



Target Consolidation Training

Virtual Info session n°6 on CRDM Reference data

2021-11-22

9h30 – 12h

WEBEX EVENT

CRDM Reference data – accounts configuration



Event rules

Join Event Now

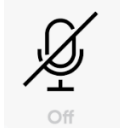
To join this event, provide the following information.

First name:

Last name:

Email address:

Event password:



6. Q&A

- Make sure you respect the naming convention
 - First name = Full name (first name + last name)
 - Last name = Bank name
 - Email = Professional email address
- Camera off by default
- Microphone off by default
- Questions allowed in the chat or by raising hand
 - In case of too many questions, send your question to Target.conso@bcl.lu
- Do not forget to lower hand after having asked a question

Agenda

0. Welcome
1. Introduction
2. Account threshold configuration
3. Liquidity transfer orders
4. Standing orders
5. Account Monitoring group
6. Report configuration
7. Message Subscription *(concerns only A2A participants)*
8. Routing Configuration *(concerns only A2A participants)*



1. Introduction

1. Introduction

For ALL participants the following reference data is set-up by the BCL (according to the registration form):

- Party reference data (including administrator users and invoice configuration)
- Cash Account reference data – CLM and RTGS reference data
- Groups configuration (optional) for CLM and RTGS groups
 - ✓ Banking Group
 - ✓ Settlement Bank Account Group
 - ✓ Liquidity Transfer Group
 - ✓ Billing Group

In addition, after the account reference data set-up by the BCL, the participants may create and maintain several reference data in the CRDM.

These functions will be further detailed during the rest of this presentation.



2. Account threshold configuration

2. Account threshold configuration

- The only account attributes that participants can modify in CRDM are the following :
- Floor/ceiling related attributes (relevant for CLM MCAs and RTGS DCAs):
 - floor/ceiling notification flags - U2A only
 - target amounts after breach of floor/ceiling - U2A only
 - Rule-based standing order for queued high/urgent payments (relevant for RTGS DCAs only) – U2A only

Note: Rule-based standing order due to floors and ceilings (relevant for CLM MCAs and RTGS DCAs) will be covered under part 3. Setting up standing orders as these are not part of the account attributes.

2. Account threshold configuration

U2A

Screen Access Common >> Cash >> Cash Accounts >> Search >> click on *Edit* button

Privileges Update Cash Account

The screenshot shows the 'Account Threshold Configuration' page in the Target system. The breadcrumb navigation is 'Common > Cash > Cash Accounts > Search > Edit'. The page is for editing a cash account with the following details:

- Parent BIC: BCLXLULLXX
- Short Name: BCEE
- Floor notification Amount: 1,000,000
- Currency: Euro
- Linked Account Type: (dropdown)
- BIC: BCEELULLXX
- Party Type: PMBK
- Ceiling notification Amount: 100,000,000
- Linked Account Reference: (empty)

The 'Account Threshold Configuration' section contains the following fields:

- Target Amount after Breaching Floor: 100,002
- Target Amount after Breaching Ceiling: 100,000,002
- Associated LT Account: RLUEURBCEELULLXXB00001RTGSEAC
- Floor Notification: ☒
- Ceiling Notification: ☒
- Ruled-based LT for Queued High Priority Payments: ☐
- Ruled-based LT for Queued Urgent Priority Payments: ☐

Below the form is a table with 7 columns: Target Amount After Breaching Floor, Target Amount After Breaching Ceiling, Associated LT Account, Floor Notification, Ceiling Notification, Ruled-based LT for Queued High Priority Payments, and Ruled-based LT for Queued Urgent Priority Payments. The table contains one row with the following values:

Target Amount After Breaching Floor	Target Amount After Breaching Ceiling	Associated LT Account	Floor Notification	Ceiling Notification	Ruled-based LT for Queued High Priority Payments	Ruled-based LT for Queued Urgent Priority Payments
100,002	100,000,002	RLUEURBCEELULLXXB00001RTGSEAC	Yes	Yes	No	No

Total rows: 1

Buttons for Submit, Reset, and Cancel are located on the right side of the form.

