



Target Consolidation Training

Virtual Info session n°11 on «How do I instruct a payment in U2A»

2021-11-24

10h30 – 11h30

WEBEX EVENT

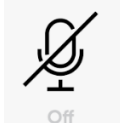


Event rules

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 RTGS GUI
2. Example Financial Institution Credit Transfer (pacs.009)
 - 2.1 Administration – Query Task Queue
 - 2.2 Query Cash Transfers
 - 2.3 Query RTGS Cash Account Liquidity
3. Example Customer Credit Transfer (pacs.008)
4. Statement of Account (RTGS U2A Only party)
5. Annex (Fields and Buttons)

Agenda

0. Welcome

- The presentation aims to cover a test scenario of a pacs.009 and a pacs.008. and to demonstrate how the user can follow up on tasks, query for cash transfers and the settlement status and query the RTGS cash account liquidity.
- The presentation will not focus on payment return (i.e. pacs.004) which is not yet implemented for testing in U2A. We will add respective screen documentation once available.
- What is possible in U2A:

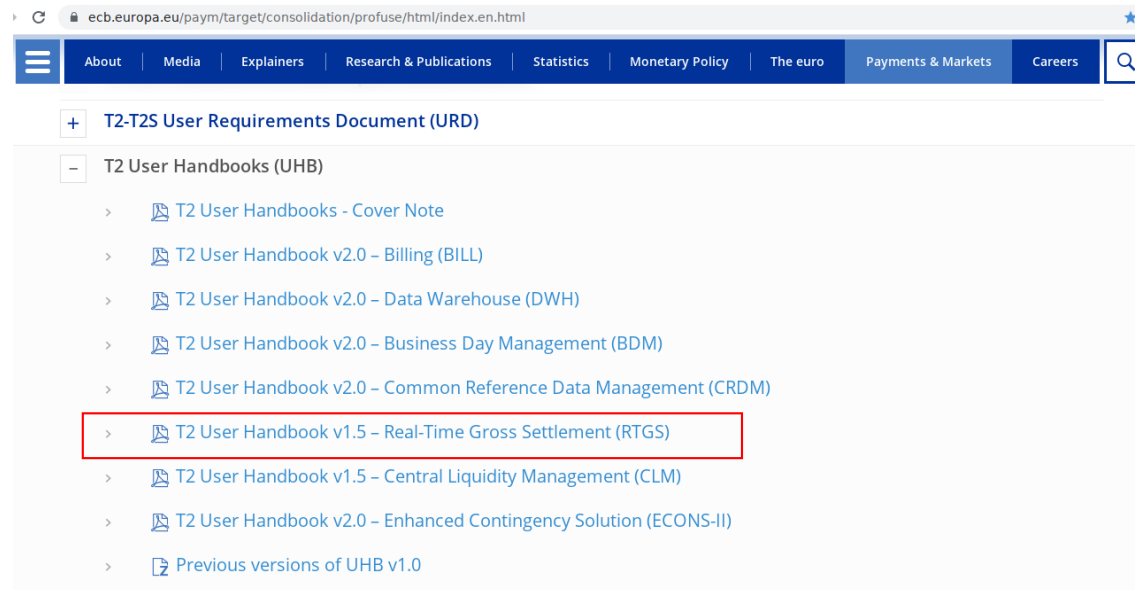
Cash transfer order	Cash transfer order type	Message Identifier	Message Name	Initiation via U2A possible
Credit transfer order for a customer payment	Customer payment	pacs.008 [761]	CustomerCreditTransfer [761]	Yes
Credit transfer order for a payment return	Interbank payment	pacs.004 [752]	PaymentReturn [752]	Yes
Credit transfer order for an interbank payment	Interbank payment	pacs.009 [787]	FinancialInstitutionCreditTransfer [787]	Yes
Direct debit order for an interbank payment	Interbank payment	pacs.010 [809]	FinancialInstitutionDirectDebit [809]	No
Liquidity transfer order	Interbank payment	camt.050 [632]	LiquidityCreditTransfer [632]	Yes
AS transfer order	AS transfer order	pain.998 [854]	ASTransferInitiation [854]	No



1. Introduction RTGS GUI

❑ Most relevant documentation

- The well-known T2-T2S consolidation for professional use page at the ECB:
<https://www.ecb.europa.eu/paym/target/consolidation/profuse/html/index.en.html>



1. Introduction RTGS GUI

❑ Set-up and Login (high-level):

- The RTGS UHB includes general information about the communication network and services and the technical requirements.
- Further reference must be made to the ESMIG UDFS document and (e.g. qualified browser settings, JavaScript enabled[...]).
- Access to the GUI: users are directed to the initial ESMIG portal page (“landing page”) which ensures the proper routing to the web applications the user has been granted access to.
- Prior to the first GUI login access: “admin user” has to be created, the admin user then creates users which can access the GUI.

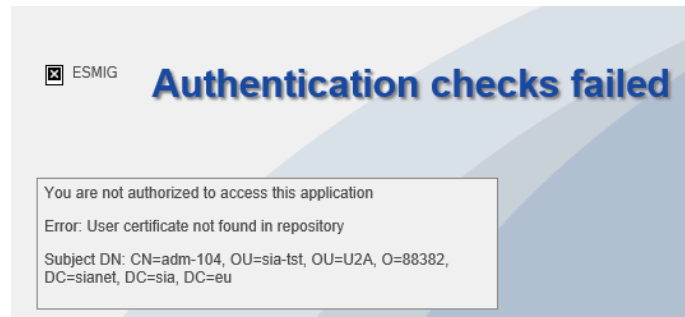
- In order to access a service (e.g. T2 or TIPS) and the applications/components (e.g. CRDM, RTGS, CLM /DWH ...) on the ESMIG landing page the party administrator (“admin user”) needs to configure several elements (in CRDM):
 - System user with login name and system user reference.
 - Distinguished Name (DN) corresponding to the certificate uploaded on the token.
 - Create link between the created user and the created DN – used to connect to ESMIG.
 - Grant the user with the roles and privileges for the services and applications/components he needs to have access to.

- Only registered users have access to the RTGS GUI.

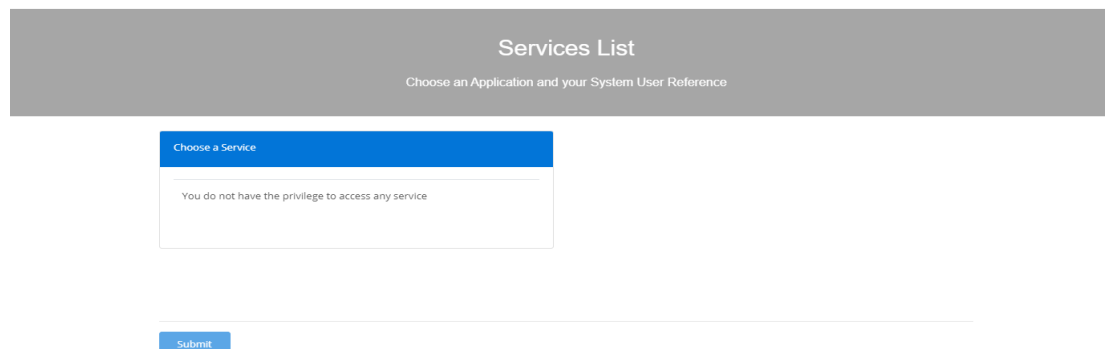
1. Introduction RTGS GUI

❑ Access to the GUI

- If the access to the service/ applications is **not properly configured** the following messages might return:
 - Example potential issue with the user and DN set-up (no access to ESMIG):



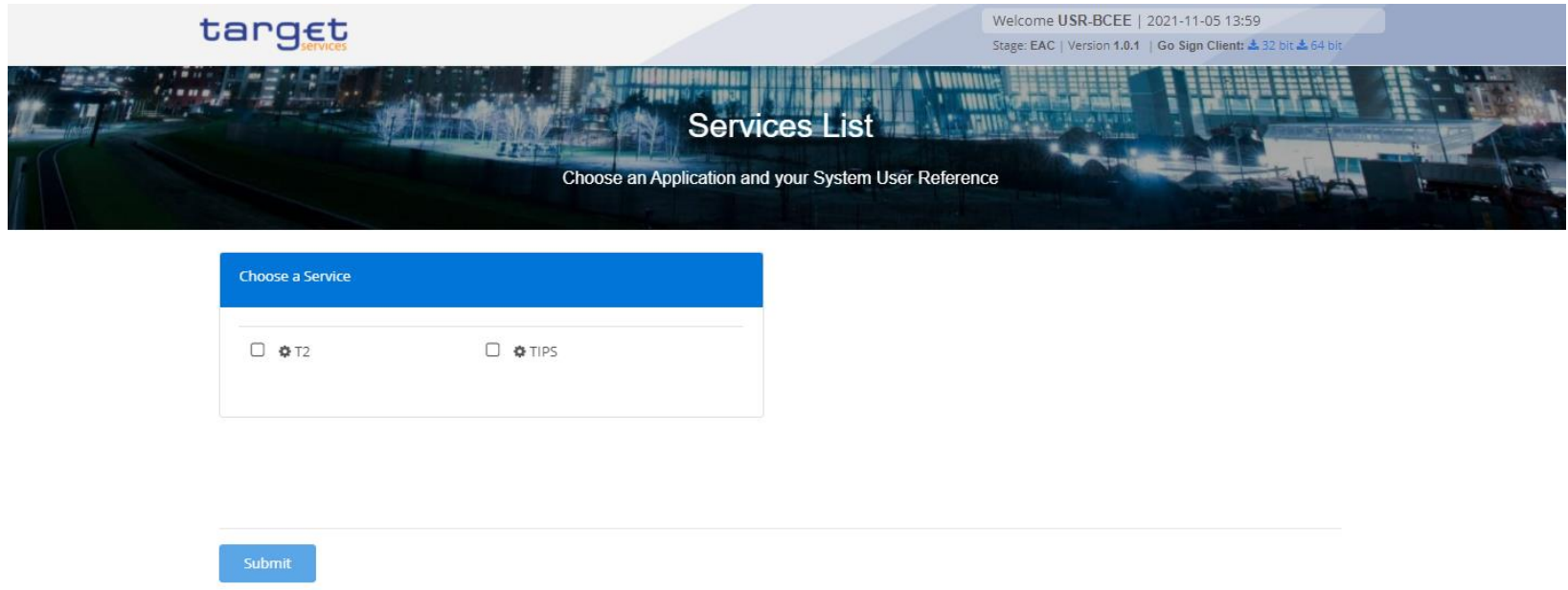
- Example potential issue with the roles and privileges: user can connect to ESMIG but no service/application can be selected:



1. Introduction RTGS GUI

☐ Access to the GUI

- Users are directed to the initial ESMIG portal page (“landing page”) which ensures the proper routing to the web applications the user has been granted access to.

