

October 2026

Enhanced monitoring framework for the T2 R2026.NOV Change Requests

Introduction

The T2 R2026.NOV release includes 8 CRs¹. Out of those 8 CRs, two are considered good candidates for enhanced monitoring due to their:

- message impact – they introduce changes to ISO 20022 message schemas, versions or validation rules.
- participant impact – they affect many T2 participants.
- production impact – some changes, if not properly addressed, could lead to message rejections, processing failures or operational disruptions in production.

The selected CRs are CR-147 and CR-170 focus on upgrading T2 message formats to respectively ISO MR 2025 and ISO MR 2026 compliance.

Not selected CRs are:

- CR-135: Additional routing configuration in CRDM for NSP failure scenarios
- CR-153: T2 should exclude CoSD blocked cash balances from the sub-balances accounting for monetary policy operations
- CR-156 introduces many HVPS+ schemas and business rule changes in RTGS and it also impacts RTGS GUI screens (U2A), but CR-188 does revert the most important changes introduced with CR-156 (see below for more information)
- CR-172: Additional accounting requirements due to CoSD blocked cash balances implementation in T2
- CR-166: Enhancement of BPM03 report requirements and additional report to provide reasoning for technical rejections/failures
- CR-188: Allow fully unstructured postal address format in RTGS messages (see CR-156)

Deutsche Bundesbank will request selected participants to confirm the execution of the test cases listed below and confirm their readiness for the release date. If your institution does not receive an email from us, this document is for information purposes only.

CR-170: Upgrade of T2 messages to ISO MR 2026

Four out of the six impacted messages - namely the **camt.029**, **camt.056**, **pacs.002** and **pacs.009** – are relevant for Central Banks only, not to other T2 participants.

The remaining two impacted messages - namely the **camt.053** and **camt.054** - are applicable to all types of participants. For the camt.054, it requires subscription. For the camt.053, it requires either subscription, or the sending of an admi.005. None of them are payment order messages instead they are statements/notifications.

Changes introduced	Mandatory test case	Actor
camt.053 (for RTGS and CLM) will be migrated from camt.053.001.13 to camt.053.001.14	T2_TC_RTGS_AH_ID12 and T2_TC_CLM_AH_ID6	All participants at eod, if subscribed or via admi.005
camt.054 (for RTGS and CLM) will be migrated from camt.054.001.13 to camt.054.001.14	T2_TC_RTGS_AH_ID2; for CLM, no mandatory test case specifically designed for it, but any credit/debit of CLM account, e.g. T2_TC_CLM_AH_ID1, would trigger the camt.054 if subscribed	All participants, if subscribed

¹ Excluding one editorial CR

If participants fail to update these two messages to the correct version, it will not cause significant disruptions to the production environment. However, it could hinder efficient reconciliation processes on the participants' side. Importantly, payments processing would remain unaffected.

CR-147: Upgrade of T2 messages to ISO MR 2025

Two out of the five impacted messages - namely the **pacs.002** and **pacs.009** - are relevant for Central Banks only, not to other T2 participants.

Two messages - namely the **camt.053** and **camt.054** - are relevant for all participants but they are already covered with the previous CR-170.

One message, the **camt.025**, is applicable to all types of participants and is not covered by the previous CR-170. It is a receipt message to the following related messages: camt.048, camt.049, camt.050, and camt.998.

Changes introduced	Mandatory test case	Actor
camt.025 (for RTGS and CLM) will be migrated from camt.025.001.07 to camt.025.001.09 In addition to the change of version, the element <status code> is replaced by element <Proprietary>.	T2_TC_RTGS_AH_ID1	All participants
camt.053 (for RTGS and CLM) will be migrated from camt.053.001.12 to camt.053.001.13	Covered with CR-170	
camt.054 (for RTGS and CLM) will be migrated from camt.054.001.12 to camt.054.001.13	Covered with CR-170	

If participants fail to update the camt.025 to the correct version, it will not cause significant disruptions to the production environment. However, it could hinder efficient reconciliation processes on the participants' side. Importantly, payments processing would remain unaffected.

For information only

CR-156: HVPS Plus UG2026 maintenance on T2 RTGS messages

The CR-156 introduces several changes that are highlighted in the below table. This CR impacts payment messages such as the pacs.008, the pacs.009 or the pacs.010. However, due to the CR-188, the Eurosystem considers that the changes to those messages, if not adopted by the participants on time, would not significantly affect the production environment.

The main change which could have presented a risk to the production environment is the removal of the unstructured postal address, which is precisely being re-introduced with CR-188.

Changes introduced	Impacted message and mandatory test cases	Actor
"Instructed Amount" will be changed to mandatory and corresponding validation rules will be changed.	pacs.008, pacs.009	All participants
"Returned Instructed Amount" will be changed to mandatory and corresponding validation rules will be changed.	pacs.004	All participants
Either the field "Code" or the field "Proprietary" will be mandatory if the sub-section 'Proxy' is used for an account field	pacs.008, pacs.009, and possibly pacs.010 and pacs.004	All participants
The multiplicity of the field "Address Line" in the sub-section "Postal Address" will be changed from 3 to 2	Pacs.008, pacs.009, pacs.004, and possibly camt.056 and camt.029	"Reverted" with CR-188
The fields "Town Name" and "Country" will be mandatory to be filled if the sub-section "Postal Address" is used	Pacs.008, pacs.009, pacs.004, and possibly camt.056 and camt.029	"Reverted" with CR-188
The field "Other Proprietary" will be deleted, the field "Scheme Code" will be renamed to "Scheme Name Code", the field "Scheme Name Code" will be set to mandatory if the divider "Other" is used and the layout of the divider will be changed	Pacs.008, pacs.009, pacs.004, and possibly pacs.010 and camt.056.	All participants

GUI screens impacted by the CR-156 are highlighted in the below table. Errors would immediately be identified and corrected.

Relevant U2A screens:
New Customer Credit Transfer (pacs.008)
New Financial Institution Credit Transfer (pacs.009)
New Payment Return (pacs.004)