

Instructions RIX and
Monetary Policy Instruments

RIX-INST Instructions

~~March-June~~ 2023

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1 Introduction

RIX-INST is a Settlement Service provided by the Riksbank within the framework of RIX. RIX is a Designated Settlement System in accordance with the Swedish Settlement Act¹ and the European Settlement Finality Directive². In addition to RIX-INST, the Riksbank also provides the RIX-RTGS Settlement Service within the RIX framework.

The aim of RIX-INST is to enable instant settlement of individual payments in central bank money round the clock (24/7).

To provide the service, the Riksbank uses the technical platform developed by the Eurosystem for the TARGET Instant Payment Settlement (TIPS) service.

The TIPS platform is based on the ISO 20022 standard and follows the rulebook for SEPA Instant Credit Transfer (SCT Inst).³

However, the RIX-INST service shall support the Nordic NPC Instant Credit Transfer (NCT Inst) rulebook⁴ and also enable settlement of Instant Payments that do not completely follow NCT Inst.

¹The Swedish Act on the Settlement of Obligations on the Financial Market (1999:1309).

² Directive 98/26EC of the European Parliament and of the Council of 19 May 1998 on settlement finality in payment and securities settlement systems.

³ 2019 SEPA Instant Credit Transfer Rulebook. Produced by the European Payments Council (EPC).

⁴ 2021 NPC Instant Credit Transfer Rulebook. Produced by the Nordic Payments Council (NPC).

2 About the document

2.1 The role of the Instructions

The *Terms and Conditions for RIX and Monetary Policy Instruments* (Terms and Conditions) in force at any given time apply to participation in the RIX-INST Settlement Service.

These Instructions describe in more detail how the service is used. The instructions are supplemented by references to other documents published by the Riksbank or the Eurosystem, the Riksbank's supplier of the technical platform used by RIX-INST. When using RIX-INST, therefore, the currently applicable Terms and Conditions, these Instructions and the referenced documents shall all be considered.

The documents referenced in these Instructions are presented in [Annex 5](#). These documents are available on the Riksbank's website. The message scheme (xsd) and example messages (xml) are also available on the same website. The example messages shall only be regarded as examples and do not cover all feasible situations.

Special instructions are available for accession to RIX-INST, RIX-INST Onboarding guide.

All functionality described in these Instructions will not be available when RIX-INST starts to be available for testing.

When drafting these Instructions, the Riksbank has used documentation issued by the Eurosystem. This has taken place following approval by the Eurosystem. The Eurosystem has all the rights to the documents it has issued.

These Instructions replace all the Riksbank's previously published or distributed descriptions of the RIX-INST Settlement Service and its functionality.

2.2 How to read the Instructions

Chapter [3](#) presents the overarching functionality in RIX-INST. Cooperation between the Riksbank and RIX-INST Participants is described in Chapter [4](#).

Chapters [5](#) and [6](#) describe the communication with RIX-INST and RIX-RTGS respectively. Security aspects are outlined in Chapter [7](#). Chapter [8](#) describes how the access rights structure in RIX-INST is constructed.

Participation in RIX-INST and the account structure are described in Chapter [10](#) and Chapter [11](#) respectively. Various forms required for participation in RIX-INST are presented in these chapters. These forms are listed in [Annex 4](#).

Chapter [12](#) presents the schedule in RIX-INST.

Liquidity management in RIX-INST is described in Chapter [13](#).

Management of Payments is described in Chapters [14](#), [15](#), [16](#) and [17](#).

A summary of the notifications that can be received is given in Chapter [18](#). Query and report options are presented in Chapter [19](#).

Information on principles for fees for participation in RIX-INST can be found in Chapter [20](#). Chapter [21](#) presents incident management and contingency routines, and Chapter [22](#) presents the support function for RIX-INST.

Chapters [11](#) and [13-18](#) describe various messages. More detailed information on these messages can be found in Chapter [23](#). There are also links to other documents. It should be noted that the messages used for RIX-INST do not always have exactly the same content or are not always of the same message version as the corresponding messages used for the TIPS service provided by the Eurosystem.

Concepts with the first letters capitalised are explained in [Annex 1](#).

Lists of illustrations and tables in the document can be found in [Annex 2](#) and [Annex 3](#).

All references to other sections in the document are clickable.

3 Overall description

3.1 In general

RIX is a Designated Settlement System with two Settlement Services, RIX-RTGS and RIX-INST. The RIX-INST Settlement Service is available round the clock every day of the year (24/7/365). Payment Instructions are settled in RIX-INST, on condition that the messages fulfil the applicable format requirements and that the requisite liquidity for the Payment is present. Settlement takes place in the form of bookkeeping entries on the Participants' Settlement Accounts in RIX-INST.

3.2 Interaction with RIX-RTGS

Payment settlement in RIX-INST is independent of the RIX-RTGS Settlement Service and there is no requirement for a RIX-INST Participant to also be a participant in RIX-RTGS.

However, there are links between RIX-RTGS and RIX-INST as far as liquidity is concerned. Liquidity cannot be created in RIX-INST, only redistributed there. Liquidity can only be created in RIX-RTGS by using intraday credit. Liquidity can be transferred from RIX-RTGS to RIX-INST and from RIX-INST to RIX-RTGS. Depending on the direction of them, such transfers can be initiated in RIX-RTGS Online, RIX-INST Online or by sending messages via application. RIX-RTGS is available for liquidity transfers to and from RIX-INST 24/7/365 with the exception of about one hour after closure of RIX-RTGS (17:58 – 19.00), which occurs every Business Day.

There is also functionality in RIX-RTGS enabling queries on balances in RIX-INST if the party making the query is also a participant in RIX-INST.

Fees and interest linked to the participation in RIX-INST are drawn from the Settlement Account in RIX-RTGS, either the Participant's account if it is also a participant in RIX-RTGS or the RIX-RTGS Agent's account if the Participant is not a participant in RIX-RTGS. There is a pre-defined time in RIX at which the Value Date is initiated, 18.00. The balances in RIX at the time when the Value Date changes are used for any interest calculations.

More information on RIX-RTGS can be found in *RIX-RTGS Instructions* and annexes to these.

3.3 Communication

Participants themselves are responsible for and pay for the communication required to communicate with RIX-INST. All communication with RIX-INST is done via the Eurosystem Single Market Infrastructure Gateway (ESMIG). To join ESMIG, a RIX-INST Participant needs an agreement with a Network Service Provider - NSP.

There are two ways of communicating with RIX-INST: Either through message communication via an application or through interaction via a user interface. The communication refers to both the sending and receiving of Payment Instructions, notifications, reports, etc., and connection to RIX-INST interface, RIX-INST Online and RIX-INST CRDM. RIX-INST Online gives the user the option of making queries and making liquidity transfers from RIX-INST to RIX-RTGS. RIX-INST CRDM gives the user the option of making queries about own reference data, user, authorisations, roles, etc. Payment Instructions cannot be executed in the user interface, only via application.

Every application or user interacting with RIX-INST is uniquely identified with a Technical Address (Distinguished Name (DN)). The DN Address is uniquely linked to a digital certificate. The certificate is

issued by the chosen Network Service Provider and allocated by a RIX-INST Actor to its users (communication via user interface) or applications (communication via application).

More detailed information on communication can be found in Chapter [5](#).

3.4 Relationship to NCT Inst

NCT Inst is the Nordic payment scheme for Instant Payments established by the Nordic Payments Council (NPC).

The RIX-INST Settlement Service supports Payments sent in accordance with NCT Inst, including Payments with deviations that have been agreed bilaterally or within a user group.

RIX-INST will be adapted to amendments in NCT Inst adopted by NPC if these are communicated to the Riksbank in sufficient time prior to introduction. If the amendments imply major deviations from SCT Inst and if these amendments were to involve basic changes to the TIPS Platform, the Riksbank may not be able to comply with these requests for modifications in RIX-INST.

Adherence to NCT Inst, by signing an NCT Inst adherence agreement, is a condition for being certified for RIX-INST. Adhering to NCT involves the RIX-INST Participant, as a minimum, being able to receive Payments sent in accordance with NCT Inst.

RIX-INST will from start use ISO20022 version 2019, while NCT Inst according to plan will not update from version 2009 to version 2019 until November 2023. Since RIX-INST and NCT Inst during this period will have different ISO versions the requirement for adherence to NCT Inst will not enter into force until NCT Inst has been updated to ISO version 2019. The Riksbank will after this date grant exemption to all RIX-INST Participants until November 2024. However, if a RIX-INST Participant, prior to November 2024, starts using RIX-INST for payments other than those that currently exist, i.e. Swish, the Riksbank will revoke the exemption from the time these other Payments start to be settled in RIX-INST. The Riksbank has the option of granting temporary exemption from the requirements for adherence to NCT Inst also after November 2024 if the RIX-INST Participant can prove that there are special grounds.

3.5 Participation in RIX-INST

To participate in either of the RIX-INST or RIX-RTGS Settlement Services, an institution must first become a RIX Participant and then be certified for one or both Settlement Services.

A RIX Participant can choose to participate in both RIX-RTGS and RIX-INST or in just one of the services. An institution that only participates in RIX-INST needs to have an agreement with a RIX-RTGS Participant stating that the latter undertakes to pay fees and interest that arise as a result of the institution's participation in RIX-INST and to transfer liquidity to its account in RIX-INST. The RIX-RTGS Participant offering such a service is referred to as a RIX-RTGS Agent.

It is also possible to participate indirectly in RIX-INST via a RIX-INST Participant. The indirect participant has no relationship with the Riksbank and will need to rely on services from the Participant. Such an indirect participant in RIX-INST is treated as a Reachable Party.

The RIX-INST Participant can choose to instruct Payments to RIX-INST itself or allow an Instructing Party to act on behalf of the RIX-INST Participant, for all or some Payments.

If the same Instructing Party acts on behalf of both an Originating Participant and a Beneficiary Participant and the Riksbank has given the Instructing Party access to the Single Instructing Party

Model (SIP Model), this actor is referred to as a Single Instructing Party. The Riksbank then gives the 'Single Instructing Party' authorisation to the Technical Address (DN) that belongs to the Instructing Party.

More detailed information on participation can be found in Chapter [10](#).

3.6 Accounts

Settlement Accounts in RIX-INST are used for the settlement of Payment Transactions and Liquidity Transfers from or to RIX-RTGS.

A Settlement Account in RIX-INST cannot have a negative balance, i.e. there is no access to credit in RIX-INST. However, liquidity created as a result of any access to credit in RIX-RTGS can be transferred to the Settlement Account in RIX-INST.

A RIX-INST Participant can have one or more Settlement Accounts. If a Participant has several Settlement Accounts in RIX-INST, the liquidity in RIX-INST needs to be divided.

Only a RIX-INST Participant can have a Settlement Account. An Account can be used by others, however. To enable use of the same Settlement Account for different purposes, the RIX-INST Participant can choose to establish Credit Memorandum Balances (CMB) linked to the Account. By having a CMB, it is possible to control how a Settlement Account's liquidity is used. The Participant can also allow the Settlement Account to be used for Payments referring to a Reachable Party.

For a CMB, the RIX-INST Participant can specify a Limit which is a fixed amount or unlimited. The CMB is not a balance on an account at the Riksbank but is an accounting function used by the RIX-INST Participant. All Payment Transactions applicable to a specific CMB are recorded on the Settlement Account to which the CMB is linked.

For each Settlement Account or CMB, there needs to be a unique Authorised Account User. The Authorised Account User is defined as a specific BIC11.

More detailed information on accounts can be found in Chapter [11](#).

3.7 Liquidity management

For the RIX-INST Settlement Service to work efficiently, it is important for there to be good capacity for liquidity management in RIX-INST. Parties participating in RIX-INST are responsible for managing the liquidity on their accounts in RIX-INST. To facilitate liquidity management, the Riksbank has ensured that there are sufficient tools available to support this. Most of these tools are available in RIX-RTGS.

Liquidity Transfers can be initiated via RIX-RTGS both from RIX-RTGS to RIX-INST and from RIX-INST to RIX-RTGS. It is also possible to have standing Liquidity Transfers, both those for which amounts have been determined and those linked to the current balance on a Settlement Account in RIX-INST. Liquidity Transfers can also be made from RIX-INST to RIX-RTGS via RIX-INST. Liquidity Transfers can more or less be made 24/7/365 with the exception of about one hour after closure of RIX-RTGS (17:58 – 19.00), which occurs every Business Day.

In addition to Settlement Accounts in RIX INST and RIX-RTGS, for RIX Participants – both those who participate in RIX-RTGS and those that participate in RIX-INST – is calculated a total Net Balance in RIX. The Net Balance in RIX corresponds to the total balance on all the Participant's accounts in RIX-RTGS and RIX-INST. The Net Balance in RIX is only updated in connection with the activities at the end

of the Value Date. The Net Balance in RIX is used to calculate interest when Value Date change occurs. The Net Balance in RIX for a Monetary Policy Counterparty can be either positive or negative. If the balance is positive, the Standing Deposit Facility is used. If the balance is negative, the Standing Loan Facility is used. The Net Balance in RIX for other RIX Participants, without access to overnight credit, must be zero or positive.

More detailed information on Liquidity Management can be found in Chapter [13](#) and more details on schedule are in Chapter [12](#).

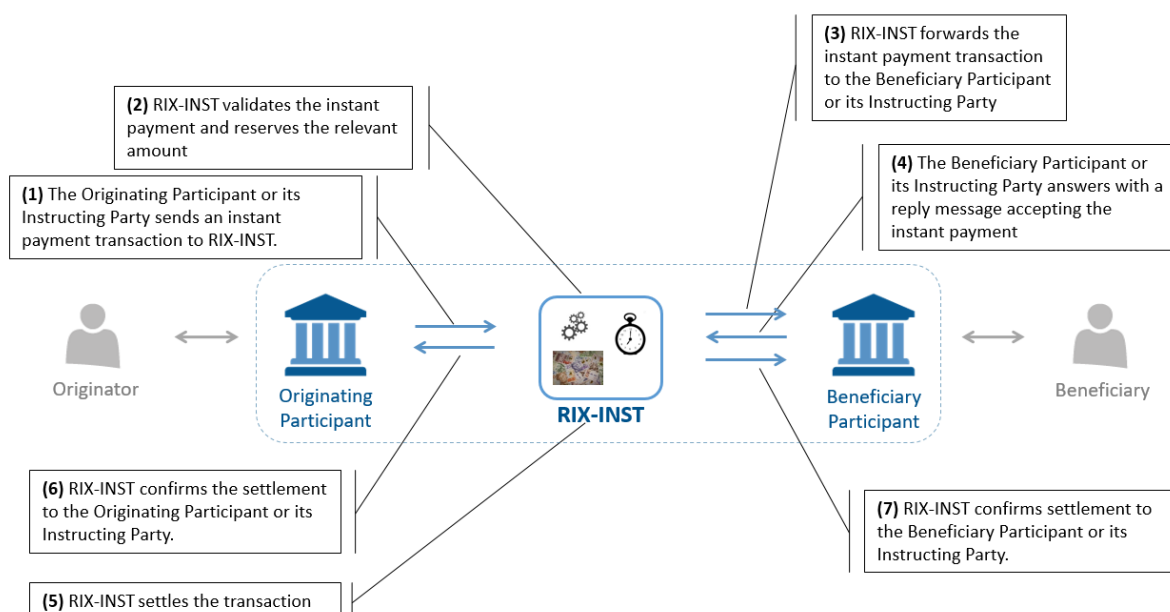
3.8 The payment process

Payment Transactions are settled in RIX-INST, on condition that the messages fulfil the format requirements applicable to RIX-INST and that the requisite liquidity for the Payment is present. Settlement takes place in the form of bookkeeping entries on the Participants' Settlement Accounts in RIX-INST. It is possible to send Payment Instructions, Requests for Recall, instructions for Investigation and responses to these instructions to RIX-INST.

RIX-INST offers two different models for settlement, the Standard Settlement Model and the Single Instructing Party Settlement Model (SIP Model).

When the Standard Settlement Model is being used, the amount is reserved on the Originating Participant's RIX-INST Settlement Account. A Payment Request is then sent to the Beneficiary Participant or its Instructing Party. The reserved amount is blocked and cannot be used for other Payments or Liquidity Transfers. If the Beneficiary Participant or its Instructing Party answers that it wishes to receive the Payment, the reserved amount is released and the transaction is immediately settled. RIX-INST then sends confirmation of the settlement to both the Originating Participant or its Instructing Party and the Beneficiary Participant or its Instructing Party.

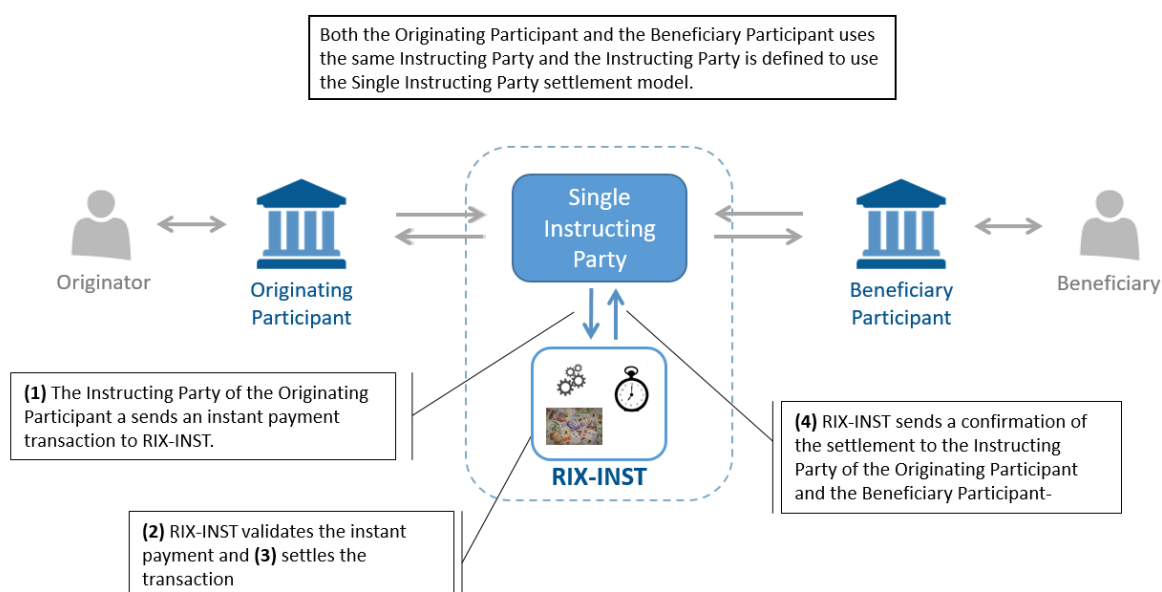
Illustration 1: Standard Settlement Model



Source: The Eurosystem and the Riksbank

If the SIP Model is being used, the transaction is settled immediately after the Payment Instruction has been validated according to the earlier steps. Confirmation of the Payment Transaction is sent to both the Originating Participant and the Beneficiary Participant via the Instructing Party for both parties.

Illustration 2: Single Instructing Party Settlement Model



Source: The Eurosystem and the Riksbank

More detailed information on the payment process can be found in Chapters [14](#), [15](#), [16](#) and [17](#).

3.9 Notifications, reports and queries

A RIX-INST Participant or its Instructing Party automatically receives notifications about settled Payments. The Originator of Payment Instructions receives notifications about rejected messages.

In addition to automatically received notifications, a RIX-INST Participant can also subscribe to certain other notifications. A RIX-INST Participant can also subscribe to two different reports, Statement of Account Turnover and Statement of Account.

In RIX-INST Online and RIX-INST CRDM, there are different query options. For a RIX-INST Participant that is a participant in RIX-RTGS, there is also the option of making queries about balances on Settlement Accounts in RIX-INST from RIX-RTGS Online.

More detailed information on notifications can be found in Chapter [18](#). More detailed information on reports and queries can be found in Chapter [19](#).

3.10 Support and incident management

The Riksbank provides a support function, RIX Helpdesk for the RIX Settlement System, that handles support cases for both RIX-RTGS and RIX-INST. The support function is available to RIX Participants

during the opening hours of the respective Settlement Service. For the RIX-INST Settlement Service, the support function is therefore available 24/7/365. RIX-INST Participants can contact the support function regarding incidents or other urgent support issues around the clock. In case of an incident or other urgent support issues first contact must be made by phone. Non-urgent support issues regarding RIX-INST are only handled during the daytime (from 06.30 to 18.30) on Business Days. RIX Helpdesk can be reached on 08-787 05 99 or at rix@riksbank.se.

Read more about Support and incident management in Chapters [21](#) and [22](#).

4 Cooperation between the Riksbank and RIX-INST Participants

The Riksbank has two different forums for cooperation with RIX Participants, the RIX Council and the RIX User Group. Both forums are common for the two services included in the RIX Settlement System, which means that they deal with subjects related to both RIX-RTGS and RIX-INST. To be able to maintain good communication and cooperation between the Riksbank and the Participants with regard to RIX-INST, it is important for each RIX-INST Participant to appoint a main contact person, who also participates in the RIX User Group. In addition to the Riksbank's forums, the ECB provides a forum for cooperation on the TIPS Platform, the TIPS Consultative Group.

4.1 RIX-INST Supervisor

All RIX-INST Participants shall appoint a person as the main contact for RIX-INST, whom the Riksbank can contact for all types of non-urgent RIX-INST issues. The RIX-INST Participant shall also appoint an alternate for the main contact person. Registration of the RIX-INST Supervisor and alternate is done on form I_B1 – Registration of customer information – RIX-INST Participant. For more information on the form, see Section [10.2](#). For urgent information on incidents, the Riksbank communicates via the incident email address and telephone number specified by the RIX-INST Participant on the form I_B1, see [10.2](#). Read more about incident management in Chapter [21](#).