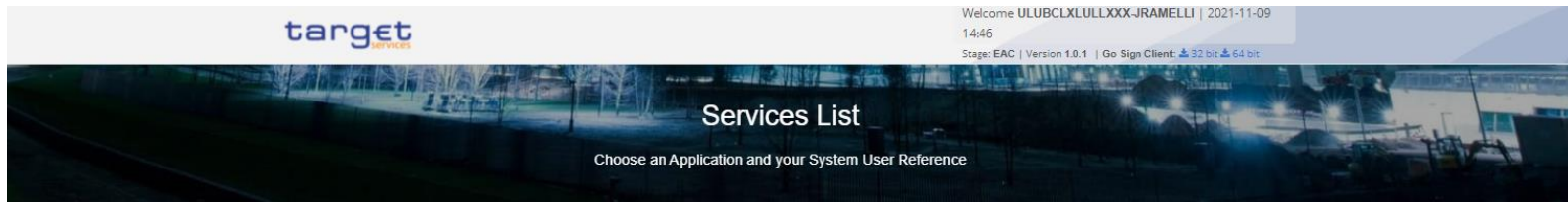


The screenshot displays the 'target services' landing page. At the top, the 'target services' logo is on the left, and a welcome message 'Welcome USR-BC EE | 2021-11-05 13:59' is on the right, along with system details: 'Stage: EAC | Version 1.0.1 | Go Sign Client: 32 bit, 64 bit'. The main header area features a cityscape background with the text 'Services List' and 'Choose an Application and your System User Reference'. Below this, a 'Choose a Service' section contains two radio button options: 'T2' and 'TIPS'. A 'Submit' button is located at the bottom of the form.

1. Introduction RTGS GUI

❑ Access to the GUI

- User to select the service, component/application and system user (“your system user ID”).
- Press submit and reach the welcome page of the GUI.



Choose a Service

☐ TIPS ☒ T2

Choose Component or Application

☐ CRDM
☐ Data Migration Tool
☐ Data Warehouse
☒ RTGS
☐ Trouble Management System

Choose a System User

☒ ULUBCLXLULLXXX-jramelli

Submit

1. Introduction RTGS GUI

- ❏ [Access to the GUI](#)
 - Welcome page RTGS



1. Introduction RTGS GUI

☐ Example of payments in this presentation

- Financial Institution Credit Transfer (**pacs.009**) BCL to BCEE to fund BCL account held with BCEE, EUR 1,500.00 on value date 10/11/2021.
- Customer Credit Transfer (**pacs.008**) BCL to settle own invoice with a supplier “ABC Bancaire Luxembourg S.A.” having its account at DBSALULLXXX held with BCEE, EUR 4,380.00 on value date 28/10/2021.

2. Example Financial Institution Credit Transfer (pacs.009)

- ❑ [Screen access: Cash transfers and messages >> Financial Institution Credit Transfer – New screen](#)
- On the left hand menu open cash transfers and messages and select “New Financial Institution Credit Transfer” in order to reach the new screen.

The screenshot displays the Target Real Time Gross Settlement interface. At the top, the Target logo is on the left, followed by "Real Time Gross Settlement" and "EXTERNAL ACCEPTA... | Business Day 2021-10-11". On the right, user information "User: TEST User-2 OP4 (0.35.0 #19)" and a "placeholder logo" are visible. Below the header is a dark blue navigation bar with a hamburger menu icon, an envelope icon, and the word "Welcome". To the right of the bar are icons for help, settings, and power. A red box highlights the hamburger menu icon. Below the navigation bar, a list of menu items is shown. The "Cash Transfers and Messages" item is highlighted with a red box. A sub-menu is open, showing several options. The "New Financial Institution Credit Transfer" option is highlighted with a red box.

target T2 Real Time Gross Settlement	
EXTERNAL ACCEPTA... Business Day 2021-10-11	
User: TEST User-2 OP4 (0.35.0 #19)	
placeholder logo	
Welcome	
Cash Transfers and Messages	Query Cash Transfers
Liquidity	Query Messages
Liquidity Management Features	Query Business Cases
Ancillary System	Query Account Postings
Reference Data	New Customer Credit Transfer
Administration	New Financial Institution Credit Transfer
Monitoring	New Payment Return
	Upload A2A File or Message

2. Example Financial Institution Credit Transfer (pacs.009)

- ❑ [Screen access: Cash transfers and messages >> Financial Institution Credit Transfer – New screen](#)

target

services

T2

Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-11

User:
Release:TEST User-2 OP4
(0.35.0 #19)

placeholder logo

New Financial Institution Credit Transfer

+ Business Application Header*

- FinancialInstitution Credit Transfer*

- Credit Transfer Transaction Information*

+ Instructing Agent*

+ Debtor*

+ Debtor Agent

+ Instructed Agent*

+ Creditor*

+ Creditor Agent

+ Interbank Settlement*

+ Payment ID*

+ Settlement Time Request

+ Payment Type Information

+ Remittance Information

+ Previous Instructing Agents

+ Intermediary Agents

❑ This screen offers the possibility to enter a new financial institution credit transfer (FICT)

❑ FICT may be entered by the following entities:

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

❑ This screen consists of several sections that contain fields the user can fill. By default, all sections are closed.

❑ The GUI indicates which fields are mandatory when the user starts to enter information in a specific input field. An asterisk (*) in the title cell indicates a mandatory section.

Submit

Reset

Display Errors

Collapse All

Expand All

2. Example Financial Institution Credit Transfer (pacs.009)

Business Application Header

The screenshot displays the Target2 Real Time Gross Settlement interface. The top navigation bar includes the Target2 logo, the text "Real Time Gross Settlement EXTERNAL ACCEPTA...", and the user information "User: Jerome RAMELLI - OP4 (0.35.0 #25)". The main heading is "New Financial Institution Credit Transfer".

The "Business Application Header*" section contains the following fields:

- From***: BICFI* BCLXLULLXXX (with a blue arrow pointing to the "Originator" label)
- To***: BICFI* BCEELULLXXX (with a blue arrow pointing to the "Beneficiary" label)
- Business Message ID (Generated)**: (empty field)

Two blue callout boxes provide additional information:

- (*) From BICFI:** This field shows for payment orders sent by the party itself: Addressee BIC of the account given in the 'Instructing Agent' element in the payload.
- (*) To BICFI:** User to enter the corresponding BIC to which the payment is sent.

The "FinancialInstitution Credit Transfer*" section contains the following expandable fields:

- Credit Transfer Transaction Information***
 - Instructing Agent*
 - Debtor*
 - Debtor Agent
 - Instructed Agent*
 - Creditor*
 - Creditor Agent
 - Interbank Settlement*
 - Payment ID*
 - Settlement Time Request
 - Payment Type Information
- Remittance Information**

At the bottom, there are buttons for "Submit", "Reset", "Display Errors", "Collapse All", and "Expand All".

2. Example Financial Institution Credit Transfer (pacs.009)

☐ Instructing Agent, Debtor ID, Debtor Account ID

Financial Institution Credit Transfer*

Credit Transfer Transaction Information*

Instructing Agent*

BICFI* LEI

Debtor*

Debtor ID*

BICFI LEI

Clearing System ID Code

Name

+ Postal Address

Debtor Account ID

IBAN

Other ID

Additional Account Information

Cash Account Type Code

Currency (Code)

Name

(*) Instructing Agent / BICFI:
User to enter the BIC of the instructing agent,
i.e. the BIC of the account to be debited.

(*) Debtor ID / BICFI:
User to enter the BIC of the debtor.

Debtor Account ID / Other ID:
Possibility to enter identification for the debtor account,
this field and the field "IBAN" are mutually exclusive.
BCL used its RTGS a/c no.

2. Example Financial Institution Credit Transfer (pacs.009)

☐ Instructed Agent, Creditor ID, Creditor Account ID

The screenshot shows a form for a Financial Institution Credit Transfer (pacs.009). It is divided into three main sections: Instructed Agent, Creditor ID, and Creditor Account ID. Each section has a minus sign icon to its left. The Instructed Agent section has a BICFI field with the value 'BCEELULLXXX' and an LEI field. The Creditor ID section has a BICFI field with the value 'BCLXLULLXXX', a LEI field, a Clearing System ID Code field, a Clearing System field, and a Name field. Below these is a plus sign icon and the text 'Postal Address'. The Creditor Account ID section has an IBAN field with the value 'LU18XXXXXXXX' and an Other ID field. A plus sign icon and the text 'Other ID' are also present. Three blue callout boxes with white text provide instructions: the first points to the Instructed Agent BICFI field, the second points to the Creditor ID BICFI field, and the third points to the Creditor Account ID IBAN field. Orange arrows indicate the flow of information from the callouts to the respective fields.

Instructed Agent*

BICFI* BCEELULLXXX LEI

Creditor*

Creditor ID*

BICFI BCLXLULLXXX LEI

Clearing System ID Code Clearing System

Name

+ Postal Address

Creditor Account ID

IBAN LU18XXXXXXXX Other ID

+ Other ID

(*) Instructed Agent / BICFI:
User to enter the BIC of the account to be credited in RTGS.

(*) Creditor ID / BICFI:
User to enter the BIC of the creditor.

Creditor Account ID / IBAN:
User can enter the IBAN of the creditor account.

2. Example Financial Institution Credit Transfer (pacs.009)

❑ Interbank Settlement Amount, Interbank Settlement Date, Settlement Priority

— Interbank Settlement*

Interbank Settlement Amount*

1,500 EUR

Interbank Settlement Date*

2021-11-10

Settlement Priority

NORM

(*) Interbank Settlement Amount:
User to enter the amount to be transferred between the instructing agent and the instructed agent.