2. Account threshold configuration

A2A

- [acmt.015 - AccountExcludedMandateMaintenanceRequest](#) can be used to instruct an update of the attributes related to floor/ceiling notification amounts
- [CRDM](#) will send in return:
 - [acmt.010 – AccountRequestAcknowledgement](#) when the update of the Cash Account has been successfully processed or queued
 - [acmt.011 – AccountRequestRejection](#) when the update has been rejected

Detailed information is available in the [CRDM UDFS](#) Section 3.1 List of messages.



3. Liquidity transfer orders

3. Liquidity transfer orders

- CRDM allows to configure **Liquidity Transfer Order (LTO)** to trigger liquidity transfers in different services on a pre-determined basis.
- For T2, two types of LTO are possible:
 - ✓ Standing Orders: executed repeatedly for a set number of days at a certain time, starting and ending at a predefined date
 - ✓ Rule-Based Floor/Ceiling Orders: executed upon breach of a floor/ceiling threshold to automatically transfer liquidity from one account to another,
- Standing Orders can be triggered upon reaching a specific **business day event**. It is not possible to trigger a time-based standing order as it is the case for T2S (as CRDM serves to configure standing orders linked to T2S, the “execution time” field is available in the CRDM screen)
- LTOs can be configured in **U2A only**

3. Liquidity transfer orders

3.1 Standing liquidity transfer order (LTO)

U2A

- Standing/Predefined Liquidity Transfer Order – New/Edit Screen

Screen Access *Common >> Cash >> Standing/Predefined Liquidity Transfer Order >> New*

OR Common >> Cash >> Standing/Predefined Liquidity Transfer Order >> Search >> click on New or Edit button

Privileges Create Liquidity Transfer Order - Update Liquidity Transfer Order

2 Common > Cash > Standing/Predefined Liquidity Transfer Order > + New

STANDING/PREDEFINED LIQUIDITY TRANSFER ORDER NEW

Order Reference:

Valid From: Valid To:

Amount:

Currency:

Dedicated Amount: ☐ All Cash: ☐

Order Type:

Event Type:

Execution Time: :

Creditor Account Type:

Creditor Cash Account Number:

Debited Cash Account Number:

AS Procedure:

Submit Reset Cancel

3. Liquidity transfer orders

3.2 Rule-based liquidity transfer order

U2A

The same screen is used to configure rule-based floor/ceiling liquidity transfers.

2 Common Cash Standing/Predefined Liquidity Transfer Order + New

STANDING/PREDEFINED LIQUIDITY TRANSFER ORDER NEW

Order Reference:

Valid From: Valid To:

Amount: Currency:

Dedicated Amount: ☐ All Cash: ☐

Order Type:

Event Type: Execution Time: :

Creditor Account Type:

Creditor Cash Account Number: Debited Cash Account Number:

AS Procedure:

Submit Reset Cancel

Select "Rule-based floor" or "Rule-based ceiling" as order type



4. Standing Orders

4. Standing orders

- CRDM allows to define [Standing Orders for Limits](#) on RTGS DCAs.
 - ✓ Standing orders for limits (bilateral and multilateral limits) **are relevant only for RTGS**
- [Standing Orders for Reservations](#) may also be defined on RTGS DCAs or Main Cash Accounts with a dedicated [priority](#) attribute.
 - ✓ They are relevant for the following use cases:
 - reservations in the [MCA](#) for [central bank operations](#) (relevant for CLM only)
 - reservations in the [RTGS DCA](#) for [high/urgent payments](#) (relevant for RTGS only).
- Standing order in [U2A only](#), but can be [modified](#) in U2A and in A2A,

4. Standing orders

4.1 Standing Order for Reservation

U2A

- Standing Order for Reservation – New/Edit Screen

Screen Access T2 >> Cash >> *Standing Order for Reservation* >> *New*

OR T2 >> Cash >> *Standing Order for Reservation* >> click on *New* or *Edit* button

Privileges Create Standing Order for Reservation - Update Standing Order for Reservation

STANDING ORDER RESERVATION NEW

Cash Account Number: Choose...

