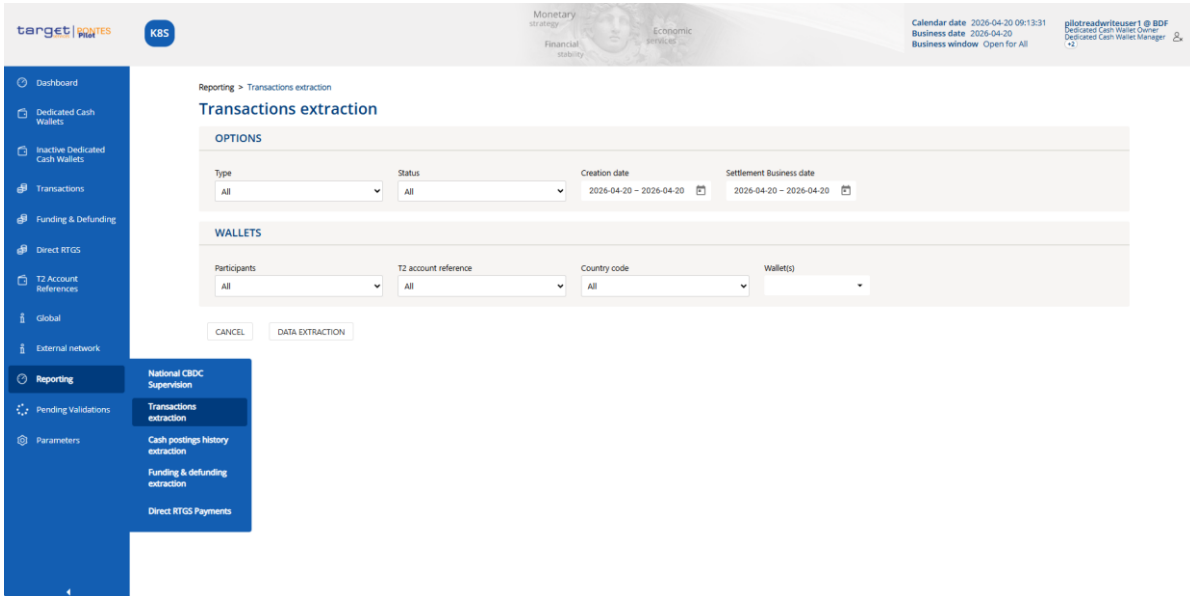
- The *Participant BIC* entity
- The *Total Owned* column indicates the total amount of Cash Tokens owned by the participants under the NCB jurisdiction
- The *Total Clients* indicates the total amount of Cash Tokens owned by clients of the participant under the NCB jurisdiction (not relevant for the Pilot since no clients)
- The *Total Owned + Client's column* indicates the total amount of Cash Tokens owned by the participants and its clients.

A **National Cash Token Supervisor** may access more detailed information about supervised wallets by clicking on the *Dedicated Cash Wallets* tab (see section [4.3.2](#)).

A **National Cash Token Supervisor** may access information about transactions by clicking on the *Transactions* tab (see section [4.4](#)).

4.10.2 Transactions Extraction

This sub-tab is only accessible to **National Cash Token Supervisors, Cash Token Issuer and Operator** with a **Pilot or Operational Profile**.



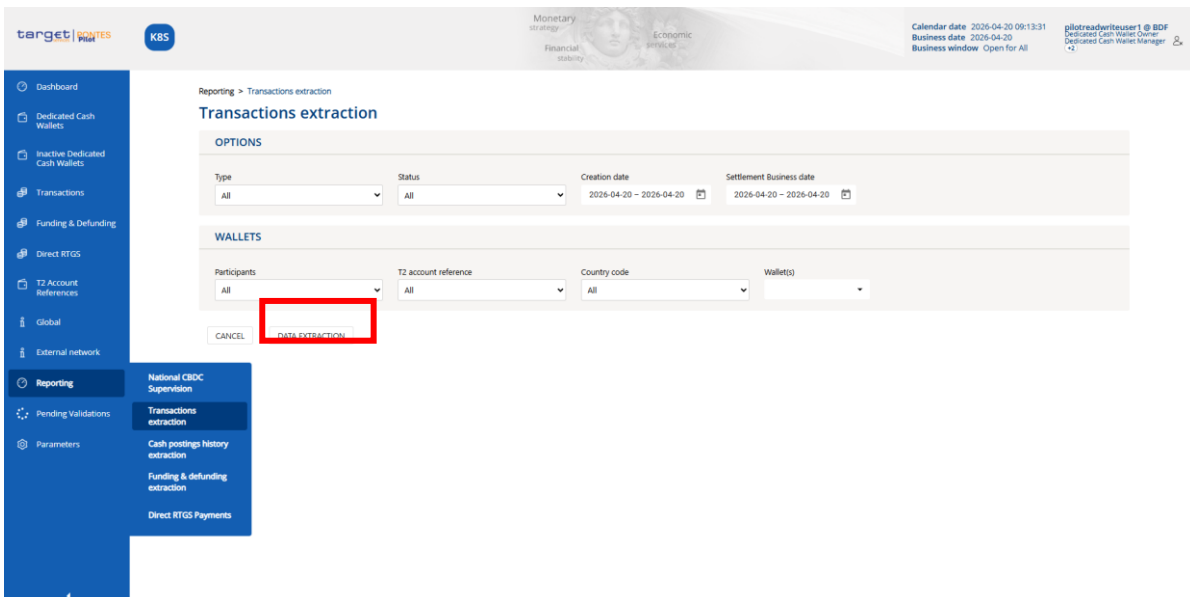
This screen allows selecting the different options (see SDD section 3.6.2b):

- Type of transaction
- Status of the transaction
- Creation date
- Settlement Business date

As well as the selection of wallets details:

- Participants
- T2 Account reference
- Country code
- Wallets

The user needs to click on the *Data Extraction* button to launch the request.



An Excel file will automatically be downloaded in local. The user will be able to analyse the data extracted and apply any needed filters.

4.10.3 Cash postings history extraction

This sub-tab is only accessible to **National Cash Token Supervisor** and the **Cash Token Issuer** with a **Pilot or Operational Profile**.

This screen allows selecting the different options (see SDD section 3.6.2c):

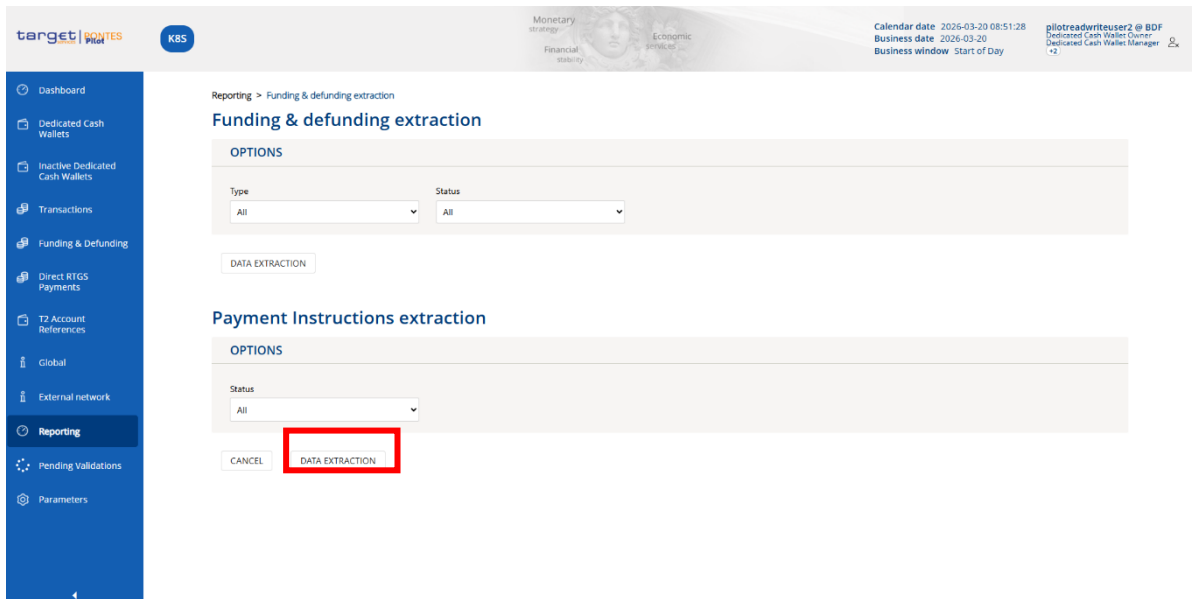
- Type of transaction
- Settlement Business date
- Participants
- T2 account reference
- Country Code
- Wallets

In order to launch a request, follow click on the *Data Extraction Button*.

An Excel file will automatically be downloaded in local. The user will be able to analyse the data extracted and apply any needed filters.

4.10.4 Funding & Defunding extraction

This sub-tab is accessible to every **role** with a **Pilot or Operational Profile**.



2 options are available:

- Extraction of funding or defunding requests
- Extraction of Payment instructions related to Funding & Defunding requests i.e Payment instructions debiting the Participant’s DCA and crediting the Issuance Account in RTGS for Funding Requests, debiting the issuance Account and crediting the Participant’s DCA for defunding requests

In order to extract the file, the user needs to select (see SDD section 3.6.2a):

For Funding & Defunding:

- The type of the request (Funding or Defunding),
- The status of the funding/defunding request

For Payment Instructions:

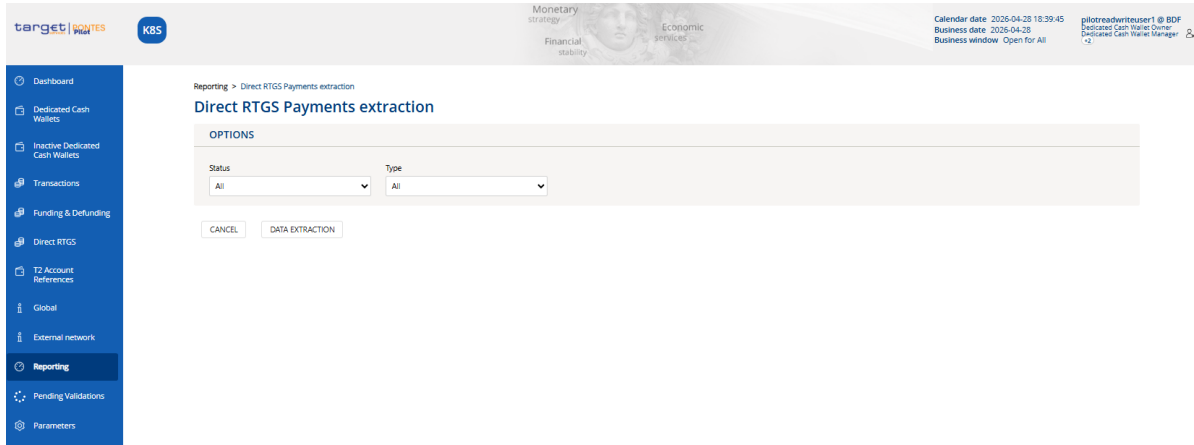
- Status of the Payment

The user needs to click on the *Data Extraction Button*.