4.2 RIX User Group

The RIX-INST Supervisor is a member of the RIX User Group, which is a cooperation forum for RIX-RTGS and RIX-INST issues. As the forum is common for both RIX-RTGS and RIX-INST, a participant in both services can have two members in the RIX User Group. The chair of the group is appointed by the RIX Participants and shall be a person who is a member of the RIX Council (see below). The Riksbank is responsible for the group's secretariat. At its meetings, the group discusses operational issues and the Riksbank reports on planned system upgrades, availability and incidents in RIX and among RIX Participants. The RIX User Group drafts and submits proposals for the further development of RIX-RTGS and RIX-INST. The Riksbank receives proposals for further development from the RIX user group and redrafts them. As RIX-INST is a standard service, the Riksbank works to ensure that new functionality in RIX-INST shall be implemented as general functions in future releases and versions. To this end, the Riksbank will cooperate with other central banks and in particular with the Eurosystem in its role as provider of the underlying TIPS Platform. The Riksbank's drafting work shows whether proposals for further development are recommended as well as the estimated cost of and appropriate time for their introduction. The RIX User Group is a drafting group and cannot, via decisions or any other way, create rights or obligations in the relationship between the Riksbank and the RIX Participants.

4.3 RIX Council

The RIX Council is a group that discusses strategic issues concerning the provision of systems and payment system services, such as objectives and preconditions, costs, charges and pricing, crisis and continuity issues, regulations, projects and IT services. The RIX Council is common for RIX-RTGS and RIX-INST. The Riksbank appoints the chair of the group. The RIX Council includes representatives of the Riksbank and of the RIX participants. The RIX Council is a drafting group and cannot, via decisions or any other way, create rights or obligations in the relationship between the Riksbank and the RIX Participants.

4.4 TIPS Consultative Group

The ECB also provides a forum for cooperation on the TIPS Platform, the TIPS Consultative Group. Among the group's task is to assess enhancements in TIPS and to discuss the planning, preparation and execution of testing activities. RIX-INST Participants have the opportunity to participate in the TIPS Consultative Group. The number of participants in the group is limited, however, which means that only one representative can be selected to participate and represent the Swedish market. RIX-INST Participants may also appoint an alternate to participate instead of the representative. The representative and alternate are appointed by the RIX Council.

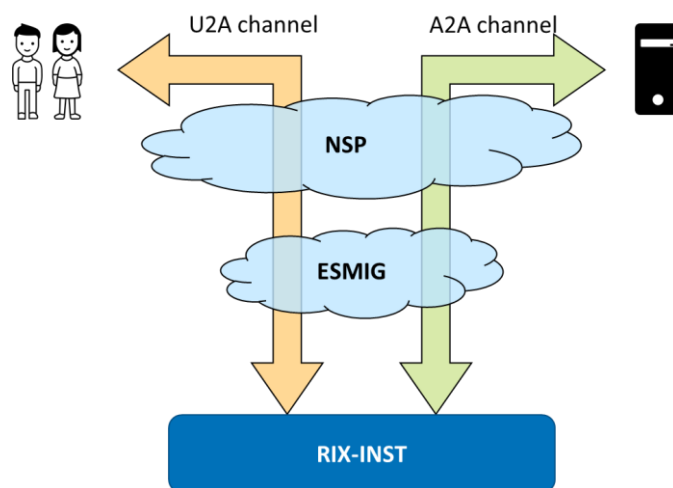
5 Communication with RIX-INST

Participants themselves are responsible for and pay for the communication required to communicate with RIX-INST. All communication with RIX-INST is done via the Eurosystem Single Market Infrastructure Gateway (ESMIG). There are also other services provided by the Eurosystem that communicate through ESMIG, e.g. T2 and T2S.

To join ESMIG, a RIX-INST Participant needs an agreement with a Network Service Provider - NSP. The Eurosystem has certified two NSPs: SIA and SWIFT. In time, the Eurosystem may certify more NSPs.

It is also possible to allow an Instructing Party to communicate directly with RIX-INST on behalf of a RIX-INST Participant. More information on this can be found in Section [10.4](#).

Illustration 3: Communication with RIX-INST



5.1 Opening hours

RIX-INST is open for settlement around the clock every day of the week (24/7). According to the Terms and Conditions for RIX and Monetary Policy Instruments, RIX-INST Participants shall keep their connections with RIX-INST open and have sufficient staffing 24/7. However, a RIX-INST Participant may, for a limited time, perform maintenance work that renders the RIX-INST Participant unavailable for a shorter period of time. Such short periods of unavailability must be communicated to the Riksbank in advance. The Riksbank forwards the information to all RIX-INST Participants.

5.2 Forms of communication

There are two ways of communicating with RIX-INST: Either through message communication via an application or through interaction via a user interface (RIX-INST Online). More information on the different ways of communicating with RIX-INST can be found in Sections [5.2.1](#) and [5.2.2](#).

5.2.1 Message communication via application

Communication via application takes place between the participant's payment application and RIX-INST, i.e. there is no user interface in RIX-INST for this type of communication. Communication via

application can be utilised in two ways: either via instant transfers or via file-based, “store-and-forward” transfers.

Instant messages require that both beneficiary (recipient) and originator (sender) are available at the time message transfer takes place. If the beneficiary is unavailable, no new attempt will be made to resend the same message.

File-based, store-and-forward messages make it possible to send messages even if the beneficiary is not available. If the beneficiary is unavailable, the message is stored until the beneficiary is available again and then resent.

Table 1: Description of the channels used for various types of communication.

Data exchange	Inbound communication	Outbound communication
Payment Transactions	Instant Message	Instant Message
Inbound/Outbound Liquidity Transfers	Instant Message	Instant Message
Investigations	Instant Message	Instant Message
Queries	Instant Message	Instant Message
Recall	Instant Message	Instant Message
Notifications	Not applicable	Instant Message
Reports (push)	Not applicable	File-based store-and-forward

5.2.1.1 What is required to communicate with RIX-INST via application?

ESMIG provides neither technical accession nor network services to RIX-INST. A RIX-INST Participant needs to have an agreement with an NSP that provides the network connections required to connect to RIX-INST. The technical communication requirements that an NSP must fulfil are defined in the ECB document *TIPS Connectivity Technical Requirements* while the technical message requirements for message exchange are specified in sub-appendix *TIPS MEPT – Message Exchange Processing for TIPS*.

5.2.1.2 What can be done in this way?

The functions available via application are described in [Table 2](#) below.

Table 2: Functions in RIX-INST available via application

Function	For more information see
Payment Instruction	14.1
Answer to Payment Request	14.1
Recall Request	14.2
Answer to Recall Request	14.2
Investigation Request	14.3
Request for Liquidity Transfer from RIX-INST to RIX-RTGS	13.4.3

Notifications	18
Reports	19.2
Query about RIX-INST Settlement Account Balance and Status	13.2.1.2
Set Credit Memorandum Balance (CMB) in Blocked for Credit and/or Blocked for Debit	11.3.1.2
Set CMB Limit	11.2.2.2
Query about CMB Headroom, Limit and Status	13.2.1.2

5.2.2 Communication via user interface - RIX-INST Online and RIX-INST CRDM

ESMIG is the only access point for external communication to all market infrastructure services provided by the Eurosystem. The ESMIG service is the only way to communicate with RIX-INST. It is not possible, however, to communicate with RIX-RTGS via ESMIG (further information can be found in [Chapter 7](#)).

A RIX-INST Participant obtains access to the access portal via ESMIG. After logging in to ESMIG, a page appears offering the participant all market infrastructure services in accordance with the user's access rights (including RIX-INST Online and RIX-INST CRDM services).

The difference between RIX-INST Online and RIX-INST CRDM is that RIX-INST Online allows the user to put queries and make liquidity transfers from RIX-INST to RIX-RTGS while RIX-INST CRDM allows the user to put queries about their own reference data, users, access rights, roles, etc.

In RIX-INST Online, an authorised user at the RIX-INST Participant or its Instructing Party (if authorised) can put certain queries and perform certain registration actions. The available functions are given in [Table 3Table 3](#) below. In RIX-INST Online and in the ESMIG access portal, the term TIPS is used. In some of the documentation referred to, the term TIPS GUI is used.

In RIX-INST CRDM, an authorised user at the RIX-INST Participant or its Instructing Party (if authorised) can put certain queries. The available functions are given in [Table 3Table 3](#) below. In RIX-INST CRDM and in the ESMIG access portal, the term CRDM is used. In some of the documentation referred to, the term CRDM GUI is used.

In section [8.3](#) there are overall information on the user interfaces.

5.2.2.1 What is required to communicate with RIX-INST via user interface?

As is the case with communication via application, a RIX-INST Participant needs to have an agreement with an NSP to gain access to RIX-INST Online. If a RIX-INST Participant considers that they only need accession to RIX-INST Online and not communication via application, it can conclude a simpler agreement with an NSP that only gives access to RIX-INST via user interface. With a simpler agreement, it is not possible to make Payments, only put queries. In this case, the RIX-INST Participant needs to have an agreement with an Instructing Party allowing the Instructing Party to manage Payments on behalf of the RIX-INST Participant.

Access to RIX-INST Online is via the ESMIG portal. At the ESMIG portal, the user chooses the service/application they wish to log on to. The user can only see the applications they have access to. The user logging on to a service/application must be authorised according to the ESMIG user process.

Once logged on, the user can choose the application they wish to use (e.g. RIX-INST CRDM or RIX-INST Online).

5.2.2.1.1 Digital signing via user interface

In order to ensure non-repudiation of origin (NRO) for critical transactions digital signing is used for specific windows in the RIX-INST interface. In order to be able to handle signatures for critical transactions an installation of the software Go>Sign Desktop from Ascertia Limited is needed. Technical specification for installing the software is present in document *ESMIG U2A Qualified Configurations*.

5.2.2.1.2 Recommendation for web browser

ESMIG supports [Microsoft Edge 93.0+](#), [Google Chrome 88.0+](#) and [Firefox 68.0+](#) ~~Internet Explorer 11~~ for their services through the user interface. ~~However, the signing through the user interface (see Section 5.2.2.1.1) supports only Google Chrome and Firefox. If the user is using signing, the Riksbank recommends using Google Chrome for ESMIG's user interface. If the user does not use signing, the Riksbank recommends to use Internet Explorer 11.~~

~~The Eurosystem is planning to introduce new supported web interfaces in order to achieve better general support for web browsers.~~

5.2.2.2 What can be done via the user interface?

The functions available via user interface are described in ~~Table 3~~[Table 3](#) below.

Table 3: Functions in RIX-INST available via user interface

Function	Service	For more information see
Query about Payment Transaction Status	RIX-INST Online	19.1.1
Request for Liquidity Transfer from RIX-INST to RIX-RTGS	RIX-INST Online	13.4.4
Query about Liquidity Transfer Status	RIX-INST Online	19.1.2
Query about RIX-INST Settlement Account Balance and Status	RIX-INST Online	13.2.1.1
Set Credit Memorandum Balance (CMB) in Blocked for Credit and/or Blocked for Debit	RIX-INST Online	11.3.1.1
Set CMB Limit	RIX-INST Online	11.2.2.1
Query about CMB Headroom, Limit and Status	RIX-INST Online	13.2.1.1
Query about RIX-INST Participant	RIX-INST CRDM	Fel! Hittar inte referenskälla.
Query about a RIX-INST Participant's own reference data	RIX-INST CRDM	19.1.5
Query about links from own Technical Addresses to network services	RIX-INST CRDM	19.1.6
Query about own Settlement Account and its details	RIX-INST CRDM	19.1.7
Query about Authorised Account User for own Settlement Account	RIX-INST CRDM	19.1.9
Query about DN addresses	RIX-INST CRDM	19.1.10
Query about own user	RIX-INST CRDM	19.1.11

Function	Service	For more information see
Query about authorisations within own organisation	RIX-INST CRDM	19.1.12
Query about links between own user and DN addresses	RIX-INST CRDM	19.1.13
Query about own subscriptions to messages and reports	RIX-INST CRDM	19.1.14
Query about own links between DN addresses and BIC (Authorised Account User)	RIX-INST CRDM	19.1.15
Query about own routing	RIX-INST CRDM	19.1.17
Query about implemented changes ("Audit Trail")	RIX-INST CRDM	19.1.18

5.3 Technical accession – Network service provider

5.3.1 Tasks of a Network service Provider

A network service provider shall provide an acceding participant with access to RIX-INST but also access to limited parts of T2S. For example, RIX-INST Participants will be able to access RIX-INST CRDM, which is a part of T2S where they will be able to put queries about reference data.

5.3.2 Obligations under a Network Service Provider agreement

The Network Service Provider (NSP) is obliged to follow the concession contract concluded between it and the Eurosystem. The concession contract and its annexes can be downloaded from the Banca di Italia website. The requirements for becoming a certified Network Service Provider for RIX-INST are defined in the ECB document *NSP Compliance Check Procedure*.

The primary obligations of a Network Service Provider are to:

- design, develop and implement the network at the right time.
- provide accession services to participants who have entered into an ESMIG accession service agreement with the Network Service Provider on terms and conditions that meet the minimum requirements in the concession contract and in stated specifications.
- provide accession services to the Eurosystem in accordance with the concession contract and stated specifications and to ensure that the accession services fulfil the service levels.
- follow the laws applicable to the concession contract.

5.3.3 Accession process

The two approved Network Service Providers that a participant can choose between have their own accession processes to accede to the RIX-INST service. Section 3.4 in ECB document *TIPS Guide for the on-boarding of new customers* contains a description of how the accession process works for SIA and SWIFT respectively.

Common for Network Service Providers is that the party acceding (RIX-INST Participant or its Instructing Party) needs to subscribe to the Closed Group of Users (CGU) or Closed User Group (CUG)

service at their chosen Network Service Provider. The following workflow is used to approve participation in a CUG.

- 1) The RIX-INST Participant or the Instructing Party makes a subscription request on the chosen NSP's website asking to participate in the relevant CUG.
- 2) The NSP verifies the correctness of the request and sends an approval notification to Sveriges Riksbank.
- 3) Sveriges Riksbank checks the subscription request on the NSP's website.
- 4) If the request is approved by Sveriges Riksbank, the NSP sends an approval notification to the TIPS Operator.
- 5) The TIPS Operator checks the subscription request on the NSP's website.
- 6) The NSP sends an approval or rejection notification. Upon approval, the NSP configures the RIX-INST Participant in the CUG.

5.4 RIX-INST – Authentication and access rights - ESMIG

This section describes how access to RIX-INST takes place. For more detailed information on these components, see Section 1.2 in *TIPS User Detailed Functional Specification*.

5.4.1 Authentication

Every application or user interacting with RIX-INST is uniquely identified with a Technical Address (Distinguished Name (DN)). The DN Address is uniquely linked to a digital certificate. The certificate is issued by the chosen Network Service Provider and allocated by a RIX-INST Participant to its users (communication via user interface) or applications (communication via application). For each request to RIX-INST, the Network Service Provider authenticates the sender on network level. If the authentication is successful, the Network Service Provider forwards the request and the sender's Technical Address to ESMIG.

ESMIG checks authorisation on the service level to verify that the Technical Address has rights to make the request to RIX-INST. If the checks are successful, the request is forwarded to RIX-INST.

Technical Address, connection to RIX-INST Participant and rights for Technical Address linked to specific authorised user are defined in the Common Reference Data Management (RIX-INST CRDM) component.

5.4.2 Access rights

RIX-INST approves requests from Technical Addresses based on their access rights profile. Each interaction with RIX-INST can be triggered by either communication via application (e.g. Sending a Payment Instruction) or communication via user interface (e.g. blocking a Credit Memorandum Balance (CMB)).

All access rights relevant for RIX-INST are stored in RIX-INST CRDM which also enables different access rights to be grouped in different roles. Read more about access rights in Chapter [8](#).

6 Communication with RIX-RTGS

There is certain functionality in RIX-RTGS that affects participation in RIX-INST as regards liquidity management. The functions in RIX-RTGS are listed in [Table 4](#) below.

Communication with RIX-RTGS can take place via application by a message being sent to RIX-RTGS via SWIFT FinCopy or received from RIX-RTGS via SWIFT. Communication can also take place via the RIX-RTGS Online user interface. Only a participant in RIX-RTGS can communicate with RIX-RTGS and such a participant shall be able to communicate via both SWIFT and RIX-RTGS Online.

More detailed information about the communication with RIX-RTGS can be found in Chapter 3 of RIX-RTGS Instructions and Annex A10, Technical Specifications, to the Instructions.

Table 4: Functions in RIX-RTGS that affect RIX-INST

Function	Channel	For more information see
Liquidity Transfer from RIX-RTGS to RIX-INST	Via SWIFT RIX-RTGS Online	13.3.1 13.3.2
Request for Liquidity Transfer from RIX-INST to RIX-RTGS	Via SWIFT RIX-RTGS Online	13.4.1 13.4.2
Standing Liquidity Transfers	RIX-RTGS Online	13.3.3 , 13.3.4 , 13.4.5 , 13.4.6
Notifications of Liquidity Transfers	Via SWIFT RIX-RTGS Online	13.6.2 (SWIFT)
Queries about RIX-INST Settlement Account Balances	RIX-RTGS Online	13.2.2

7 Security

Secure information exchange between RIX-INST Participants and RIX-INST is ensured by the conditions below being met.

Confidentiality

Confidentiality ensures that information is only accessible to authenticated and authorised RIX-INST Participants or Instructing Parties. This is achieved for RIX-INST by making it possible to allocate specific access rights for each given dataset. In combination with mechanisms for authentication and access rights being applied to all requests to RIX-INST in A2A and U2A, this ensures that the data of every RIX-INST Participant is handled confidentially and not accessible to unauthorised parties.

Integrity

Integrity ensures the accuracy and completeness of the information. This is achieved for RIX-INST via several validation processes. If a validation fails, the request will not be processed and RIX-INST gives the user detailed information about the error. In U2A, RIX-INST also offers participants the option of strengthening the integrity by means of dual authorisation. If this option is applied to a particular request in RIX-INST, a second independent verification and confirmation are required for the request to be active in RIX-INST. If, for example, a critical dataset is to be modified and the person requesting the modification may only do so with duality, another person needs to confirm the legitimacy of the request. Otherwise, the modification will not be implemented.

Availability

Availability ensures that authorised users have access to information and associated assets as and when necessary. Availability to the RIX-INST service is achieved on an overarching level by having an innovative architectural design and achieved via redundant nodes and capacity to self-recovery (built on application level). In the event of local nodes in the application cluster or an entire site being unavailable, RIX-INST adjusts itself as far as possible to continue to function.

Monitoring

Monitoring detects operational and technical problems and registers appropriate information for crisis scenarios and future investigations. This is achieved by the operator of the TIPS platform, i.e. the Eurosystem, having monitoring tools that can detect functional or operational problems in real time. Technical monitoring enables detection of hardware and software problems by monitoring relevant technical components, including network connections, in real time.

Auditability

Auditability makes it possible to establish that a system is working and has worked correctly. This is enabled in RIX-INST via audit trail, where it is possible to recreate user activity, deviations and information security events. More specifically, the following data is gathered: information on Payments and Liquidity Transfers, successful and unsuccessful user authentications, security-related messages (e.g. modified access rights, alerts, and extraordinary events).

8 Access rights

Access rights to different functions in RIX-INST are managed in RIX-INST CRDM. Only the Riksbank, in its role as RIX-INST provider, can adjust authorisations. The various functions in RIX-INST are divided into Roles, see [8.1.1](#). The RIX-INST Participant registers the Technical Addresses (interface users and application users) that are to have access to RIX-INST and the Roles that are to be allocated to each User. The Riksbank configures the User in RIX-INST and allocates the Roles.

When a Technical Address executes an action, RIX-INST checks that the Technical Address has access to RIX-INST and that it has the Role that provides access rights to execute the specific action.

Only the Riksbank is authorised to make modifications to basic data in RIX-INST. RIX-INST Participants order such modifications on forms described in each section in the Instructions.

8.1 Users

Technical Addresses, both when used for communication via application and interaction via user interface, need to be registered as Users in RIX-INST on form I_B9 – Order of Users.

In order for the Riksbank to assign Roles to the Users of the RIX-INST Participant the Riksbank will have a number of administrative Users linked to each RIX-INST Participant. These Users will have names starting with “RB”.

8.1.1 Roles

Authorisation to the different functionalities in RIX-INST are divided into Roles. On form I_B9 – Order of Users the RIX-INST Participant defines which Roles should be assigned to the User. Different are available depending on whether the User is an application, i.e. communicates via application (A2A User) or if the User is a person, i.e. communicates via interface (U2A User). The following Roles are setup for each RIX-INST Participant.