Amount:

Valid From: yyyy-mm-dd

Valid To: yyyy-mm-dd

Priority:

Submit

Reset

Cancel

4. Standing orders

4.1 Standing Order for Reservation

A2A

Standing Order for Reservations can be modified in A2A using the following message:

- Camt.048 'Modify Reservation'
- In response to the *camt.048* message, CRDM sends a *camt.025* message to advise the progressive status of the reservation modification.

Detailed information is available in the CRDM UDFS Section 3.1 List of messages.

4. Standing orders

4.2 Standing Order for Limits

Screen Access

Common >> Cash >> Limits >> Search

OR Common >> Cash >> Cash Account >> Search >> click on Details button >> click on Limits button

Privileges

Delete Limit - Limit query

2
Home
Common
Cash
Limits
Search

LIMIT

Status:
Active
Limit Type:
All

Limit Id:
Cash Account Number:

Authorised BIC:
Amount From:
Amount To:

Unlimited Amount:
Valid From From:
Valid From To:
Valid To From:
Valid To To:
To Account BIC:
Choose BIC
Currency:
All

Search
Reset

+ New

Status	Limit Id	Cash Acco...	Pare...	BIC	Short N...	CM...	L	L...	V...	V...	T...	C...
Active	500200171	RTGSDCA-CR42	NCBXITRR	PMBKITI	Test CSLD PM	0	T2 Bil	100,000	2021-0	2021-0	PMBK	EUR
Active	500195162	RTGSDCA-CR42	NCBXITRR	PMBKITI	Test CSLD PM	0	T2 Bil	1,500,0	2021-0	2021-0	PMBK	EUR

Edit
Delete
Restore
Revisions
CMB Details
Limit Utilisation

4. Setting up standing orders

4.2 Standing Order for Limits

U2A

Screen Access *Common >> Cash >> Limits >> New*
OR Common >> Cash >> Limits >> Search >> click on New or Edit button

Privileges Create Limit - IUpdate Limit

LIMIT NEW

Limit Type:

Cash Account Number:

Authorised BIC:

Limit Amount:

Unlimited: ☐

Valid From:

Time: :

Valid To:

Time: :

To Account BIC:

4. Setting up standing orders

4.2 Standing Order for Limits

A2A

- Standing order limits can be managed in A2A using the following messages:

Message type	Use case	Sent by
camt.009 GetLimit	Query Standing Order for Limit	Business sender
camt.010 ReturnLimit	Standing Order for Limit Query Response	CRDM
camt.011 ModifyLimit	Update Standing Order for Limit	Business sender
camt.012 DeleteLimit	Delete a Standing Order for Limit	Business sender

- Detailed information is available in the CRDM UDFS Section 3.1 List of messages



5. Account Monitoring Group

5. Account monitoring group

- Payment banks can create an Account Monitoring Group(AMG). An AMG is an optional group which can be used in the CLM. It grants a collective view over the liquidity of the involved accounts to payment banks.
- An AMG can contain accounts from several services (e.g. RTGS, CLM, T2S), as such it is relevant for all these services.
- One Party (leader party) is responsible for the setup of the group while other Parties are allowed to include their data.
The leader party of the AMG can see the liquidity of all included accounts while the other participants of the Group can only see the liquidity of their accounts.
- AMG can be set-up in [U2A only](#).

5. Account monitoring group

U2A

Screen Access T2 >> Cash>> Account Monitoring Group >> New

OR T2 >> Cash>> Account Monitoring Group >> Search >> click on New or Edit button

Privileges Create Account Monitoring Group - Update Account Monitoring Group

ACCOUNT MONITORING GROUP NEW

Group Name:

Leader Parent BIC: Leader Party BIC:

Cash Account number:

Valid From: Valid To:

