USER REQUIREMENTS DOCUMENT

FOR

T2 - RTGS COMPONENT

-ANNEX FOR CENTRAL BANKS ONLY-

Version:	R2026.NOV
Status:	Final
Date:	10/09/2026

Contents

1 USER INTERACTION 3
1.1 General User Requirements for User Interaction 3
1.1.1 Query 3
1.1.2 Action 3
1.2 User Interaction for Future RTGS 4
1.2.1 Query 5
1.2.2 Action 6
1.3 Rule-based liquidity transfers 8
2.1 Contingency Upload of A2A Files and messages in U2A 8
2.1.1 Process Overview 8
3 BUSINESS TRANSACTION PATTERN MONITORING AND ALERT MECHANISMS REPORTS [T2 CR-28] 11

1 USER INTERACTION

The objective of this section is to provide the user requirements related to user interactions covering the usage of U2A or A2A mode. A Graphical User Interface (GUI) shall be provided for components, offering functionalities to access information in U2A mode. The GUI(s) shall be harmonised to the best possible extent.

These requirements do not imply any particular consideration with regard to design and the implementation of the actual screens.

1.1 GENERAL USER REQUIREMENTS FOR USER INTERACTION

1.1.1 Query

Id	RTGS.CB.UR.ALL.UI.010
Name	Query Audit Trail
Description	Each component shall provide the functionality to query through U2A interface the modified data at the attribute level, the user performing the change and the timestamp of the change made. It should be visible which attributes were changed, together with the new values. The query shall return relevant business attributes of the Audit Trail.

Id	RTGS.CB.UR.ALL.UI.020
Name	Query System time
Description	All components shall provide the functionality to query system time to align the time of a connected application through an application-to-application interface (A2A). The query shall return the System time.

1.1.2 Action

Id	RTGS.CB.UR.ALL.UI.030
Name	Amend/Withdraw Task(s)
Description	All components shall provide the functionality to amend or withdraw task(s) through the U2A interfaces.

Id	RTGS.CB.UR.ALL.UI.040
Name	Act on behalf
Description	All components shall provide the functionality to act on behalf through U2A and A2A interfaces for: Central Banks, to act on behalf of any Party belonging to their banking community; and The TARGET Service Desk, to act on behalf of any Party.

Id	RTGS.CB.UR.ALL.UI.050
Name	Access rights
Description	All components shall ensure that a user can only access functionality and data that is allowed by the access rights granted to the user through the Roles associated with the user.

Id	RTGS.CB.UR.ALL.UI.060
Name	Four-eyes (confirm, revoke, amend)
Description	All components shall provide the functionality to use the four-eyes approval process, through U2A interface, allowing the authoriser to confirm, revoke or amend the order. The authoriser shall be a different system user and shall be linked to a different distinguished name than the initiator.

1.2 USER INTERACTION FOR FUTURE RTGS

The section below describes the query and action possibilities in RTGS for Central Banks.

The User Interaction section covers intra-day queries. For intra-day queries, the Value Date would be by default the current business day.

For U2A queries, the Party BIC and the account number would be deduced from the data scope of the user. The data scope is described in section 4.1 on User Roles and Access / Overview in the User Requirements Document for Common Components.

The extended list of the selection criteria and the output of the queries would be defined in the UDFS. There are further queries and actions provided and described in the User Requirements Document for Common Components which are of relevance for RTGS.

1.2.1 Query

The selection criteria of a query shall be deducted from scope of the user, if they are not explicitly mentioned. Further the query functionality shall be available only in U2A mode.