Table 5: Roles

Role	Application	Authorisation / Functionality	A2A	U2A
RIX-INST Standard Model	RIX-INST	Access to the following functionality in the Standard Model: <ul style="list-style-type: none">• Payment Instruction• Answer to Payment Request• Recall Request• Answer to Recall Request• Request for Investigation	X	
RIX-INST SIP Model	RIX-INST	Access to the following functionality in the SIP Model: <ul style="list-style-type: none">• Payment Instruction• Answer to Payment Request• Recall Request• Answer to Recall Request• Request for Investigation	X	
RIX-INST Liquidity Transfer	RIX-INST och RIX-INST Online	Request for Liquidity Transfer from RIX-INST to RIX-RTGS	X	X

RIX-INST Enquirer	RIX-INST och RIX-INST Online	Access to all queries in RIX-INST and RIX-INST Online that are available for A2A and U2A	See Table 2	See Table 3
RIX-INST CRDM Enquirer	RIX-INST CRDM	Access to all queries in RIX-INST CRDM		X
RIX-INST CMB management	RIX-INST och RIX-INST online	<ul style="list-style-type: none"> Set Credit memorandum Balance (CMB) in Blocked for Credit and/or Blocked for Debit Set CMB Limit 	X	X
RIX-INST Access	RIX-INST och RIX-INST online	Assigned automatically if any of the roles linked to RIX-INST or RIX-INST online are assigned	X	X
RIX-INST CRDM Access	RIX-INST CRDM	Assigned automatically if the role RIX-INST CRDM Enquirer is assigned to the user		X
CRDM Access	RIX-INST CRDM	Only available for the Riksbank's administrative Users		
Party Administrator	RIX-INST CRDM	Only available for the Riksbank's administrative Users		

8.1.2 Basic Data

The content of the form I_B9 – Order of Users is described in [Table 6](#). The form shall be signed by an authorised representative of the RIX-INST Participant.

Table 6: Form I_B9 - Order of Users

Field	Description	Mandatory or Optional
Requested action (1)	Choose one option: New: Used for ordering of new user Modification: Used for modification of previously submitted information Removal: Used for termination of participation	Mandatory
Applies from (2)	Date from which the information shall apply	Mandatory
Description of modification (3)	State which information in the form has been modified	Mandatory for Modification
Type of user (4)	A2A or U2A User	Mandatory
RIX-INST Participant (5)	Legal name	Mandatory
Name (6)	First name and surname or alternatively application name	Mandatory
Technical Address (DN) (7)	Technical Address (DN) to be used for communication with RIX-INST	Mandatory
Access to system environments (8)	State which environment the user should have access to (Production/Acceptance test)	Mandatory

Field	Description	Mandatory or Optional
Functional authorisation (9)	State the users functional authorisation (Roles) Please observe that some Roles only are available for A2A or U2A users	Mandatory

8.2 Power of Attorney

The RIX-INST Participant has the possibility of giving power of attorney to sign forms for RIX-INST to other persons than authorised representatives of the RIX-INST Participant. Power of attorney is given on form I_B2 – Power of attorney. If no such Power of attorney is registered only authorised representatives of the RIX-INST Participant can sign the forms. The RIX-INST Participant can choose whether the holder of the Power of attorney should have the right to sign alone or if forms must be signed jointly with other authorised representative or holder of Power of attorney.

8.2.1 Basic data

The content of the form I_B9 – Order of Users is described in Table 7. The form shall be signed by an authorised representative of the RIX-INST Participant.

Table 7: Form I_B2 - Power of attorney

Field	Description	Mandatory or optional
Requested action (1)	Choose one option: New registration: used for giving new Power of attorney Modification: Used for modifying existing information Revocation: Used for revoking a Power of attorney	Mandatory
Applies from (2)	Date from which the information shall apply	Mandatory
Description of modification (3)	State which information in the form has been modified	Mandatory for Modification
RIX-INST Participant (4)	Legal name	Mandatory
Registration number (5)	Registration number of the RIX-INST Participant	Mandatory
Name of holder of Power of attorney (6)	First name and surname	Mandatory
Date of birth (Swedish personal ID no.) (7)	Date of birth or if available Swedish personal ID no.	Mandatory
Forms to which the Power of Attorney shall apply (8)	Tick the box next to each form for which the Power of attorney shall apply.	Mandatory
Only applies jointly with other signatory (9)	Tick the box for each form for which the holder of Power of attorney only is allowed to sign jointly with other authorised representative or holder of Power of attorney.	Optional

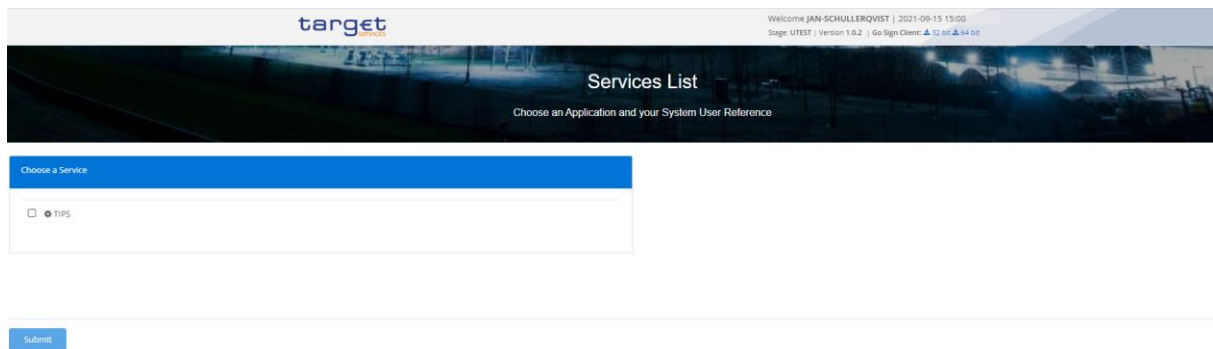
8.3 Information on user interfaces

8.3.1 Common information

8.3.1.1 ESMIG portal

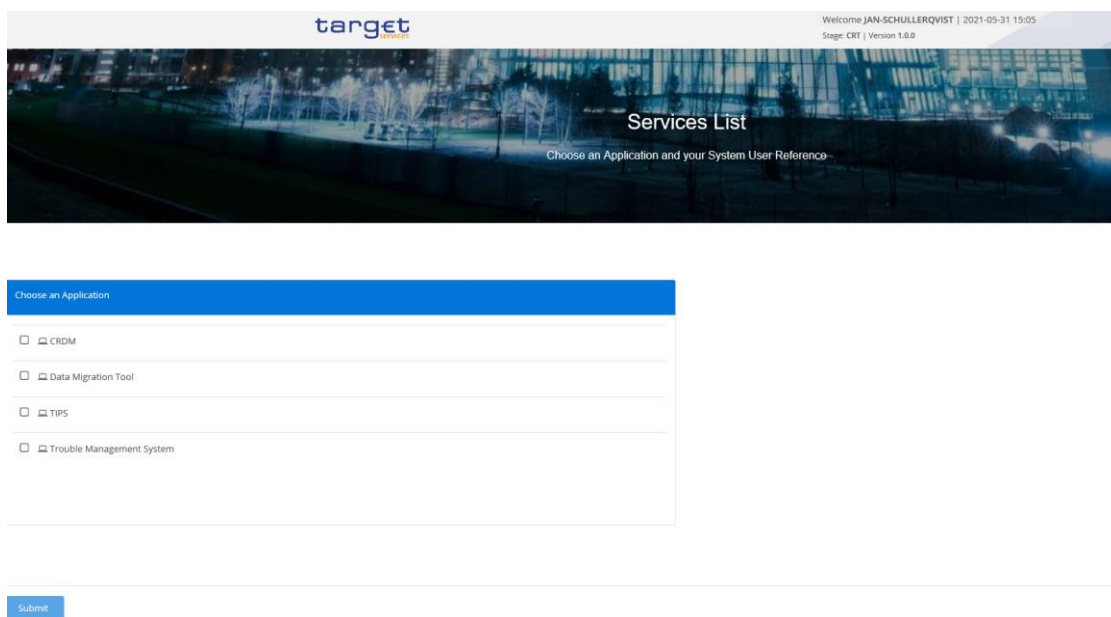
The user interfaces in RIX-INST are reached through the ESMIG portal (which in turn is reached through the Network Service Provider's interface). See [Illustration 4](#) and [Illustration 5](#) below.

Illustration 4: The ESMIG portal – choice of service



Mark TIPS and click on **Submit**.

Illustration 5: ESMIG portal - choice of applikation



Choose the application to be used, RIX-INST CRDM (= CRDM) or RIX-INST Online (= TIPS). The possible choice of users (= System User) is the shown (if you have more than one user ID), see [Illustration 6](#) below. And click on **Submit**.

Illustration 6: The ESMIG Portal with user identities

8.3.2 RIX-INST Online

8.3.2.1 The screen's structure and symbols

On top in the user interface the screen's header is shown, see [Illustration 7](#).

Illustration 7: The screen's header – RIX-INST Online

In the right part is shown the User ID, time of logging in, the session ID and the business date.

Below the header are some icons etc. as shown in [Illustration 8](#) and [Illustration 9](#).

Illustration 8: Path to the current screen – RIX-INST Online

In the breadcrumb is shown the main path to the current screen.

Illustration 9: Icons on the screen – RIX-INST Online



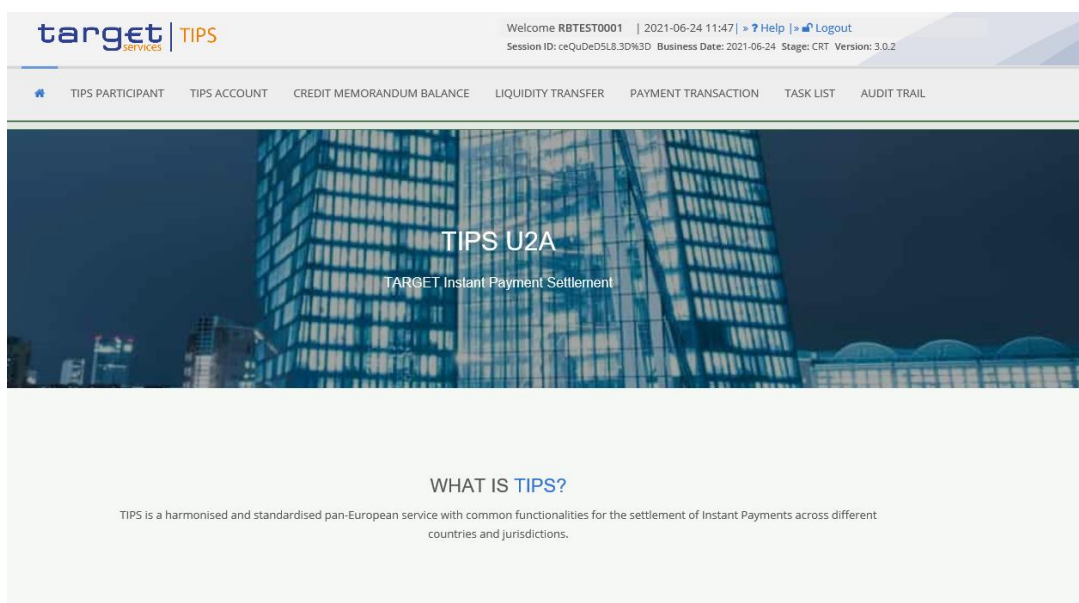
The meaning of the icons are shown in Table 8 below.

Table 8: Icons on the screen

Order from left	Icon	Meaning
1	Home icon	Leads to the start screen for the respective user interface.
2	Back icon	Leads to the previous screen.
3	Save icon	The content on the screen is downloaded in a csv file.
4	Print icon	The screen is printed
5	Refresh icon	Reloads the screen.
6	Calendar icon	Date can be selected when searching.

8.3.2.2 Start screen

Illustration 10: Start screen in RIX-INST Online



8.3.2.2.1 Menu

The menu is found in the start screen, see [Table 9](#) below.

Table 9: Menu tree in RIX-INST Online

Menu choice	Explanation/reference
TIPS PARTICIPANT	Not relevant
TIPS ACCOUNT	Query about the balance on a Settlement account and whether the account is in Stop Pay or Stop Receive – see 19.1.3 .

Menu choice	Explanation/reference
CREDITMEMORANDUM BALANCE	Query about a Credit Memorandum Balance – see 19.1.4 . Modification of Limit – see 11.2.2.1 Blocking of Credit Memorandum Balance – see 11.3.1.1
LIQUIDITY TRANSFER	Query about a Liquidity Transfer – see 19.1.2 . New outgoing Liquidity Transfer to RIX-RTGS – see 13.4.4 .
PAYMENT TRANSACTION	Query about Payment transaction – see 19.1.1.1 .
TASK LIST	Approve or revoke actions that require two users (4-eyes) – see 8.4 .
AUDIT TRAIL	Query about changes made – see 19.1.18.1 .

8.3.3 RIX-INST CRDM

8.3.3.1 The screen's structure and symbols

On top in the user interface the screen's header is shown, see

Illustration 11: The screen's header - RIX-INST CRDM



Below the header are some icons etc. as shown in [Illustration 12](#)~~Illustration 12~~ och [Illustration 13](#)~~Illustration 13~~.

Illustration 12: Path to the current screen - RIX-INST CRDM



Illustration 13: The screen's icons - RIX-INST CRDM



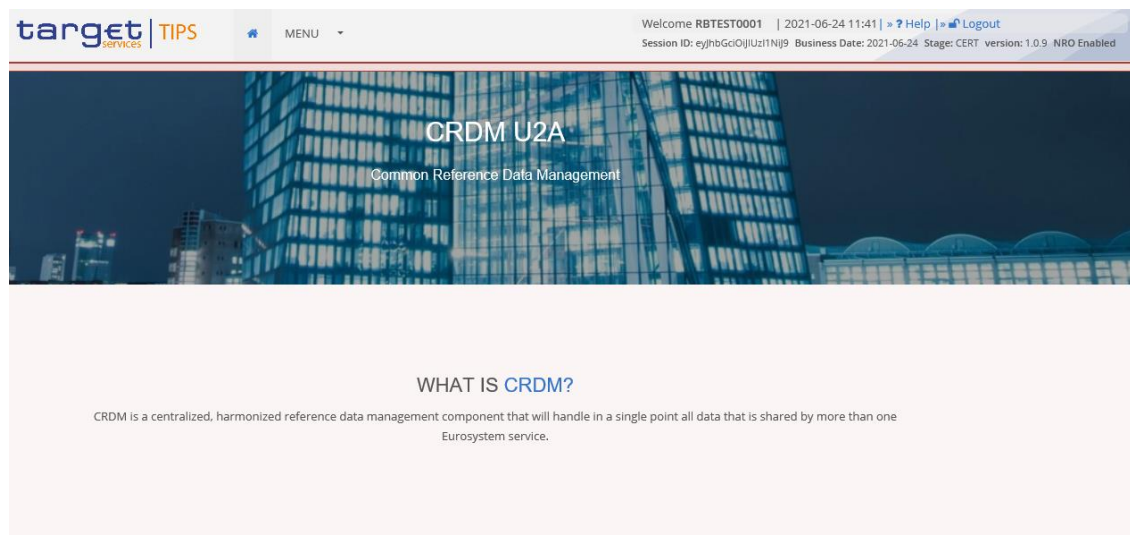
The icons are explained in [Table 10](#)~~Table 10~~.

Table 10: The screen's icons - RIX-INST CRDM

Order from left	Icon	Meaning
1	Home icon	Leads to the start screen for the respective user interface.
2	Menu icon	Opens the menu for RIX-INST CRDM.
3	Menu icon	Opens alternatives in the screen.
4	Save icon	The content on the screen is downloaded in a csv file.
5	Print icon	The screen is printed.
6	Calendar icon	Date can be selected when searching.

8.3.3.2 Start screen

Illustration 14: Start screen in RIX-INST CRDM



8.3.3.2.1 Menu

The menu is shown under  in the upper part of the screen.



If you click on  you will see ( indicates that you can fold out more of the menu):

Table 11: Menu tree in RIX-INST CRDM

Menu level 1	Menu level 2	Menu level 3	Explanations/references
COMMON	PARTIES	Parties	Queries about participants – see 19.1.5 .
		Party Service Links	Query about Technical Addresses' links to network services – see 19.1.6 .
		TIPS Directory	Not relevant.
	CASH	Cash Accounts	Query about own Settlement Accounts – see 19.1.7 .
		Limits	Query about limits on Credit Memorandum Balances – see 19.1.8.2 .
		Authorised Account Users	Query about Authorised Account User – see 19.1.9 .

Menu level 1	Menu level 2	Menu level 3	Explanations/references
	ACCESS RIGHTS MANAGEMENT	Users	Query about users – see 19.1.11.
		Certificate Distinguish Names	Query about DN addresses – see 19.1.10.
		User Certificate Distinguished Name Links	Query about links between own users and DN addresses – see 19.1.13.
		Roles	Not relevant.
		Grant/Revoke System Privileges	Not relevant.
		Grant/Revoke Roles	Query about access – see 19.1.12
	MESSAGES AND REPORTS	Message Subscription Rule Sets	Not relevant.
		Report Configuration	Query about subscriptions for reports – see 19.1.14.
	MARKET SPECIFIC CONFIGURATION	Restriction Types	Query about restrictions – see 19.1.15.
	SERVICES	Data Changes	Not relevant.
	NETWORK CONFIGURATION	DN BIC Routing	Query about links between DN addresses and BIC – see 19.1.16.
		Routing	Query on own routing – see 19.1.17.

8.4 Handling of duality (4-eyes)

In the user interface *RIX-INST Online* there are functionality for handling duality (two users) for the registrations that can be done in *RIX-INST Online*.

The functions concerned are:

- Put a Credit Memorandum Balance in Stop Pay or Stop Receive or remove it from Stop Pay or Stop Receive – compare [11.3.1.1.](#)
- Update a limit for a Credit Memorandum Balance – compare [11.2.2.1.](#)
- Liquidity Transfer from RIX-INST to RIX-RTGS – compare [13.4.4.](#)

The function can be reached from the menu choice *Task List*. See [Illustration 15](#) and [Table 12](#) below.

Illustration 15: Search for registration

The screenshot shows a web application interface for searching tasks. The title is 'TASK LIST' with a subtitle 'search for Tasks'. The search filters are arranged in two rows. The first row contains 'Action type' (a dropdown menu currently showing 'ALL') and 'User reference' (a text input field). The second row contains 'Object identifier' (a text input field) and 'Status' (a dropdown menu currently showing 'ALL'). Below these is a third row for date ranges: 'Timestamp of update From' and 'To', both using date pickers with the format 'yyyy-mm-dd'. At the bottom of the filter section are two buttons: 'Search' and 'Reset'.

Table 12: Search for registration

Field name	Information
Action Type	Select the type of action initiated by the first user for a dedicated reference or dynamic data object from the possible values: <ul style="list-style-type: none"> - all ("All") – default value - Stop Receive/Stop Pay for Credit Memorandum Balance ("Block/Unblock CMB") - Limit for Credit Memorandum Balance ("Update CMB Limit") - Liquidity Transfer to RIX-RTGS ("Outbound Liquidity Transfer Order")
User reference	Type the identification of the user that entered the Action to be approved/revoked. – non-mandatory. Possible error code: DS14
Object identifier	Enter the identifier of the object. Possible values are the number of the Credit Memorandum Balance or the Transaction Reference for the Liquidity Transfer – non-mandatory.
Status	Select the status of the Action from the possible values: <ul style="list-style-type: none"> - All – default value - Awaiting approval - Approved - Revoked
Timestamp of update From	Enter the lower bound of the date and time from which the Action was requested – non-mandatory.
Timestamp of update To	Enter the upper bound of the date and time from which the Action was requested – non-mandatory.

Click on **Search**. The result will be seen from [Illustration 16](#) and [Table 13](#) below.

Illustration 16: The result of search for registrations

Action type	User reference	Object Identifier	Timestamp to update	Status
Outbound Liquidity Transfer Order	username1	integration4E003	2018-06-14 10:49:30	
Outbound Liquidity Transfer Order	username	integration4E001	2018-06-14 10:29:03	Awaiting approval
Outbound Liquidity Transfer Order	username	integration4E001	2018-06-14 10:25:09	Awaiting approval
Outbound Liquidity Transfer Order	username	integration4E001	2018-06-14 10:25:36	Awaiting approval
Outbound Liquidity Transfer Order	username	integration4E004	2018-06-14 10:40:08	Revoked

Total rows: 5

Details

Table 13: The result of search for registrations

Field name	Information
Action Type	The type of action initiated by the first user: <ul style="list-style-type: none"> - Stop Receive/Stop Pay for Credit Memorandum Balance ("Block/Unblock CMB") - Limit for Credit Memorandum Balance ("Update CMB Limit") - Liquidity Transfer to RIX-RTGS ("Outbound Liquidity Transfer Order")
User reference	User ID for the first user.
Object identifier	The identifier of the object: The number of the Credit Memorandum Balance or the Transaction Reference for the Liquidity Transfer.
Timestamp to update	Time of registration.
Status	The status of the Action: <ul style="list-style-type: none"> - Awaiting approval - Approved - Revoked

Click on **Details** in order to see details on the registration. The details is shown in [Illustration 17](#) and [Table 14](#) below.

Illustration 17: Details on registration

Task Details

Action type:

Block/Unblock CMB

4-eyes identification:

9221XBLKPRT

Timestamp of update:

2018-03-26 11:23:27

CMB number:

123789CXCX

TIPS CMB New Blocking Status:

BLOCKED FOR CREDIT

Approve

Revoke

Cancel

Table 14: Details on registration

Field name	Information
Action Type	The concerned action: <ul style="list-style-type: none"> - Stop Receive/Stop Pay for Credit Memorandum Balance ("Block/Unblock CMB") - Limit for Credit Memorandum Balance ("Update CMB Limit") - Liquidity Transfer to RIX-RTGS ("Outbound Liquidity Transfer Order").
4-eyes identification	ID for the action.
Timestamp of update	Time when the registration initially was done.
If Stop Pay/Stop Receive for Credit Memorandum Balance ("Block/Unblock CMB")	
CMB Number	The number of the Credit Memorandum Balance.
TIPS CMB New Blocking Status	The status to be approved (shown in red): <ul style="list-style-type: none"> - Stop Pay ("Blocked for Debit") - Stop Receive ("Blocked for Credit") - Stop Pay and Stop Receive ("Blocked for Credit/Debet") - No stop ("Unblocked")
If Limit for Credit Memorandum Balance ("Update Limit")	
CMB Number	The number of the Credit Memorandum Balance.
Linked TIPS Account	The number of the Settlement account that the Credit Memorandum Balance is linked to.
Limit Value	Amount for the new limit.
If Liquidity Transfer to RIX-RTGS ("Outbound Liquidity Transfer")	

Field name	Information
Debtor BIC	Owner of the account to be debited.
Debtor TIPS Account	The Settlement Account in RIX-INST to be debited.
Creditor BIC	Owner of the account in RIX-RTGS to be credited..
Creditor RTGS Account	Settlement Account in RIX-RTGS to be credited.
Amount	The amount of the Liquidity Transfer.
Currency	Always "SEK".

