<table>
<tr><td colspan="4" align="center">**General Information (Origin of Request)**</td></tr>
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General Information (Origin of Request)			
☐ User Requirements Document (URD)			
☒ User Detailed Functional Specification (UDFS)			
☒ User Handbook (UHB)			
☐ Other User Functional or Technical Documentation (SYS)			
Request raised by: TSWG	**Institute:** TSWG		**Date raised:** January 2022
Request title: BIC in SBAG		**Request ref. no:** CSLD-0097-UDFS	
Request type: common			
1. Legal/business importance parameter:		**2. Market implementation efforts parameter – Stakeholder impact:**	
3. Operational impact:		**4. Financial impact parameter:**	
5. Functional/ Technical impact:		**6. Interoperability impact:**	
Requestor Category: Central Bank		**Status:** Approved CR	

Reason for change and expected benefits/business motivation:

In the current CRDM software, an Ancillary system (AS) can see the account numbers of the accounts included in a Settlement Bank Account Group (SBAG) of which it is a leader.

It cannot see the account BICs of these accounts. This is problematic since the AS needs the account BIC in order to build pain.998 messages.

This functionality is available in A2A in the current TARGET2 through GetASSettBank/ReturnASSettBank messages and it should be reinstated through the following changes.

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Description of requested change:

1. U2A display of SBAG:

A user of the AS party defined as leader of the SBAG should be able to see in CRDM all the account BICs and account numbers it needs to build the pain.998 messages for the configured AS procedures:

More precisely, the SBAG leader can see the following information in CRDM for the accounts included in the SBAG:

	RTGS CB Account	RTGS DCA	RTGS Sub Accounts
Account BIC*	Displayed	Displayed	Account BIC of the linked RTGS DCA/RTGS CB Account displayed
Account Number	Not displayed	Not displayed	Displayed

*Account BIC that is existing and active for it in the moment of the query; In the exceptional case where no account BIC is defined (through a direct AAU) in the moment of the query for an RTGS DCA or RTGS CB account: blank[1]

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Note: No update of the AS Liquidity Overview RTGS screen is required.

2. U2A creation/update of SBAG:

The current software can lead to a misleading situation. For example: a CB user can log in CRDM on 16 February at 9am and add an account to an SBAG with "valid from" date (date of the assignment of the account to the SBAG) = 16 February. Since the SBAG will not be propagated from CRDM to RTGS until the evening of 16 February, RTGS will only "see" the new account in the SBAG from business date equal to 17 February.

If the SBAG leader queries/consults CRDM at 1pm on 16 February, it will think the account is already in the SBAG and use it in a pain.998 on 16 February. This will be wrong as RTGS does not know yet that the account will be included in the SBAG on the next business day.

The proposed solution to this is to prevent the user to enter valid "from date" equal to the current business date.

This would be done updating CRDM business rules DRCJ012,DRCJ013, DRUJ013 and DRJU014. The updates will have the same impact on the other CRDM groups (Account Monitoring Group, Liquidity Transfer Group, Banking Group, Billing Group), but this is also an improvement: the "valid from" dates in CRDM would match precisely the actual "valid from" dates in T2.

Note: this change will be limited to "Data aggregations", i.e. to the validity dates of the *assignment* of an account/party to an SBAG, Account Monitoring Group, Liquidity Transfer Group, Banking Group, Billing Group. There are no plans to perform a similar change for the validity dates of objects like accounts themselves, parties, standing orders etc. which would be a much bigger undertaking with large impacts.

3. A2A Query:

The AS leader should be able to query the above SBAG data from CRDM in A2A mode. Since the AS leader can only be the leader of one SBAG, there is no need for criteria in the query message, i.e. the party BIC of the AS should be enough for CRDM to know which SBAG data to send back. All SBAG data should be included in the A2A response (including the accounts BICs/account numbers in the table above, and the "valid from"/"valid to" dates).

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Submitted annexes / related documents:

None

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Proposed wording for the Change request:

No URD change. This is a UHB/UDFS-only change request.

UHB

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[1] An RTGS DCA or RTGS CB Account without a Direct AAU would not be available in RTGS for settlement, cf. CR74.