(*) Interbank Settlement Date:
User to enter the date on which the settlement is to take place. Date can be set for the current business day and up to 10 calendar days in advance. The payment order will be rejected if the specified settlement date is on a weekend or an RTGS holiday. User can enter the date manually or by clicking on the calendar button.

Settlement Priority: Possibility to select the priority for the processing of the settlement with possible values:
"NORM"
"HIGH"
"URGT"
Default value is "Norm".

2. Example Financial Institution Credit Transfer (pacs.009)

☐ Instruction ID, End-to-end ID, UETR

— **Payment ID***

Instruction ID*

PAY-7-200-00007809668

End To End ID*

WT Cover Acct

UETR (Generated)

(*) Payment ID / Instruction ID:

User to enter the unique identification as assigned by an instructing party to identify the instruction. Point to point reference between the instructing party and the instructed party. Up to 35 characters.

(*) End to end ID: User initiating party to enter the end-to-end identification.

This identification is passed on, unchanged, throughout the entire end-to-end chain.

It can be used for reconciliation.

If no end-to-end identification was provided by the debtor, it is recommended to fill this field with 'NOTPROVIDED'. Default value: 'NOTPROVIDED'.

Up to 35 characters.

Possibility to enter a unique end-to-end reference of the payment transaction. If the user does not fill this field, a random UETR is generated when the message is submitted.

2. Example Financial Institution Credit Transfer (pacs.009)

- ❑ Submit payment (all fields must be completed).

Payment ID*

Instruction ID*

RAY-7-200-00007809668

End To End ID*

1

UETR (Generated)

Clearing System Reference

+ Settlement Time Request

+ Payment Type Information

+ Remittance Information

+ Previous Instructing Agents

+ Intermediary Agents

As long as not all of the mandatory fields are completed, the «submit» button won't allow the user to submit the transaction.

Submit Reset Display Errors Collapse All Expand All

Payment ID*

Instruction ID*

RAY-7-200-00007809668

End To End ID*

WT Cover Acct

UETR (Generated)

Clearing System Reference

+ Settlement Time Request

+ Payment Type Information

+ Remittance Information

+ Previous Instructing Agents

+ Intermediary Agents

When all mandatory fields are completed the user can submit the transaction.

Submit Reset Display Errors Collapse All Expand All

2. Example Financial Institution Credit Transfer (pacs.009)

☐ Submit payment (operation successful)

target | T2

Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User:
Release:Jerome RAMELLI - OP4
(0.35.0 #25)

placeholder logo

☰ ☒ New Financial Institution Credit Transfer ☆ ? ⚙ ⏻

Operation Successful
The created New Financial Institution Credit Transfer Task can be found here: 14726

target | T2Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-101 Completed ✕

+ Business Application Header*

- FinancialInstitution Credit Transfer*

- Credit Transfer Transaction Information*

+ Instructing Agent*

+ Debtor*

+ Debtor Agent

+ Instructed Agent*

+ Creditor*

+ Creditor Agent

+ Interbank Settlement*

+ Payment ID*

+ Settlement Time Request

+ Payment Type Information

+ Remittance Information

+ Previous Instructing Agents

+ Intermediary Agents

☰ ☒ New Financial Institution Credit Transfer

Operation Successful

The created New Financial Institution Credit Transfer Task can be found here: 14726

Task ID

* 2 eyes principle in our current set-up for central bank testing

2. Example Financial Institution Credit Transfer (pacs.009)

❑ Submit payment (operation not successful)

➤ Example of a payment order sent for same value date, but after the cut-off time.

target | T2 Real Time Gross Settlement
services
EXTERNAL ACCEPTA... | Business Day 2021-10-12



New Financial Institution Credit Transfer

Operation Failed

E018: Message / U2A action outside allowed acceptance time frame

Business Application Header*

➤ The RTGS UHB includes Annex “References for Error Messages for GUI Screens” with more detailed description:

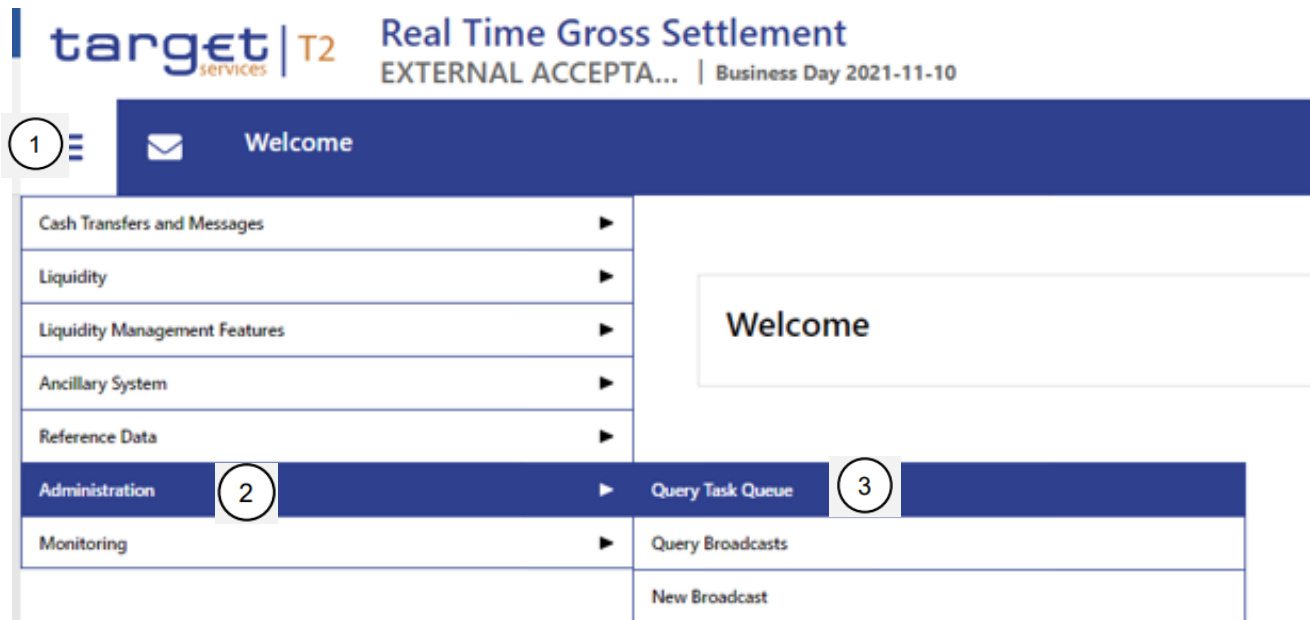
Reference for error message	Field or button	Error text	Description
E018	Submit Button	Message / U2A action outside allowed acceptance time frame	Instructions and queries are only accepted in an appropriate business day phase and till the respective cut-off time (if relevant) according to the use case and the currency of the business sending/entering user.

2.1 Administration – Query Task Queue

Administration – Query Task Queue



- 1 click on the menu button
- 2 select the main menu entry «Administration»
- 3 click on the sub-menu entry «Query Task Queue»



2.1 Administration – Query Task Queue

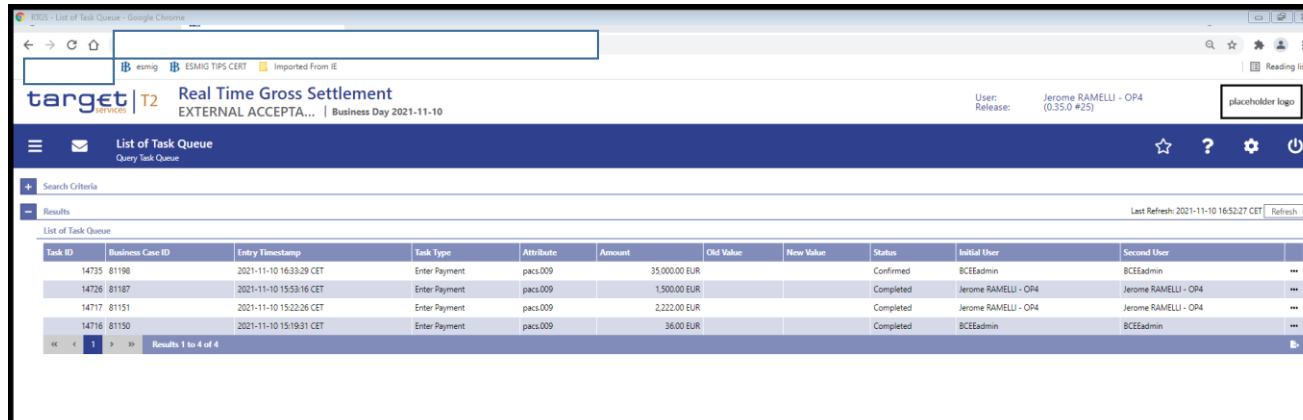
Administration – Query Task Queue

- 1 possibility to search by the relevant task ID (e.g.14726).
- 2 possibility to select «task type» (e.g. »enter payment«).
- 3 possibility to enter further search criteria «amount» and/or «status» (e.g. to confirm).
- 4 press submit.

If no output parameters are specified the result list will be sorted by «entry timestamp» in descending order.