Cash Account Number	Valid From	Valid To
No Rows To Show		

Total rows: 0



6. Report configuration

6. Report configuration

- CRDM allows to configure the generation and sending of reports for users of specific Services/components.
- The reports contain data relevant for each specific receiving Party.
- CLM/RTGS Reports can also be configured for a specific Cash Account.
- The available **report types** are
 - CLM Statement of Accounts
 - RTGS Statement of Accounts
 - RTGS Directory (Full and Update version)

6. Report configuration

Statement of account

- The “statement of accounts” is created during the End-of-day period (18:00 - 18:45 CET),
- The report is provided in the form of an ISO 20022 message:
camt.053 – BanktoCustomerStatement
- For A2A participants there are two configuration options:
 - ✓ pull mode : the report is created and participants can query it until it is replaced by the next day report
 - ✓ push mode : the report is created and sent to the Party Technical Address defined in the stored routing (see section 7 “Routing configuration”)
- For U2A only participants, the report is created and participants can download it in the CLM/RTGS GUI.

6. Report configuration

RTGS Directory

- The RTGS Directory provides information to support the routing of payments in RTGS.
- It includes the list of published BICs for RTGS Participants and parties that are addressable within RTGS, with the relevant changes occurred since the last report generation.

RTGS Directory
BIC
<u>Addressee BIC</u>
Account BIC
<u>Institution Name</u>
<u>City Heading</u>
National <u>Sorting</u> Code
<u>Main BIC Flag</u>
<u>Type of Change</u>
<u>Valid From</u>
<u>Valid To</u>
<u>Participation Type</u>

- The content of the RTGS directory is extracted based on CRDM data (Cash Account, Authorised Account User, Party).
- CBs can exclude specific Cash Accounts from inclusion in the RTGS Directory by means of a dedicated «non-published» flag.
- The RTGS Directory can be configured to be sent in push mode via Report Configuration or downloaded in pull mode from a dedicated GUI screen.

6. Report configuration

RTGS Directory

- The RTGS Directory is generated both in **full and delta** version **daily** at **17:00** CET.
- The participants can receive the directory in :
 - ✓ **push mode** at the end of day, in A2A, for participants that have created a Report Configuration for it,
 - ✓ **pull mode** any time during service hours, by downloading the directory from the CRDM GUI.

6. Report configuration

U2A

- Report Configuration – New/Edit Screen

Screen Access

Common >> Messages and Reports >> Report Configuration >> New

OR Common >> Messages and Reports >> Report Configuration >> Report Configuration – search/list screen >> click on New or Edit button

Privileges

Create Report configuration -Update Report configuration

REPORT CONFIGURATION NEW

Owner Parent BIC: BCLXLULLXXX
Cash Account Number: Choose...
Configuration Name: RTGS Directory
Service: T2 RTGS COMPONENT
Frequency:
System Entity Wide Reporting Flag: ☐

Owner Party BIC: BCEELULLXXX
Configuration Description: RTGS Directory
Report Name: RTGS Directory
Delta Mode: ☐

Submit
Reset
Cancel

Party Links

Opting Parent BIC: Choose BIC
Scheduled Time:
Event Type: Choose...
Valid From: yyyy-mm-dd
Opting Party BIC: Choose BIC
Push Mode: ☐
Currency:
Valid To: yyyy-mm-dd

Opting Parent BIC	Opting Party BIC	Push Mode	Scheduled Time	Event Type	Currency	Valid From	Valid To
BCLXLULLXXX	BCEELULLXXX	No				2021-11-18	