2.4.1.3 Account Monitoring Group – New/Edit Screen

Fields Description

Accounts	
[…]	
Valid From	Enter the starting date from which the cash account belongs to the group or use the calendar icon.
	The 'Valid From' must be ~~equal to or~~ later than the current business date.
	Reference for error message [▶]:
	▌ DRCJ012
	▌ DRUJ013
	This field is mandatory in create mode.
	This field is read-only in edit mode while editing the values of an existing item.
	Required format is: Date.
Valid To	Enter the ending date from which the cash account does not belong to the group or use the calendar icon.
	The 'Valid To' must be ~~equal to or~~ later than the current business date and equal to or later than the 'Valid From'.
	Reference for error message [ ]:
	▌ DRCJ013
	▌ DRUJ014
	Required format is: Date.

2.4.1.6 Liquidity Transfer Group – New/Edit Screen

Fields Description

Accounts	
[…]	
Valid From	Enter the starting date from which the cash account belongs to the group or use the calendar icon.
	The 'Valid From' must be ~~equal to or~~ later than the current business date.

	Reference for error message [▶]: ❚ DRCJ012 ❚ DRUJ013 ❚ DRUJ017 This field is mandatory in create mode. This field is read-only in edit mode while editing the values of an existing item. Required format is: Date.
Valid To	Enter the ending date until which the cash account belongs to the group or use the calendar icon. The 'Valid To' must be ~~equal to or~~ later than the current business date and equal to or later than the 'Valid From'. Reference for error message [▶]: ❚ DRCJ013 ❚ DRUJ014 ❚ DRUJ017 Required format is: Date.

2.4.1.8 Settlement Bank Account Group – Details Screen

Context of Usage   This screen displays detailed information on the selected Settlement Bank Account Group. You can check the data and proceed further by clicking on the buttons below. The Settlement Bank Account Group is visible from any other CB and to the Ancillary System leader of the group ~~account~~, while ~~the~~ its content depends on the requestors' role: the users of the Ancillary System referenced as Leader Party and of its Central Bank can view all the content while the user of other CBs can only see the content under their datascope. ~~Account entities included in the group are visible by the requestor only if under its data scope.~~

Screen Access   ❚ *T2 >> Cash >> Settlement Bank Account Group >> Settlement Bank Account Group – search/list screen >>* Click on the *search* and/or *details* button

Privileges   To use this screen, the following Privileges are needed [▶]:
❚ Settlement Bank Account Group Details query
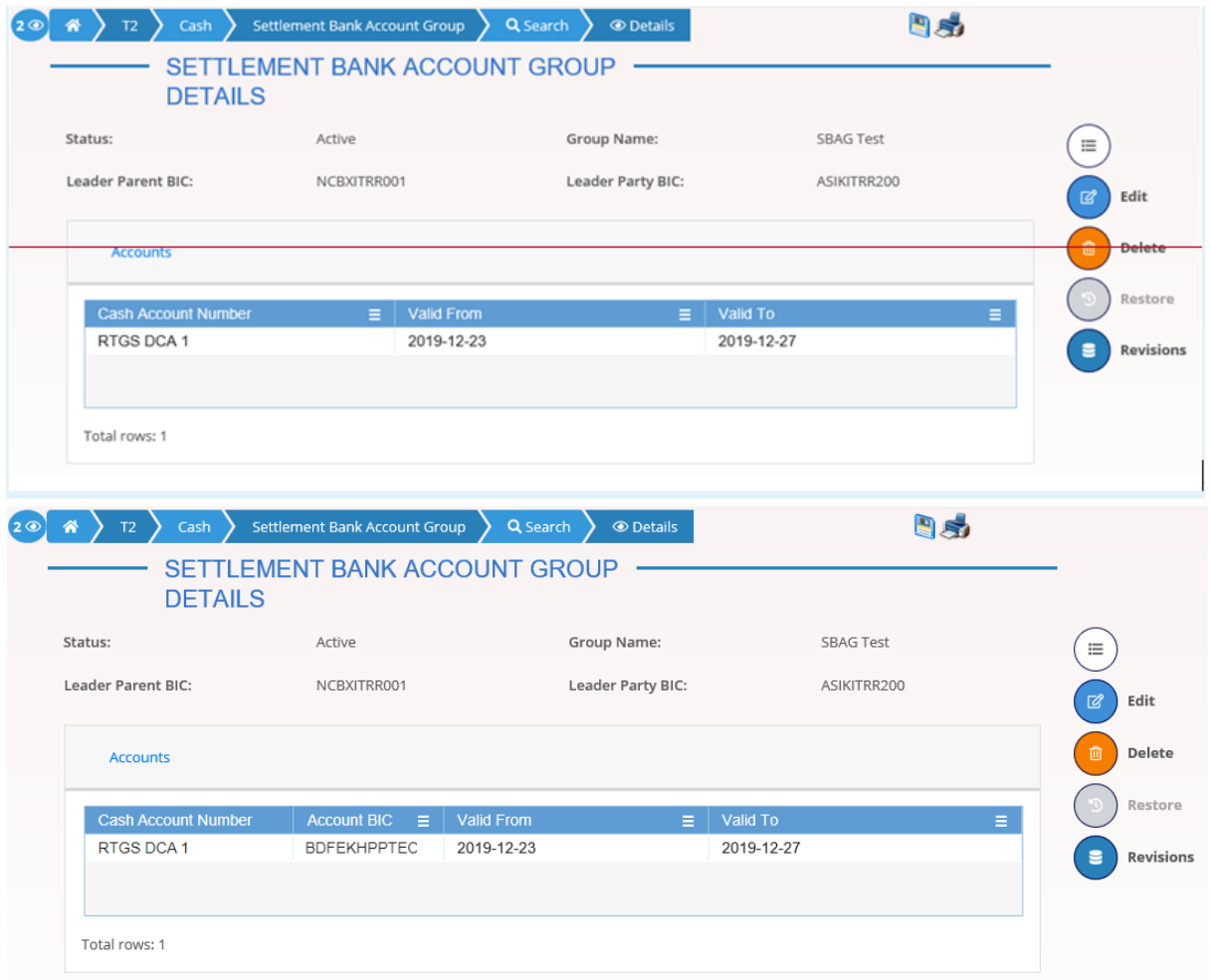❚ Delete Settlement Bank Account Group