2.1 Administration – Query Task Queue

Administration – Query Task Queue -> List of task queue



target | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User: Jerome RAMELLI - OP4
Release: (0.35.0 #25)

placeholder logo

List of Task Queue
Query Task Queue

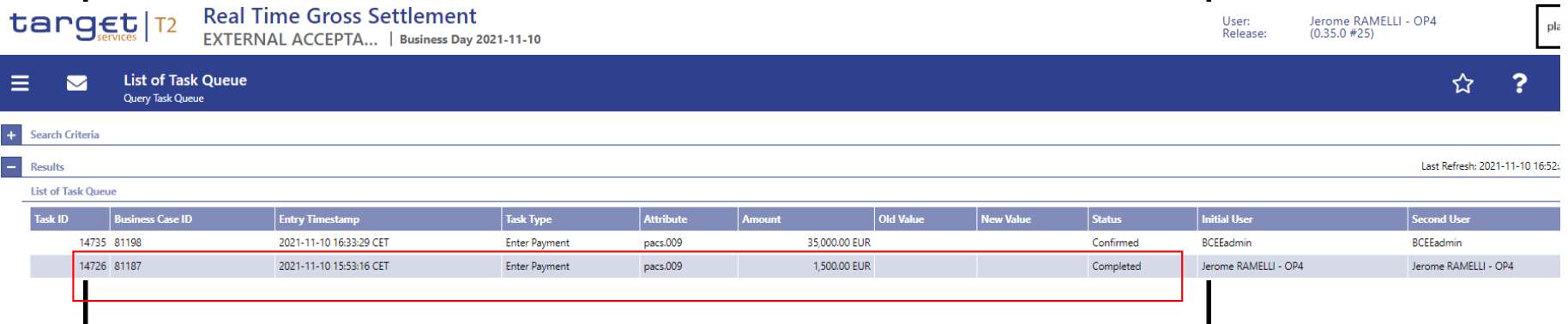
Search Criteria

Results

Last Refresh: 2021-11-10 16:52:27 CET Refresh

Task ID	Business Case ID	Entry Timestamp	Task Type	Attribute	Amount	Old Value	New Value	Status	Initial User	Second User
14735	81198	2021-11-10 16:33:29 CET	Enter Payment	pacs.009	35,000.00 EUR			Confirmed	BCEAdmin	BCEAdmin
14726	81187	2021-11-10 15:53:16 CET	Enter Payment	pacs.009	1,500.00 EUR			Completed	Jerome RAMELLI - OP4	Jerome RAMELLI - OP4
14717	81151	2021-11-10 15:22:26 CET	Enter Payment	pacs.009	2,222.00 EUR			Completed	Jerome RAMELLI - OP4	Jerome RAMELLI - OP4
14716	81150	2021-11-10 15:19:31 CET	Enter Payment	pacs.009	36.00 EUR			Completed	BCEAdmin	BCEAdmin

Results 1 to 4 of 4



target | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User: Jerome RAMELLI - OP4
Release: (0.35.0 #25)

List of Task Queue
Query Task Queue

Search Criteria

Results

Last Refresh: 2021-11-10 16:52:27 CET Refresh

Task ID	Business Case ID	Entry Timestamp	Task Type	Attribute	Amount	Old Value	New Value	Status	Initial User	Second User
14735	81198	2021-11-10 16:33:29 CET	Enter Payment	pacs.009	35,000.00 EUR			Confirmed	BCEAdmin	BCEAdmin
14726	81187	2021-11-10 15:53:16 CET	Enter Payment	pacs.009	1,500.00 EUR			Completed	Jerome RAMELLI - OP4	Jerome RAMELLI - OP4

the pacs.009 with task ID 14726 shows status «completed».
*test set-up in 2 eyes mode.

2.1 Administration – Query Task Queue



❑ Administration – Query Task Queue -> confirmation of 4-eyes task entries

- In 4-eyes mode the first user enters, changes or deletes the data and afterwards submits the action by clicking on the “submit” button.
- The success notification appearing after successful validation includes a task ID.
- For the final execution, a second user is needed to confirm the action in the Task Queue – Details screen (4-eyes mode).
- We will provide you with relevant screens after the session once we executed test cases in 4 eyes mode.

2.2 Query Cash Transfers


❑ Query Cash Transfers Menu

- 1 click on the menu button
- 2 select the main menu entry «cash transfers and messages»
- 3 click on the sub-menu entry «query cash transfers»

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

2.2 Query Cash Transfers

Query Cash Transfers – Search Criteria

 Query Cash Transfers

– Search Criteria

– General

Credits / Debits

Credits and Debits

1

Message Type

☐ No filter selected

AI

Exact Amount

=

EUR

Amount From

IV

EUR

Cash Transfer Type

☐ No filter selected

AI

Cash Transfer Status

2

☐ Earmarked

☐ Partially Settled

☐ Queued

☐ Rejected

☐ Revoked

☒ Settled

☐ Warehoused

Amount To

<

EUR

+ Priority

+ Value Date

+ Timing

+ Account Selection

+ Identifier

+ Sender and Receiver Information (BAH)

+ Counterparty Country

+ AS Information

+ Output Parameters

3

Submit

Reset

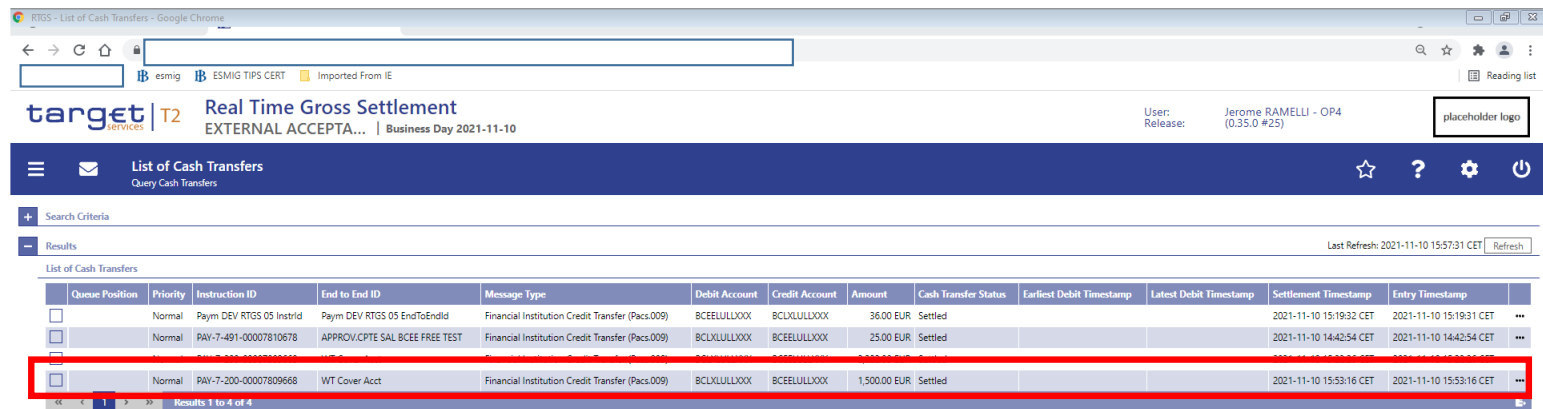
Possibility to search by various criterion: example

- 1 possibility to select by credits, debits or both.
- 2 possibility to search by cash transfer status (e.g. «settled»).
- 3 press submit.

If no output parameters are specified, the result list will be sorted by 'Priority' in ascending order.

2.2 Query Cash Transfers

Query Cash Transfers – List of Cash Transfers



target2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User: Jerome RAMELLI - OP4 (0.35.0 #25)

placeholder logo

List of Cash Transfers

Search Criteria

Results

Last Refresh: 2021-11-10 15:57:31 CET Refresh

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp
<input type="checkbox"/>	Normal	PAYM DEV RTGS 05 InstrId	PAYM DEV RTGS 05 EndToEndId	Financial Institution Credit Transfer (Pacs.009)	BCEELULLXXX	BCLXLULLXXX	36.00 EUR	Settled			2021-11-10 15:19:32 CET	2021-11-10 15:19:31 CET
<input type="checkbox"/>	Normal	PAY-7-491-00007810678	APPROV.CPTE SAL BCEE FREE TEST	Financial Institution Credit Transfer (Pacs.009)	BCLXLULLXXX	BCEELULLXXX	25.00 EUR	Settled			2021-11-10 14:42:54 CET	2021-11-10 14:42:54 CET
<input type="checkbox"/>	Normal	PAY-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCLXLULLXXX	BCEELULLXXX	1,500.00 EUR	Settled			2021-11-10 15:53:16 CET	2021-11-10 15:53:16 CET

Results 1 to 4 of 4

<input type="checkbox"/>	Normal	PAY-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCLXLULLXXX	BCEELULLXXX	1,500.00 EUR	Settled			2021-11-10 15:53:16 CET
Results 1 to 4 of 4											

- The Cash Transfers – list screen opens and showing all cash transfers matching the entered search criteria.
- In this example we see the transfer of EUR 1,500.00 from BCL to BCEE as settled.

2.2 Query Cash Transfers

Query Cash Transfers – List of Cash Transfers - Details

target T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User: Jerome RAMELLI - OP4
Release: (0.35.0 #25)

placeholder logo

List of Cash Transfers

Search Criteria

Results

List of Cash Transfers

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp	
<input type="checkbox"/>	Normal	Paym DEV RTGS 05 Instrid	Paym DEV RTGS 05 EndToEndId	Financial Institution Credit Transfer (Pacs.009)	BCEELULLXXX	BCLXULLXXX	36.00 EUR	Settled			2021-11-10 15:19:32 CET	2021-11-10 15:19:31 CET	...
<input type="checkbox"/>	Normal	PAY-7-491-00007810678	APPROV/CPTE SAL BCEE FREE TEST	Financial Institution Credit Transfer (Pacs.009)	BCLXULLXXX	BCEELULLXXX	25.00 EUR	Settled			2021-11-10 14:42:54 CET	2021-11-10 14:42:54 CET	...
<input type="checkbox"/>	Normal	PAY-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCLXULLXXX	BCEELULLXXX	2,222.00 EUR	Settled			2021-11-10 15:22:26 CET	2021-11-10 15:22:26 CET	...
<input checked="" type="checkbox"/>	Normal	PAY-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCLXULLXXX	BCEELULLXXX	1,500.00 EUR	Settled			2021-11-10 15:22:26 CET	2021-11-10 15:22:26 CET	...

« < 1 > » Results 1 to 4 of 4

User: Jerome RAMELLI - OP4
Release: (0.35.0 #25)

placeholder logo

Details

Cash Account Reference Data of Credit Account

Cash Account Reference Data of Debit Account

Display Message



Note the **...** (= context menu) on the right hand side of the screen.

In order to view details of the specific cash transfer, right-click on the cash transfer and select the context menu entry «Details».

- The «Cash Transfers – Details Screen» opens (next slide).
- Detailed information with regard to the selected cash transfer is displayed.