Click on **Approve** in order to Approve. The PIN for digital signature will be requested. Possible error code: R011.

Click on **Revoke** in order to Revoke. The PIN for digital signature will be requested. Possible error code: R011.

Click on **Cancel** in order to return to the previous screen without any action.

9 Basic data

9.1 In general

Static data, etc. is used to ensure that RIX-INST works. All static data in RIX-INST is registered by the Riksbank or by the Riksbank's supplier. The only exception is the amount for any Credit Memorandum Balance (CMB) Limit registered by the RIX-INST Participant. When a CMB is set up, the Riksbank will specify the Limit for the amount specified by the RIX-INST Participant.

The Riksbank's registrations are based on forms filled in by the RIX-INST Participant. The forms are described in the respective sections in these Instructions and are listed in [Annex 4 Annex 4](#).

Static data is in both RIX-INST itself, and in RIX INST CRDM, a reference data application.

9.2 Overall static data

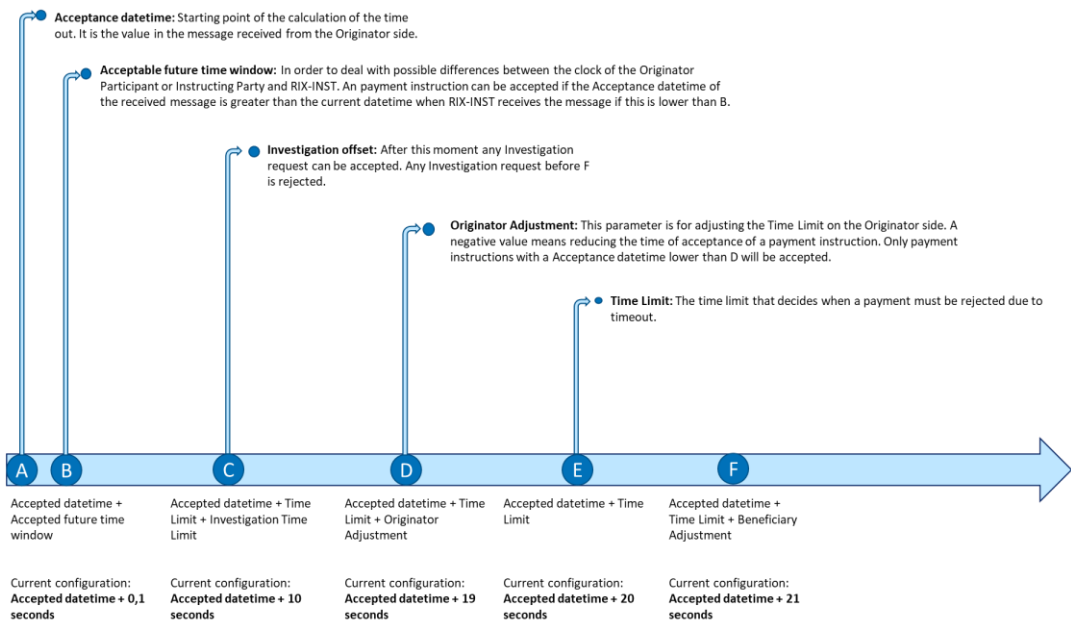
There is some overall static data (parameters) in RIX-INST that steer how RIX-INST works. The RIX-INST service uses these parameters as a basis for its processes (for more information, see above all Chapters [15](#), [16](#) and [17](#)). Important such parameters include those that determine time limits in the management of Payment Instructions. All overall parameters are presented in [Table 15Table 15](#) below. The parameters linked to time limits are explained in [Illustration 18Illustration 18](#) below.

Table 15: Overall parameters for RIX-INST

Parameters	Meaning	Value	See further
Settlement currency	The currency in which settlement takes place	SEK	
Central bank	The central bank that holds the account and in whose money settlement takes place	The Riksbank	
RTGS system	The central bank system that communicates with RIX-INST	RIX-RTGS	
Storage Time	Storage time for Transaction Data (Payments, Recalls, Liquidity Transfers). The time when data is available for queries and the time during which duplicates are checked.	5 calendar days	
Lowest amount for Minimum balance adjustment	The lowest amount that can be set as Minimum balance adjustment for Standing Conditional Liquidity Transfers. This means that if the estimated balance adjustment, the Liquidity Transfer, is below this amount, no Liquidity transfer is executed automatically.	500,000 SEK	13.3.4 and 13.4.6.

Parameters	Meaning	Value	See further
Time Limit	The time window after the Originator's timestamp when a Payment is to be rejected if it has not been settled.	20,000 milliseconds	
Originator Adjustment	The maximum time window, which together with the Time Limit, may pass after the Originator's timestamp, in order for an Inbound Payment not to be rejected.	-1,000 milliseconds	
Beneficiary Adjustment	The maximum time window, which together with the Time Limit, may pass after the Originator's timestamp, for a confirmation from the Beneficiary not to be rejected.	+1,000 milliseconds	
Purging Time Limit	The time window after which received transactions for which no confirmation has been received from the Beneficiary are purged and where the Time Limit has passed.	30 seconds	
Maximum Amount	Maximum amount for a Payment	SEK 99,999,999,999.99	
Time Deviation	The time window which the Originator's timestamp can precede the RIX-INST current time when RIX-INST receives a Payment Instruction	100 milliseconds	
Investigation Time Limit	The time window which, together with the Time Limit, must have passed after the Originator's timestamp before an Investigation Request can be sent.	-105,000 milliseconds	
RTGS Warning	The time window after a Liquidity Transfer from RIX-INST to RIX-RTGS has been sent without a response from RIX-RTGS, when a warning shall be sent to the RIX-INST Operator.	15 minutes	

Illustration 18: Parameters for time limits



10 Participation in RIX-INST

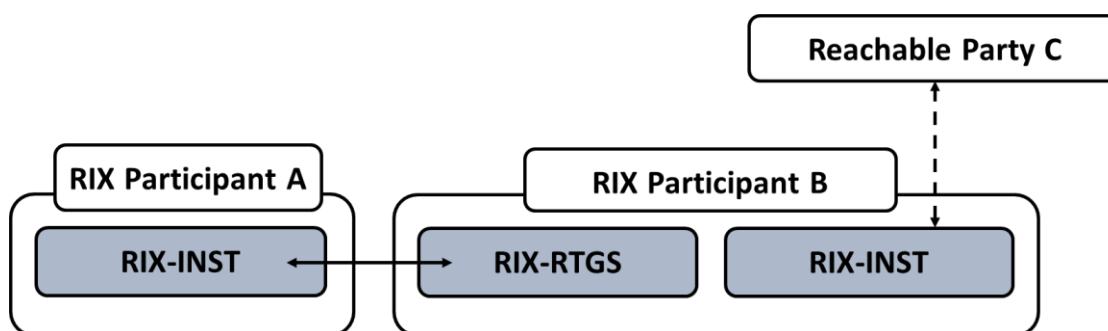
10.1 In general

RIX is a Designated Settlement System with two Settlement Services, RIX-RTGS and RIX-INST. To participate in either of the Settlement Services, an institution must first become a RIX Participant and then be certified for one or both Settlement Services.

A RIX Participant can choose to participate in both RIX-RTGS and RIX-INST or in just one of the services. An institution that only participates in RIX-INST needs to have an agreement with a RIX-RTGS Participant stating that the latter undertakes to pay fees and interest that arise as a result of the institution's participation in RIX-INST and to transfer liquidity to its account in RIX-INST. The RIX-RTGS Participant offering such a service is referred to as a RIX-RTGS Agent. See also Section [10.6](#) below.

It is also possible to participate indirectly in RIX-INST via a RIX-INST Participant. The indirect participant has no relationship with the Riksbank and will need to rely on services from the Participant. Such an indirect participant in RIX-INST is treated as a Reachable Party. See also Section [10.3](#) below.

Illustration 19: RIX Participant, RIX-RTGS Agent and Reachable Party



The diagram above illustrates the relationship between different RIX Participants and Reachable Parties. The RIX-RTGS Agent (Participant B) assists Participant A with liquidity transfer to RIX-INST and has consented to fees and interest regarding the participation of Participant A in RIX-INST being drawn from Participant B's RIX-RTGS Settlement Account.

Reachable Party C is not a RIX Participant, but has an agreement with Participant B to be able to instruct Payments on its RIX-INST Settlement Account.

10.2 RIX-INST Participant

To participate in RIX-INST, an institution must be approved to participate in the RIX Settlement System (signed an accession agreement on participation in RIX) and be certified for the RIX-INST Settlement Service. For more information on participation application and certification, see Terms and Conditions for RIX and Monetary Policy Instruments Master Document and Annex H9.

Only a RIX-INST Participant can have an account in RIX-INST. The RIX-INST Participant can choose to instruct Payments to RIX-INST itself or allow an Instructing Party to act on behalf of the RIX-INST Participant, for all or some Payments. See also Section [10.4](#) below.

If the RIX-INST Participant also participates in RIX-RTGS, it manages liquidity transfer between RIX-RTGS and RIX-INST and fees and interest for participation are drawn from the participant's own

account in RIX-RTGS. An institution that only participates in RIX-INST needs to have an agreement with a RIX-RTGS Participant stating that the latter undertakes to pay fees and interest that arise as a result of the Institution's participation in RIX-INST and to transfer liquidity to its account in RIX-INST. See also Section [10.6](#) below.

10.2.1 Basic data

The RIX-INST Participant registers basic information on participation on Form I_B1 – Registration of customer information – RIX-INST Participant. In addition to the static data needed to register the participant in RIX-INST, the form also contains fields for contact information for a RIX-INST Supervisor, an alternate for the RIX-INST Supervisor and for incident management. For a RIX-INST Participant that is also certified for RIX-RTGS, it is recommended that the BIC11 stated on the form corresponds to the BIC used in RIX-RTGS (with the addition of XXX to convert it from an 8-digit to an 11-digit BIC). The content of the form is described in [Table 16](#). The form shall be signed by an authorised representative of the RIX-INST Participant.

Basic information on the RIX-INST Participant, such as BIC and contact information for incidents, is available for other RIX-INST Participants in the RIX Information Catalogue. The Information Catalogue is distributed in electronic form to all RIX-INST Participants and is regularly updated with changes.

Table 16: Form I_B1 – Registration of customer information – RIX-INST Participant

Field	Description	Mandatory or optional
Requested action (1)	Choose one option: New registration: Used for implementation of a new RIX-INST Participant Removal: Used for termination of participation Modification: Used for modification of previously submitted information	Mandatory
Applies from (2)	Date from which the information shall apply	Mandatory
Description of modification (3)	State which information in the form has been modified	Mandatory for Modification
Name of the RIX-INST Participant (4)	Legal name	Mandatory
Postal address (5)	Postal address of the RIX-INST Participant	Mandatory
Organisation registration number (6)	Organisation registration number of the RIX-INST Participant	Mandatory
Legal Entity identifier (LEI) (7)	LEI of the RIX-INST Participant	Mandatory
BIC11 Production environment (8)	BIC11	Mandatory
BIC11 Test environment (9)	BIC11	Mandatory
RIX-RTGS Agent (10)	Only for RIX-INST Participants that do not participate in RIX-RTGS Settlement Service	

Field	Description	Mandatory or optional
Technical Address (DN) for reports Production environment (11)	Technical Address (DN) of the Participant for receipt of reports in production environment. Possible to give more than one address.	Mandatory
Technical Address (DN) for reports Test environment(12)	Technical Address (DN) of the Participant for receipt of reports in test environment. Possible to give more than one address.	Mandatory
Order of reports (13)	State which reports should be ordered or cancelled	Optional
Contact information <ul style="list-style-type: none"> • RIX-INST Supervisor (14): Name, telephone number and e-mail address • RIX-INST Supervisor alternate (15) Name, telephone number and e-mail address • Incident management: group email address and group telephone number (16) 		Mandatory

10.3 Reachable Party

In addition to BIC11 stated by the RIX-INST Participant in Form I_B1 – Registration of customer information – RIX-INST Participant (see [Table 16](#) above), other BIC11 can also be allowed to act as Authorised Account User for a Settlement Account or Credit Memorandum Balance (CMB) (read more on Authorised Account User in Section [11.1.2](#)). If a RIX-INST Participant chooses to give authorisation to other BIC11 to act as Authorised Account User, these are referred to as Reachable Parties. Such a BIC11 can be owned by the RIX-INST Participant itself, i.e. have the same BIC8 but a different branch code. It may also be owned by another legal entity that is not itself a participant in RIX-INST but instead has an agreement with a RIX-INST Participant to settle Payments in RIX-INST via its account (indirect participation). Only Payment Service Providers can be Reachable Parties. All Indirect Participants in RIX shall be registered as Reachable Parties.

The RIX-INST Participant can choose to have a Settlement Account or CMB for the Reachable Party. It is important to note that a Reachable Party will never be legal owner of a Settlement Account in RIX-INST. The account is owned by the RIX-INST Participant and it is responsible for the Payments settled on the account.

The RIX-INST Participant can choose to allow the Reachable Party to itself send Payment Instructions and/or receive requests to receive Payment. The RIX-INST Participant can also allow an Instructing Party or a Single Instructing Party to act on behalf of the Reachable Party.

If the Reachable Party's BIC (Authorised Account User) is linked to a CMB, the RIX-INST Participant can allow the Instructing Party of the Authorised Account User to make queries about the CMB and obtain information on e.g. the current status of the CMB, CMB Limit and CMB Headroom. Read more about CMB in Section [11.1.1](#).

A list of all BIC11 for Reachable Parties and RIX-INST Participants can be found in the RIX Information Catalogue (see Section [10.2.1](#) above).

10.3.1 Basic data

Reachable Party is not registered on a separate form. The RIX-INST Participant registers this instead by specifying other BIC11 as Authorised Account User on Form I_B3 – Settlement Account Order or Form I_B5 – CMB Order (See [11.2.1](#)).

10.4 Instructing Party

A RIX-INST Participant can choose if it wishes to be responsible for the technical interaction with RIX-INST itself or use one or more Instructing Parties, i.e. Technical Addresses (DN). The RIX-INST Participant can choose to use an Instructing Party for all or some of its Payments. The RIX-INST Participant can also choose whether the Instructing Party shall act as originator of Payment Instructions or beneficiary of information from RIX-INST on Payment Transactions or whether the Instructing Party shall be able to act as both originator and beneficiary. Note that a RIX-INST Participant can only have one Technical Address per Authorised Account User to receive information on Payment Transactions. These settings are done linked to the RIX-INST Participant's Settlement Account or CMB, see Section [11.1.3](#).

As part of the reporting for each settled Payment and Liquidity Transfer Transaction, RIX-INST also supplies balance on the relevant Settlement Account after settlement of the current transaction, section [11.4.2.2](#). If an Instructing Party is the originator of a Payment Instruction the Instructing Party will receive this reporting.

As the Instructing Party does not have a relationship with the Riksbank, the RIX-INST Participant is also responsible for its Instructing Parties in relation to the Riksbank.

An Instructing Party can be an Instructing Party for one or more RIX-INST Participants.

The Riksbank can refuse to allow a RIX-INST Participant to use a specific actor as an Instructing Party if the Riksbank judges that the use of the Instructing Party may jeopardise general stability, soundness or security in RIX-INST. Neither may the use of the Instructing Party jeopardise the capacity of the Riksbank to carry out its tasks or be considered to pose risks that disallow the actor from acting in RIX-INST for precautionary reasons. Grounds for refusing to allow a RIX-INST Participant to use an actor as an Instructing Party based on this principle may include, but are not limited to:

- The Riksbank deems that the actor poses an increased risk to general stability or an increased risk of cyber attacks due to inadequate technology, routines or organisation
- The actor's incident management is inefficient and leads to longer breakdowns than necessary
- The actor's processing of payment instructions is incorrect or slow and leads to an abnormally high number of *failed* or *expired* transactions (see status of payment instructions in Table 37)
- The involvement of the actor in the settlement flow makes the duration of overall settlement flow so long that it results in inefficient management. Either because it cannot process

sufficiently large volumes per unit of time or because the process takes too long in general. The performance of the Instructing Party shall be reported on Form I_B6 (p.11).

10.4.1 Basic data

The RIX-INST Participant registers information on Instructing Party for a specific Settlement Account or specific CMB on Form I_B3 – Settlement Account Order or Form I_B5 – CMB Order (See [11.2.1](#)).

The RIX-INST Participant also needs to give the Instructing Party a power of attorney to act on behalf of the RIX-INST Participant. Power of attorney is given on Form I_B6 – Power of attorney for Instructing Party. The content of the form is described in [Table 17](#).

Since an Instructing Party interacts directly with RIX-INST and therefore becomes a party that affects the stability of RIX-INST and the efficiency of payments processed in RIX-INST, the Riksbank requires information on the time when the Instructing Party can act as such and the Instructing Party's expected performance. This information is given on form I_B6. The applicant (RIX-INST Participant) must also confirm on Form I_B6 that the Instructing Party has the capacity to act as such. If the Riksbank requests documentation to substantiate this or other information in Form I_B6, the applicant must provide this requested information.

Since an Instructing Party interacts directly with RIX-INST and therefore becomes a party that affects or is affected by an incident the Riksbank requires information regarding the incident organisation and incident handling of the Instructing Party. This information is given on form I_B6.

The form shall be signed by an authorised representative of the RIX-INST Participant.

If any information submitted to the Riksbank changes, this must be reported to the Riksbank without delay.

Table 17: Form I_B6 – Power of attorney for Instructing Party

Field	Description	Mandatory or optional
Requested action (1)	Choose one option: New registration: Used for new authorisation of Instructing Party Cancellation: Used for cancellation of a Power of attorney for Instructing Party Modification: Used for modification of previously submitted Power of attorney for Instructing Party	Mandatory
Applies from (2)	Date from which the information shall apply	Mandatory
Description of modification (3)	State which information in the form has been modified	Mandatory for Modification
RIX-INST Participant/ Authoriser (4)	Legal name of RIX-INST Participant	Mandatory
Organisation registration number of the RIX-INST Participant (5)	Organisation registration number	Mandatory

Instructing Party/ Authorised party (6)	Legal name	Mandatory
Organisation registration number for Instructing Party (7)	Organisation registration number	Mandatory
Settlement Accounts covered by the Power of attorney (8)	Account number (Possible to state more than one account)	Mandatory
The power of attorney applies to (9)	Indicate whether the Power of attorney applies to Payments and/or Liquidity Transfers	Mandatory
Time at which the Instructing Party is expected to be able to act as specified in this form (10)	Month and year	Mandatory
Description of the Instructing Party's performance (11)	<p>Specification of the total volume of payments the Instructing Party is expected to be able to process per second (tps) and the intended time duration from when the Instructing Party receives a payment instruction to send it to RIX-INST for settlement to when it receives the confirmation and processes it (including forwarding to another) in milliseconds (ms).</p> <p>For the Riksbank's evaluation the measured time for the actual settlement in RIX-INST will be excluded from the specified time.</p> <p>The expected results should be specified for the 95th and 99th percentile.</p>	Mandatory
Description of any special grounds for the Instructing Party (12)	Where there are special grounds for the chosen IP, such as efficiency gains, these are specified here.	Optional
Description of the incident organisation and incident handling routines of the Instructing Party (13)	High level description of the incident organisation and incident handling routines of the Instructing Party	Mandatory
Confirmation that the Instructing Party has the ability to act as an Instructing Party in accordance with these Instructions (14)	Mark the confirmation	Mandatory

10.5 Single Instructing Party

If the same Instructing Party acts on behalf of both an Originating Participant and a Beneficiary Participant and the Riksbank has given the Instructing Party access to the Single Instructing Party Model (SIP Model), this actor is referred to as a Single Instructing Party. The Riksbank then gives the 'Single Instructing Party' authorisation to the Technical Address (DN) that belongs to the Instructing Party. More information on the SIP Model can be found in Section [15.2.2](#).

10.5.1 Basic data

For an actor to be able to act as a Single Instructing Party, a RIX-INST Participant must apply to the Riksbank and ask it to give 'Single Instructing Party' authorisation to the Technical Address that belongs to the Instructing Party on Form I_B10 – Order for Single Instructing Party. The content of the form is described in [Table 18](#) below.

When access is to be given to the SIP-model the Riksbank will evaluate if the use of the Instructing Party as SIP may jeopardise general stability, soundness or security in RIX-INST. The use of the Instructing Party as SIP may neither jeopardise the capacity of the Riksbank to carry out its tasks or be considered to pose risks that disallow the actor from acting in RIX-INST for precautionary reasons. See examples of possible grounds for refusal in Section [10.4](#).

In order to perform this evaluation the Riksbank requires information regarding the payment flows that are to be sent via the Single Instructing Party to be given on form I_B10. The Riksbank may also require other information regarding the Instructing Party if needed for the evaluation.