An Excel file will automatically be downloaded in local. The user will be able to analyse the data extracted and apply any needed filters.

4.10.5 Direct RTGS Payments

This sub-tab allows extracting Direct RTGS Payments. It is accessible to every **role** with a **Pilot** or **Operational Profile**.



In order to extract the file, the user needs to select (see SDD section 3.6.2d):

- The status of the Direct RTGS Payment
- The Type of the Direct RTGS Payment

The user needs to click on the *Data Extraction Button*.

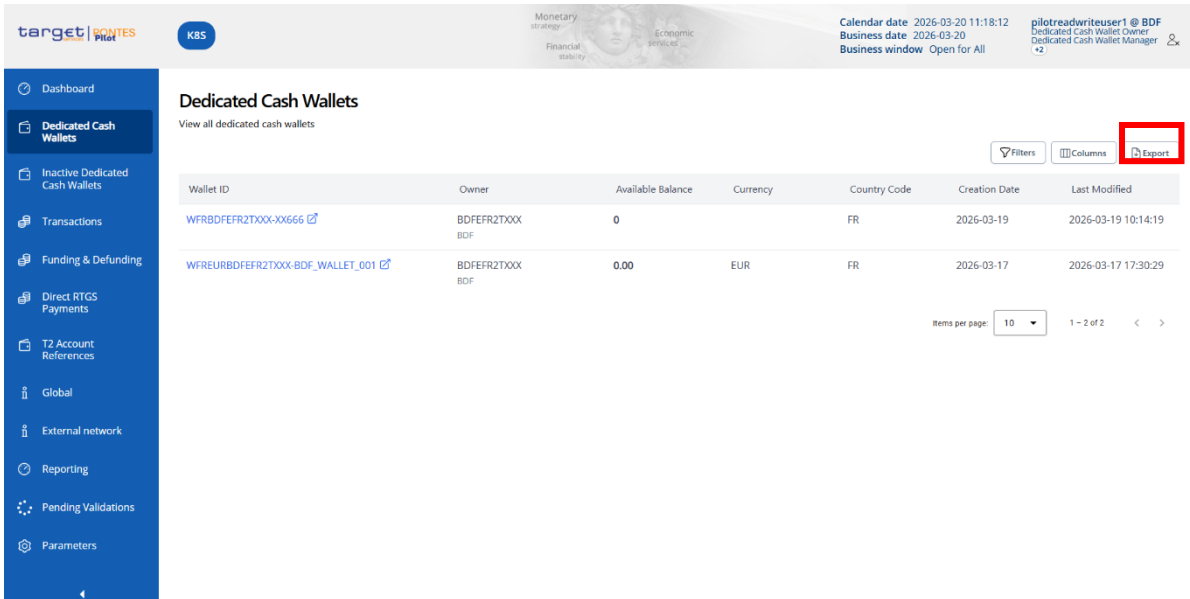
An Excel file will automatically be downloaded in local. The user will be able to analyse the data extracted and apply any needed filters.

4.11 Monitoring

All participants can monitor wallets in their scope and verify the status of related transactions at each processing stage.

4.11.1 Monitoring: key general considerations

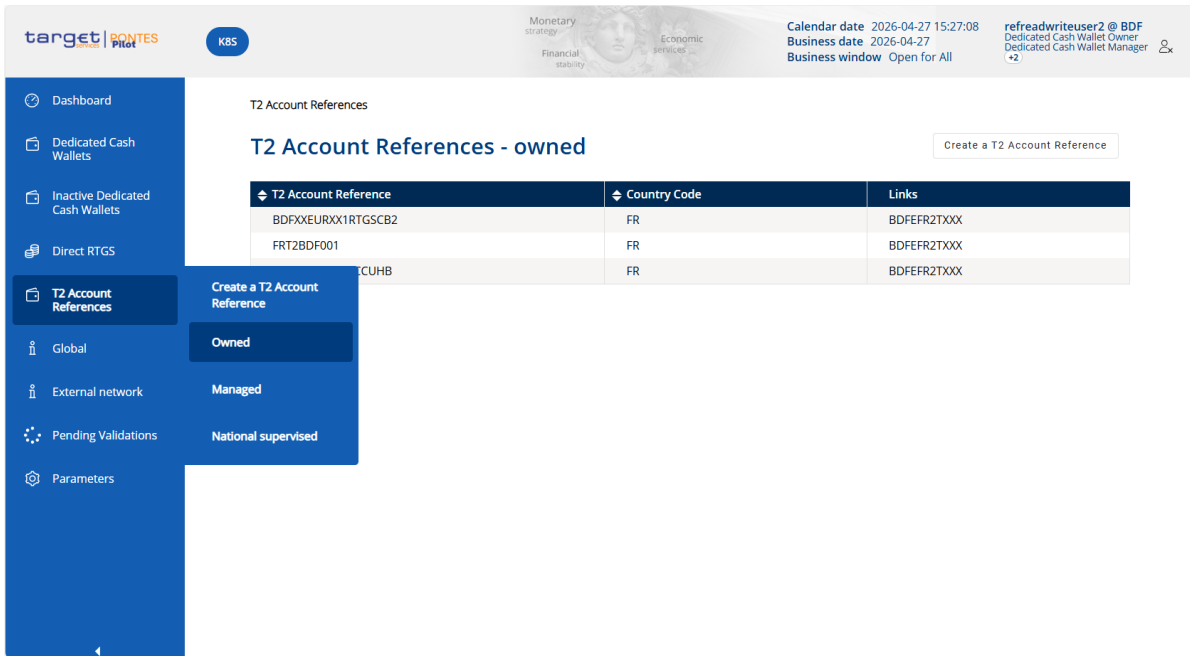
Monitoring tasks may be managed in the Pilot under the corresponding tabs (Dedicated Cash Wallets, Transactions, Funding & Defunding and Direct RTGS Payments tabs). Within the specific tab, the user may click on the *Export button after* selecting the needed columns and applied filters.



An Excel file will automatically be downloaded in local. The user will be able to analyse the data extracted and apply any needed filters.

4.11.2 Monitoring T2 account references

Depending on the user role, sub-tabs of T2 Account References allow access to the list of managed, owned, or supervised T2 Accounts.



In order to verify the T2 Account reference of a specific Dedicated Cash Wallet, a user needs to select the Dedicated Cash Wallet tab and click on the Wallet ID of a specific Dedicated Cash Wallet:

Dedicated Cash Wallets
View all dedicated cash wallets

Wallet ID	Owner	Available Balance	Currency	Country Code	Creation Date	Last Modified	Manager
WFREURBDFEFR2TXXX-01	BDFEFR2TXXX BDF	0.00	EUR	FR	2026-03-20	2026-03-20 16:21:26	BDFEFR2TXXX BDF
WFREURBDFEFR2TXXX-BDF_WALLET_001	BDFEFR2TXXX BDF	0.00	EUR	FR	2026-03-20	2026-03-20 10:09:40	BDFEFR2TXXX BDF
WFREURBDFEFR2TXXX-TESTCOCO	BDFEFR2TXXX BDF	0.00	EUR	FR	2026-03-26	2026-03-26 12:12:34	BDFEFR2TXXX BDF
WFREURBDFEFR2TXXXWALLETTESTUHB	BDFEFR2TXXX BDF	0.00	EUR	FR	2026-04-27	2026-04-27 11:43:28	BDFEFR2TXXX BDF
WFREURMP00FRMSXXX-MS	MP00FRMSXXX MP MSA	0.00	EUR	FR	2026-04-16	2026-04-16 16:57:28	BDFEFR2TXXX BDF
WFREURMP01FRAA00X-01	MP01FRAA00X MP01FR	654 288.54	EUR	FR	2026-03-20	2026-03-31 09:06:54	BDFEFR2TXXX BDF
WFREURMP01FRAA00X-02	MP01FRAA00X MP01FR	0.00	EUR	FR	2026-03-20	2026-03-20 16:21:35	BDFEFR2TXXX BDF
WFREURMP01FRAA00X-03	MP01FRAA00X MP01FR	0.00	EUR	FR	2026-03-20	2026-03-20 16:21:40	BDFEFR2TXXX BDF
WFREURMP02FRAA00X-01	MP02FRAA00X MP02FR	0.00	EUR	FR	2026-03-20	2026-03-20 16:21:44	BDFEFR2TXXX BDF
WFREURMP02FRAA00X-02	MP02FRAA00X MP02FR	0.00	EUR	FR	2026-03-20	2026-03-20 16:21:49	BDFEFR2TXXX BDF

Items per page: 10 1 - 10 of 20

Then, a user may click on Details as follows:

WFREURBDFEFR2TXXXWALLETTESTUHB
ACTIVE | Last modified: 2026-04-27 11:43:28

Owner BIC: BDFEFR2TXXX
Manager BIC: BDFEFR2TXXX

Available balance: 0.00 EUR

Transactions | **Details** | Activity

General

Wallet ID: WFREURBDFEFR2TXXXWALLETTESTUHB

Booking Status:

Owner BIC: BDFEFR2TXXX

Manager BIC: BDFEFR2TXXX

Currency: EUR

T2 Account reference: BDFEUREXXX1RTGSCB2

Main Flag:

Country code: FR

Initiator: refreadwriteuser1

Approver: refreadwriteuser2

Validity Dates

4.11.3 Monitoring Dedicated Cash Wallets

4.11.3.1 Dashboards

Dedicated Cash Wallet Manager, Dedicated Cash Wallet Owner and **National Cash Token Supervisor** have a view on activity related to Dedicated Cash Wallets within their scope.