2.2 Query Cash Transfers

☐ Cash Transfers – Details Screen



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

—

Corresponding Cash Transfer

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp
	Normal	PAY-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCLXLULLXXX	BCEELULLXXX	1,500.00 EUR	Settled		

General

Queue Position	Priority	Amount
	Normal	1,500.00 EUR
Cash Transfer Status	Cash Transfer Type	Message Type
Settled	Payment	Financial Institution Credit Transfer (Pacs.009)

Account and Party Information

Debit Account	Debit Account Type	Credit Account
BCLXLULLXXX	RTGS CB Account	BCEELULLXXX
From BIC (BAH)	To BIC (BAH)	
BCLXLULLXXX	BCEELULLXXX	

Identifier

Instruction ID	End to End ID	Business Case ID
PAY-7-200-00007809668	WT Cover Acct	81187
UETR	Original UETR	AS Batch Message Reference
2c47d274-c986-4a98-883d-b64682159e1b		

Timing

Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp
		2021-11-10 15:53:16 CET

2.2 Query Cash Transfers

List of Cash Transfers – Cash Account Reference Data

target T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User: Jerome RAMELLI - OP4
Release: (0.35.0 #25)

placeholder logo

List of Cash Transfers

Search Criteria

Results

Last Refresh: 2021-11-10 15:57:31 CET Refresh

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp	
<input type="checkbox"/>	Normal	Paym DEV RTGS 05 Instrid	Paym DEV RTGS 05 EndToEndId	Financial Institution Credit Transfer (Pacs.009)	BCEELULLXXX	BCXLULLXXX	36.00 EUR	Settled			2021-11-10 15:19:32 CET	2021-11-10 15:19:31 CET	...
<input type="checkbox"/>	Normal	PAW-7-491-00007810678	APPROV.CPTE SAL BCEE FREE TEST	Financial Institution Credit Transfer (Pacs.009)	BCXLULLXXX	BCEELULLXXX	25.00 EUR	Settled			2021-11-10 14:42:54 CET	2021-11-10 14:42:54 CET	...
<input type="checkbox"/>	Normal	PAW-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCXLULLXXX	BCEELULLXXX	2,222.00 EUR	Settled			2021-11-10 15:22:26 CET	2021-11-10 15:22:26 CET	...
<input checked="" type="checkbox"/>	Normal	PAW-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCXLULLXXX	BCEELULLXXX	1,500.00 EUR	Settled			2021-11-10 15:57:31 CET	2021-11-10 15:57:31 CET	...

Results 1 to 4 of 4

Details

- Cash Account Reference Data of Credit Account
- Cash Account Reference Data of Debit Account
- Display Message

Note the ... (= context menu) on the right hand side of the screen.

In order to view details of the cash account, right-click on the cash transfer and select the context menu entry (e.g.) «Cash account reference data of debit account».

- The «cash account reference data of debit account» (next slide).

Last Refresh: 2021-11-10 15:57:31 CET Refresh

Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp	
	2021-11-10 15:19:32 CET	2021-11-10 15:19:31 CET	...
	2021-11-10 14:42:54 CET	2021-11-10 14:42:54 CET	...
	2021-11-10 15:22:26 CET	2021-11-10 15:22:26 CET	...
	2021-11-10 15:57:31 CET	2021-11-10 15:57:31 CET	...

Details

- Cash Account Reference Data of Credit Account
- Cash Account Reference Data of Debit Account
- Display Message

2.2 Query Cash Transfers

❑ Cash Transfers – Cash Account Reference Data

target | T2

Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

☰

✉

List of Cash Account Reference Data
Query Cash Transfers > List of Cash Transfers

+

Search Criteria

-

Results

List of Cash Account Reference Data

Blocking Status	Party BIC	Party Long Name	Account BIC	Account Number	Account Type	Default MCA	Link
Not Blocked	BCLXLULLXXX	BANQUE CENTRALE DU LUXEMBOURG	BCLXLULLXXX	RLUEURBCLXLULLXXXB00000BCLXLULLXXX	RTGS CB Account	No	
Not Blocked	BCLXLULLXXX	BANQUE CENTRALE DU LUXEMBOURG	BCLXLULLXXX	MLUEURBCLXLULLXXXB00000BCLXLULLXXX	CLM CB Account	Yes	

<<

<

1

>

>>

Results 1 to 2 of 2

- The List of Cash Account Reference Data within the data scope of the user is shown.
- Reference data defined within CLM and RTGS is visible across both components.

2.2 Query Cash Transfers

❑ List of Cash Transfers: queued payment: screen example

- We assume current balance of the BCEE RTGS DCA is: EUR 21,967.24
- If we now process a financial institution credit transfer (pacs.009) from BCEE to BCL amounting EUR 35,000.00 we expect this payment “queued”.

target | T2 **Real Time Gross Settlement**
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User: BCEEadmin
Release: (0.35.0 #25)

placeholder k

List of Cash Transfers
Query Cash Transfers

+ Search Criteria

- Results

Last Refresh: 2021-11-10 16:33:37 CET

List of Cash Transfers


	Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp
<input type="checkbox"/>	4	Normal	123456	NOTPROVIDED	Financial Institution Credit Transfer (Pacs.009)	BCEELULLXXX	BCLXLULLXXX	35,000.00 EUR	Queued				2021-11-10 16:33:29 CET
<input type="checkbox"/>		Normal	Paym DEV RTGS 05 InstrId	Paym DEV RTGS 05 EndToEndId	Financial Institution Credit Transfer (Pacs.009)	BCEELULLXXX	BCLXLULLXXX	36.00 EUR	Settled			2021-11-10 15:19:32 CET	2021-11-10 15:19:31 CET

Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp
BCEELULLXXX	BCLXLULLXXX	35,000.00 EUR	Queued			

- A cash transfer in status «queued»:
 - could still be revoked.
 - modifying the priority is possible.

2.2 Query Cash Transfers

List of Cash Transfers: warehoused payment: screen example





List of Cash Transfers


Query Cash Transfers


Currency:

EUR









Search Criteria

Results

Last Refresh: 2021-09-06 17:05:24 CEST

Refresh

List of Cash Transfers

<input type="checkbox"/>	Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp	
<input type="checkbox"/>		Normal	TestInstr/D34641	TestE2E/D34641	Customer Credit Transfer (Pacs.008)	PBLIMCDF001	PBLIMGEF01A	100.000.00 EUR	Settled			2020-06-10 11:11:56 CEST	2020-06-10 11:10:56 CEST	...
<input type="checkbox"/>		Normal	TestInstr/D46037	TestE2E/D46037	Financial Institution Credit Transfer (Pacs.009)	PBLIMCDF001	PBLIMGEF01A	2.100.000.00 EUR	Settled			2020-06-10 11:42:17 CEST	2020-06-10 11:41:32 CEST	...
<input type="checkbox"/>		Normal	TestInstr/D34638	TestE2E/D34638	Customer Credit Transfer (Pacs.008)	PBLIMCDF003	PBLIMGEF01A	60.000.00 EUR	Settled			2020-06-10 11:11:53 CEST	2020-06-10 11:10:53 CEST	...
<input type="checkbox"/>		Normal	TestInstr/D10016	TestE2E/D10016	Financial Institution Direct Debit (Pacs.010)	PBLIMCDF018	PBLIMGEF01A	125.000.00 EUR	Settled			2020-06-10 10:19:03 CEST	2020-06-10 10:18:32 CEST	...
<input type="checkbox"/>		Normal	TestInstr/D46038	TestE2E/D46038	Financial Institution Credit Transfer (Pacs.009)	PBLIMCDF018	PBLIMGEF01A	2.200.000.00 EUR	Warehoused				2020-06-10 11:41:33 CEST	...

- A cash transfer in status «warehoused»
 - could still be revoked.
 - Modifying the earliest debit timestamp is possible for cash transfer orders with the status 'warehoused' including an earliest debit timestamp.
 - Modifying the latest debit timestamp is possible for cash transfer orders with the status 'warehoused' including a latest debit timestamp.
 - Modifying the priority is possible.

2.3 Query RTGS Cash Account Liquidity

❑ Query RTGS Cash Account Liquidity

- In the following example we will query the RTGS cash account liquidity from BCEE point of view (we simulate a login as BCEE user).
- Display the liquidity of an account by considering posted cash transfers and pending cash transfers to provide
 - a liquidity projection of the account
 - current balance of the account

The screenshot illustrates the navigation steps within the BCEE system to query RTGS Cash Account Liquidity. The interface is divided into two main sections: a top navigation bar and a main content area.

Top Navigation Bar: A dark blue bar with a "Welcome" message and a menu icon (1) on the left.

Main Content Area: A table-like structure with two columns. The left column lists menu items, and the right column shows the selected item.

Menu Item	Selected Item
Cash Transfers and Messages	
Liquidity (2)	Query RTGS Cash Account Liquidity (3)
Liquidity Management Features	New Liquidity Transfer
Ancillary System	
Reference Data	
Administration	
Monitoring	

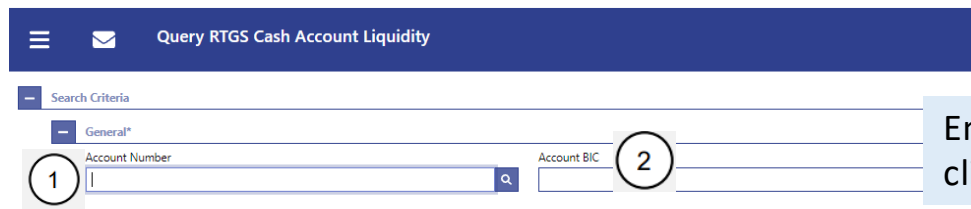
Search Criteria: Below the main content area, there is a section for search criteria. It includes a "General*" tab and two input fields: "Account Number" and "Account BIC".