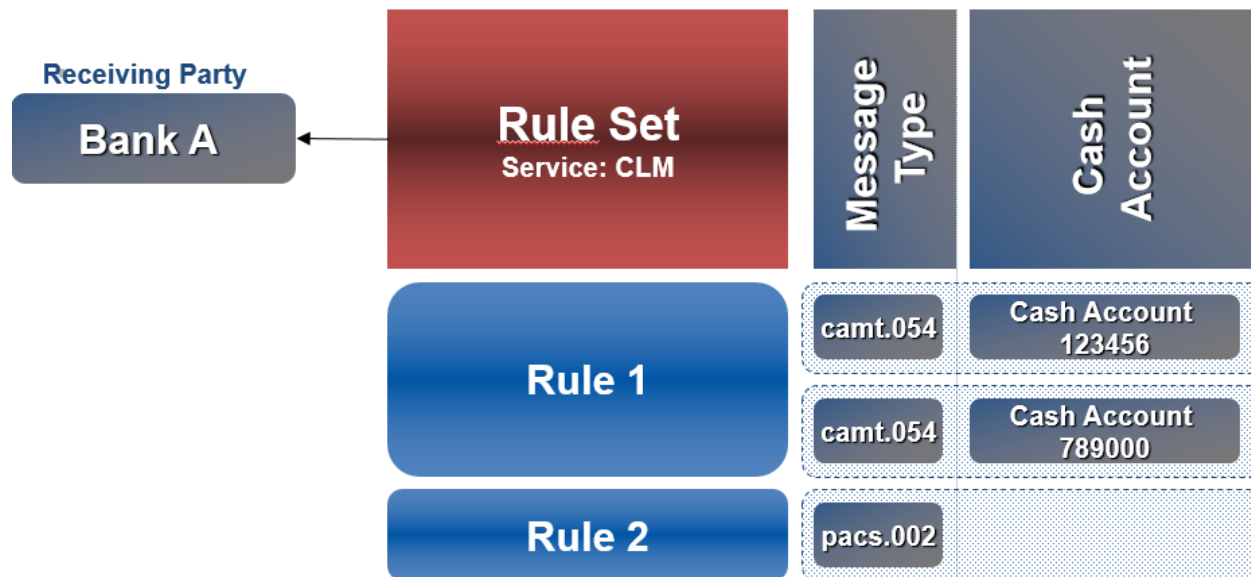


7. Message subscription

6. Message subscription

U2A

- The CRDM [Message Subscription](#) model allows A2A participants to configure the specific set of messages they want to receive as [interested parties](#).
- Message Subscription configurations are based on [Rule Sets](#) containing [Rules](#) that trigger the sending of the specific message if met (message type, cash account).



6. Message subscription

Configuration of a New Message Subscription Rule Set

U2A

- Message Subscription Rule Set – New/Edit Screen

Screen Access *Common >> Messages and Reports >> Message Subscription Rule Set >> New*
OR Common >> Messages and Reports >> Message Subscription Rule Set >> Message Subscription Rule Set – search/list screen >> click on New or Edit button

Privileges Create Message Subscription Rule Set - Update Message Subscription Rule Set

The screenshot shows the 'MESSAGE SUBSCRIPTION RULE SET NEW' form. The top navigation bar includes the 'target' logo and user information: 'BCEEadmin | 2021-11-18 11:57:00 | ? Help | Logout'. The breadcrumb trail is 'Common > Messages and Reports > Message Subscription Rule Sets > + New'. The form fields are as follows:

Field	Value
Name:	camt.054
Description:	camt.054
Service:	T2 CLM COMPONENT
Valid From:	2021-11-19
Valid To:	yyyy-mm-dd
Positive/Negative parameter set:	Positive
Creator Parent BIC:	BCLXLULLXXX
Creator Party BIC:	BCEELULLXXX

On the right side of the form, there are three buttons: 'Submit' (green), 'Reset' (blue), and 'Cancel' (grey).

Below the form fields is a section titled 'Interested Parties'. It contains a table with two columns: 'Parent BIC' and 'Party BIC'. The table has one row with the values 'BCLXLULLXXX' and 'BCEELULLXXX' respectively. There are also search and add buttons for this section.

6. Message subscription

Configuration of a New Message Subscription Rule Set

U2A

- Message Subscription Rule – New/Edit Screen

**Screen
Access**

Common >> Messages and Reports >> Message Subscription Rule Set >> Message Subscription Rule Set - search/list screen >> Click on the search button >> Click on the details button >> Click on the Message Subscription Rule button >> Click on the add rule button

Or Common >> Messages and Reports >> Message Subscription Rule Set >> Message Subscription Rule Set - search/list screen >> Click on the search button >> Click on the details button >> Click on the Message Subscription Rule button >> select a Rule and click on edit rule button

Privileges

Create Message Subscription Rule
Update Message Subscription Rule
Message Subscription Rule List Query
Message Subscription Rule Set Details Query
Message Subscription Rule Set List Query

6. Message subscription

Configuration of a New Message Subscription Rule Set

U2A

The screenshot shows the 'MESSAGE SUBSCRIPTION RULE NEW' configuration page in the Target U2A system. The page is divided into several sections for rule configuration.