Screenshot

Illustration 96: Settlement Bank Account Group – details screen

[…]

Fields Description

Accounts	
Cash Account Number	Shows the number of the cash account belonging to the group. Only RTGS Sub Account numbers are shown. Reference for error message [ ]: ❚ DRDJ011 ❚ DRDJ013

Account BIC	Shows the Account BIC of the cash account belonging to the group.
	If the account is an RTGS DCA or RTGS CB Account, it shows the direct AAU BIC of the account.
	If the account is an RTGS Sub Account, it shows the direct AAU BIC of the linked RTGS DCA/RTGS CB.
	Reference for error message [▶]:
	❙ DRDJ011
	❙ DRDJ013
Valid From	Shows the starting date from which the cash account belongs to the group.
Valid To	Shows the ending date until which the cash account belongs to the group.

2.4.1.9 Settlement Bank Account Group – New/Edit Screen

Fields Description

Accounts		
[…]		
Valid From	Enter the starting date from which the cash account belongs to the group or use the calendar icon.	
	The 'Valid From' must be ~~equal to or~~ later than the current business date.	
	Reference for error message [▶]:	
	❙ DRCJ012	
	❙ DRUJ013	
	❙ DRUJ017	
	This field is mandatory in create mode.	
	This field is read-only in edit mode while editing the values of an existing item.	
	Required format is: Date.	
Valid To	Enter the ending date from which the cash account does not belong to the group or use the calendar icon.	

	The 'Valid To' must be ~~equal to or~~ later than the current business date and equal to or later than the 'Valid From'.
	Reference for error message [ ]:
	❚ DRCJ013
	❚ DRUJ014
	❚ DRUJ017
	Required format is: Date.

2.4.2.3 Banking Group – New/Edit Screen

Fields Description

Parties	
[…]	
Valid From	Enter the starting date from which the party belongs to the group or use the calendar icon.
	The 'Valid From' must be ~~equal to or~~ later than the current business date.
	Reference for error message [ ]:
	❚ DRCJ012
	❚ DRCJ014
	❚ DRUJ013
	❚ DRUJ015
	❚ DRUJ017
	This field is mandatory in create mode.
	This field is read-only in edit mode while editing the values of an existing item.
	Required format is: Date.
Valid To	Enter the ending date until which the party belongs to the group or use the calendar icon.
	The 'Valid To' must be ~~equal to or~~ later than the current business date and equal to or later than the 'Valid From'.
	Reference for error message [ ]:
	❚ DRCJ013

Parties	
[…]	
Valid From	Enter or pick the starting date from which the party belongs to the group. The 'Valid From' must be ~~equal to or~~ later than the current business date. Reference for error message [▶]: ❚ DRCJ012 ❚ DRCJ014 ❚ DRUJ013 ❚ DRUJ015 ❚ DRUJ017 This field is mandatory in create mode. This field is read-only in edit mode while editing the values of an existing item. Required format is: Date.
Valid To	Enter or pick the ending date until which the party belongs to the group. The 'Valid To' must be ~~equal to or~~ later than the current business date and equal to or later than the 'Valid From'. Reference for error message [▶]: ❚ DRCJ013 ❚ DRCJ014 ❚ DRUJ014

❚ DRCJ014

❚ DRUJ014

❚ DRUJ015

❚ DRUJ016

❚ DRUJ017

Required format is: Date.