Annotations: Numbered circles (1-4) indicate the steps to follow:

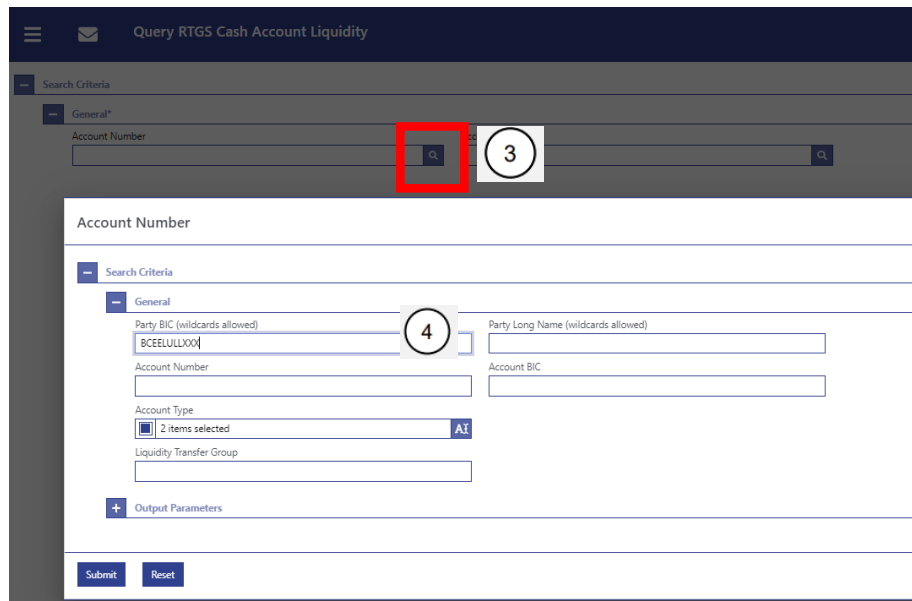
- 1: click on the menu button
- 2: select the main menu entry «liquidity»
- 3: click on the sub-menu entry «query RTGS cash account liquidity»
- 4: the search screen opens

2.3 Query RTGS Cash Account Liquidity

Query RTGS Cash Account Liquidity – Search Criteria



Enter the account number ¹ or the account BIC ² and click on submit on the bottom of the page



User can also make use of the search functions ³

An additional search screen opens:

- user could search by party BIC (e.g. BCEELULLXXX) ⁴
- press submit.

2.3 Query RTGS Cash Account Liquidity

Query RTGS Cash Account Liquidity

Query RTGS Cash Account Liquidity

Search Criteria

General*

Account Number Account BIC

Account Number

+ Search Criteria

- Results

List of Cash Account Reference Data

2 ☐ 1

Blocking Status	Party BIC	Party Long Name	Account BIC	Account Number	1	Account Type	Default MCA	Linked MCA	Account Monitoring Group	Liquidity Transfer Group	Sub-Account
Not Blocked	BCEELULLXXX	Banque et Caisses d'Épargne d'Etat	BCEELULLXXX	RLUEURBCEELULLXXXB00001RTGSEACBCEE		RTGS DCA	No				No

Results 1 to 1 of 1

Account Number

+ Search Criteria

- Results

List of Cash Account Reference Data

Last Refresh: 2021-11-10 16:21:48 CET

Blocking Status	Party BIC	Party Long Name	Account BIC	Account Number	Account Type	Default MCA	Linked MCA	Account Monitoring Group	Liquidity Transfer Group	Sub-Account(s)	MBI Code	Currency Code
2 <input checked="" type="checkbox"/> 1	BCEELULLXXX	Banque et Caisses d'Épargne d'Etat	BCEELULLXXX	RLUEURBCEELULLXXXB00001RTGSEACBCEE	RTGS DCA	No				No	LU800001	EUR

Results 1 to 1 of 1

Select

3

2.3 Query RTGS Cash Account Liquidity

- ❑ Display RTGS Cash Account Liquidity
- Because the entered account information corresponds to the RTGS DCA, the “RTGS cash account liquidity – display screen” opens.

RTGS - Display RTGS Cash Account Liquidity - Google Chrome

target T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User: BCEEadmin
Release: (0.35.0 #25)

placeholder logo

Display RTGS Cash Account Liquidity

Query RTGS Cash Account Liquidity

Search Criteria

Results

Last Refresh: 2021-11-10 16:24:27 CET Refresh

Account Information		Liquidity Information	
Party BIC	Party Name	Account Number	Account BIC
BCEELULLXXX	BCEE	RLUEURBCEELULLXXXB00001RTGSEACBCEE	BCEELULLXXX
Starting Balance		Total Liquidity	
18,256.24 EUR		RTGS DCA Liquidity	
		21,967.24 EUR	
		Total Sub-Account Liquidity	
		0.00 EUR	
		Total RTGS Liquidity	
		21,967.24 EUR	
		Sub-Account(s)	
		No Entries found.	
Settled Cash Transfers			
Settled Debit Liquidity Transfers		0.00 EUR	
Settled Credit Liquidity Transfers		0.00 EUR	
Settled Debit Payments and AS Transfers		36.00 EUR	
Settled Credit Payments and AS Transfers		3,747.00 EUR	
Current Balance			
21,967.24 EUR			
Queued Cash Transfers			
Queued Debit Liquidity Transfers		0.00 EUR	
Queued Debit Payments and AS Transfers		0.00 EUR	
Queued Credit Payments and AS Transfers		0.00 EUR	
Earmarked Cash Transfers			
Earmarked Debit Cash Transfers		0.00 EUR	
Earmarked Credit Cash Transfers		0.00 EUR	
Projected Liquidity			
21,967.24 EUR			
Reservations			
Urgent		0.00 EUR	
High		0.00 EUR	
Pending Reservations			
Urgent		0.00 EUR	
High		0.00 EUR	
Floor/Ceiling Information			
Floor Threshold		0.00 EUR	
Ceiling Threshold		0.00 EUR	

2.3 Query RTGS Cash Account Liquidity

□ Display RTGS Cash Account Liquidity

target | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

☰ **Display RTGS Cash Account Liquidity**
Query RTGS Cash Account Liquidity

+ Search Criteria

- Results


Account Information

Party BIC	Party Name
BCEELULLXXX	BCEE

Liquidity Information

Starting Balance	18,256.24 EUR
Settled Cash Transfers	
▶ Settled Debit Liquidity Transfers	0.00 EUR
▶ Settled Credit Liquidity Transfers	0.00 EUR
▶ Settled Debit Payments and AS Transfers	36.00 EUR
▶ Settled Credit Payments and AS Transfers	3,747.00 EUR
Current Balance	21,967.24 EUR
Queued Cash Transfers	
▶ Queued Debit Liquidity Transfers	
▶ Queued Debit Payments and AS Transfers	
▶ Queued Credit Payments and AS Transfers	
Earmarked Cash Transfers	
▶ Earmarked Debit Cash Transfers	
▶ Earmarked Credit Cash Transfers	
Projected Liquidity	
Reservations	

Row «Settled credit payments and AS transfers

- this row shows the total amount value
- arrow icon offers the possibility to display a list of the settled credit payments and AS transfers.
- By clicking on the arrow icon , the «Cash Transfers – List Screen» opens.

Row «current balance»: starting balance plus settled cash transfer orders.

2.3 Query RTGS Cash Account Liquidity

☐ Display RTGS Cash Account Liquidity / List of Cash Transfers.

- We see the 3 individual transfers that made up the EUR 3,747.00 (settled credit payments) as shown on previous slide.
- The payment of EUR 1,500.00 from BCL to BCEE is included.

The screenshot shows the Target2 Real Time Gross Settlement system interface. The main heading is "List of Cash Transfers" with a sub-heading "Query RTGS Cash Account Liquidity > Display RTGS Cash Account Liquidity". The user is identified as "BCEEadmin (0.35.0 #25)".

The results table displays the following data:

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp
	Normal	PAY-7-491-00007810678	APPROV/CPT SAL BCEE FREE TEST	Financial Institution Credit Transfer (Pacs.009)	BCLXLULLXXX	BCEELULLXXX	25.00 EUR	Settled			2021-11-10 14:42:54 CET	2021-11-10 14:42:54 CET
	Normal	PAY-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCLXLULLXXX	BCEELULLXXX	2,222.00 EUR	Settled			2021-11-10 15:22:26 CET	2021-11-10 15:22:26 CET
	Normal	PAY-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCLXLULLXXX	BCEELULLXXX	1,500.00 EUR	Settled			2021-11-10 15:53:16 CET	2021-11-10 15:53:16 CET

The third row is highlighted with a red border. Below the table, a detailed view of the selected transfer is shown:

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status
	Normal	PAY-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs.009)	BCLXLULLXXX	BCEELULLXXX	1,500.00 EUR	Settled

The interface also includes a search criteria section and a results summary: "Results 1 to 3 of 3".

- The list of cash transfers retrieved here follows the same logic we saw on slide 28, except that we now specifically searched for **settled credit payments** whereas the slide on page 28 included credit and debits and therefore also shows **settled debit payments**.

2.3 Query RTGS Cash Account Liquidity

- Display RTGS Cash Account Liquidity / List of Cash Transfers / Details.

target2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-10

User: BCEEadmin (0.35.0 #25)

placeholder login

List of Cash Transfers
Query RTGS Cash Account Liquidity > Display RTGS Cash Account Liquidity

Search Criteria

Results

Last Refresh: 2021-11-10 16:25:34 CET Refresh

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp	
	Normal	PAW-7-491-00007810678	APPROV/CPTE SAL BCEE FREE TEST	Financial Institution Credit Transfer (Pacs009)	BCULULLXXX	BCEELULLXXX	25.00 EUR	Settled			2021-11-10 14:42:54 CET	2021-11-10 14:42:54 CET	...
	Normal	PAW-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs009)	BCULULLXXX	BCEELULLXXX	2,232.00 EUR	Settled			2021-11-10 15:22:26 CET	2021-11-10 15:22:26 CET	...
	Normal	PAW-7-200-00007809668	WT Cover Acct	Financial Institution Credit Transfer (Pacs009)	BCULULLXXX	BCEELULLXXX	1,500.00 EUR	Settled			2021-11-10 15:53:16 CET	2021-11-10 15:53:16 CET	...

Results 1 to 3 of 3

Last Refresh: 2021-11-10 16:25:34 CET Refresh

Cash Account Reference Data of Credit Account

Details

Cash Account Reference Data of Credit Account

Display Message

- List of cash transfers retrieved here: the user can open the details section (as described on slide 29).