Id	RTGS.CB.UR.RTGS.UI.010
Name	Query balances of RTGS DCAs for the whole banking community
Description	RTGS shall provide a functionality to query the balances of RTGS DCAs for the whole banking community through U2A interface. The Central Bank user can query within his data scope/ banking community, which is determined by the Party BICs and DCA numbers. The query shall return all relevant information about RTGS DCA(s) balance for the whole banking community, including: • Party BIC • Party Name • Balance on RTGS DCA • Overall liquidity on RTGS DCA(s)

Id	RTGS.CB.UR.RTGS.UI.020
Name	Query cash transfers per status for the whole banking community
Description	RTGS shall provide the functionality to query the sum of cash transfers on the RTGS DCA and their respective status on all DCAs belonging to the Central Banks' banking community through U2A interface. The Central Bank user can query within his data scope/ banking community, which is determined by the Party BICs and DCA numbers. In addition the query shall allow the user to specify any combination of the following optional selection criteria. The following cash transfer types can be queried: • Payment • Warehoused payment • Liquidity transfer • AS transfer Optional selection criteria: • Message type • Priority • Debit/Credit • Sender BIC • Receiver BIC • Amount • Status • Party BIC • DCA number The query shall return the number of cash transfers and the total amount related to the pending transactions for the whole banking community including the processing status.

1.2.2 Action

Id	RTGS.CB.UR.RTGS.UI.040
Name	Release/revoke debit cash transfer order for/from blocked party/account
Description	RTGS shall provide the functionality to release/revoke a debit cash transfer order for blocked party/account through U2A interface.

Id	RTGS.CB.UR.RTGS.UI.050
Name	Release/revoke credit cash transfer order for/from blocked party/account
Description	RTGS shall provide the functionality to release/revoke a credit cash transfer order for blocked party/account through U2A interface.

Id	RTGS.CB.UR.RTGS.UI.051
Name	Release/Reject AS transfer order from blocked Ancillary System
Description	RTGS shall provide the functionality to release/reject an AS transfer order from a blocked Ancillary System through U2A interface.

Id	RTGS.CB.UR.RTGS.UI.060
Name	Allow creation of payment order in a contingency situation
Description	RTGS shall provide the functionality to allow creation payment order in a contingency situation through U2A interface. This setting has to be activated by the CB on RTGS account holder and Message Type (interbank or customer) level. The configuration allows A2A RTGS Account holder to create respective payment orders in U2A. For RTGS Account holder in mixed scenario the configuration allows the creation of interbank payments as back-up.

Id	RTGS.CB.UR.RTGS.UI.070
Name	Allow Back Value payments
Description	RTGS shall provide the functionality to allow Back Value payments through U2A interface.

Id	RTGS.CB.UR.RTGS.UI.080
Name	Create operations-related broadcast
Description	RTGS shall provide the functionality to the TARGET Service Desk and CB to create an operations-related broadcast message for all or selected groups of RTGS parties through U2A interface. Such messages will be pushed to RTGS party in U2A and, if the RTGS party has subscribed for A2A broadcast messages, in A2A as well. The TARGET Service Desk and CB can send operations-related broadcasts to • all parties across RTGS • a selected group of parties • all parties except for a selected group of parties • all parties under the responsibility of a given national central bank • all central banks • single party

This table shows a summary of the above described queries and actions in U2A and A2A mode for RTGS/ CBs.

Query/ Action	U2A	A2A
Query cash transfers per status for the whole banking community	x	
Query balances of RTGS DCAs for the whole banking community	x	
Release/Reject debit cash transfer order for/from blocked party/account	x	
Release/Reject credit cash transfer order for/from blocked party/account	x	
Release/Reject AS transfer order from blocked Ancillary System	x	
Allow creation of payment order in a contingency situation	x	
Allow Back Value payments	x	
Create broadcast	x	
Load A2A File in case of contingency	x	

Table 1: Summary of queries and actions in U2A and A2A mode for RTGS/ CBs

1.3 RULE-BASED LIQUIDITY TRANSFERS

Id	RTGS.CB.RBLT.010.010
Name	Rule-based liquidity transfers for central banks
Description	Central banks shall be able to use rule-based liquidity transfers as described in CLM.TR.CLM.PAYT.050 and RTGS.UR.HVP.PAYT.080.010 between the following accounts: • CLM CB Account • CLM MCA belonging to a central bank modelled as a party of party type “Payment bank”. • RTGS CB Account • RTGS DCA belonging to a central bank modelled as a party of party type “Payment bank”.

2.1 CONTINGENCY UPLOAD OF A2A FILES AND MESSAGES IN U2A

2.1.1 Process Overview

Process goal:

This process describes how RTGS shall let a central bank upload A2A files and messages through the U2A GUI in case of a contingency.