2.4.2.11 Billing Group – New/Edit Screen

Fields Description

	DRUJ015
	DRUJ016
	DRUJ017
	Required format is: Date.

4.3.2.5 Account Monitoring Group – New/Edit Screen

Reference for error message	Field or Button	Error Text	Description
DRCJ012	❙ Valid From field ❙ Submit button	Valid From cannot be set to a past date	The Valid From must be ~~equal to or~~ later than the current business date.
DRCJ013	❙ Valid To field ❙ Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.
DRUJ013	❙ Valid From field ❙ Submit button	Valid From cannot be set to a past date	In create operations, the Valid From must be ~~equal to or~~ later than the current business date.
DRUJ014	❙ Valid To field ❙ Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.

4.3.2.15 Banking Group – New/Edit Screen

Reference for error message	Field or Button	Error Text	Description
DRCJ012	❙ Valid From field ❙ Submit button	Valid From cannot be set to a past date	The Valid From must be ~~equal to or~~ later than the current business date.
DRCJ013	❙ Valid To field ❙ Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.
DRUJ013	❙ Valid From field ❙ Submit button	Valid From cannot be set to a past date	In create operations, the Valid From must be ~~equal to or~~ later than the current business date.

Reference for error message	Field or Button	Error Text	Description
DRUJ014	❚ Valid To field ❚ Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.

4.3.2.17 Billing Group – New/Edit Screen

Reference for error message	Field or Button	Error Text	Description
DRCJ012	❚ Valid From field ❚ Submit button	Valid From cannot be set to a past date	The Valid From must be ~~equal to or~~ later than the current business date.
DRCJ013	❚ Valid To field ❚ Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.
DRUJ013	❚ Valid From field ❚ Submit button	Valid From cannot be set to a past date	In create operations, the Valid From must be ~~equal to or~~ later than the current business date.
DRUJ014	❚ Valid To field ❚ Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.

4.3.2.46 Liquidity Transfer Group – New/Edit Screen

Reference for error message	Field or Button	Error Text	Description
DRCJ012	❚ Valid From field ❚ Submit button	Valid From cannot be set to a past date	The Valid From must be ~~equal to or~~ later than the current business date.
DRCJ013	❚ Valid To field ❚ Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.
DRUJ013	❚ Valid From field ❚ Submit button	Valid From cannot be set to a past date	In create operations, the Valid From must be ~~equal to or~~ later than the current business date.
DRUJ014	❚ Valid To field ❚ Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.

4.3.2.72 Settlement Bank Account Group – New/Edit Screen

Reference for error message	Field or Button	Error Text	Description
DRCJ012	▌Valid From field ▌Submit button	Valid From cannot be set to a past date	The Valid From must be ~~equal to or~~ later than the current business date.
DRCJ013	▌Valid To field ▌Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.
DRUJ013	▌Valid From field ▌Submit button	Valid From cannot be set to a past date	In create operations, the Valid From must be ~~equal to or~~ later than the current business date.
DRUJ014	▌Valid To field ▌Submit button	Valid To cannot be set to a past date or earlier than Valid From	The Valid To must be ~~equal to or~~ later than the current business date and equal to or later than the Valid From.

UDFS

CRDM:

UDFS wording to be added in order to include the new SBAG Usage Case on acmt.025 and acmt.026. Acmt.025 /Document/AcctQryList/AcctSchCrit/Prtry/Id field will be used to specify the query type (SBAG in this case) together with the /Document/AcctQryList/AcctSvcrId/FinInstnId/BICFI field containing the BIC of the Leader Party. In acmt.026 query response will provide data contained in the SBAG through the following fields:

- /Document/AcctListRpt/RptOrErr/AcctRpt/Acct/OpngDt as Valid From of the entry in the SBAG.
- /Document/AcctListRpt/RptOrErr/AcctRpt/Acct/ClsgDt as Valid To of the entry in the SBAG.
- /Document/AcctListRpt/RptOrErr/AcctRpt/Acct/Id/Othr/Id as Cash Account Number.
- /Document/AcctListRpt/RptOrErr/AcctRpt/AcctOwnr/AnyBIC as Account BIC (if present).