Note that this order is only submitted once for a specific Technical Address, which means that the Riksbank only needs to receive this form from one of the RIX-INST Participants that intend to use the Single Instructing Party. Removal of authorisation to act as Single Instructing Party for a specific Technical Address is also registered by just one RIX-INST Participant, but as a removal affects all RIX-INST Participants on behalf of whom the Single Instructing Party acts, the Riksbank will ask all participants before the removal is executed.

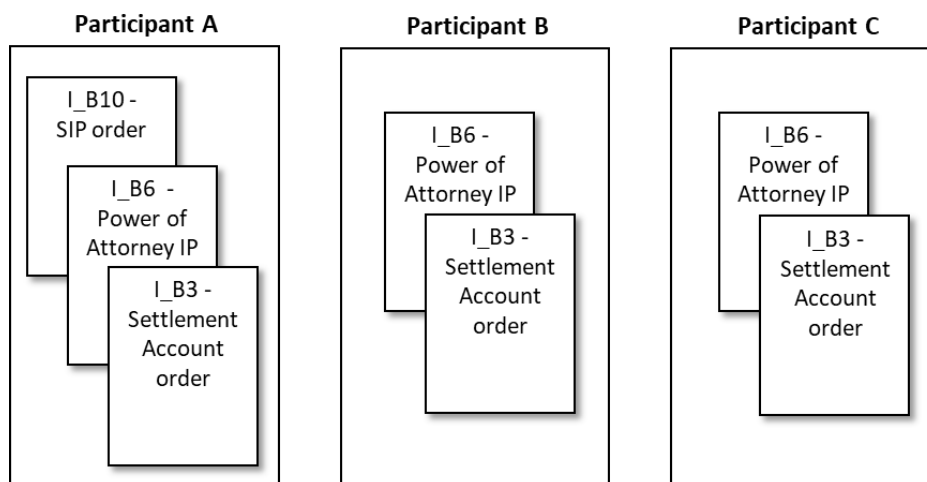
If the RIX-INST Participant wants the Riksbank to be able to inform the Single Instructing Party in the event of incidents, contact details of the SIP must be given on the form.

All RIX-INST Participants who will use the Single Instructing Party need to register information stating that the Single Instructing Party's Technical Address shall be allowed to send and receive Payment Instructions for a specific Settlement Account on Form I_B3 – Settlement Account Order. (See Section [11.2.1](#)).

RIX-INST Participants also need to give the Instructing Party a Power of attorney to act on their behalf. Power of attorney is given on Form I_B6 – Power of attorney for Instructing Party. See [Table 17](#) above.

The forms shall be signed by an authorised representative of the RIX-INST Participant.

Illustration 20: Forms for order of Single Instructing Party



The illustration above shows three different RIX-INST Participants that intend to allow a Single Instructing Party to act on their behalf in RIX-INST. The Participants agree that RIX-INST Participant A shall submit Form I_B10 - Order of Single Instructing Party. RIX-INST Participants B and C therefore only need to submit two forms; Form I_B6 – Power of attorney for Instructing Party and Form I_B3 – Settlement Account Order. If a fourth RIX-INST Participant is added at a later date, it also need only fill in these two forms.

Table 18: Form I_B10 – Order of Single Instructing Party

Field	Description	Mandatory or optional
Requested action (1)	<p>Choose one option:</p> <p>New: Used for implementation of new Single Instructing Party</p> <p>Modification: Used for modification of previously submitted information for Single Instructing Party</p> <p>Removal: Used for removal of Single Instructing Party NOTE! Removal affects all RIX-INST Participants on behalf of whom the SIP acts. The Riksbank will therefore ask all these before removal is executed.</p>	Mandatory
Applies from (2)	Date from which the information shall apply	Mandatory
Description of modification (3)	State which information in the form has been modified	Mandatory for Modification
RIX-INST Participant (4)	Legal name	Mandatory
Single Instructing Party (SIP) (5)	Legal name of the party that shall act as Single Instructing Party (SIP)	Mandatory
Registration number for Single Instructing Party (SIP) (6)	Registration number of the party that shall act as Single Instructing Party (SIP)	Mandatory
Technical Address (7)	Technical Address (DN) for SIP	Mandatory

Contact information to SIP for incident management (8) <ul style="list-style-type: none"> group email address group telephone number 		Optional
Information on Payments to be sent via the SIP (9)	Type of Payment, estimated volume and turnover, estimated distribution over time of day, weekdays and weekend etc.	Mandatory

10.6 RIX-RTGS Agent

A RIX-INST Participant that does not participate in RIX-RTGS needs to have an agreement with a RIX-RTGS Participant, whose account in RIX-RTGS may be used for debiting fees and any interest applicable to the RIX-INST Participant. The RIX-RTGS Participant also needs to assist the RIX-INST Participant with the transfer of liquidity to its account in RIX-INST. The RIX-RTGS Participant then acts as RIX-RTGS Agent for the RIX-INST Participant.

For fees and interest to be able to be drawn from the RIX-RTGS Agent's account in RIX-RTGS, the RIX-RTGS Participant needs to give its consent to the Riksbank, in which it allows the Riksbank to debit charges and interest regarding a certain specific RIX-INST Participant from the RIX-RTGS Agent's Settlement Account in RIX-RTGS.

Consent is given on Form I_B11 – Consent for debiting of fees and interest. The content of the form is described in [Table 19](#).

The form shall be signed by an authorised representative of the RIX-RTGS Agent (i.e. the RIX-RTGS Participant).

Table 19: Form I_B11 – Consent for debiting of fees and interest

Field	Description	Mandatory or optional
Requested action (1)	Choose one option: New registration: Used for a new consent Cancellation: Used for cancellation of consent Modification: Used for modification of previously submitted consent	Mandatory
Applies from (2)	Date from which the information shall apply	Mandatory
Description of modification (3)	State which information in the form has been modified	Mandatory for Modification
RIX-RTGS Participant/RIX-RTGS Agent (4)	Legal name of RIX-RTGS Participant	Mandatory
RIX-INST Participant (5)	The RIX-INST Participant for whom the RIX-RTGS Participant acts as Agent (legal name)	Mandatory

The RIX-INST Participant can give the RIX-RTGS Agent authorisation to view the position on the Settlement Account of the RIX-INST Participant. The RIX-RTGS Agent can also be given the right to perform Liquidity Transfers from RIX-INST to RIX-RTGS on behalf of the RIX-INST Participant. Both these functionalities are optional and requires that the RIX-INST Participant gives power of attorney to perform one or both of the actions.

Power of attorney is given on form I_B12 – Power of attorney for RIX-RTGS Agent. The form shall be signed by an authorised representative of the RIX-INST Participant.

Form I_B12 – Power of attorney for RIX-RTGS Agent

Field	Description	Mandatory or optional
Requested action (1)	Choose one option: New registration: Used for new authorisation of Instructing Party Cancellation: Used for cancellation of a Power of attorney for Instructing Party Modification: Used for modification of previously submitted Power of attorney for Instructing Party	Mandatory
Applies from (2)	Date from which the information shall apply	Mandatory
Description of modification (3)	State which information in the form has been modified	Mandatory for Modification
RIX-INST Participant/ Authoriser (4)	Legal name of RIX-INST Participant	Mandatory
Organisation registration number of the RIX-INST Participant (5)	Organisation registration number	Mandatory
RIX-RTGS Agent/ Authorised party (6)	Legal name	Mandatory
Organisation registration number for RIX-RTGS Agent (7)	Organisation registration number	Mandatory
The power of attorney applies to (8)	Indicate whether the Power of attorney applies to the right to view positions in RIX-INST and/or Liquidity Transfers from RIX-INST to RIX-RTGS	Mandatory

11 Accounts

11.1 In general

Settlement Accounts in RIX-INST are used for the settlement of Payment Transactions and Liquidity Transfers from or to RIX-RTGS.

A Settlement Account in RIX-INST cannot have a negative balance, i.e. there is no access to credit in RIX-INST. However, liquidity created as a result of any access to credit in RIX-RTGS can be transferred to the Settlement Account in RIX-INST.

A RIX-INST Participant (see Chapter [10](#)) can have one or more Settlement Accounts. Only the balance on a specific Settlement Account can be used for the settlement of Payment Transactions on this Account. If a Participant has several Settlement Accounts in RIX-INST, the liquidity in RIX-INST needs to be divided.

No-one other than a RIX-INST Participant can have a Settlement Account. An Account can be used by others, however. To enable use of the same Settlement Account for different purposes, the RIX-INST Participant can choose to establish Credit Memorandum Balances (CMB) linked to the Account. By having a CMB, it is possible to control how a Settlement Account's liquidity is used. See also Section [11.1.1](#) below. The Participant can also allow the Settlement Account to be used for Payments referring to a Reachable Party (See Section [10.3](#)).

For each Settlement Account or CMB, there needs to be a unique Authorised Account User. If a Settlement Account is only used via CMBs, it is sufficient to have an Authorised Account User only for the CMBs. The Authorised Account User is defined as a specific BIC11. See also Section [11.1.2](#) below.

For a CMB, the RIX-INST Participant can specify a Limit which is amount-limited or unlimited. Initially, the CMB Headroom corresponds to its Limit. The Headroom increases by the amounts of Payments made to the CMB and decreases by the amounts of Payments made from the CMB. The Limit therefore implies that the CMB has access to more of the liquidity in a Settlement Account than is equal to the net of Payments to and Payments from the CMB. The total CMB Limits linked to the same Account can be greater than the current balance on the Account. However, the Limits cannot at the same time be utilised to a greater amount than is equal to the balance on the Settlement Account. A Payment Instruction can therefore be rejected even if it is within the CMB Headroom.

The Limit can be specified when ordering the CMB (see section [11.2.1](#) below). The Limit can also be modified at any time in RIX-INST Online or via message to RIX-INST (see Section [11.2.2](#) below)

11.1.1 Credit Memorandum Balance (CMB)

The CMB is not a balance on an account at the Riksbank but is an accounting function used by the RIX-INST Participant. All Payment Transactions applicable to a specific CMB are recorded on the Settlement Account to which the CMB is linked.

11.1.2 Authorised Account User(s)

A Settlement Account or CMB is used by an Authorised Account User that is the originator or beneficiary of Payments. The Authorised Account User shall be unique, identified by a BIC11, so that the Authorised Account User's identity can be used to determine which Settlement Account or CMB is to be used for a specific Payment Transaction. It is therefore only possible to be Authorised Account User for a single Settlement Account or single CMB. There can be several Authorised Account Users for a specific Settlement Account, but only one Authorised Account User for a specific CMB.

The BIC11 used to identify the RIX-INST Participant should be registered as an Authorised Account User for Settlement Account connected to the Standard Settlement Model. This is to minimise the risk of rejected Payment Instructions.

If a Settlement Account is to be used only by one or more CMBs, there only needs to be one unique Authorised Account User for each CMB. If the Settlement Account is to be used both by CMBs and in another way, there needs to be a unique Authorised Account User for the Settlement Account itself and another unique Authorised Account User for each CMB.

The Authorised Account User can be the RIX-INST Participant itself or someone else. The Authorised Account User is considered to be a Reachable Party.

11.1.3 Party that instructs or receives information

For every Authorised Account User, there needs to be a party that sends the Payment Instructions to RIX-INST. There also needs to be someone who receives the information from RIX-INST about the Payment Transactions. The Account Owner, i.e. the RIX-INST Participant, or the Account User itself can have this role. But it can also be someone else. If it is not the Participant, the party instructing or receiving information is regarded as an Instructing Party (compare Section [10.4](#)). The Authorised Account User can be a Reachable Party (compare Section [10.3](#)). The Reachable Party can itself act as Instructing Party, but can also have a different Instructing Party.

Several different parties can send instructions for a specific Authorised Account User, but there can only be one actor that receives information for a specific Authorised Account User. The same actor can act on behalf of different Authorised Account Users, regardless of which RIX-INST Participant is the Account Owner.

There shall be one Technical Address (DN) (see Section [5.4.1](#)) for the party that instructs or receives information for an Authorised Account User. This address is provided by the actor's preferred Network Service Provider.

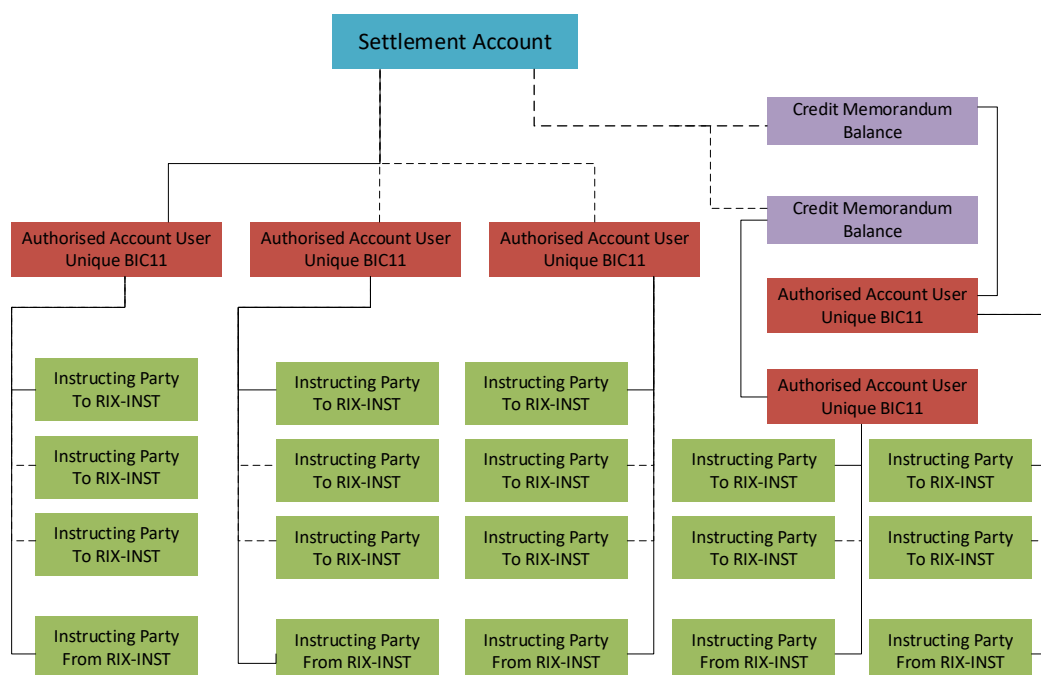
11.2 Settlement Account and CMB Structure

For each Settlement Account opened by a RIX-INST Participant, the following needs to be considered:

- Which identifier(s), BIC11, Authorised Account User, will be able to use this Account?
- Who shall be able to instruct Payments for the Authorised Account User(s), i.e. send Payment Instructions to RIX-INST?
- Who shall be able to receive Payment Requests, Payment Messages and other messages for the Authorised Account User from RIX-INST?
- Shall there be any CMB(s) linked to this Settlement Account?
 - Which identifier(s), BIC11, Authorised Account User, will be able to use each CMB?
 - Who shall be able to instruct Payments for the Authorised Account User for the CMB, i.e. send Payment Instructions to RIX-INST?
 - Who shall be able to receive Payment Requests or Payment Messages for the Authorised Account User for the CMB from RIX-INST?

Illustration 21 below presents the possible structures for a specific Settlement Account. The presence of two or three objects of the same type symbolises that there may be an optional number, while the presence of one object symbolises that there can only be one object of that type in a specific context. The broken line symbolises relations that are not mandatory.

Illustration 21: Diagram of Settlement Account, CMB, Authorised Account Holder and Instructing Party



A Settlement Account must have at least one Authorised Account User, unique BIC11, as long as there is no CMB linked to the account. In that case, the Authorised Account User can be linked to the CMB.

For an Authorised Account User, there must be at least one actor who can send instructions to RIX-INST, but there can be several different ones. In [Illustration 21](#) above, this actor is referred to as the Instructing Party, but can also be the Account Owner, i.e. the RIX-INST Participant, or the Authorised Account User. However there can only be one such actor who receives Payment Requests or Payment Messages for the Authorised Account User.

There does not need to be a CMB linked to the Account, but there can be several CMBs linked to the same Settlement Account. However, there can only be one single Authorised Account User for a specific CMB.

11.2.1 Basic data

The Settlement Account Identifier is determined in the way described in [Table 20](#) below and the CMB Account Identifier is determined in the way described in [Table 21](#) below. In both cases, the RIX-INST Participant can determine a free text of 18 characters, in addition to the first part of the identifier determined by the Riksbank.

Table 20: Settlement Account Identifier

Position	Number of characters:	Contents	Format
01-11	11	RIX-INST Participant's BIC11	A-Z, 0-9 ⁵

⁵ [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}.

Position	Number of characters:	Contents	Format
12-13	2	Serial number for the RIX-INST Participant's Settlement Account Identifier, where the first account is "01", the second account is "02", etc.	Numerical
14-31	Max 18	Free text set by the RIX-INST Participant	Swift-x

Table 21: CMB Identifier

Position	Number of characters:	Content	Format
01-11	11	RIX-INST Participant's BIC	A-Z, 0-9 ⁵
12-13	2	Serial number for the RIX-INST Participant's Settlement Account to which the CMB is linked	Numerical
14	1	"M"	String
15-16	2	<ul style="list-style-type: none"> Serial number for the CMB, where the first CMB for the Settlement Account in question is "01", and for the second CMB is "02", etc. 	Numerical
17-34	18	<ul style="list-style-type: none"> Free text set by the RIX-INST Participant 	Swift-x

The RIX-INST Participant orders a Settlement Account on form I_B3. The content of the form is described in [Table 22](#) below. Floor and Ceiling Notification Values can be specified on the form (see Section [11.4.3](#) below). In addition, an Authorised Account User (unique BIC11) is specified for the Settlement Account. If a CMB linked to the same Settlement Account is ordered at the same time, it is not necessary to specify an Authorised Account User. For the Authorised Account User, it is specified who can instruct Payments (Instructing Party) to RIX-INST and receive messages from RIX-INST (Instructing Party).

If there is to be more than one Authorised Account User (unique BIC11), this is ordered on form I_B4, see [Table 23](#) below. If there are to be additional Authorised Account Users, a separate form for each additional Authorised Account User shall be used.

CMB (see further section [11.4](#) below) is ordered on form I_B5, see [Table 24](#) below. Floor and ceiling notification values can also be specified on the form (see Section [11.4.3](#) below) as can the CMB Limit, see Section [11.1.1](#) above). Authorised Account User and Instructing Party are specified in the same way as for a Settlement Account. There cannot be more than one single Authorised Account User for a specific CMB.

Each form shall be signed by an authorised representative of the RIX-INST Participant.

Table 22: Form I_B3 – Settlement Account Order

Field	Description	Mandatory or optional
The order refers to system environment (1)	Choose one option: Production environment Test environment	Mandatory
Requested action (2)	Choose one option: New Settlement Account; Modification of information concerning Settlement Account – all information applicable from now on shall be filled in. Removal of Settlement Account.	Mandatory
Applies from (3)	Date when the Settlement Account shall open or Settlement Account shall be closed or date when modification shall come into force.	Mandatory
Description of modification (4)	State which information has been changed	Mandatory if Modification
RIX-INST Participant (5)	Name of Participant.	Mandatory
Settlement Account (6)	Settlement Account Identifier	Not used for New Account.
Free text for Settlement Account (7)	Refers to positions 14-31 in the Identifier, i.e. max. 18 characters, limited to SWIFT-x (Only if New) Even without this information, the Settlement Account is given a unique Identifier that consists of the RIX-INST Participant's BIC11 followed by a two-digit serial number set by the Riksbank (e.g. BANASESSXXX01, see Table 20 Table 20).	Optional
Floor Amount (8)	If notification is to be received that the Settlement Account Balance is below a certain amount, this amount shall be specified. No notification is received unless an amount is specified.	Optional
Ceiling Amount (9)	If notification is to be received that the Settlement Account Balance exceeds a certain amount, this amount shall be specified. No notification is received unless an amount is specified.	Optional

Field	Description	Mandatory or optional
Credit Notification (10)	If notification is to be received of Liquidity Transfers to the Settlement Account. Y/N No notification is received if nothing is specified.	Optional
Authorised Account User - BIC11 (11)	BIC11 for Authorised Account User.	Mandatory if New or Modified Account and no Authorised Account User for CMB has been specified.
- Legal entity (12)	The entity that holds the BIC specified in (11).	Mandatory if New or Modified Settlement Account and BIC in (11) is held by entity other than the RIX-INST Participant in (5).
- LEI (13)	Legal Entity Identifier for the legal entity in (12).	Mandatory if New or Modified Settlement Account and BIC in (11) is held by entity other than the RIX-INST Participant in (5).
Instructing Party to RIX-INST (14)	Technical Address (DN) used in communication to RIX-INST regarding the Authorised Account User. Corresponds to the certificate issued by the preferred Network Service Provider. Ten different Technical Addresses can be specified.	Mandatory if New or Modified Settlement Account and Authorised Account User has been specified in (11).
Instructing Party from RIX-INST(15)	Technical Address (DN) used in communication from RIX-INST regarding the Authorised Account User. Corresponds to the certificate issued by the preferred Network Service Provider. Only one Technical Address can be specified.	Mandatory if New or Modified Settlement Account and Authorised Account User has been specified in (11).