Pre-conditions:

National central bank has received an A2A file or message from the AS/participant through an agreed channel outside or TARGET Services.

RTGS shall provide the functionality to load this A2A file or message through U2A interface.

Time constraints:

This functionality should be available at any time from the RTGS start of day to the RTGS end of day, excluding the maintenance window.

Expected results:

The processing of the A2A file/message and subsequent communications are identical to those following an A2A submission by the AS/participant as file/message sender, as if the central bank had not been involved in sending the message.

2.1.1.2 USER REQUIREMENTS

Id	RTGS.CB.UR.RTGS.A2AU2A.010.010
Name	Upload A2A File or message in U2A
Description	RTGS shall let a central bank upload A2A files and messages (except for queries) on behalf of AS/participants or for its own use through the U2A GUI in case of a contingency. This will be subject to a four-eye validation: two different central bank users will each load the message/file, with the system checking they have loaded the same message/file, by comparing the checksum of the two messages/files loaded. If the checksums are the same, one file will be sent to the back-end for processing. If they are different, an error will be displayed to the second central bank user in U2A, and no file will be processed. This mechanism is not to be confused with the duplicate check, which will be performed as for any A2A message/file (if the abovementioned 4 eye check is successful). RTGS will check that the central bank is the system entity of the file/message sender or the sender of the file/message. Access to the functionality will be granted through four specific privileges allowing the upload of AS batch messages, interbank payment orders, customer payment orders and all other messages except for queries, respectively.

Id	RTGS.CB.UR.RTGS.A2AU2A.010.020
Name	Upload A2A File or message in U2A - NRO
Description	RTGS shall have a mechanism that lets a central bank user confirm the upload of an A2A message/file in U2A in order to ensure non repudiation of origin.

3 BUSINESS TRANSACTION PATTERN MONITORING AND ALERT MECHANISMS REPORTS [T2 CR-28]

Id	RTGS.CB.DWH.BTPM.010.010
Name	Report on Submission time - value and volumes
Description	A report is required to provide alerts by RTGS direct participant, business day and time intervals of one hour if set thresholds (defined as the 99th percentile of all the non-zero values corresponding to that participant and that particular time interval over the reference period) are exceeded in terms of value and/or volume of the RTGS participant-interval under analysis. Instructions sent to T2 on closing days shall be disregarded.

Id	RTGS.CB.DWH.BTPM.010.020
Name	Report on Submission time – T2 closing days - value and volumes
Description	A report is required to provide alerts by RTGS participant, calendar day and time intervals of one hour if thresholds are exceeded by the value/volume of the RTGS participant-interval under investigation. Note that the logic of the report is the same as RTGS.CB.DWH.BTPM.010.010 just that instead of business days, the focus is now solely on days where T2 is closed.

Id	RTGS.CB.DWH.BTPM.010.030
Name	Report on New Party
Description	A report is required to retrieve transaction level information of transactions that address parties who appear for the first time in RTGS transactions relative to the reference period and who during the day of investigation are addressed by only one direct participant.

Id	RTGS.CB.DWH.BTPM.010.040
Name	Report on Failed transactions
Description	A report is required to retrieve a list of participants for which the number/value of failed transactions is above a certain threshold which is built based on the activity during the reference period. The breakdown of rejects for technical reasons or for lack of liquidity shall be available

Id	RTGS.CB.DWH.BTPM.010.050
Name	Report on daily volumes and value
Description	A report is required to provide daily volumes and value per day and per RTGS participant for the day under investigation and compare them with the reference period. Seasonal adjustments shall be available.

Id	RTGS.CB.DWH.BTPM.010.060
Name	Overview of alerts triggered
Description	A report is required to list all participants for which at least one alert was triggered by the following indicators: Total daily value, Total daily volume, Total daily value seasonally adjusted, Total daily volume seasonally adjusted, Submission time - value, Submission time – volume, Submission time holiday - value, Submission time holiday – volume, New party, Failed Transactions Rejected due to technical reasons - volume, Failed Transactions Rejected due to lack of liquidity – value, Failed Transactions Rejected due to lack of liquidity – volume.