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High level description of Impact:

A user of the AS party defined as leader of the SBAG now will be able to see in CRDM all the account BICs and account numbers of the SBAG.

Furthermore it will be no to possible to set the Valid From of the entities under all the Data Aggregation groups (Account Monitoring Group, Liquidity Transfer Group, Banking Group, Billing Group, Settlement Bank Account Group) equal to the current Business date; only later dates will be allowed.

Editorial update of the CRDM acmt.025/acmt.026 Usage Guidelines in MyStandards amending the annotations in order to describe the new usage case to query a SBAG.

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Impacts on other projects and products:

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Outcome/Decisions:

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

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

Impact on major documentation		
Document	**Chapter**	**Change**
Impacted UDFS chapter	CRDM UDFS 2.2.2. Common reference data query 3.1.2.1. AccountQueryList (acmt.025) 3.1.2.2. AccountListReport (acmt.026) 5.1. Business Rules	Amendment of Table 59 including the SBAG as CRDM Object which can be queried. Introduction of the new Usage Cases to query the data of a SBAG. Introduction of new usage case examples. Introduction of a new Business rule applicable to the schema (acmt.025). Amendment of the overview and scope of the messages. Introduction of a new Business Rule. Amendment of Business Rule IIMP064.
Additional deliveries for Message Specification/ MyStandards	Update of acmt.025 customisation for CRDM on MyStandards Update of acmt.026 customisation for CRDM on MyStandards	Editorial changes to MyStandards annotations to handle the query of the SBAG. Introduction of new examples.
UHB	**CRDM:** 2.4.1.3 Account Monitoring Group – New/Edit Screen 2.4.1.6 Liquidity Transfer Group – New/Edit Screen 2.4.1.9 Settlement Bank Account Group – New/Edit Screen 2.4.2.3 Banking Group – New/Edit Screen 2.4.2.11 Billing Group – New/Edit Screen 4.3.2.5 Account Monitoring Group – New/Edit Screen	Removal of selection of the current business date as Valid from for all Data Aggregation groups (Account Monitoring Group, Liquidity Transfer Group, Banking Group, Billing Group, Settlement Bank Account Group).

	4.3.2.15 Banking Group – New/Edit Screen	
	4.3.2.17 Billing Group – New/Edit Screen	
	4.3.2.46 Liquidity Transfer Group – New/Edit Screen	
	4.3.2.72 Settlement Bank Account Group – New/Edit Screen	
	2.4.1.9 Settlement Bank Account Group – Details Screen	Introduction of new field 'Account BIC'
External training materials		
Other documentations		

Links with other requests

Links	Reference		Title	

OVERVIEW OF THE IMPACT OF THE REQUEST ON THE T2 SYSTEM AND ON THE PROJECT

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

CRDM:

Amendment of Business rules DRCJ012, DRCJ013, DRUJ013 and DRJU014 preventing the insertion of an Entity's Valid From equal to the current Business Date.

Removal of selection of the current business date as Valid from for entities under all Data Aggregation groups (Account Monitoring Group, Liquidity Transfer Group, Banking Group, Billing Group, Settlement Bank Account Group).

Introduction of new field 'Account BIC' visible in Settlement Bank Account Group Details screens

Editorial update of the CRDM acmt.025 Usage Guidelines in MyStandards amending the annotations in order to describe the new usage case to query a SBAG. Introduction of a new CRDM Business Rule to prevent the usage of invalid search criteria. Amendment of IIMP064 to also foresee SBAG query from the possible ones. No changes on acmt.025 xsd. Introduction of a new query example.

Editorial update of the CRDM acmt.026 Usage Guidelines in MyStandards amending the annotations in order to describe the new usage case to query a SBAG. No changes on acmt.026 xsd. Introduction of a new query response example.

DWH:

Update of the interface with CRDM

CLM/RTGS:

In line with the requested change CLM and RTGS remain unchanged.

Cost drivers

CRDM: Update of business rules, GUI constraints, MyStandards Usage Guidelines (only editorial) and development work on changed software validations as well as update of GUI screens and A2A new business case.

Impact on other TARGET Services and projects
T2S: no impact
TIPS: no impact
ECMS: no impact
TARGET2: no impact
Summary of project risk
None
Security analysis
No potentially adverse effect was identified during the security assessment.