Table 23: Form I_B4 – Order for additional Authorised Account User

Field	Description	Mandatory or optional
The order refers to system environment (1)	Choose one option: Production environment Test environment	Mandatory

Field	Description	Mandatory or optional
Requested action (2)	<p>Choose one option:</p> <p>New additional Authorised Account User.</p> <p>Modification of information concerning additional Authorised Account User – all information applicable from now on shall be filled in.</p> <p>Removal of additional Authorised Account User.</p>	Mandatory
Applies from (3)	Date on which the Authorised Account User shall be added or Authorised Account User shall be removed or date on which modification shall come into force.	Mandatory
Description of modification (4)	State which information has been modified.	Mandatory if Modification
RIX-INST Participant (5)	RIX-INST Participant's name.	Mandatory
Settlement Account number (6)	Settlement Account Identifier	Mandatory
–BIC11 (7)	BIC11 for additional Authorised Account User to be added or removed or to which the modification applies.	Mandatory
– Legal entity (8)	The entity that holds the BIC specified in (7).	Mandatory if New or Modification and BIC in (7) is held by entity other than the RIX-INST Participant in (5).
- LEI (9)	Legal Entity Identifier for the legal entity in (8).	Mandatory if New or Modification and BIC in (7) is held by entity other than the RIX-INST Participant in (5).
- Instructing Party to RIX-INST (10)	<p>The Technical Address (DN) used in communication to RIX-INST regarding the Authorised Account User. Corresponds to the certificate issued by the preferred Network Service Provider.</p> <p>Ten Technical Addresses can be specified.</p>	Mandatory if New or Modification.
- Instructing Party from RIX-INST (11)	<p>The Technical Address (DN) used in communication from RIX-INST regarding the Authorised Account User. Corresponds to the certificate issued by the preferred Network Service Provider.</p> <p>One Technical Address can be specified.</p>	Mandatory if New or Modification.

Table 24: Form I_B5 – CMB Order

Field	Description	Mandatory or optional
The order refers to system environment (1)	Choose one option: Production environment Test environment	Mandatory
Requested action (2)	Choose one option: New CMB; Modification of information concerning CMB – all information applicable from now on shall be filled in. Removal of CMB.	Mandatory
Applies from (3)	Date when CMB shall open or CMB shall be closed or date when modification shall come into force.	Mandatory
Description of modification (4)	State which information has been modified.	Mandatory if Modification
RIX-INST Participant (5)	RIX-INST Participant's name.	Mandatory
Settlement Account (6)	Settlement Account Identifier (position 01-13)	Mandatory if New.
Account number Credit Memorandum Balance (7)	Account number Credit Memorandum Balance (position 01-16)	Not specified for New, mandatory for Modification and Removal.
Free text for Credit Memorandum Balance (8)	Refers to positions 17-34 in the Credit Memorandum Balance, i.e. max. 18 characters, limited to SWIFT-x Even without this information, the CMB is given a unique Identifier that consists of the RIX-INST Participant's BIC11 followed by the Account's two-digit serial number followed by "M" and the CMB's two-digit serial number set by the Riksbank (e.g. BANASESSXXX01M01, see Table 21 Table 21).	Optional, specified only for New CMB
Floor Amount (9)	If notification is to be received that the CMB Headroom is below a certain amount, this amount shall be specified. No CMB notification is received unless an amount is specified.	Optional
Ceiling Amount (10)	If notification is to be received that the CMB Headroom is above a certain amount, this amount shall be specified. No CMB notification is received unless an amount is specified.	Optional

Field	Description	Mandatory or optional
Limit (11)	The amount that initially determines the CMB's Headroom. The Headroom increases with any Payments to the CMB and decreases with Payments from the CMB. If no Limit is specified, it is set to 0.	Optional.
Authorised Account User – BIC11 (12)	BIC11 for Authorised Account User to be added or removed.	Mandatory if New or Modification.
– Legal entity (13)	The entity that holds the BIC11 specified in (7).	Mandatory if New or Modification and BIC in (12) is held by entity other than the RIX-INST Participant in (5).
- LEI (14)	Legal Entity Identifier for the legal entity in (13).	Mandatory if New or Modification and BIC in (12) is held by entity other than the RIX-INST Participant in (5).
- Instructing Party to RIX-INST (15)	Technical Address (DN) used in communication to RIX-INST regarding the Authorised Account User. Corresponds to the certificate issued by the preferred Network Service Provider. Ten Technical Addresses can be specified.	Mandatory if New or Modification.
- Instructing Party from RIX-INST (16)	Technical Address (DN) used in communication from RIX-INST regarding the Authorised Account User. Corresponds to the certificate issued by the preferred Network Service Provider. Only one Technical Address can be specified.	Mandatory if New or Modification.

11.2.2 Modification of CMB Limit

A CMB Limit can be modified at any time in RIX-INST. There are two ways of doing this. The first is to register the limit modification in RIX-INST Online, and the second in to send a message about the limit modification to RIX-INST. A Limit modification takes place immediately after RIX-INST has received and validated an instruction to modify the Limit, regardless of whether the modification is registered manually or via an inbound message. A condition is that the person making the change has the role RIX-INST CMB Management (see Chapter 8).

A modification of the Limit may cause the CMB Headroom to turn negative. Payments from the CMB can then not be made until inbound Payments to the CMB have increased to CMB Headroom to a positive value.

11.2.2.1 Modification of Limit in RIX-INST Online

Modification of the Limit for a CMB is done in the *Credit Memorandum Balance* menu, where the current CMB can be found by entering the CMB number and clicking on [Search](#), see [Illustration 22](#) below. The information obtained is explained in [Table 25](#) below.

Illustration 22: CMB Search

Credit Memorandum Balance / Search

CMB Number: BITEURCCIT2R00X01

Search Reset

CMB user BIC:	TESTEUNNXXX	CMB Number:	BITEURCCIT2R00X01
Account Number:	TESTACCOUNT1234567	Currency:	EUR
Timestamp of the reported values:	2018-03-26 09:59:56	CMB Status:	Unblocked
Current CMB limit:	1.000,00 €	Current CMB Headroom:	1.000,00 €

Change Status Modify Limit

Table 25: Information on CMB

Field name	Information
CMB user BIC	BIC for the Authorised Account User for the CMB
CMB Number	CMB number
Account Number	The Settlement Account Identifier to which the CMB is linked
Currency	Currency of the Settlement Account and CMB – always “SEK”
CMB status	The status of the CMB: Blocked for Credit, Blocked for Debit, Blocked for both Credit and Debit or Unblocked.
Timestamp of the reported values	Time at which the information was retrieved (YYYY-MM-DD hh:mm:ss)
Current CMB Limit	Maximum amount of liquidity that can be used for settlement of Payment Transactions to be debited the CMB
Current CMB Headroom	The current amount that can be used to settle Payment Transactions to be debited the CMB.

The Limit can be updated by selecting *Modify Limit* where the Limit can be modified by entering the new value. The Limit can also be set to unlimited by ticking the “Unlimited” box, see [Illustration 23](#) below.

Illustration 23: Modification of CMB Limit

The screenshot shows a web form titled "CMB Limit". It has four main input areas: "CMB Number" with the value "TESTCMBFORXXXX", "Current limit" with the value "7.300,00 €", "Limit value" with an empty text box and a red vertical bar on its left side, and "Unlimited" with an unchecked checkbox. At the bottom right, there are two buttons: "Submit" (blue) and "Cancel" (grey).

For more information on how to do this, see Section 4.31 in *TIPS User Handbook*.

11.2.2.2 Modification of Limit via message to RIX-INST

The CMB Limit can also be modified by sending message *camt.011.001.06 (ModifyLimit)* to RIX-INST. See further section [23.9](#).

RIX-INST will report the status of the Limit modification using message *camt.025.001.05 (Receipt)*. See further section [23.10](#).

11.3 Blocked for Debit and Blocked for Credit

A RIX-INST Participant, an Account or a CMB can be Blocked for Debit and Blocked for Credit. A CMB is linked to an Account, i.e. Payments to and from the CMB are settled on the Account. When an Account is Blocked for Debit or Blocked for Credit, the block also applies to linked CMBs.

When a RIX-INST Participant is Blocked for Debit, all Payment Instructions from all the RIX-INST Participant’s Settlement Accounts (and thus all CMBs linked to these Settlement Accounts) will be rejected in the RIX-INST validation process. If only one specific Settlement Account is Blocked for Debit, only Payment Instructions from this Account (and its linked CMBs) will be rejected. If a CMB is Blocked for Debit, all Payment Instructions from it will be rejected.

When a RIX-INST Participant is Blocked for Credit, all Payment Instructions to all the RIX-INST Participant’s Settlement Accounts (and thus all CMBs linked to these Settlement Accounts) will be rejected in the RIX-INST validation process. If only one specific Settlement Account is Blocked for Credit, only Payment Instructions to this Account (and its linked CMBs) will be rejected. If a CMB is Blocked for Credit, all Payment Instructions to it will be rejected.

A RIX-INST Participant, a Settlement Account and a CMB can simultaneously be Blocked for both Debit and Credit.

It shall be noted that, in contrast to RIX-RTGS, where Payment Instructions are queued if the Originator is Blocked for Debit or the Beneficiary is Blocked for Credit, all Payment Instructions are

rejected in RIX-INST if any of the affected Settlement Accounts are Blocked for Debit or Blocked for Credit.

Blocked for Debit and Blocked for Credit are intended to be used to manage disruptions at RIX-INST Participants or in the financial infrastructure. Blocked for Debit and Blocked for Credit for a RIX-INST Participant or Settlement Account are normally initiated by the RIX-INST Participant [or their representative] by sending a request to RIX Helpdesk stating the reason. This request is assessed by the Riksbank. The same applies to cancellation of Blocked for Debt or Blocked for Credit. However, the Riksbank may decide on Blocked for Debit or Credit or cancellation thereof if it considers that the block is still justified or no longer justified.

Blocked for Debit and Blocked for Credit for a CMB are managed by the RIX-INST Participant or the Instructing Party for the CMB.

11.3.1 Management of Blocked for Debit and Blocked for Credit for a CMB

The Riksbank does not normally manage Blocked for Debit and Blocked for Credit for a CMB. They must instead be managed by the RIX-INST Participant or the Instructing Party for the CMB. There are two ways of doing this. The first is to register the status change in RIX-INST Online, and the second in to send a message about the status change to RIX-INST. A condition is that the person making the change is authorised to do so (see Chapter 8) [to be supplemented in the next version of the Instructions].

11.3.1.1 Management of Blocked for Debit and Credit in RIX-INST Online

CMB blocks are managed via the *Credit Memorandum Balance >> Search display* menu, where the relevant CMB is found by first entering its identifier (“CMB Number”) and then clicking on **Search**. See ~~Illustration 24~~Illustration 24 below.

Illustration 24: CMB Search

Credit Memorandum Balance / Search

CMB Number:

BITEURRCCIT2R00X01

Search

Reset

CMB user BIC:	TESTUNXXX	CMB Number:	BITEURRCCIT2R00X01
Account Number:	TESTACCOUNT1234567	Currency:	EUR
Timestamp of the reported values:	2018-03-26 09:59:56	CMB Status:	Unblocked
Current CMB limit:	1.000,00 €	Current CMB Headroom:	1.000,00 €

Change Status

Modify Limit

For information on content, see ~~Table 25~~Table 25 above.

Select **Change Status** and choose the status that is to apply to the CMB, see [Illustration 25](#) below.

Illustration 25: Registration of CMB Status Change

Change Status

CMB Number: BITEURRCCIT2RXXX01

Current status: Unblocked New Status: Blocked for Debiting

Submit Cancel

The options are *Blocked for Debit*, *Blocked for Credit* or *Blocked for Credit/Debit* (both). If no block is to apply, select *Unblocked*. To implement the change, click **Submit**.

For more information on how to do this, see Section 4.2.3 in *TIPS User Handbook*.

11.3.1.2 Management of Blocked for Debit and Blocked for Credit via message to RIX-INST.

As an alternative to registering the CMB Status Change in RIX-INST Online, a message can be sent to RIX-INST. Use the message *acmt.015.001.02(AccountExcludedMandateMaintenanceRequest)*. See section [23.19](#).

If the status change request is accepted, RIX-INST sends the message *acmt.010.001.02(AccountRequestAcknowledgement)*, see Section [23.17](#).

If the status change request is rejected, RIX-INST sends the message *acmt.010.001.02(AccountRequestRejection)*, see Section [23.18](#).

11.4 Notifications etc.

11.4.1 Statements of Account Turnover

The RIX-INST Participant (or a specified external party) can subscribe to receive Statements of Account Turnover for all the RIX-INST Participant's Settlement Accounts. The Statement of Account Turnover is issued as message *camt.052.001.06(BankToAccountReport)*, see Section [23.13](#).

Subscription to Statement of Account Turnover is done on Form I_B1 - Registration of customer information RIX-INST Participant.

11.4.2 Account reconciliation

11.4.2.1 Statement of Account

The RIX-INST Participant (or a specified external party) can subscribe to receive statements for all the RIX-INST Participant's Settlement Accounts. Statements can be received once a day ("Full mode") or several times a day ("Delta mode").

When subscribing to Statement of Account, specify whether they are to be received once per day or state the interval – three, six or twelve hours – at which they are to be produced. If the Statement refers to a full day, it refers to transactions settled on the current Value Date. If the Statement refers to parts of the day, it refers to the first transactions during the chosen interval counting from the start of the Value Date. Subsequent Statements refer to transactions during the chosen interval counting from the cut-off time for the previous Statement of Account. A final Statement for the day covers transactions from the cut-off point for the previous Statement up until the end of the Value Date.

The Statement is issued as message *camt.053.001.06 (BankToCustomerStatement)*, see Section [23.14](#).

Subscription to Statement of Account is done on Form I_B1 - Registration of customer information RIX-INST Participant.

11.4.2.2 Up-to-date reconciliation data

As part of the reporting for each settled Payment and Liquidity Transfer Transaction, RIX-INST supplies certain information. This information is issued to both the Originator and Beneficiary of the Payment and Liquidity Transfer (in the latter case only if it refers to an Account in RIX-INST). Information that can be used for reconciliation covers:

- Current Value Date in RIX⁶,
- The settled transaction's identifier on the relevant Settlement Account during the current Value Date⁷,
- balance on the relevant Settlement Account after settlement of the current transaction⁸.

If the transaction is settled using the Single Instructing Party Model (SIP Model) (see Section [15.2.2](#)), the information is sent for both the debited and credited Settlement Account to the Single Instructing Party.

The information is not part of the actual notification message *camt.002 (Payment Transaction)* or *camt.054 (Liquidity Transfer Transaction)* but is part of the "MEPT" level⁹ of the message from RIX-INST to the Network Provider containing the ISO message in question. For more detailed information, see section 3.1 in *TIPS MEPT – Message Exchange Processing for TIPS* (under "Additional info", page. 14).

⁶ Key "bd".

⁷ Key "dpos" for the Settlement Account that has been debited and "cpas" for the Settlement Account that has been credited.

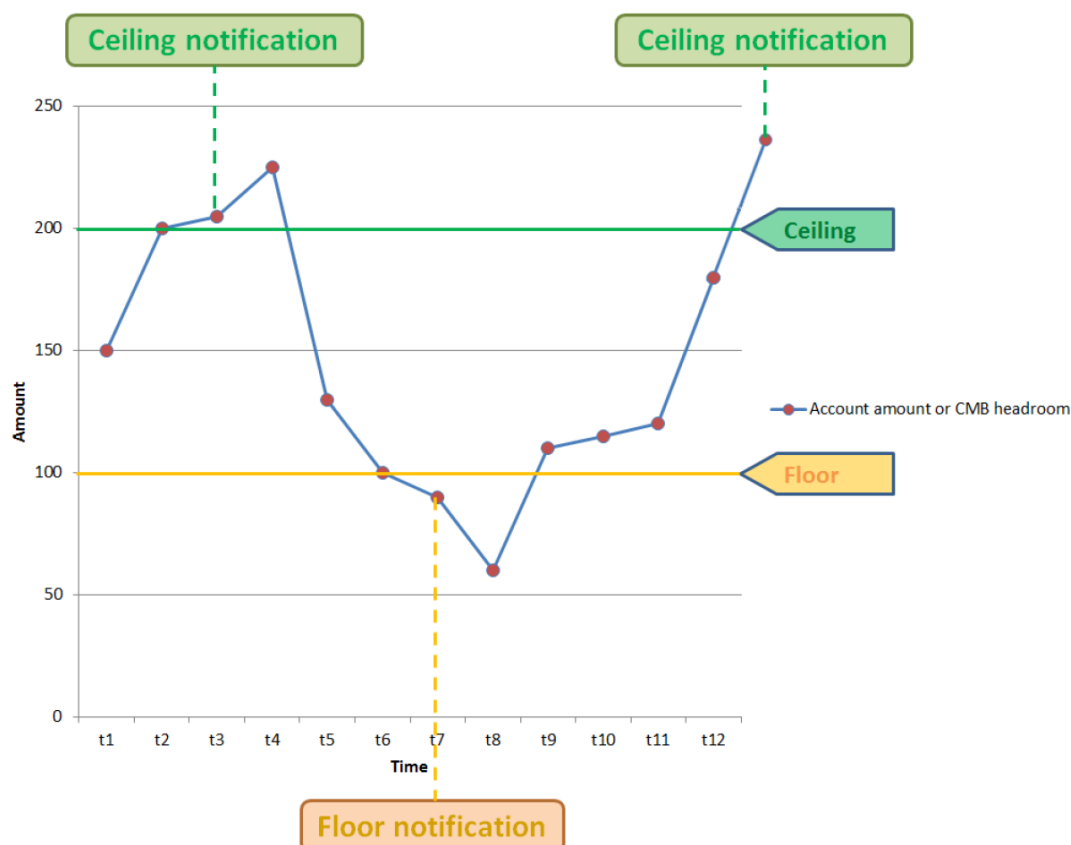
⁸ Key "dbal" for the Settlement Account that has been debited and "cbal" for the Settlement Account that has been credited.

⁹ Message Exchange Processing for TIPS.

11.4.3 Floor and Ceiling notifications

The RIX-INST Participant can subscribe to notifications received if the balance on a specific Account goes below or above values set by the RIX-INST Participant; Floor Amount and Ceiling Amount respectively. Corresponding notifications can also be obtained for a CMB. The notifications are sent to the party specified by the RIX-INST Participant. The notification is received if the CMB Headroom goes below or above the Floor and Ceiling Amount respectively.

Illustration 26: Floor and Ceiling notifications



Source: TARGET Instant Payment Settlement – User Detailed Functional Specification, Eurosystem

The notification is received when the value, Settlement Account or CMB balance, goes below the Floor Amount or above the Ceiling Amount. If the value as a result of additionally settled transactions continues to be below the Floor Amount or above the Ceiling Amount, no further notification is received.

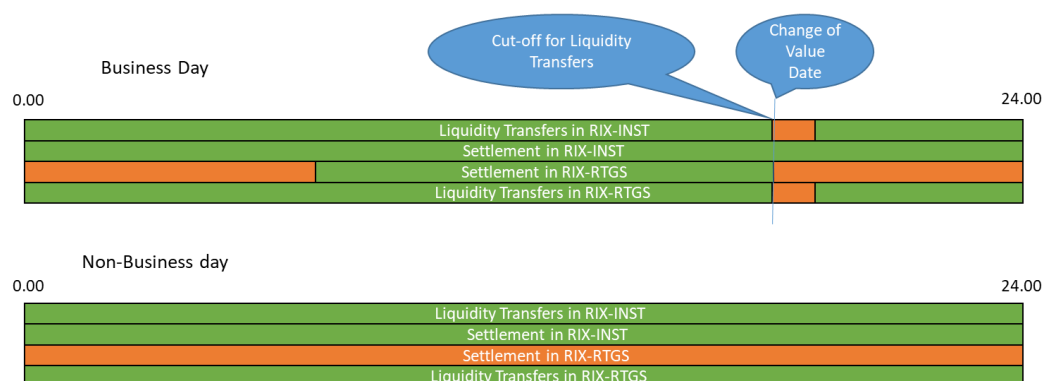
The notification is received in the form of message *camt.004.001.07 (ReturnAccount)*, see Section [23.6](#).

Subscription to the notification is done in conjunction with the opening of Settlement Accounts on Form I_B1, see Section [11.2.1](#) above for more information.

12 Schedule

RIX-INST is open for settlement round the clock every day of the year (24/7/365). RIX-INST Online and RIX-INST CRDM are also available for queries 24/7. The Riksbank has the right to close RIX-INST for technical maintenance a limited number of times per year. RIX-INST Participants shall be notified of such technical maintenance at least one month in advance. There are also some restrictions as regards the execution of Liquidity Transfers linked to when RIX-RTGS changes Value Date and any temporary closure of RIX-RTGS. The Settlement Day, i.e. the calendar date when settlement takes place, can differ from the Value Date applicable when the settlement takes place. This is because RIX-INST (and RIX-RTGS) change Value Date earlier than the calendar day changes. In [Illustration 27](#) below is a schematic illustration of the schedules.

Illustration 27: Schematic illustration of the schedules in RIX-INST and RIX-RTGS



[Table 26](#) below presents the schedule in RIX-INST and in RIX-RTGS insofar as it is relevant to RIX-INST. Considering that RIX-INST is always open for settlement, the schedule starts with what has preceded the change of Value Date.

Some events in the timetable only occur when the calendar day is a Business Day.

Table 26: Schedule in RIX-INST and RIX-RTGS

Time	Event	Comment
17.58	1. RIX-RTGS informs RIX-INST that the cut-off point for Liquidity Transfers has passed (This occurs as "RIX-INST Liquidity push cut-off" in the RIX-RTGS schedule). See also Section 12.1 below.	Occurs only on a calendar day that is a Business Day. In the event of Extended Opening Hours in RIX-RTGS, this is postponed, to the same extent as the Extended Opening Hours. This affects the following events, but not necessarily the time at which RIX-RTGS interacts again with RIX-INST (p.4 below).
	a. From that point onwards, new Liquidity Transfers cannot be initiated in RIX-RTGS or RIX-INST.	