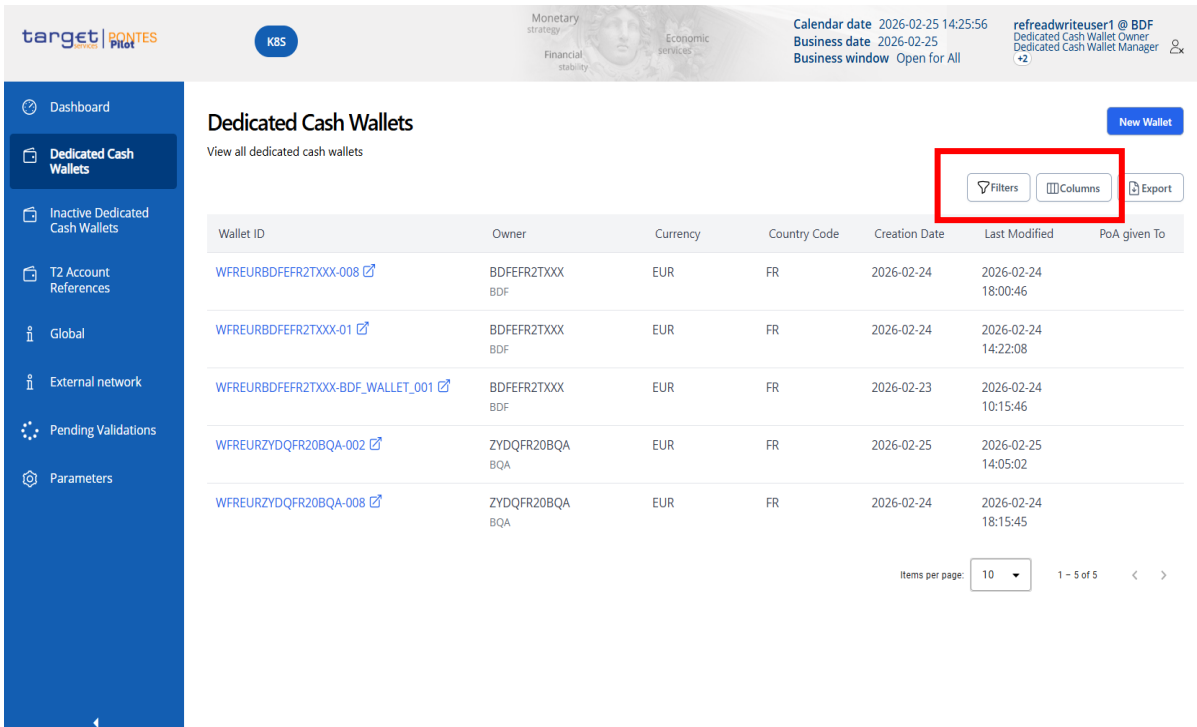
Each box of the **Dashboard** provides both the total amount and the corresponding number of transactions.

It is to be noted that an **Operator** does not have access to the dashboard screen.

4.11.3.2 Dedicated Cash Wallets view

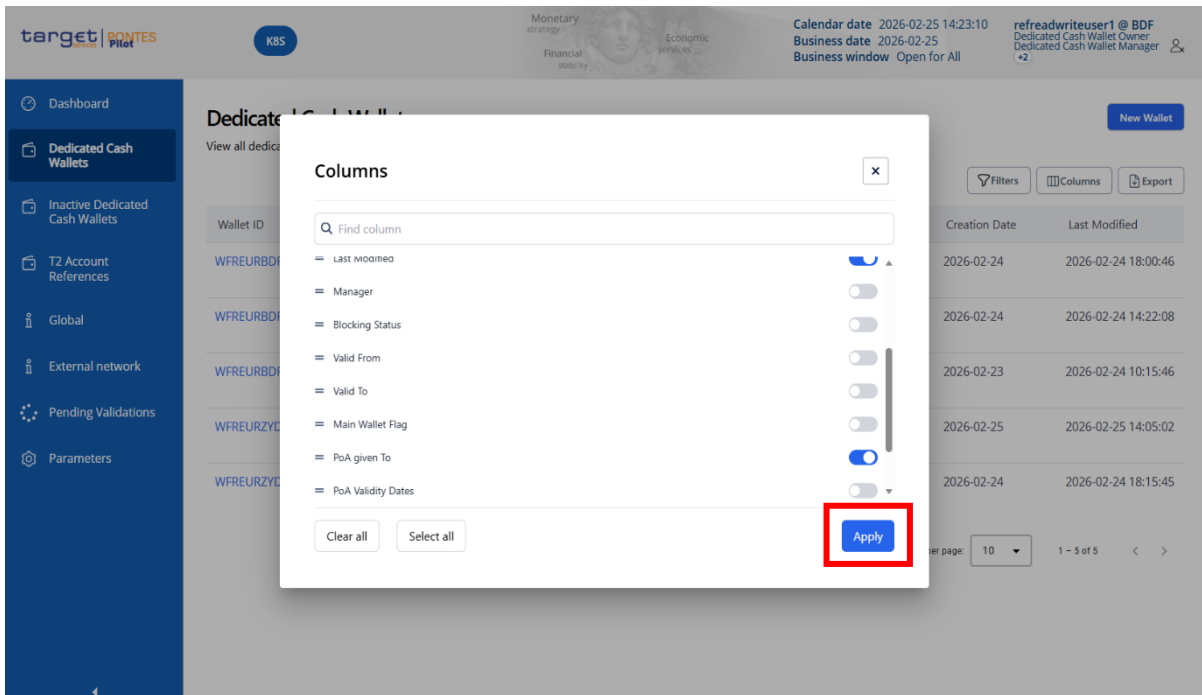
The *Dedicated Cash Wallet tab* is accessible to every *role*. It gives a quick overview of all the key characteristics of owned, managed or supervised Dedicated Cash Wallets (see section 4.3.2).

A user may need to look for a specific wallet out of the entire list of wallets. For this purpose, it is possible to conduct a search by filtering the type of data or selecting the required columns.



When clicking on the *Column Button*, the user may select the needed information. In the modal window, the user may define which values to be displayed by dragging the toggle. Left (grey) to hide a value, or right (blue) to show it.

To validate the selection the user needs to click on the *Apply Button* as follows:



The Dedicated Cash Wallets tab lists can display the following information:

- *Wallet ID* column corresponds to the technical identity of the wallet
- *Owner* corresponds to the BIC of the owner of the wallet
- *Available Balance* corresponds to the amount available in the wallet
- *Currency* corresponds to the currency of the Dedicated Cash Wallet
- *Country Code* displays the jurisdiction code of the participant
- *Creation date* refers to the beginning of the wallet validity date in YY-MM-DD format
- *Last modified* indicates the day and hour corresponding to the last modification executed to the Dedicated Cash Wallet in YY-MM-DD HH:mm:ss format

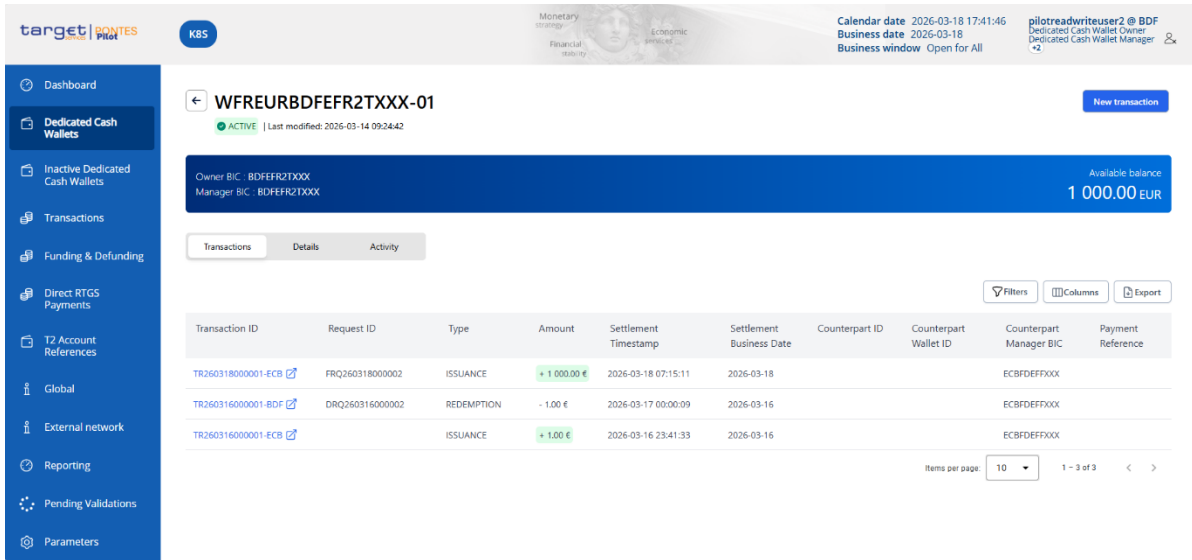
Additional available information includes:

- *Manager* corresponds to the BIC and the short name of the manager of the Dedicated Cash Wallet
- *Blocking Status* corresponds to the status of blocking of the entity and its Dedicated Cash Wallet
- *Valid From* corresponds to the start date the Dedicated Cash Wallet can be used
- *Valid To* corresponds to the end date the Dedicated Cash Wallet can be used
- *Main Wallet Flag*
- *PoA given To* corresponds to the ID of the Attorney if one is defined
- *PoA Validity Dates* corresponds to the period of Power of Attorney is granted if one is defined
- *PoA Max Amount* corresponds to the max amount that can be used by an Attorney if one is defined
- *Token details* contain technical details about tokens hold in the wallet. At first, when the wallet is empty, it contains no data.

The order of the columns can be modified by using the double-line handle located on the left of each value and dragging it to the required position.

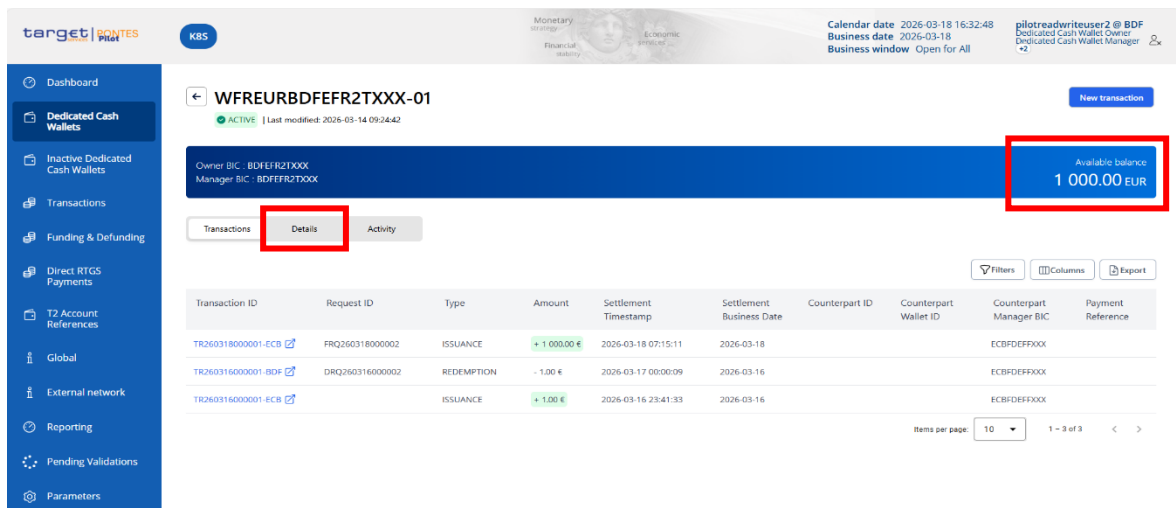
For more detailed information about a specific Dedicated Cash Wallet, the user can click on a Wallet ID to access the cash postings history associated with that wallet.