Header: target logo, user 'BCEEadmin', session ID, business date, stage, and version.

Navigation: Common, Messages and Reports, MSRS, Search, Details, New Message Rule.

Form Fields:

- Service:** T2 CLM COMPONENT
- Rule Set Id:** 300230561
- Name:** RULE SET BCEE
- Rule Set Valid From:** 2021-07-28
- Rule Set Valid To:** 9999-12-31
- Sequence #:** 1
- Valid From:** 2021-11-19
- Valid To:** yyyy-mm-dd
- Boolean Expression:**

Buttons: Submit, Reset, Cancel.

Predicates Section:

- Predicates:** A Rule must contain at least a Message Type, a Cash Account, a Business Case Code, a Underlying Message Type.
- Group:** Group Name is Invalid. Predicates mandatory. + Add Group.
- Predicate:** Choose... dropdown menu with options: Message Type, Cash Account, Business Case Code, Underlying Message Type.
- Predicate:** Message Type dropdown menu with options: Choose..., acmt.010, neda.016, neda.008, neda.029, neda.030, neda.020, neda.028, neda.044, neda.047, neda.051, camt.025, camt.054, sent.014, sent.015, sent.024, sent.025, sent.027, sent.028, sent.029.



7. Routing Configurations

8. Routing configuration

- **Routing configurations** are defined by each Party.
- Individual Services/components apply mandatory routing for specific types of communications (e.g. errors on inbound messages or query results) – no configuration applies in this case.
- In addition, Parties can define **default** and **conditional routing** configurations
 - The setup of a default routing need the following informations :
 - ✓ the routing description
 - ✓ the network service
 - ✓ the party technical address
 - For a conditional routing, the type of message must also be defined,
 - ✓ CRDM: RTGS Directory, CLM Repository.
 - ✓ CLM: camt.053 (for Account Statements and General Ledgers).
 - ✓ RTGS: camt.053 (for Account Statements).
 - ✓ T2S: all outgoing messages not covered by mandatory routing.
 - ✓ Billing component: camt.077.

8. Routing configuration

- Routing – New/Edit Screen

Screen Access

Common >> Network Configuration >> Routing >> New

OR Common >> Network Configuration >> Routing >> Search >> Click on the new or edit button

Privileges

Create Routing

Update Routing

2 Common > Network Configuration > Routing > + New

ROUTING NEW

Description: DEFAULT ROUTING CRDM Network Service: T2CRDM.SWIFT.MSGRT

Parent BIC: BCLXLULLXX Party BIC: BCEELULLXX Party

Technical Address: * Default Routing: ☐

Compression Flag: Sequence:

Size (lower bound): Size (upper bound):

Currency: All Message Type: Choose..

Positive: ☐

Submit Reset Cancel

*Technical address defined in the registration form for the selected network service

Event Closure

Any questions ?

Please send all your questions to OPRef@bcl.lu
or call our hotline 47 74 46 90

Documentation :

<https://www.ecb.europa.eu/paym/target/consolidation/profuse/html/index.en.html>

CRDM User handbook

https://www.ecb.europa.eu/paym/target/consolidation/profuse/shared/pdf/2021-05-19_crdm_uhb_v2-0.pdf

CRDM UDFS

https://www.ecb.europa.eu/paym/target/consolidation/profuse/shared/pdf/2021-04-01_t2_udfs_crdm_v2-2.pdf

Registration and onboarding guide

https://www.ecb.europa.eu/paym/target/consolidation/profuse/shared/pdf/2021-06-09-TARGET_SERVICES_REGISTRATION_AND_ONBOARDING_GUIDE.pdf