Time	Event	Comment
	b. Both RIX-RTGS and RIX-INST will complete the processing of outstanding Liquidity Transfers.	
	c. It is not possible to obtain updated balances for RIX-INST Accounts in RIX-RTGS Online.	
	2. Once RIX-INST has received the normal confirmation from RIX-RTGS for all Liquidity Transfer Pushes, RIX-INST confirms to RIX-RTGS that everything has been completed.	This occurs only on a calendar day that is <u>not</u> a Saturday, Sunday or public holiday or other bank holiday in Sweden.
18.00	3. RIX-RTGS closes for settlement. See also Section 12.2 below.	Occurs only on a calendar day that is a Business Day. On condition that the confirmation in p. 2. above has been received and that it is not Extended Opening Hours in RIX-RTGS, when the time is postponed.
	a. Immediately after RIX-RTGS has closed for settlement, RIX-RTGS informs RIX-INST that the Value Date shall be changed.	
	b. RIX-INST changes Value Date in RIX-INST.	
	c. RIX-INST sends a snapshot of RIX-INST Settlement Account balances to RIX-RTGS.	
	d. RIX-RTGS calculates the balance on the Virtual RIX Account (See Section 13.1 and Illustration 28: Illustration 28: below). The balance is available in RIX-RTGS Online.	
	e. RIX calculates any interest due. See <i>Account Terms for RIX</i> for more details.	
	f. RIX-RTGS changes Value Date in RIX-RTGS.	

Time	Event	Comment
19.00	4. RIX-RTGS will initiate its interaction with RIX-INST (as the event "RIX-INST Start" in the RIX-RTGS schedule) and then inform RIX-INST that the service is open for business. See also Section 12.3 below.	On a calendar day that is not a Business Day, the interaction between RIX-RTGS and RIX-INST continues without interruption.
	a. From that point onwards, it will be possible to initiate Liquidity Transfers in both RIX-RTGS and RIX-INST.	
	b. Intraday credit is available in RIX-RTGS.	
	c. It will be possible to request updated RIX-INST Account balances in RIX-RTGS Online.	
	d. RIX-RTGS will not process any RIX-RTGS transactions apart from Liquidity Transfers to RIX-INST from this point onwards.	
06.28	5. RIX-RTGS will start the new Value Date for RTGS functions that are not related to RIX-INST.	Occurs only on a calendar day that is a Business Day.
07.00	6. RIX-RTGS opens for settlement.	Occurs only on a calendar day that is a Business Day.

12.1 Cut-off point for Liquidity Transfers

To ensure that all Liquidity Transfers are booked both in RIX-INST and RIX-RTGS before the change of Value Date, new Liquidity Transfers are stopped both from RIX-RTGS and RIX-INST a short time before the change of Value Date (see p. 1 in [Table 26Table 26](#) above). Any ongoing Liquidity Transfers are completed in both RIX-INST and RIX-RTGS. RIX-INST informs RIX-RTGS once all Liquidity Transfers have been completed in RIX-INST.

12.2 Change of Value Date

In RIX, there is a pre-defined time at which the Value Date change is initiated, 18.00 (compare p. 3 in [Table 26Table 26](#) above). The balances in RIX at the time when the Value Date changes are used for any interest calculations.

RIX-RTGS closes for settlement of Payment Transactions at the pre-defined time. However, this is conditional on RIX-RTGS having completed all ongoing Liquidity Transfers regarding RIX-INST and on RIX-INST confirming that RIX-INST has completed all ongoing Liquidity Transfers. Another condition is

that the Riksbank does not decide on Extended Opening Hours in RIX-RTGS, see Section 9.10 in *RIX-RTGS Instructions*.

12.3 Opening of RIX-RTGS for interaction with RIX-INST

As described above, RIX-RTGS does not interact with RIX-INST 24/7. Not until this point, a certain time after the change of Value Date in RIX-RTGS, which is described in p. 4 in ~~Table 26~~ [Table 26](#) above, does RIX-RTGS interact with RIX-INST. This means that Liquidity Transfers (see further Section [13.3](#)) can be done and that certain queries concerning RIX-INST can be put in RIX-RTGS Online (see further Section [13.2.2](#)). Once RIX-RTGS opens for interaction with RIX-INST, RIX-INST receives information on this and Liquidity Transfers from RIX-INST can also be initiated in RIX-INST (see further Section [13.4](#)).

After RIX-RTGS has closed for settlement, RIX-RTGS notifies RIX-INST that change of Value Date shall be executed in RIX-INST. Settlement Account balances in RIX-INST at the time when the Value Date is changed are sent to RIX-RTGS, where the balance on the Virtual RIX Account, which shows the RIX Participant's aggregated net position in RIX, is updated. Any interest to be charged is calculated based on this net position.

Change of Value Date only occurs if the calendar day is a Business Day.

The change of Value Date in RIX-INST otherwise has no effect on the settlement of Payment Transactions other than that these are reported for the new Value Date.

12.4 Temporary closure of RIX-RTGS

RIX-RTGS has no long-term scheduled closures for maintenance, etc. It may be the case, however, that RIX-RTGS will need to be closed. This would then be communicated in advance. If RIX-RTGS is closed, Liquidity Transfers cannot be implemented between RIX-RTGS and RIX-INST. Once RIX-RTGS closes, this is communicated to RIX-INST, which then does not accept Liquidity Transfers from RIX-INST to RIX-RTGS. Once RIX-RTGS reopens, this is communicated to RIX-INST, which then accepts Liquidity Transfers from RIX-INST to RIX-RTGS again. Once RIX-RTGS is closed, queries about Settlement Account balances in RIX-INST cannot be put there (see Section [19.1](#)). However, queries can be put in RIX-INST Online, or via message to RIX-INST.

13 Liquidity management

For the RIX-INST Settlement Service to work efficiently, it is important for there to be good capacity for liquidity management in RIX-INST. Parties participating in RIX-INST are responsible for managing the liquidity on their accounts in RIX-INST. To facilitate liquidity management, the Riksbank has ensured that there are sufficient tools available to support this. Most of these tools are available in RIX-RTGS.

Liquidity Transfers can be initiated via RIX-RTGS both from RIX-RTGS to RIX-INST and from RIX-INST to RIX-RTGS. It is also possible to have standing Liquidity Transfers, both those for which amounts have been determined and those linked to the current balance on a Settlement Account in RIX-INST. Liquidity Transfers can also be made from RIX-INST to RIX-RTGS via RIX-INST.

13.1 Account structure

A RIX-INST Participant can have one or more accounts in RIX-INST. The balance on these accounts can only be zero or positive, i.e. there is no credit available in RIX-INST.

A RIX-RTGS Participant has a Settlement Account in RIX-RTGS (and one or more LOM Accounts, which are of no relevance to liquidity management, however). The Settlement Account consists of a Settlement Account (where the balance is zero or positive) and a Loan Account (where the balance is zero or negative). To use the Loan Account, the RIX-RTGS Participant must have a credit headroom (Intraday Credit) in RIX-RTGS. Such Intraday Credit assumes that the RIX-RTGS Participant has pledged collateral to the Riksbank. To use Intraday Credit, the RIX-RTGS Participant must have made the collateral pledge and notified the Riksbank about the pledged collateral. The value of this collateral, minus what is required to cover other credit granted to the RIX-RTGS Participant by the Riksbank, constitutes the Limit for using Intraday Credit in RIX-RTGS. For more information on collateral rules in RIX, see *Collateral Instructions, Annex H4 to the Terms and Conditions for RIX and Monetary Policy Instruments*.

As described in Section [10.6](#), a RIX-INST Participant that is not in RIX-RTGS needs a RIX-RTGS Agent to handle interest payments and fees as a result of its participation in RIX-INST.

In addition to the above-mentioned accounts, for the RIX Participant – both those who participate in RIX-RTGS and those that participate in RIX-INST – is calculated a total Net Balance in RIX. The Net Balance in RIX corresponds to the total balance on all the Participant's accounts in RIX-RTGS and RIX-INST.¹⁰ The Net Balance in RIX is only updated in connection with the activities at the end of the day, see p. 3.d in [Table 26](#).

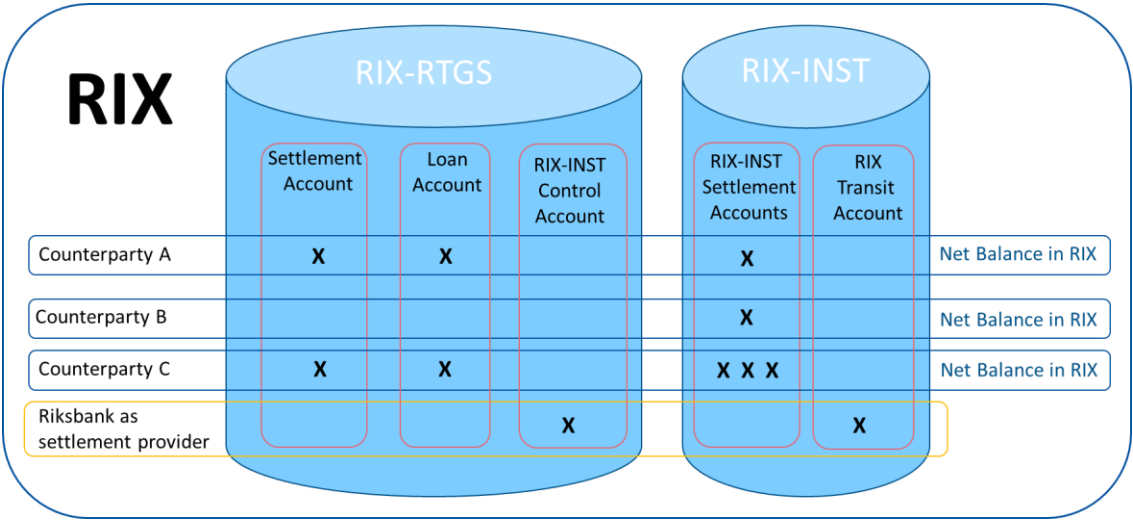
The Net Balance in RIX for a Monetary Policy Counterparty can be either positive or negative. If the balance is positive, the Standing Deposit Facility is used. If the balance is negative, the Standing Loan Facility is used. The Net Balance in RIX for other RIX Participants, without access to overnight credit, must be zero or positive.

To link together RIX-RTGS and RIX-INST, the Riksbank, in its capacity as operator of Settlement Services, has an account in RIX-RTGS and an account in RIX-INST. In RIX-RTGS, there is a RIX-INST Control Account, and in RIX-INST, there is a RIX Transit Account. The absolute balance value for these accounts will be the same apart from when Liquidity Transfers are in the process of being completed.

¹⁰ The Net Balance in RIX for a RIX-RTGS Participant acting as a RIX-RTGS Agent does not include the balance on the Settlement Accounts in RIX-INST for which it is acting as agent. These balances are included in the Net Balance in RIX for the RIX-INST Participant, which however only can be a addition of balances that are positive or zero, since there is no credit in RIX-INST.

The balance on the RIX-INST Control Account will be positive (or zero) and the balance on the RIX Transit Account will be negative (or zero).

Illustration 28: Account structure in RIX



~~Illustration 28~~Illustration 28 above is a diagram of the various accounts in RIX. As the focus here is on RIX-INST, the option of a RIX Participant only participating in RIX-RTGS is not included.

13.2 Balance information

Information about balances on Settlement Accounts in RIX-INST is available in both RIX-INST and RIX-RTGS.

13.2.1 Balance information in RIX-INST

In RIX-INST, there are two alternative ways of obtaining balance information. The first is to put a query in RIX-INST Online, and the second in to send a message to RIX-INST. For this the role RIX-INST Enquirer is required, see further Section 8.

13.2.1.1 Balance query in RIX-INST Online

Balance queries are put via the *TIPS Account* menu. By entering the RIX-INST Account Number (*TIPS Account Number*), information is obtained on *Current Account Balance* and Current Status (Blocked for Debit or Blocked for Credit). See ~~Illustration 29~~Illustration 29 and ~~Table 28~~Table 28 below.

Illustration 29: Balance query in RIX-INST Online

TIPS Account / Search

TIPS ACCOUNT LIST
search for TIPS accounts

TIPS Account Number: ITEURDCCSEPXXX1

Search Reset

TIPS Participant: TESTEUNNXXX

Account Number: ITEURDCCSEPXXX1

Currency: EUR

Account Status: Unblocked

Timestamp of the reported balance: 2018-03-26 09:41:18

Current Account Balance: 77.000,00 €

Table 27: Balance query in RIX-INST Online

Field name	Information
TIPS Account Number	The Settlement Account’s number – mandatory. Possible error code: R006.

Click on **Search** (possible error code R010). The result is shown in [Illustration 30](#) and [Table 28](#) below.

Illustration 30: Content in answer to balance query in RIX-INST Online

TIPS ACCOUNT LIST
search for TIPS accounts

TIPS Account Number: ZYAJSES0VIS01STD

Search Reset

TIPS Participant: ZYAJSES0VIS

Account Number: ZYAJSES0VIS01STD

Currency: SEK

Account Status: Unblocked

Timestamp of the reported balance: 2021-06-24 16:14:16

Current Account Balance: 0,00

Table 28: Content in answer to balance query

Field name	Information
TIPS Participant	BIC for the RIX-INST Participant that owns the Settlement Account
Account Number	The Settlement Account number
Currency	Currency of the Settlement Account – always “SEK”
Account status	Status of the Settlement Account: Blocked for Credit, Blocked for Debit, Blocked for Debit and Credit, or Unblocked.
Timestamp of the reported balance	Time at which the information was retrieved (YYYY-MM-DD hh:mm:ss)
Current Account Balance	Sum of unreserved amounts and reserved amounts

For more information on the query, see Section 4.1.1 in *TIPS User Handbook*.

Queries about CMB Headroom are instead put via the *Credit Memorandum Balance* menu, where the first thing to do is search for the *CMB Number*. See [Illustration 31](#) and [Table 30](#) below.

Illustration 31: Query about CMB Headroom in RIX-INST Online

The result is information on the *Current CMB Limit* and *Current CMB Headroom* (and the CMB’s Status (Blocked for Debit or Blocked for Credit) and the Limit).

Table 29: Query about Settlement Headroom for Credit Memorandum Balance in RIX-INST Online

Field name	Information
CMB Number	The number of the Credit Memorandum Balance –mandatory. Possible error codes: R006 and R020.

Click on [Search](#) (possible error code R010). The result is shown in [Illustration 32](#) and [Table 30](#) below.

Illustration 32: Answer to CMB Headroom query in RIX-INST Online

Credit Memorandum Balance / Search

CMB Number:

BITEURRCCIT2R00001

Search

Reset

CMB user BIC:	TESTEUN00XX	CMB Number:	BITEURRCCIT2R00001
Account Number:	TESTACCOUNT1234567	Currency:	EUR
Timestamp of the reported values:	2018-03-26 09:59:56	CMB Status:	Unblocked
Current CMB limit:	1.000,00 €	Current CMB Headroom:	1.000,00 €

Table 30: Content of answer to CMB Headroom query

Field name	Information
CMB user BIC	BIC for the Authorised Account User for the CMB
CMB Number	CMB number
Account Number	The Settlement Account Identifier to which the CMB is linked
Currency	Currency of the Settlement Account and CMB – always “SEK”
CMB status	The status of the CMB: Blocked for Credit, Blocked for Debit, Blocked for Debit and Credit, or Unblocked.
Timestamp of the reported values	Time at which the information was retrieved (YYYY-MM-DD hh:mm:ss)
Current CMB Limit	Maximum amount of liquidity that can be used for settlement of Payment Transactions to be debited the CMB
Current CMB Headroom	The CMB Headroom, i.e. the current amount that can be used to settle Payment Transactions to be debited the CMB.

For more information on the query, see Section 4.1.2 in *TIPS User Handbook*.

13.2.1.2 Balance query via message to RIX-INST

Settlement Account balance query is put using message *camt.003.001.06 (GetAccount)*, see Section [23.5](#). The same message is used for a CMB Headroom query.

RIX-INST answers the query with message *camt.004.001.07 (ReturnAccount)*, see Section [23.6](#).

13.2.2 Balance information in RIX-RTGS

Information on RIX-INST Settlement Account balances is also available in RIX-RTGS Online – Position Monitor. The information is not continuously updated but only upon request (“Refresh”) by the RIX-RTGS Participant. A RIX-RTGS Agent can see the balances on the accounts for which it acts as agent, but only if the RIX-RTGS Agent has authorisation to do so. See further Section 5.1 of *Instructions for functions in RIX-RTGS related to RIX-INST*.

13.3 Liquidity Transfer from RIX-RTGS to RIX-INST

A Liquidity Transfer from RIX-RTGS to RIX-INST is regarded in RIX-RTGS as an *Outbound Liquidity Transfer*¹¹, but in RIX-INST as an *Inbound Liquidity Transfer*¹². A Liquidity Transfer from RIX-RTGS can only be initiated by a RIX-RTGS Participant as only such Participants have an account in RIX-RTGS.

The RIX-RTGS Participant can use all available liquidity on the Settlement Account in RIX-RTGS for a Liquidity Transfer. This corresponds to the balance on the Settlement Account and the available part of the credit limit (that part of the credit limit not used by the Loan Account). This means that a positive balance can be created in RIX-INST against a negative balance in RIX-RTGS.

A condition is that the Settlement Account in RIX-RTGS at the time of the Liquidity Transfer is not Blocked for Debit (see further Section 12.3.4.3 in RIX-RTGS Instructions) and the Settlement Account in RIX-INST is not Blocked for Credit (see Section [11.3](#)).

Illustration 33 below shows a Liquidity Transfer from RIX-RTGS to RIX-INST and the various stages are described in more detail in **Table 31** below.

Illustration 33: Transaction flow for Liquidity Transfers from RIX-RTGS to RIX-INST

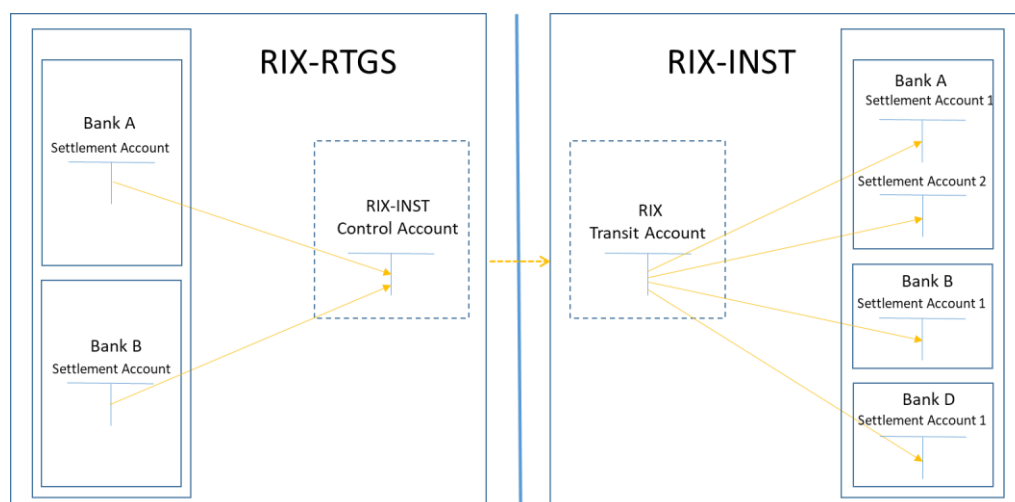


Table 31: Steps in a Liquidity Transfer from RIX-RTGS to RIX-INST

Step	Event
1.	Validation of initiation message in RIX-RTGS ¹³

¹¹ In RIX-RTGS Online “Liquidity Transfer Push”

¹² In RIX-INST Online “Inbound Liquidity Transfer”

¹³ In accordance with what is specified in RIX Instructions. However, a blocked RIX-RTGS Participant can make a Liquidity Transfer to a Settlement Account in RIX-INST owned by the RIX-RTGS Participant itself.

Step	Event
2.	The RIX-RTGS Participant's RIX-RTGS Settlement Account is debited
3.	The RIX-INST Control Account in RIX-RTGS is credited
4.	A message is sent from RIX-RTGS to RIX-INST
5.	Validation in RIX-INST of the message from RIX-RTGS ¹⁴
6.	The Transit Account in RIX-INST is debited
7.	The beneficiary's Settlement Account in RIX-INST is credited
8.	A confirmation message from RIX-INST to RIX-RTGS (a negative confirmation means that no debiting and crediting has taken place in RIX-INST).
9.	Possible notification from RIX-INST
10.	Possible notification from RIX-RTGS

If the Liquidity Transfer is rejected in RIX-INST due to errors, the entry in RIX-RTGS is reversed, i.e. the Settlement Account in RIX-RTGS is credited and the RIX-INST Control Account is debited.

A RIX-RTGS Participant (that subscribes to this type of notification) may receive a notification of both confirmed and rejected Liquidity Transfers from RIX-RTGS, and a RIX-INST Participant (that subscribes to this type of notification) can receive a notification from RIX-INST of a confirmed Liquidity Transfer. For more detailed information, see Section [13.6](#) below.