A table will then display transactions processed in the specific Dedicated Cash Wallet, detailing the following data per default: Request ID, Type, Amount, Settlement Timestamp, Settlement Business Date, Counterpart ID, Counterpart Wallet ID, Counterpart Manager BIC and Payment Reference.

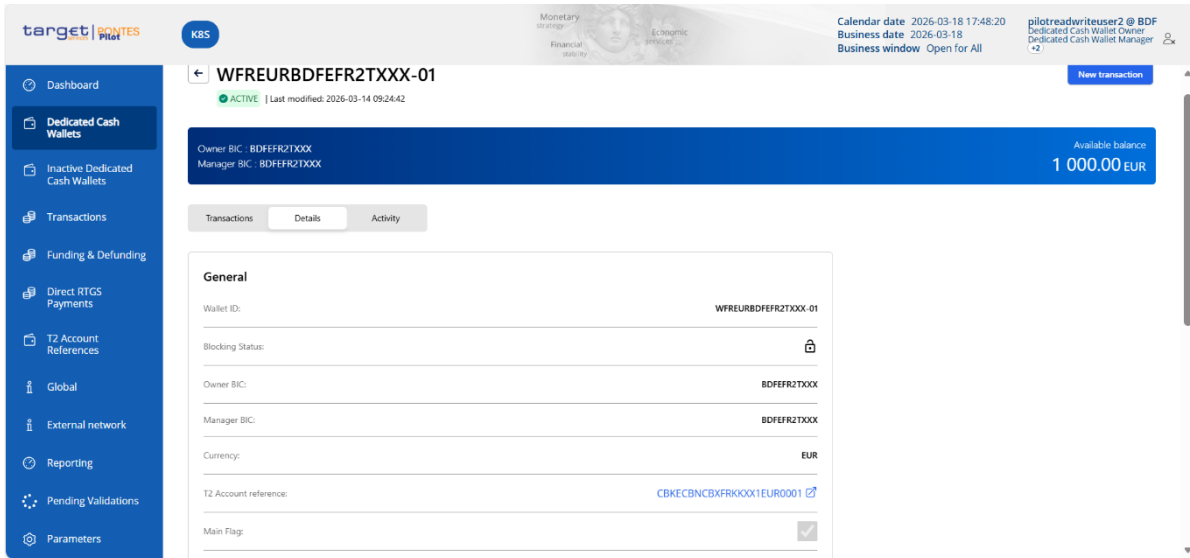


The user can also view the available balance of the Dedicated Cash Wallet on the right side of the upper blue bar.

Under the blue bar, the user may access details of the Dedicated Cash Wallet.



By clicking on *Details* the user will access details regarding the Dedicated Cash Wallet.



The following information are displayed:

- Wallet ID
- Blocking status
- Owner BIC
- Manager BIC
- Currency
- T2 RTGS account reference
- Main Flag
- Country code
- Initiator
- Approver

data about the validity date:

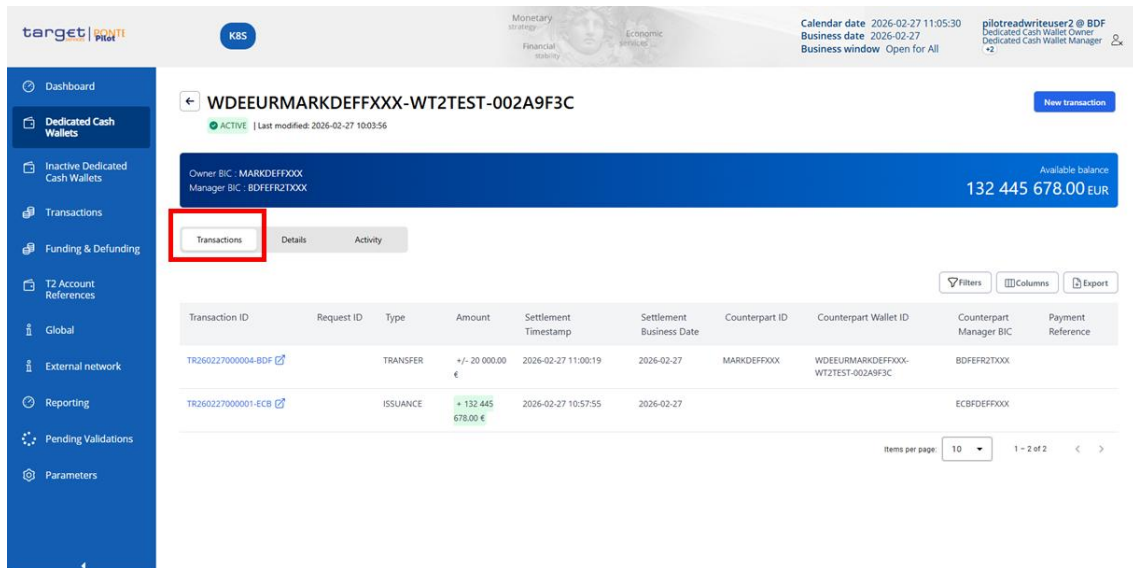
- Valid from
- Valid to

and information regarding the Power of Attorney:

- Given to
- Max amount
- Valid from
- Valid to

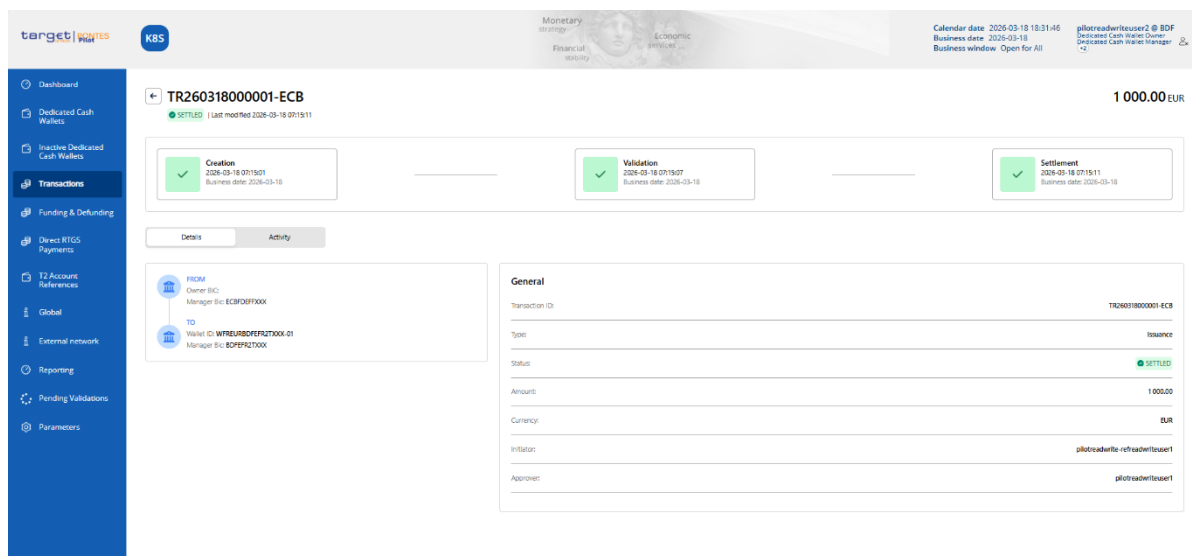
4.11.3.3 Settled transactions for a Dedicated Cash Wallet

By clicking on *Transactions*, the user with a **Pilot Read Write** or **Operational Read Write** profile may access the list of the settled transactions on the selected Dedicated Cash Wallet.



- Information available is:
 - *Transaction ID* column corresponds to the ID of transaction
 - *Request ID* refers to Funding or Defunding request related to the transaction
 - *Type* corresponds to the type of the transaction (Transfer, redemption, Issuance, reverse redemption, Payment, Payment-XvP, PFoD)
 - *Amount* corresponds to the amount of the transaction.
 - *Settlement Timestamp* corresponds to the date and time when the operation was settled or unsettled
 - *Settlement Business Date* corresponds to the business date when the was settled
 - *Counterpart ID* corresponds to the BIC of the counterpart
 - *Counterpart Wallet ID* corresponds to the ID of the counterpart wallet
 - *Counterpart Manager ID* corresponds to the BIC of the manager of the counterpart Dedicated Cash Wallet
 - *Credited Wallet ID* corresponds to the name of the credited cash wallet
 - *Payments Reference* corresponds to the reference of the Payment.

- By clicking on the Transaction ID, one can view detailed information:



- The Timeline corresponds to the lifecycle of the instruction (Creation, Validation and Settlement)
- *From Wallet ID* corresponds to the ID of the debited Dedicated Cash Wallet

- *From Manager BIC* corresponds to the BIC of the manager of the debited Dedicated Cash Wallet
- *To Wallet ID* corresponds to the ID of the credited Dedicated Cash Wallet
- *To Manager BIC* corresponds to the BIC of the manager of the credited Dedicated Cash Wallet
- *Transaction ID* corresponds to the ID of the transaction
- *Type* corresponds to the type of the transaction (Issuance, Redemption, Transfer, Payment, Reverse Redemption)
- *Status* corresponds to the final status of the transaction
- *Amount* corresponds to the amount of the transaction
- *Currency* corresponds to the currency of the transaction
- *Initiator* corresponds to the user initiating the transaction
- *Approver* corresponds to the counterparty of the transaction

4.11.4 Monitoring Funding & Defunding



The list of Funding and Defunding Requests is available when clicking on the *Funding & Defunding* tab.

The user may filter the list by clicking on *Filters* and select the type of requests to be displayed as follows:


The screenshot shows the 'Funding & Defunding' section of the application. At the top, there are navigation tabs for 'Monetary Strategy', 'Financial stability', and 'Economic services'. The main content area displays a table of requests with columns: Request ID, Last Updated Timestamp, Type, Amount, Currency, Status, Credited Wallet ID, Credited Owner Entity ID, Settlement Business Date, Creation Date, Credited Manager Entity ID, Instructing Entity ID, and T2 Account Reference. A 'Filters' dialog box is open, showing 'Request type' with options for 'All', 'Funding', and 'Defunding'. The 'Funding' option is selected. The table contains 12 rows of data, with the first row being a 'Defunding' request and the others alternating between 'Funding' and 'Defunding' requests. The status of all requests is 'SETTLED'.