3. Example Customer Credit Transfer (pacs.008)

- ❑ Welcome page:
- On the left hand menu open cash transfers and messages and select “New Customer Credit Transfer” in order to reach the new screen.

target | T2 Real Time Gross Settlement
services EXTERNAL ACCEPTANCE... | Business Day 2021-10-27

☰	✉	Welcome
Cash Transfers and Messages	▶	Query Cash Transfers
Liquidity	▶	Query Messages
Liquidity Management Features	▶	Query Business Cases
Ancillary System	▶	Query Account Postings
Reference Data	▶	New Customer Credit Transfer
Administration	▶	New Financial Institution Credit Transfer
Monitoring	▶	New Payment Return
		Upload A2A File or Message

3. Example Customer Credit Transfer (pacs.008)



Screen access: Cash transfers and messages >>Customer Credit Transfer – New screen

target | T2

Real Time Gross Settlement

EXTERNAL ACCEPTA... | Business Day 2021-10-28

User: TEST User-2 OP4
Release: (0.35.0 #21)

 New Customer Credit Transfer

+ Business Application Header*

- FI To FI Customer Credit Transfer*

- Credit Transfer Transaction Information*

+ Instructing Agent*

+ Debtor*

+ Debtor Agent*

+ Instructed Agent*

+ Creditor*

+ Creditor Agent*

+ Interbank Settlement*

+ Payment ID*

+ Settlement Time Request

+ Charges

+ Instructed Amount and Exchange Rate

+ Payment Type Information

+ Purpose

+ Remittance Information

+ Regulatory Reporting

+ Instruction for Creditor Agent

+ Instruction for Next Agent

+ Ultimate Creditor

+ Ultimate Debtor

+ Initiating Party

+ Previous Instructing Agents

+ Intermediary Agents

+ Related Remittance Information

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

☐ CCT may be entered by the following entities:

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

☐ This screen consists of several sections that contain fields the user can fill. By default, all sections are closed.

☐ The GUI indicates which fields are mandatory when the user starts to enter information in a specific input field. An asterisk (*) in the title cell indicates a mandatory section.

* Set-up shown above based on central bank testing configuration

3. Example Customer Credit Transfer (pacs.008)

□ Business Application Header



New Customer Credit Transfer

— Business Application Header*

From*

BICFI*

BCLXLULLXXX

(*) From BICFI:

This field shows for payment orders sent by the party itself: Addressee BIC of the account given in the 'Instructing Agent' element in the payload.

To*

BICFI*

BCEELULLXXX

(*) To BICFI:

User to enter the corresponding BIC to which the payment is sent to.

3. Example Customer Credit Transfer (pacs.008)

☐ Instructing Agent, Debtor ID

☐ Instructing Agent*

BICFI*

BCLXLULLXXX

LEI

(*) Instructing Agent / BICFI:

User to enter the BIC of the instructing agent, i.e. the BIC of the account to be debited.

☐ Debtor*

☐ Debtor ID*

Name

Banque Centrale du Luxembourg

Country of

LU

(*) Debtor ID / Name:

User to enter the name of the debtor (up to 140 characters) and complete the field postal address.

☐ Postal Address

Department

Sub

Street Name

Boulevard Royal

Building Number

2

Building Name

Floor

Post Box

Room

Post Code

LU-2983

Town Name

Luxembourg

Town Location Name

District Name

Country Sub Division

Country (Code)

LU

Address Line

+

☐ Debtor ID*

Name

Country of Residence



The field Postal Address (Town Name/Country or Address Line) is required if Name is used.

3. Example Customer Credit Transfer (pacs.008)

☐ Debtor Account ID, Debtor Agent

☐ Debtor Account ID

IBAN

Other ID

RLUEURBCLXLULLXXXLUB00000

+ Additional Account Information

+ Proxy

Debtor Account ID / Other ID:
User has the possibility to enter another identificatin for the debtor account (IBAN mutually exclusive if « Other ID » is used).

☐ Debtor Agent*

☐ Debtor Agent* Financial Institution ID

BICFI

BCLXLULLXXX

Clearing System ID Code

Name

+ Postal Address

(*) Debtor Agent Financial Institution ID:
User to enter the BIC of the debtor agent.

3. Example Customer Credit Transfer (pacs.008)

☐ Instructed Agent, Creditor ID

☐ Instructed Agent*

BICFI*

BCEELULLXXX

LEI

(*) Instructed Agent / BICFI:

User to enter the BIC of the account that is to be credited in RTGS.

☐ Creditor*

☐ Creditor ID*

Name

ABC Bancaire Luxembourg S.A.

(*) Creditor ID/Name:

User to enter the name of the creditor (up to 140 characters) and complete the field postal address.

☐ Postal Address

Department

Street Name

Boulevard Henri

Building Number

33

Building Name

Floor

Post Box

Room

Post Code

L-1724

Town Name

Luxembourg

Town Location Name

District Name

Country Sub Division

Country (Code)

LU

Address Line

3. Example Customer Credit Transfer (pacs.008)

☐ Creditor Account ID, Creditor Agent

-

Creditor Account ID

IBAN

LU62

XXXXXXXX

Other ID

+ Additional Account Information

+ Proxy

(*) Creditor Account ID / IBAN:
User can enter the IBAN of the creditor account (up to 34 characters).

-

Creditor Agent*

-

Creditor Agent* Financial Institution ID

BICFI

DBSALULLXXX

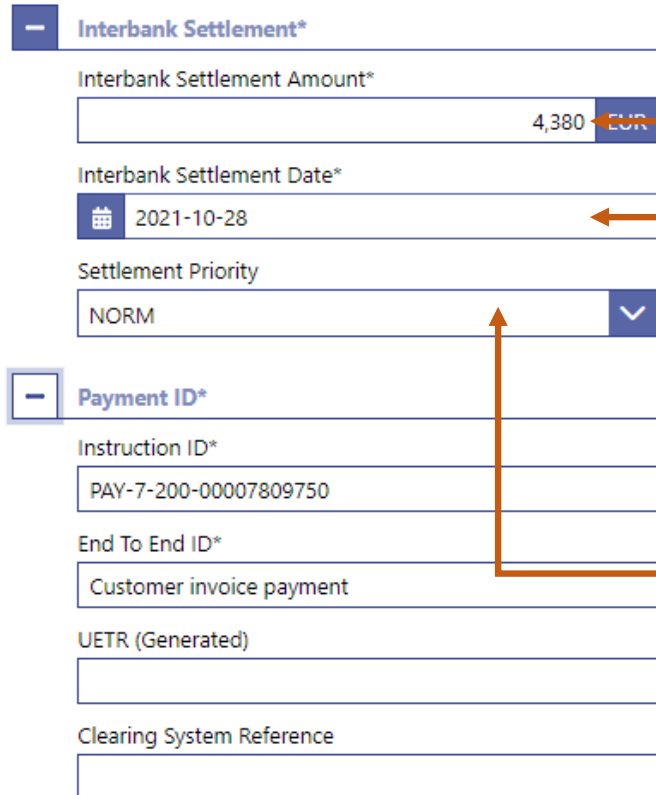
Clearing System ID Code

Name

(*) Creditor Agent / BICFI:
User to enter the BIC of the creditor agent.

3. Example Customer Credit Transfer (pacs.008)

☐ Interbank Settlement Amount, Interbank Settlement Date, Settlement Priority



Interbank Settlement*

Interbank Settlement Amount*
4,380 EUR

Interbank Settlement Date*
2021-10-28

Settlement Priority
NORM

Payment ID*

Instruction ID*
PAY-7-200-00007809750

End To End ID*
Customer invoice payment

UETR (Generated)

Clearing System Reference

(*) Interbank Settlement Amount:
User to enter the amount to be transferred between the instructing agent and the instructed agent.

(*) Interbank Settlement Date:
User to enter the date on which the settlement is taking place. Date can be set for the current business day and up to 10 calendar days in advance.
The payment order will be rejected if the specified settlement date is on a weekend or an RTGS holiday.

Settlement Priority: Possibility to select the priority for the processing of the settlement with possible values
"NORM"
"HIGH"
Default value is "Norm".

3. Example Customer Credit Transfer (pacs.008)

☐ Instruction ID, End-to-end ID, UETR

☐ **Payment ID***

Instruction ID*

PAY-7-200-00007809750

End To End ID*

Customer invoice payment

UETR (Generated)

[Empty field]

Arrows indicate: Payment ID* points to the first text box; Instruction ID* points to the second text box; End To End ID* points to the third text box; UETR (Generated) points to the fourth text box.

(*) Payment ID / Instruction ID:

User to enter the unique identification as assigned by an instructing party to identify the instruction. Point to point reference between the instructing party and the instructed party.

(*) End to end ID:

User initiating party to enter the end-to-end identification. This identification is passed on, unchanged, throughout the entire end-to-end chain. It can be used for reconciliation. If no end-to-end identification was provided by the debtor, it is recommended to fill this field with 'NOTPROVIDED'. Default value: 'NOTPROVIDED'.

Possibility to enter a unique end-to-end reference of the payment transaction. If the user does not fill this field, a random UETR is generated when the message is submitted.

3. Example Customer Credit Transfer (pacs.008)

- ❑ Submit payment (all mandatory fields must be completed)

The screenshot shows a payment form with several sections. The 'Payment ID*' section is expanded, showing fields for 'Instruction ID*', 'End To End ID*', 'Customer invoice payment', 'UETR (Generated)', and 'Clearing System Reference'. The 'Instruction ID*' field is highlighted with a red border and a red exclamation mark icon, indicating it is mandatory and currently empty. Below this section are several collapsed sections: 'Settlement Time Request', 'Charges', 'Instructed Amount and Exchange Rate', 'Payment Type Information', 'Purpose', and 'Remittance Information'. At the bottom of the form, there is a row of buttons: 'Submit', 'Reset', 'Display Errors', 'Collapse All', and 'Expand All'. The 'Submit' button is highlighted with a red border and a red arrow points to it from a text box.

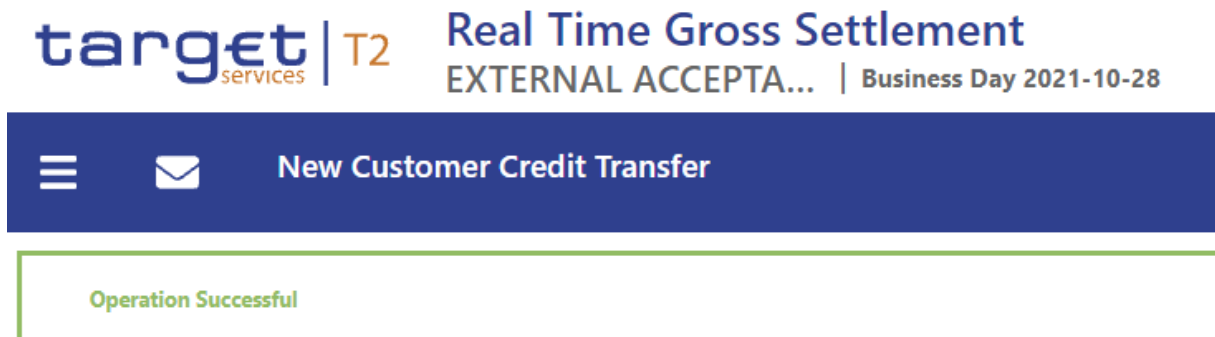
As long as not all of the mandatory fields are completed, the «submit» button won't allow the user to submit the transaction.

The screenshot shows the same payment form as the previous one, but now all mandatory fields are filled. The 'Instruction ID*' field now contains the value 'PAY-7-200-00007809750'. The 'Submit' button at the bottom is now enabled and highlighted with a green border. A green arrow points to it from a text box.

When all mandatory fields are completed the user can submit the transaction.

3. Example Customer Credit Transfer (pacs.008)

- ❑ Submit payment (operation successful)



- For the detailed search “query task queue”, “query cash transfer” and “query RTGS cash account liquidity” please refer to the previous example for the pacs. 009 (slides 23, 27, 35 respectively).

3. Example Customer Credit Transfer (pacs.008)

Query Cash Transfers– List of Cash Transfers

target | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-28

User: TEST User-2 OP4
Release: (0.35.0 #21)

placeholder logo

List of Cash Transfers
Query Cash Transfers

Search Criteria

Results

Last Refresh: 2021-10-28 08:25:07 CEST Refresh

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp
	Normal	PAY-7-200-00007809750	Customer invoice payment	Customer Credit Transfer(Pacs.008)	BCLXLULLXXX	BCEELULLXXX	4.380.00 EUR	Settled			2021-10-28 08:21:26 CEST	2021-10-28 08:21:26 CEST

Debit Account	Credit Account	Amount	Cash Transfer Status
BCLXLULLXXX	BCEELULLXXX	4.380.00 EUR	Settled

Display RTGS Cash Account Liquidity

Display RTGS Cash Account Liquidity
Query RTGS Cash Account Liquidity

Search Criteria

Results

Account Information

Party BIC	Party Name	Account Number
BCEELULLXXX	BCEE	RLUEURBCEE

Liquidity Information

	Total Liquid
Starting Balance	13,968.23 EUR
Settled Cash Transfers	
Settled Debit Liquidity Transfers	0.00 EUR
Settled Credit Liquidity Transfers	0.00 EUR
Settled Debit Payments and AS Transfers	0.00 EUR
Settled Credit Payments and AS Transfers	4.380.00 EUR
Current Balance	18,348.23 EUR

4. Statement of Account (RTGS U2A only party)



- ❑ Statement of account – download screen (Cash Transfers and Messages > Statement of Account)
- The RTGS GUI will offer the possibility to query a statement of account.
- The result can be downloaded (pdf. file foreseen containing camt.053 [BanktoCustomer Statement] XML string).
- Account statements can be downloaded by U2A only RTGS account holder (i.e. when the party is set up as U2A-only in CRDM).
- The statement of account can be queried for the last 10 business days

The screenshot shows a web application interface for downloading account statements. The title bar is dark blue with a hamburger menu icon, an envelope icon, and the text 'Download Statement of Account'. On the right side of the title bar are icons for a star, a question mark, a gear, and a power button. Below the title bar, there is a section titled 'Search Criteria' with a minus icon. Under 'Search Criteria', there is a 'General' section with a minus icon. The 'General' section contains two input fields: 'Account Number' and 'Account BIC', each with a search icon (magnifying glass) to its right. Below these fields is a 'Business Date' section with a checkbox labeled 'No filter selected' and a button labeled 'All'. At the bottom of the 'General' section is a 'Download' button.

4. Statement of Account (RTGS U2A only party)

- ❑ Statement of account – download screen (Cash Transfers and Messages > Statement of Account)

The screenshot shows a web application interface for downloading a statement of account. The top navigation bar is dark blue and contains a menu icon, an envelope icon, and the text 'Download Statement of Account'. On the right side of the bar are icons for a star, a question mark, a gear, and a power button. Below the bar is a 'Search Criteria' section with a 'General' tab. This section contains two input fields: 'Account Number' and 'Account BIC', each followed by a smart-select button (a small square with a magnifying glass icon). Below these fields is a 'Business Date' section with a checkbox labeled 'No filter selected' and a date picker icon. At the bottom of the section is a 'Download' button.

- **Account number:** if the user only has one single account the field is pre-filled with the account number of the current user. If the user has more than one account the field is not pre-filled. The user can enter an account number manually or search by clicking on the smart-select button: 
- **Account BIC:** If the user only has one single account this field is pre-filled with the account BIC of the current user. If the user has more than one account this field is not pre-filled. The user can enter an account BIC manually or search by clicking on the smart-select button: 

5. Annex (Fields and Buttons)



The menu button provides access to the main menu and the GUI functions. Detailed menu structure is explained in the UHB chapter 4.1 and provides access to all screens described in chapter 5.



The broadcast button notifies the user about specific system events, operations and business related information (orange button = new broadcast available).

List of Cash Transfers
Query Cash Transfers

This area shows the name of the current screen and the navigation path (breadcrumbs) of the current screen. See also UHB, chapter 'Breadcrumbs'.



The bookmark button allows the user to save most frequently used screens and their settings. This button is only available for Query, List, Display and New Screens but not for Details Screens. See also UHB, chapter 'Bookmark'.



The online help button provides a context sensitive description of the current screen (online UHB).



The user settings button opens the 'Modify Settings – Pop-up' that allows the user to specify GUI settings for the current session. See also UHB, chapter 'User Settings Button'.



The logout button allows to log out of the GUI.

5. Annex (Fields and Buttons)

Query Cash Transfers Currency: EUR

Search Criteria

General

2 Credits / Debits: Credits and Debits

3 Message Type: ☐ No filter selected AI

8 Exact Amount: = EUR

7 Amount From: ≥ Amount To: < EUR

Priority

Value Date

5 From: ≥ 2021-09-06 6 To: ≤ 2021-09-16

Timing

Account Selection

4 Account Number: ☐ No filter selected Q Account BIC: ☐ No filter selected Q

Account Type: ☐ No filter selected AI

Identifier

Sender and Receiver Information (BAI4)

1 From BIC: To BIC:

Counterparty Country

AS Information

9 Output Parameters

Sort By: Priority Sort Order: Ascending Selection: ☒ 13 items selected AI

Submit Reset

10 11

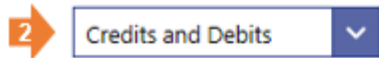
5. Annex (Fields and Buttons)



Input Field

The user can enter alphanumeric values.

Input fields can be pre-filled with a default value. Default value can be overwritten.



Standard Drop-down List Field

The user can select one entry from a pre-defined list of possible values.



Multi-Select List Field

The user can select multiple values for one field by clicking in the field and activating the checkbox next to the respective list entries.

List items can be selected or deselected completely by clicking on the checkbox to the left of the field.



Smart-Select Multi List Field

The user can select multiple values for one field by clicking on the smart-select button on the right leading to a search screen where one or more search criteria can be used to find one or more of the desired options.



'More than or equal to' Icon

This icon can appear to the left of fields that require the input of a date, time or amount. When entering an amount, this icon indicates 'more than or equal to'. When entering a date/time, this icon indicates 'after or equal to'.



'Less than or equal to' Icon

This icon can appear to the left of fields that require the input of a date, time or amount. When entering an amount, this icon indicates 'less than or equal to'. When entering a date/time, this icon indicates 'before or equal to'.



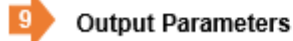
'Less than' Icon

This icon can appear to the left of fields that require the input of a date, time or amount. When entering an amount, this icon indicates 'less than'. When entering a date/time, this icon indicates 'before'.

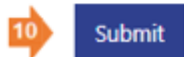


Equal Icon

This icon is available next to an input field. The user can input a date, time or amount to be used as a filter criteria which needs to be matched exactly.



The user can select output parameters that manage the appearance of the results on the Cash Transfer – List Screen.



The user can submit the entered search criteria. This button is only active if the input is valid.



The user can reset the entered search criteria to their default values.

5. Annex (Fields and Buttons)

Queue Position	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp	Settlement Timestamp	Entry Timestamp	
<input type="checkbox"/>	TestInstID56811	TestE2EID00011	FinancialInstitutionCreditDebit (pacs.015)	PBCDDGF0002	PBAAGF0004	2,000,000.00 EUR	rejected				2020-06-10 08:20:04	...
<input type="checkbox"/>	TestInstID45697	TestE2EID45697	FinancialInstitutionCreditTransfer (pacs.009)	PBKXGF0007	PBUNDGF0017	500,000.00 EUR	rejected				2020-06-10 08:18:00 CEST	...
<input type="checkbox"/>	TestInstID45712	TestE2EID45712	FinancialInstitutionCreditTransfer (pacs.009)	PBCDDGF0002	PBAAGF0003	250,000.00 EUR	warehoused				2020-06-10 08:13:03 CEST	...
<input type="checkbox"/>	TestInstID45653	QW5E2EID12345	FinancialInstitutionCreditTransfer (pacs.009)	PBAAGF0006	PBCDDGF0005	840,800,800.75 EUR	rejected				2020-06-10 08:09:04 CEST	...
<input type="checkbox"/>	TestInstID45717	TestE2EID45717	FinancialInstitutionCreditTransfer (pacs.009)	PBKXGF0004	PBCDDGF0002	300,000.00 EUR	rejected				2020-06-10 08:09:03 CEST	...



Refresh Button

The user can click on this button to reload the screen. Upon clicking on this button, the list entries will be updated using the search criteria.



List Checkbox

The user can click on the checkbox in order to select or deselect entries from the list if a bulk action is possible.



Export Button

The user can click on this button to export all data that the executed query has delivered. The complete result set will be exported, not only the visible rows. The file can be saved by the user. The format of the downloaded file is CSV.



Context Menu Button

The user can click on this button to open the available context menu options of the list entries. This button is equivalent to a right-click with the mouse while using a touchpad or keyboard navigation. The button is positioned at the very right of the respective list entries.