Request ID	Last Updated Timestamp	Type	Amount	Currency	Status	Credited Wallet ID	Credited Owner Entity ID	Settlement Business Date	Creation Date	Credited Manager Entity ID	Instructing Entity ID	T2 Account Reference
DRQ260427000103	2026-04-27 20:02:19	Defunding	654 232.99	EUR	SETTLED	WEUEURCEBDEFXXX-TOKEN_ISSUANCE_WALLET	ECBDEFXXX	2026-04-27	2026-04-27	ECBDEFXXX	BDFFER2TXXX	
FRQ260427000159	2026-04-27 09:00:54	Funding	654 321.87	EUR	SETTLED	WFREURMP01FRAA00X-01	MP01FRAA00X	2026-04-27	2026-04-27	BDFFER2TXXX	MP01FRAA00X	BDFOEUR00X1RTGG01
DRQ260424000102	2026-04-24 20:02:28	Defunding	1 500 000.00	EUR	SET		ECBDEFXXX	2026-04-24	2026-04-24	ECBDEFXXX	BDFFER2TXXX	
FRQ260424000149	2026-04-24 16:25:24	Funding	1 500 000.00	EUR	SET		BDFFER2TXXX	2026-04-24	2026-04-24	BDFFER2TXXX	BDFFER2TXXX	BDFOEUR00X1RTGGC82
DRQ260421000101	2026-04-21 20:18:59	Defunding	9 510 664.21	EUR	SET		ECBDEFXXX	2026-04-21	2026-04-21	ECBDEFXXX	BDFFER2TXXX	
DRQ260421000092	2026-04-21 16:52:30	Defunding	576 274.49	EUR	SET		ECBDEFXXX	2026-04-21	2026-04-21	ECBDEFXXX	MP01FRAA00X	BDFOEUR00X1RTGS01
FRQ260421000131	2026-04-21 15:46:23	Funding	5 563 119.88	EUR	SETTLED	WFREURMP01FRAA00X-01	MP01FRAA00X	2026-04-21	2026-04-21	BDFFER2TXXX	MP01FRAA00X	BDFOEUR00X1RTGS01
FRQ260421000130	2026-04-21 15:43:54	Funding	4 523 818.82	EUR	SETTLED	WFREURMP01FRAA00X-01	MP01FRAA00X	2026-04-21	2026-04-21	BDFFER2TXXX	MP01FRAA00X	BDFOEUR00X1RTGS01
DRQ260420000086	2026-04-20 20:21:00	Defunding	70 977 712.95	EUR	SETTLED	WEUEURCEBDEFXXX-TOKEN_ISSUANCE_WALLET	ECBDEFXXX	2026-04-20	2026-04-20	ECBDEFXXX	BDFFER2TXXX	
DRQ260420000085	2026-04-20 20:21:00	Defunding	1 000 000.00	EUR	SETTLED	WEUEURCEBDEFXXX-TOKEN_ISSUANCE_WALLET	ECBDEFXXX	2026-04-20	2026-04-20	ECBDEFXXX	BDFFER2TXXX	

Columns can be customised, it is possible to add or remove a column or even change the order of the columns as follows:

Monetary strategy
Financial stability



Economic services

Calendar date 2026-04-28 19:20:56
Business date 2026-04-28
Business window Open for All

pilotreadwriteruser1 @ BDF
Dedicated Cash Wallet Owner
Dedicated Cash Wallet Manager

Dashboard

Dedicated Cash Wallets

Inactive Dedicated Cash Wallets

Transactions

Funding & Defunding

Direct RTGS

T2 Account References

Global

External network

Reporting

Pending Validations

Parameters

Funding & Defunding

View all requests

Filters
Columns

Request ID	Last Updated Timestamp	Type	Amount	Currency	Status	Credited Wallet ID	Credited Owner	Settlement Date	Creation Date	Credited Manager Entity ID	Instructing Entity ID	T2 Account Reference
DRQ260427000103	2026-04-27 20:02:19	Defunding							2026-04-27	ECBFDFPXXX	BDPFRZTXXX	
FRQ260427000189	2026-04-27 09:00:54	Funding							2026-04-27	BDPFRZTXXX	MP01FRAA0XX	BDPFRZTXXX
DRQ260424000102	2026-04-24 20:02:28	Defunding							2026-04-24	ECBFDFPXXX	BDPFRZTXXX	BDPFRZTXXX
FRQ260424000149	2026-04-24 16:25:24	Funding							2026-04-24	BDPFRZTXXX	BDPFRZTXXX	BDPFRZTXXX
DRQ260421000101	2026-04-21 20:18:59	Defunding							2026-04-21	ECBFDFPXXX	BDPFRZTXXX	
DRQ260421000092	2026-04-21 16:52:30	Defunding							2026-04-21	ECBFDFPXXX	MP01FRAA0XX	BDPFRZTXXX
FRQ260421000131	2026-04-21 15:46:23	Funding							2026-04-21	BDPFRZTXXX	MP01FRAA0XX	BDPFRZTXXX
FRQ260421000130	2026-04-21 15:43:54	Funding							2026-04-21	BDPFRZTXXX	MP01FRAA0XX	BDPFRZTXXX
DRQ260420000086	2026-04-20 20:21:00	Defunding							2026-04-20	ECBFDFPXXX	BDPFRZTXXX	
DRQ260420000085	2026-04-20 20:21:00	Defunding	1 000 000.00	EUR	SETTLED	WEUEURCBDFPXXX-TOKEN_ISSUANCE_WALLET	ECBFDFPXXX	2026-04-20	2026-04-20	ECBFDFPXXX	BDPFRZTXXX	

Items per page: 10 1 - 10 of 87

The possible columns are:

- Request ID
- Last Modified Timestamp
- Type
- Amount
- Currency
- Status
- Debited Wallet ID
- Debited Owner Entity ID
- Credited Wallet ID
- Credited Owner Entity ID
- Acceptance Timestamp
- Settlement Timestamp
- Settlement Business Date
- Creation date
- Debited Manager Entity ID
- Credited Manager Entity ID
- Instructing Entity ID
- T2 Account Reference

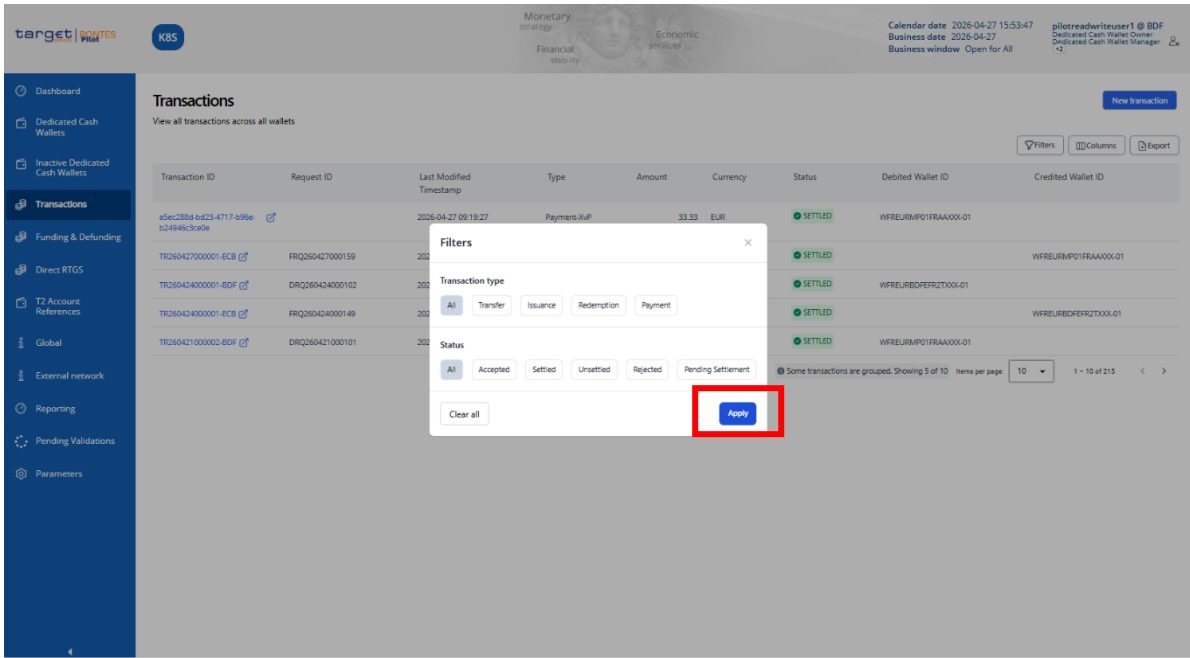
4.11.5 Monitoring Transactions

The list of transactions is available when clicking on the *Transactions* tab.

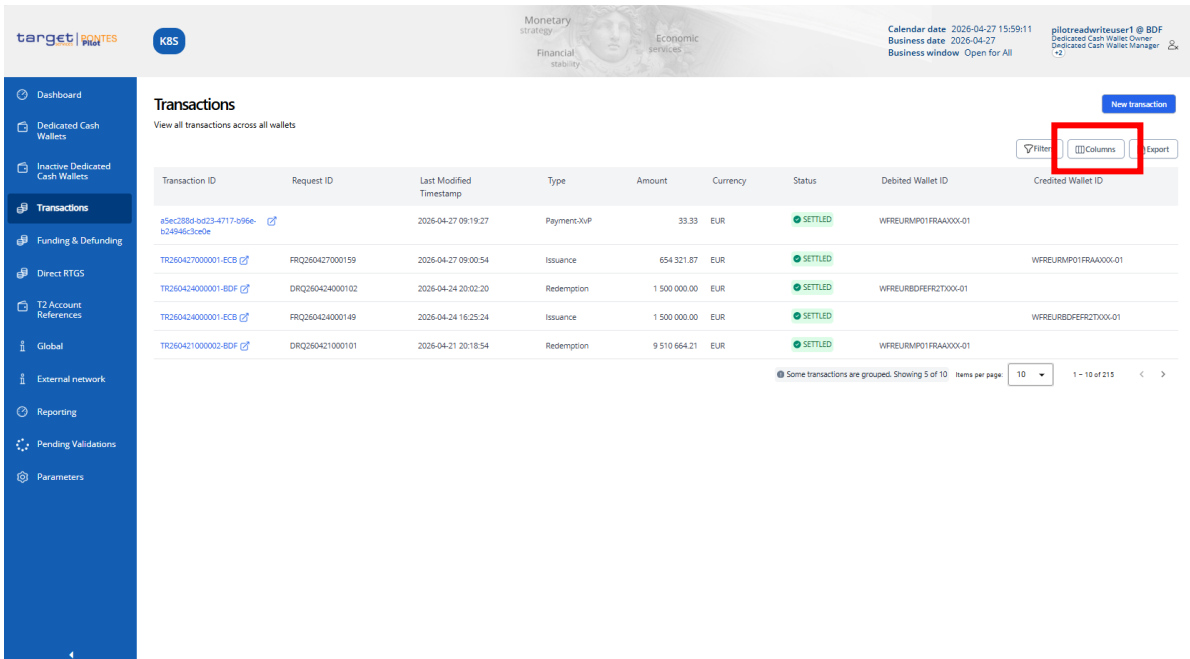
The user may filter information displayed by clicking on the *Filters button* and define the transaction type and status by clicking on the needed information. Then the user needs to click on the *Apply* button as follows:

The screenshot displays the 'Transactions' page in the PONTES Pilot interface. The page title is 'Transactions' and it includes a sub-header 'View all transactions across all wallets'. The main content is a table with the following columns: Transaction ID, Request ID, Last Modified Timestamp, Type, Amount, Currency, Status, Debited Wallet ID, and Credited Wallet ID. The table contains five rows of transaction data, all with a 'SETTLED' status. A red box highlights the 'Filters' button located in the top right corner of the table area. The page also features a sidebar on the left with navigation options and a top navigation bar with user information and calendar date.

Transaction ID	Request ID	Last Modified Timestamp	Type	Amount	Currency	Status	Debited Wallet ID	Credited Wallet ID
a5ec2884-b023-4717-b96e-b248463ce0e		2026-04-27 09:19:27	PaymentXvP	33.33	EUR	SETTLED	WREURMP01FRAA000-01	
TR26042700001-ECB	FRQ260427000159	2026-04-27 09:00:54	Issuance	654 321.87	EUR	SETTLED		WREURMP01FRAA000-01
TR26042400001-BDF	DRQ260424000102	2026-04-24 20:02:20	Redemption	1 500 000.00	EUR	SETTLED	WREURBDFEPR2T000-01	
TR26042400001-ECB	FRQ260424000149	2026-04-24 16:25:24	Issuance	1 500 000.00	EUR	SETTLED		WREURBDFEPR2T000-01
TR26042100002-BDF	DRQ260421000101	2026-04-21 20:18:54	Redemption	9 510 664.21	EUR	SETTLED	WREURMP01FRAA000-01	



The user may define the needed information by clicking on the *Columns* button.

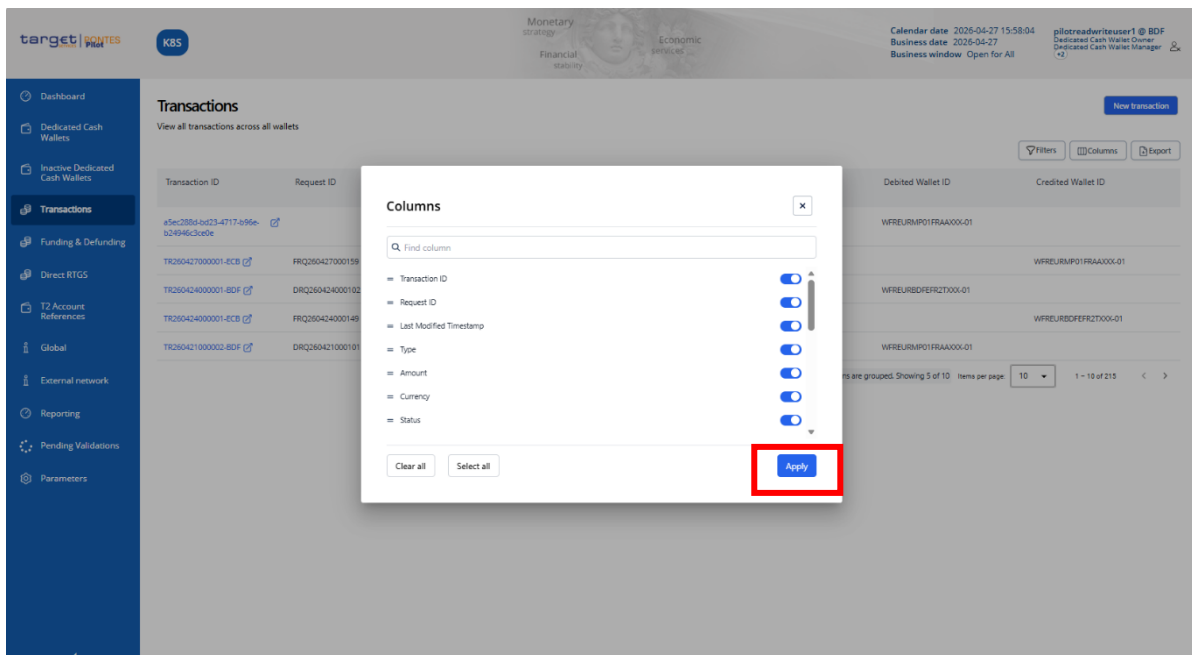


The possible columns are:

- Transaction ID
- Request ID
- Last Modified Timestamp
- Type
- Amount
- Currency
- Status
- Debited Wallet ID
- Debited Owner Entity ID
- Credited Wallet ID

- Credited Owner Entity ID
- Acceptance Timestamp
- Settlement Timestamp
- Settlement Business Date
- Creation date
- Debited Manager Entity ID
- Credited Manager Entity ID
- Intended Settlement Date
- Payment Reference
- Instructing Entity ID
- Correlation ID

After selecting the needed columns, the user needs to click on the *Apply button* and Export if needed.



4.11.6 Monitoring Direct RTGS Payments

By clicking on the *Direct RTGS - Payments sub tab*, a user with a Pilot Read Write profile may access the list of Direct RTGS payments.

The user may filter information displayed by clicking on the *Filters button* and define the transaction type and status by clicking on the needed information. Then the user needs to click on the Apply button as follows:

The screenshot shows the 'Direct RTGS Payments' interface. At the top right, there are buttons for 'Filters', 'Columns', and 'Export'. The 'Filters' button is highlighted with a red box. Below the buttons is a table of payment records with columns for Payment ID, Correlation ID, Last Modified Timestamp, Amount, Currency, Status, Payer BIC, Receiver BIC, Settlement Timestamp, Settlement Business Timestamp, Creation Date, Instructing Party ID, and Type. The table contains six rows of data, all with a 'COMPLETED' status.

This screenshot shows the 'Direct RTGS Payments' page with the 'Filters' dialog box open. The dialog box has a 'Type' section with buttons for 'All', 'Direct RTGS Payment', and 'Direct RTGS Payment-W/P'. The 'Status' section has buttons for 'All', 'INITIALIZED', 'ACCEPTED', 'PAYMENT_SUBMITTED', 'CANCELLED', 'FAILED', and 'COMPLETED'. The 'Apply' button at the bottom right of the dialog box is highlighted with a red box. The background table is partially visible behind the dialog.

The user may define the needed information by clicking on the *Columns* button.

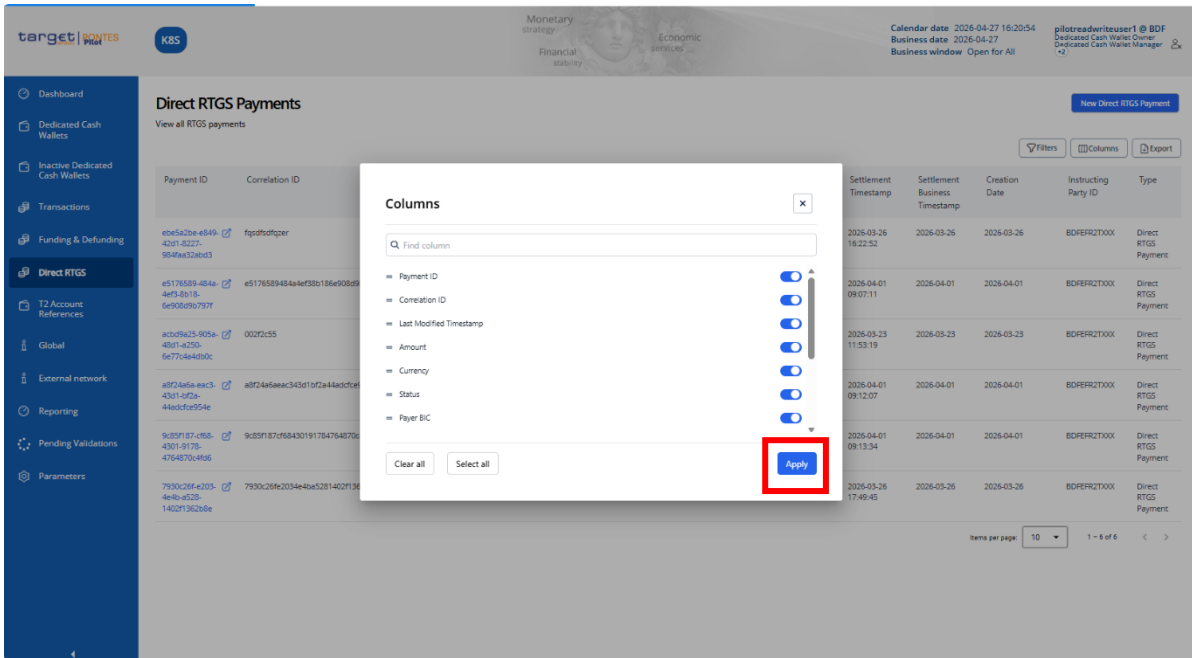
The screenshot shows the 'Direct RTGS Payments' section of the PONTES Pilot interface. The interface includes a sidebar with navigation options like 'Dashboard', 'Dedicated Cash Wallets', and 'Direct RTGS'. The main content area displays a table of payment records. At the top right of the table, there are buttons for 'Filters', 'Columns', and 'Export'. A red box highlights the 'Columns' button, indicating the process of selecting which columns to display in the table.

Payment ID	Correlation ID	Last Modified Timestamp	Amount	Currency	Status	Payer BIC	Receiver BIC	Settlement Timestamp	Settlement Business Timestamp	Creation Date	Instructing Party ID	Type
e0e5320e-6549-42d1-8227-904fa32abd3	fpdfffqfqr	2026-03-26 16:22:52	321.00	EUR	COMPLETED	BDFFRR2TXXX	MARWDEFFXXX	2026-03-26 16:22:52	2026-03-26	2026-03-26	BDFFRR2TXXX	Direct RTGS Payment
e5176589-484e-4e05-801b-6e908b96797f	e5176589484e4e05801b6e908b96797f	2026-04-01 09:07:11	987.65	EUR	COMPLETED	BDFFRR2TXXX	MP01DEAA00X	2026-04-01 09:07:11	2026-04-01	2026-04-01	BDFFRR2TXXX	Direct RTGS Payment
a0b09a25-905b-43d1-425b-6e77c444890c	002f2c55	2026-03-23 11:53:19	321.65	EUR	COMPLETED	BDFFRR2TXXX	MP01DEAA00X	2026-03-23 11:53:19	2026-03-23	2026-03-23	BDFFRR2TXXX	Direct RTGS Payment
a8f24e6a-eac3-43d1-0f2a-44ac3fe954e	a8f24e6aeac343d10f2a44ac3fe954e	2026-04-01 09:12:07	987.65	EUR	COMPLETED	BDFFRR2TXXX	MP01DEAA00X	2026-04-01 09:12:07	2026-04-01	2026-04-01	BDFFRR2TXXX	Direct RTGS Payment
9c85f187-df68-43d1-917b-4764670c4f66	9c85f187df6843d1917b4764670c4f66	2026-04-01 09:13:34	987.65	EUR	COMPLETED	BDFFRR2TXXX	MP01DEAA00X	2026-04-01 09:13:34	2026-04-01	2026-04-01	BDFFRR2TXXX	Direct RTGS Payment
7930c26f-e203-4e4b-e52b-1402f1362b8e	7930c26fe2034e4be52b1402f1362b8e	2026-03-26 17:49:45	744.65	EUR	COMPLETED	BDFFRR2TXXX	MP01DEAA00X	2026-03-26 17:49:45	2026-03-26	2026-03-26	BDFFRR2TXXX	Direct RTGS Payment

The possible columns are:

- Payment ID
- Correlation ID
- Last Modified Timestamp
- Amount
- Currency
- Status
- Payer BIC
- Receiver BIC
- Settlement Date
- Settlement Timestamp
- Creation Date
- Instructing Party ID
- Type

After selecting the needed columns, the user needs to click on the *Apply button* and *Export* if needed.



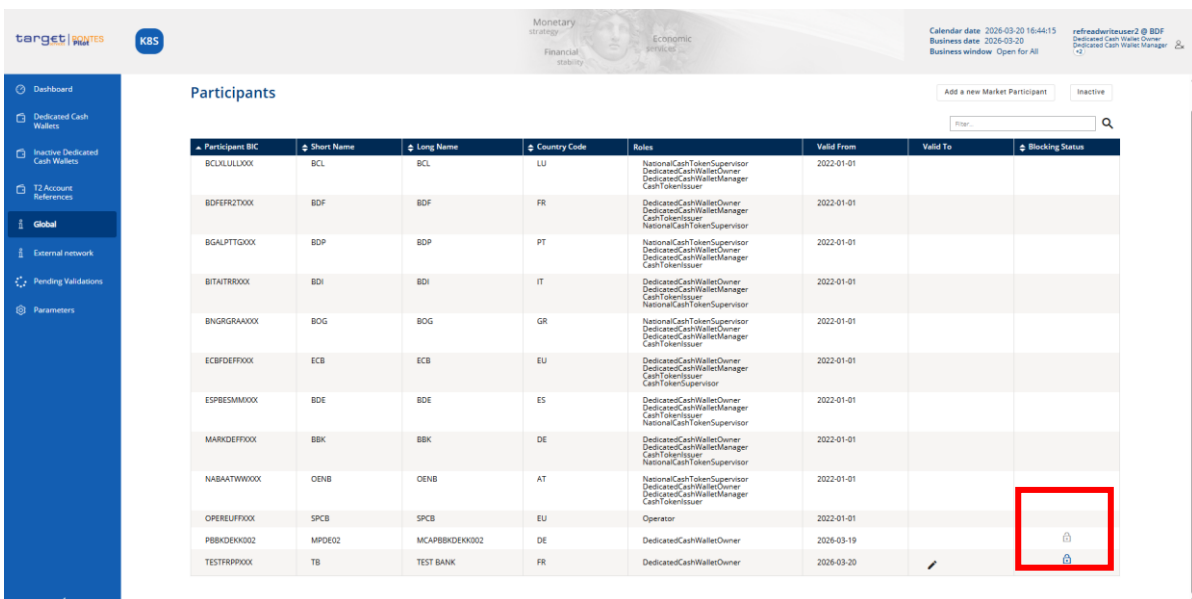
4.12 Blocking and unblocking participants

4.12.1 Blocked and unblocked statuses

Only Participants with the role of **Dedicated Cash Wallets owner** may be blocked. The blocking status of a participant is accessible in the global tab.

4.12.1.1 Participant status

By clicking on the *participant list* sub-tab in the *global tab*, all users have visibility on participants blocking statuses.



By clicking on the *participant list* sub-tab in the *global tab*, the user can access the blocking status of a participant.

The blocking status appears in the column Blocking Status, represented by a padlock icon.

Depending on the **colour and appearance** of the padlock icon, the participant’s status can be identified as follows:

- A **grey padlock** indicates that actions on the participant’s status are not permitted.
- A **blue padlock** indicates that actions on the participant’s blocking status are permitted; the participant may be blocked or unblocked.
- A **closed padlock** indicates that the participant is **blocked**.
- An **open padlock** indicates that the participant is **unblocked**.

4.12.1.2 Dedicated Cash Wallet status

Dedicated Cash Wallets of participant also have a blocking status. A wallet status reflects the participant blocking status. If the **Dedicated Cash Wallet owner** is blocked, all owned wallets will be blocked.

In the *Dedicated Cash Wallets* tab, a column “blocking status” can be added by selecting the specific column (see section 4.3.2). Then the blocking status will be displayed as follows:

Wallet ID	Owner	Currency	Country Code	Creation Date	Last Modified	Blocking Status
WFRBDFEFRZTXXX-XX666	BDFEFRZTXXX BDF		FR	2026-03-19	2026-03-19 10:14:19	
WFREURBDFEFRZTXXX-BDF_WALLET_001	BDFEFRZTXXX BDF	EUR	FR	2026-03-17	2026-03-17 17:30:29	
WFRURTESTFRPPXXX-TZTEST-001A9F3F	TESTFRPPXXX TEST BANK	EUR	FR	2026-03-20	2026-03-20 17:04:48	Blocked

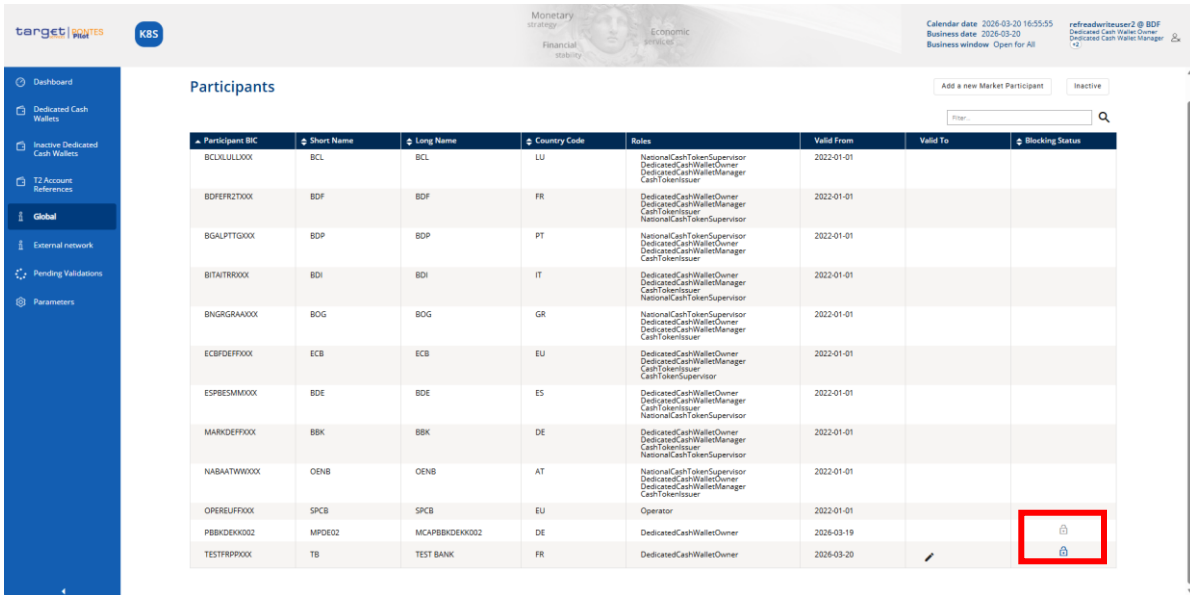
4.12.2 Blocking a participant

4.12.2.1 Blocking capability

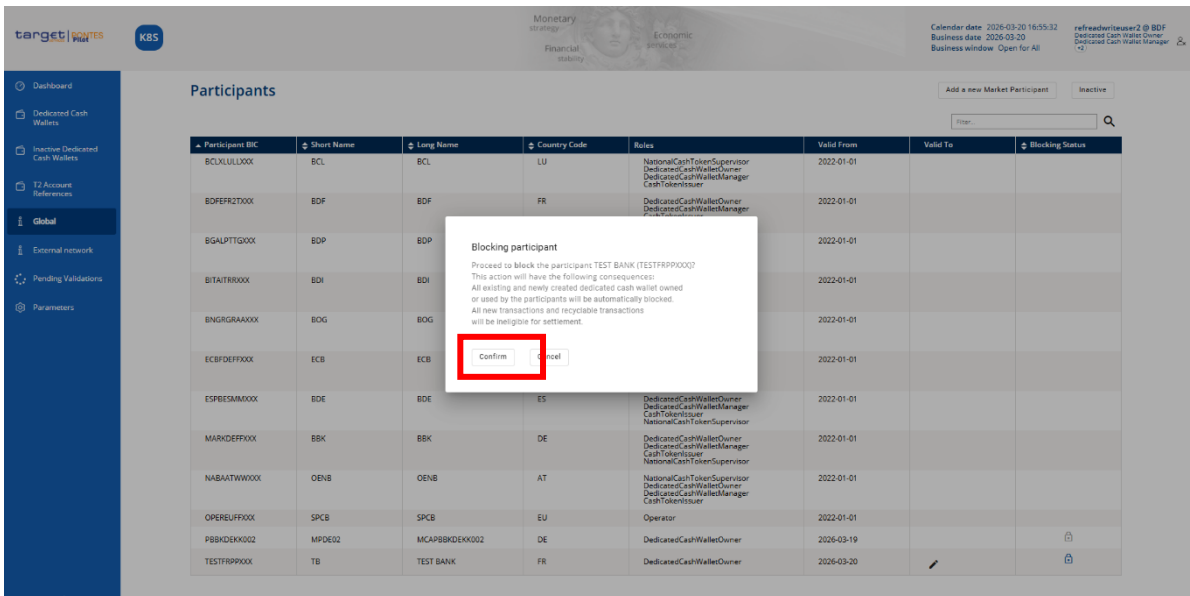
A participant may only be blocked by its NCB (DCW Manager). An NCB user needs a **Referential Read Write** profile to proceed with the blocking functionality.

4.12.2.2 Participant blocking

To block a participant, one need to access the *participant list* sub-tab in the *global tab*. The user needs to click on the blue padlock under the blocking status column.



A pop-up window will appear to confirm whether the user wants to confirm or cancel the blocking action.



After the confirmation, the participant status is blocked (plain blue padlock icon), meaning that any owned Dedicated Cash Wallet will be blocked as well.

It is to be noted that only Participants owning Dedicated Cash Wallets can be blocked.

A Dedicated Cash Wallet Manager can only block/unblock Market Participants under its jurisdiction.

Participant BIC	Short Name	Long Name	Country Code	Roles	Valid From	Valid To	Blocking Status
BCLXLULXXX	BCL	BCL	LU	NationalCashTokenSupervisor DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
BDFEFR2XXX	BDF	BDF	FR	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer NationalCashTokenSupervisor	2022-01-01		
BGALPTGXXX	BDP	BDP	PT	NationalCashTokenSupervisor DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
BITATRRXXX	BDI	BDI	IT	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer NationalCashTokenSupervisor	2022-01-01		
BNGRGRAXXX	BOG	BOG	GR	NationalCashTokenSupervisor DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
ECBDEFFXXX	ECB	ECB	EU	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
ESPEMMXXX	BDE	BDE	ES	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer NationalCashTokenSupervisor	2022-01-01		
MARKDEFFXXX	BBK	BBK	DE	DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer NationalCashTokenSupervisor	2022-01-01		
NABAATWXXX	OENB	OENB	AT	NationalCashTokenSupervisor DedicatedCashWalletOwner DedicatedCashWalletManager CashTokenIssuer	2022-01-01		
OPERLUFXXX	SPCB	SPCB	EU	Operator	2022-01-01		
PBKDKEX002	MPDE02	MCAPBKDKEX002	DE	DedicatedCashWalletOwner	2026-03-19		
TESTFRPP00X	TB	TEST BANK	FR	DedicatedCashWalletOwner	2026-03-20		Blocked

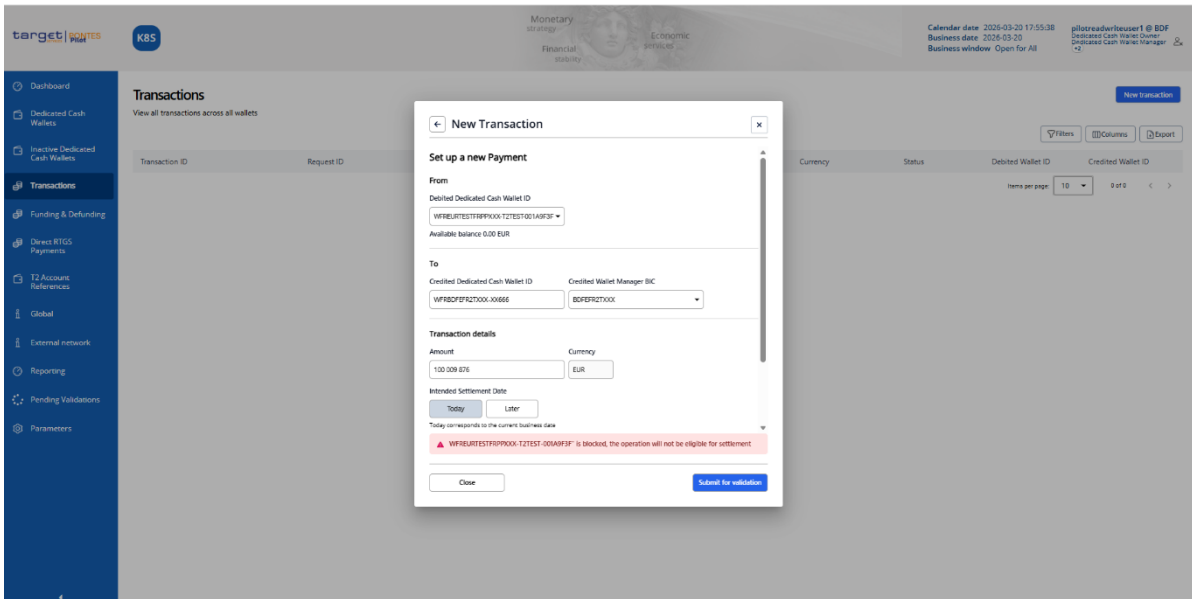
4.12.2.2.1 Dedicated Cash Wallet management of a blocked participant

Dedicated Cash Wallet of a blocked participant are automatically blocked. If a user tries to create a new wallet (see section 4.3.1), the wallet is created with the status blocked.

Wallet ID	Owner	Currency	Country Code	Creation Date	Last Modified	Blocking Status
WFRBDFEFR2XXX-XX666	BDFEFR2XXX BDF		FR	2026-03-19	2026-03-19 10:14:19	
WFREURBDFEFR2XXX-BDF_WALLET_001	BDFEFR2XXX BDF	EUR	FR	2026-03-17	2026-03-17 17:30:29	
WFREURTESTFRPP00X-TZTEST-001A9F3F	TESTFRPP00X TEST BANK	EUR	FR	2026-03-20	2026-03-20 17:04:48	Blocked

4.12.2.2.2 Transactions involving a blocked participant

A transaction involving a blocked participant will be ineligible for settlement. When submitting a request for a transaction involving a blocked participant, a warning message will appear to inform that the operation will be ineligible for settlement.



4.12.3 Unblocking a participant

4.12.3.1 Unblocking capability

Participants allowed to unblock are the same one as the one allowed to block, e.g.:

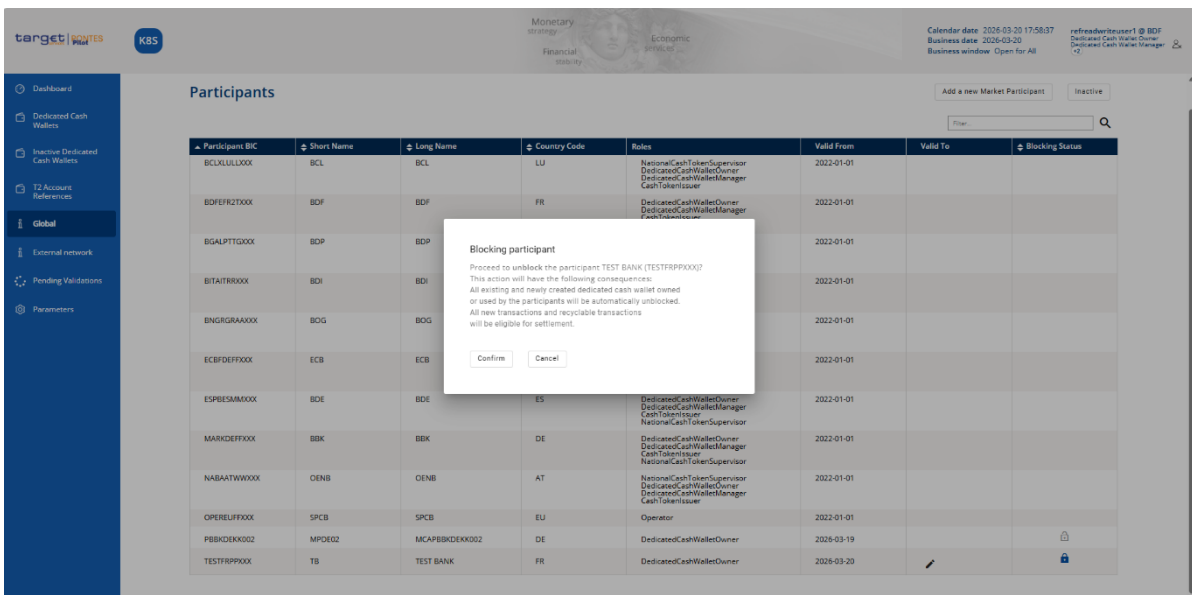
A participant may be blocked by its NCB with a **Referential Read Write** profile to proceed with the unblocking functionality.

4.12.3.2 Participant unblocking

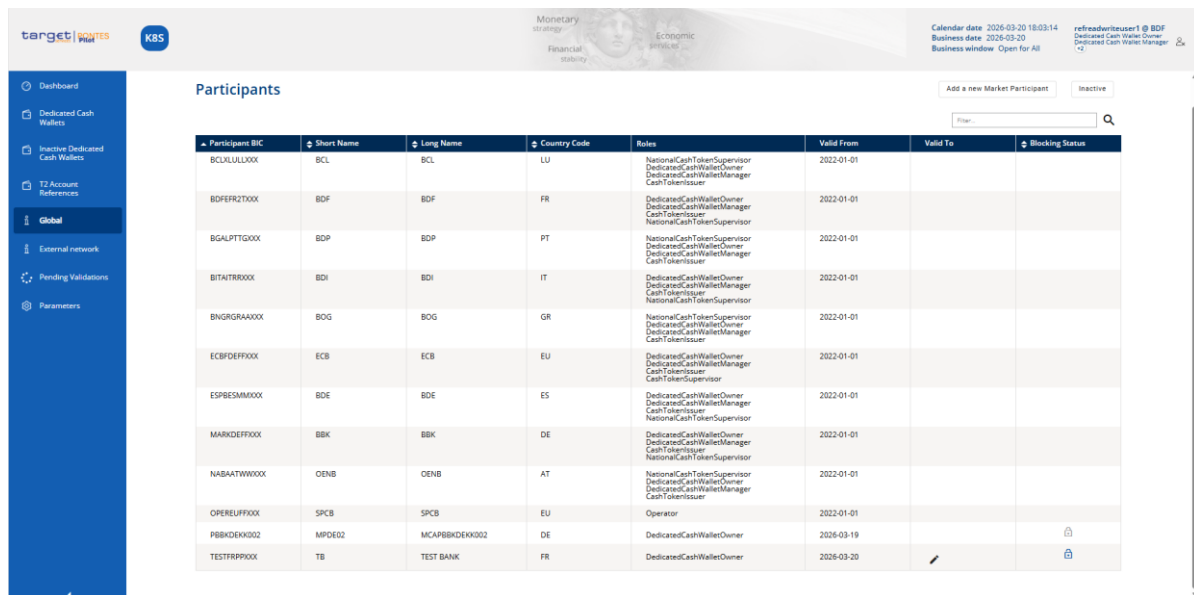
In order to unblock a participant, the user needs to access the *participant list* sub-tab in the *global tab*.

The user needs to click on the plain blue padlock icon under the blocking status column (locked padlock icon).

A pop-up window will appear asking to either confirm or cancel the unblocking.



Once the user has clicked on the *Confirm Button*, the padlock icon will appear opened again.



After this confirmation, the participant’s status is updated *Unblocked*, and all associated Dedicated Cash Wallet are automatically switched to an *Unblocked* status. The unblocking action is also reported to the corresponding wallets to ensure full synchronisation.

5 Annex 1: Glossary

Business Window: A defined time slot during the business day in the Pilot that determines the operations and access rights available to participants.

DCW: Dedicated Cash Wallet – a wallet used within the Pilot to hold and manage CBDC for participants and clients.

DvP: Delivery versus Payment – a settlement mechanism ensuring that delivery of securities occurs if and only if payment is made.

ESY DLT: Distributed Ledger Securities Settlement System – a DLT-based platform operated by Banque de France for securities settlement and CBDC operations.

PvP: Payment versus Payment – a settlement mechanism ensuring that a payment in one currency occurs if and only if the payment in another currency takes place.

T2 RTGS account: TARGET2 RTGS account – a reference to accounts in the TARGET2 system used for linking with DCWs in the Pilot.

SDD: Service Description Document