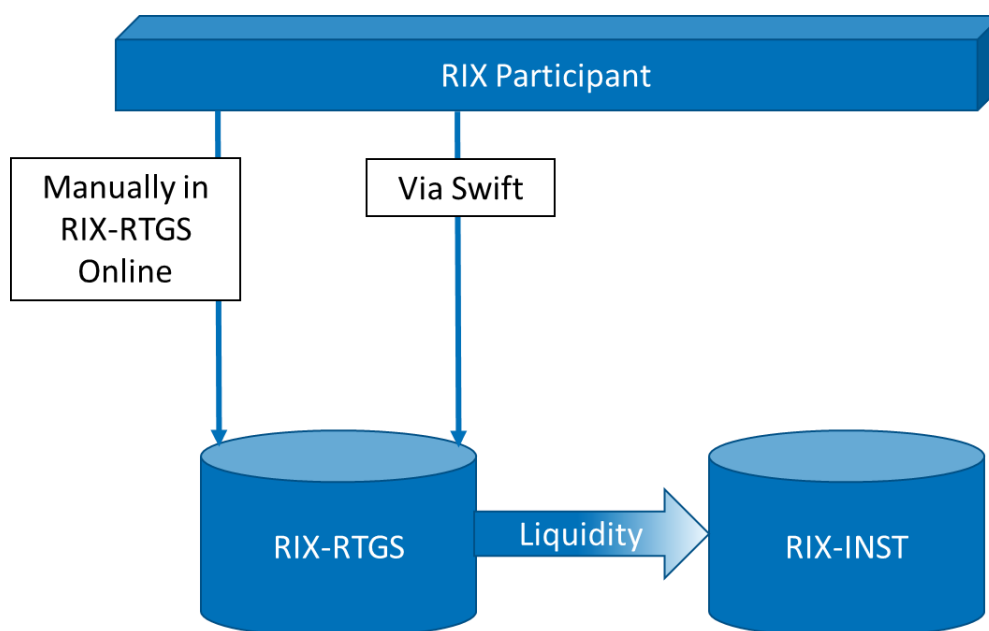
Liquidity Transfers from RIX-RTGS to RIX-INST can be initiated in several different ways, as described in [Table 32](#) and [Illustration 34](#) below.

Table 32: Different ways of initiating Liquidity Transfers from RIX-RTGS to RIX-INST

	Type	Available – where	Available to
1	Ad-hoc	SWIFT FinCopy	All RIX-RTGS Participants
2	Ad-hoc	RIX-RTGS Online	All RIX-RTGS Participants
3	Standing – regular	RIX-RTGS Online	All RIX-RTGS Participants
4	Standing – conditional	RIX-RTGS Online	A RIX-INST Participant that is also a RIX-RTGS Participant and RIX-RTGS Agents with authorisation to see account balances in RIX-INST.

Illustration 34: Different ways of initiating Liquidity Transfers from RIX-RTGS to RIX-INST

¹⁴ Format check, authorisation check, check of beneficiary account (exists and is not Blocked for Credit).



13.3.1 Ad-hoc Liquidity Transfers via SWIFT FinCopy

A RIX-RTGS Participant can send a *MT 202 (General Financial Institution Transfer)* as a FinCopy message to RIX-RTGS. The message is sent to RIX-INST's SWIFT address in RIX-RTGS, RIKSSESRINS. The Beneficiary can be any account in RIX-INST. See further section [23.23](#).

13.3.2 Ad-hoc Liquidity Transfers via RIX-RTGS Online

A RIX-RTGS Participant can register a Liquidity Transfer from RIX-RTGS to RIX-INST in RIX-RTGS Online. The Beneficiary can be any account in RIX-INST.

More detailed information on registration can be found in Section 3.1 of *Instructions for functions in RIX-RTGS related to RIX-INST*.

13.3.3 Standing Regular Liquidity Transfers via RIX-RTGS Online

In RIX-RTGS Online. A RIX-RTGS Participant can register that one or more standing Liquidity Transfers from RIX-RTGS to RIX-INST are to be implemented daily (or on a specific weekday that is a Value Date or for days that are not Value Dates), at a specific time of day or a specific event (in Schedule for RIX-RTGS, see Section 9.9 in *RIX-RTGS Instructions*).

A Standing Liquidity Transfer can be temporarily overridden for a specific transfer time.

More detailed information on the registrations can be found in Section 3.3 of *Instructions for functions in RIX-RTGS related to RIX-INST*.

The Liquidity Transfer will be implemented at the specified Event or Time as long as the RIX-RTGS Participant has not chosen to be notified to implement the Liquidity Transfer itself. Such a notification is received as message *M 204 (Financial Markets Direct Debit Message)* via SWIFT. See section [23.24](#).

13.3.4 Standing Conditional Liquidity Transfers via RIX-RTGS Online

In RIX-RTGS Online, a RIX-RTGS Participant that is a RIX-INST Participant or a RIX-RTGS Agent for a RIX-INST Participant and has authorisation to manage the RIX-INST Participant's account in RIX-INST, can register that one or more Standing Conditional Liquidity Transfers from RIX-RTGS to RIX-INST shall be implemented daily (or on a specific weekday that is a Value Date or for days that are not Value Dates), as a specific time or a specific event (in Operating Schedule for RIX-RTGS). The transfer amount is not specified. Instead, a Target Value for the balance on the Settlement Account in RIX-INST is specified. The RIX-RTGS Participant can also specify a Minimum balance adjustment, implying that if the calculated transfer is less than the Minimum balance adjustment, no transfer is implemented. The Minimum balance adjustment cannot be less than SEK 500,000.

Once the event or time to which the Standing Transfer is linked occurs, RIX-RTGS sends a query to RIX-INST about the balance on the relevant Settlement Account in RIX-INST. Based on the answer to this query, the transfer amount is calculated. The transfer cannot be more than the available liquidity in RIX-RTGS, which means that if the transfer amount exceeds the available liquidity (including intraday credit where appropriate), the transfer is not implemented.

More detailed information on the registration can be found in [to be supplemented in the next version of the Instructions].

The Liquidity Transfer will be implemented at the specified Event or Time as long as the RIX-RTGS Participant has not chosen to be notified to implement the Liquidity Transfer itself. Such a notification is received as message *M 204 (Financial Markets Direct Debit Message)*. See Section [23.24](#) below.

Illustration 35 below shows an example of the results of a Standing Conditional Transfer depending on the current balance on the Settlement Account in RIX-INST.

Illustration 35: Example of Standing Conditional Liquidity Transfers

Standing Transfer	
Settlement Account in RIX-INST: BANKRSESSXXX01	
Settlement Account in RIX-RTGS: SET-1234	
Target Value for the balance in RIX-INST: 123 500 000,00	
Minimum balance adjustment: 500 000,00	
Related reference:	Adjust 06.00
Receiver information	INST
Event	
Time	06.00

Example 1	
Current balance on account in RIX-INST:	122 956 789,00
Calculated transfer:	To RIX-INST 543 211,00
Minimum balance adjustment:	500 000,00
Implemented or notified transfer:	543 211,00

Example 2	
Current balance on account in RIX-INST:	123 056 789,00
Calculated transfer:	To RIX-INST 443 211,00
Minimum balance adjustment:	500 000,00
Implemented or notified transfer: :	0,00

Example 3	
Current balance on account in RIX-INST:	124 056 789,00
Calculated transfer:	From RIX-INST 556 789,00
Minimum balance adjustment:	500 000,00
Implemented or notified transfer:	556 789,00

13.4 Liquidity Transfer from RIX-INST to RIX-RTGS

A Liquidity Transfer from RIX-INST to RIX-RTGS is regarded in RIX-RTGS as an *Inbound Liquidity Transfer*¹⁵, whereas in RIX-INST, it is seen as an *Outbound Liquidity Transfer*.¹⁶

A Liquidity Transfer from a Settlement Account in RIX-INST is limited to the balance on the RIX-INST Account. A condition is that the Settlement Account in RIX-INST is not Blocked for Debit (See Section 11.3).

~~Illustration 36~~ below shows an outline of Liquidity Transfers from RIX-INST to RIX-RTGS. ~~Table 33~~ below shows the different stages in more detail.

Illustration 36: Transaction flow for Liquidity Transfers from RIX-INST to RIX-RTGS

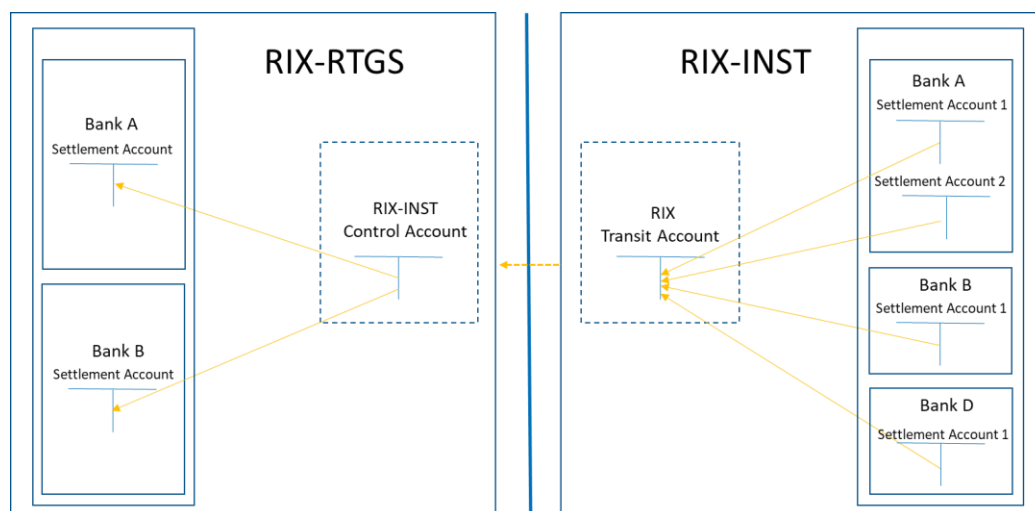


Table 33: Steps in a Liquidity Transfer from RIX-INST to RIX-RTGS

Step	Event
1.	An initiation message
a.	- From RIX-RTGS (1, 2, 5 and 6 in Table 34 below) ¹⁷
b.	- From RIX-INST Participant (3 in Table 34 below)
c.	- No message (4 in Table 34 below)
2.	Validation of message in RIX-INST ¹⁸
3.	The Settlement Account in RIX-INST is debited
4.	The RIX Transit Account in RIX-INST is credited
5.	A message from RIX-INST to RIX-RTGS
6.	The RIX-INST Control Account in RIX-RTGS is debited
7.	The Settlement Account in RIX-RTGS is credited
8.	Confirmation from RIX-RTGS to RIX-INST (a negative confirmation means that no debiting and crediting has taken place in RIX-RTGS).

¹⁵ In RIX-RTGS Online "Liquidity Transfer Pull"

¹⁶ In RIX-INST Online "Outbound Liquidity Transfer"

¹⁷ Preceded by validation in RIX-RTGS in accordance with what is specified in RIX Instructions.

¹⁸ Format check, authorisation check, check of beneficiary account (exists and is not Blocked for Debit), coverage check.

Step	Event
9.	Notification to the RIX-INST Participant
10.	Possible notification to RIX-RTGS Participant

If the Liquidity Transfer is rejected in RIX-RTGS due to errors, the crediting and debiting in RIX-INST are reversed.

A RIX-INST Participant (that subscribes to this type of notification) can receive a notification from RIX-INST about a confirmed Liquidity Transfer. For more detailed information, see Section [13.6](#) below.

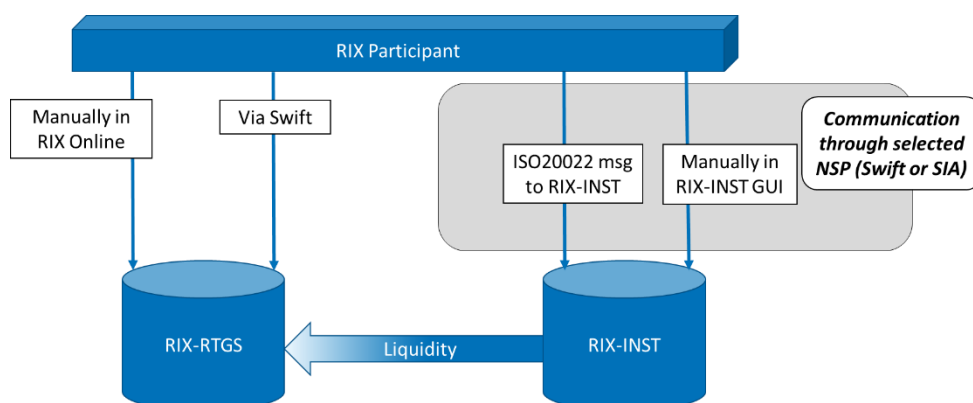
Liquidity Transfers from RIX-INST to RIX-RTGS can be initiated in a number of different ways, as described in [Table 34](#) and [Illustration 37](#) below.

Table 34: Different ways of initiating Liquidity Transfers from RIX-INST to RIX-RTGS

	Type	Available – where	Available to
1	Ad-hoc	SWIFT FinCopy	A RIX-RTGS Participant that is a RIX-INST Participant or a RIX-RTGS Agent*
2	Ad-hoc	RIX-RTGS Online	A RIX-RTGS Participant that is a RIX-INST Participant or a RIX-RTGS Agent*
3	Ad-hoc	Message (A2A) via Network Provider	A RIX-INST Participant and its Instructing Party*
4	Ad-hoc	RIX-INST Online	A RIX-INST Participant and its Instructing Party*
5	Standing – regular	RIX-RTGS Online	A RIX-RTGS Participant that is a RIX-INST Participant or a RIX-RTGS Agent*
6	Standing – conditional	RIX-RTGS Online	A RIX-RTGS Participant that is a RIX-INST Participant or a RIX-RTGS Agent*

* If it has been allocated authorisation by the RIX-INST Participant.

Illustration 37: Ways of initiating a Liquidity Transfer from RIX-INST to RIX-RTGS



13.4.1 Ad-hoc Liquidity Transfer via SWIFT FinCopy

A RIX-RTGS Participant can send a *MT 202 (General Financial Institution Transfer)* as a FinCopy message to RIX-RTGS. The message is sent to RIX-INST's SWIFT address in RIX-RTGS, RIKSSESRINS. See section [23.23](#).

The Settlement Account in RIX-INST to be debited must be the RIX-RTGS Participant's own account if it participates in RIX-INST or where the RIX-RTGS Participant is a RIX-RTGS Agent for the RIX-INST Participant and has authorisation to make Liquidity Transfers from RIX-INST. The Beneficiary can be any Settlement Account in RIX-RTGS.

Based on the received MT 202, RIX-RTGS sends a message to RIX-INST with a request for a Liquidity Transfer from RIX-INST to RIX-RTGS. Given that the request is accepted, this in turn lead to RIX-INST sending a Liquidity Transfer from RIX-INST to RIX-RTGS.

13.4.2 Ad-hoc Liquidity Transfer via RIX-RTGS Online

A RIX-RTGS Participant can register a Liquidity Transfer from RIX-INST to RIX-RTGS in RIX-RTGS Online. The Beneficiary can be any account in RIX-RTGS.

More detailed information on registration can be found in Section 3.2 of *Instructions for functions in RIX-RTGS related to RIX-INST*.

13.4.3 Ad-hoc Liquidity Transfer via message to RIX-INST

A RIX-INST Participant or an Instructing Party, if authorised, can send a message from their own system to RIX-INST. The message is sent from the originator's system to RIX-INST¹⁹ in the form of *camt.050.001.05 (Liquidity CreditTransfer)*. See section [23.12](#).

13.4.4 Ad-hoc Liquidity Transfer via RIX-INST Online

A RIX-INST Participant or its Instructing Party, with the required authorisation, can register a Liquidity Transfer in RIX-INST Online, "*Liquidity Transfer*" menu. See [Illustration 38](#) and [Table 35](#) below.

¹⁹ As "A2A" ("Application to Application")

Illustration 38: Registration in RIX-INST Online of Liquidity Transfer from RIX-INST to RIX-RTGS

The screenshot shows a web form titled "LIQUIDITY TRANSFER". It has the following fields:

- Debtor BIC: [text input]
- Debtor TIPS Account: [text input]
- Creditor BIC: [text input]
- Creditor RTGS Account: [text input]
- Amount: [text input]
- End to end reference: [text input]
- Currency: [dropdown menu]

At the bottom of the form, there are three buttons: "Submit" (blue), "Reset" (blue), and "Cancel" (green).

Table 35: Registration in RIX-INST Online of Liquidity Transfer from RIX-INST

Information	Field name
BIC11 for the RIX-INST Participant that owns the Settlement Account in RIX-INST that is to be debited	Debtor BIC
Number of the Settlement Account in RIX-INST that is to be debited	Debtor TIPS Account
BIC for the RIX-RTGS Participant that owns the RIX-RTGS Settlement Account to be credited	Creditor BIC
Account number of the RIX-RTGS Settlement Account that is to be credited	Creditor RTGS Account
Liquidity Transfer amount	Amount
Currency – always “SEK”	Currency
RIX-INST instruction reference	Instruction reference
Reference to RIX-RTGS	End to End reference

For more information on registration, see Section 5.3 in *TIPS User Handbook*.

13.4.5 Standing Regular Liquidity Transfers via RIX-RTGS Online

In RIX-RTGS Online, a RIX-RTGS Participant that is a RIX-INST Participant or a RIX-RTGS Agent for a RIX-INST Participant and has authorisation to manage the RIX-INST Participant’s account in RIX-INST, can register that one or more Standing Liquidity Transfers from RIX-INST to RIX-RTGS shall be implemented daily (or on a specific weekday that is a Value Date or for days that are not Value Dates), at a specific time or a specific event (in Schedule for RIX-RTGS, see Section 9.9 in *RIX-RTGS Instructions*).

More detailed information on the registration can be found in [to be supplemented in the next version of the Instructions].

The Liquidity Transfer will be implemented at the specified Event or Time.

13.4.6 Standing Conditional Liquidity Transfers via RIX-RTGS Online

In RIX-RTGS Online, a RIX-RTGS Participant that is a RIX-INST Participant or a RIX-RTGS Agent for a RIX-INST Participant with authorisation to manage the RIX-INST Participant's account in RIX-INST, can register that one or more Standing Conditional Liquidity Transfers from RIX-INST to RIX-RTGS shall be implemented daily (or on a specific weekday that is a Value Date or for days that are not Value Dates), at a specific time or a specific event (in Schedule for RIX-RTGS, see Section 9.9 in *RIX-RTGS Instructions*). The transfer amount is not specified. Instead, a Target Value for the balance on the Settlement Account in RIX-INST is specified. The RIX-RTGS Participant can also specify a Minimum balance adjustment, implying that if the calculated transfer is less than the Minimum balance adjustment, no transfer is implemented.

Once the event or time to which the Standing Transfer is linked occurs, RIX-RTGS sends a query to RIX-INST about the balance on the relevant Settlement Account in RIX-INST. Based on the answer to this query, the transfer amount is calculated.

More detailed information on the registration can be found in Section 3.5 of *Instructions for functions in RIX-RTGS related to RIX-INST*.

The Liquidity Transfer will be implemented at the specified Event or Time. When a Liquidity Transfer is implemented from RIX-INST to RIX-RTGS, no notification in the form of *MT 204* is received.

Illustration 35 ~~Illustration 35~~ above shows an example of the result of a Standing Conditional Transfer depending on the current balance on the Settlement Account in RIX-INST.

13.5 Liquidity Transfer between RIX-INST Accounts

Liquidity Transfer between two Settlement Accounts in RIX-INST can only be done by implementing a Liquidity Transfer from one account to a Settlement Account in RIX-RTGS (see Section [13.4](#) above) and then making a Liquidity Transfer from the Settlement Account in RIX-RTGS to the other Settlement Account in RIX-INST (see Section [13.3](#) above).

13.6 Notifications

A RIX-INST Participant can receive the following notifications linked to Liquidity Transfers from both RIX-INST and RIX-RTGS.

13.6.1 Notifications about Liquidity Transfers sent from RIX-INST

A RIX-INST Participant receives notifications about Liquidity Transfers from RIX-INST. A RIX-INST Participant can also subscribe to notifications about Liquidity Transfers to RIX-INST. Such a subscription is done on Form I_B3. See Section [11.2.1](#), and ~~Table 22~~[Table 22](#). The notification is received in the form of message *camt.054.001.06 (BankTo CustomerDebitCreditNotification)*. See Section [23.15](#).

The initiator of a Liquidity Transfer in RIX-INST (message to RIX-INST, Section 13.4.3 above, or registration in RIX-INST Online, Section 13.4.4 above), also receives notifications from RIX-INST, but of a different type.

If the Liquidity Transfer has been initiated by the RIX-INST Participant or its Instructing Party, i.e. not initiated in RIX-RTGS, the RIX-INST Participant or the Instructing Party will be notified. The notification may advise that RIX-INST has rejected or that RIX-RTGS has confirmed or rejected the Liquidity Transfer. Message *camt.025.001.05 (Receipt)* is then received, see Section [23.10](#).

13.6.2 Notifications about Liquidity Transfers sent from RIX-RTGS

A RIX-RTGS Participant can receive notification of Liquidity Transfers from RIX-INST to RIX-RTGS if it subscribes to these notifications. Notification can be received as message *MT 202 (General Financial Institution Transfer)* which is not sent as a FinCopy message. See section [23.23](#).

Notification of Liquidity Transfers can also be received as message *MT900 (Confirmation of Debit) / MT 910 (Confirmation of Credit)*. See section [23.27](#).

The RIX-RTGS Participant subscribes to those notifications, if desired, on Form I B7~~Form I B7~~.

Form I_B7 – Order of notifications from RIX-RTGS related to RIX-INST

Field	Description	Mandatory or optional
Requested action (1)	Choose one option: New registration: Used for implementation of a new RIX-INST Participant Removal: Used for termination of participation Modification: Used for modification of previously submitted information	Mandatory
Applies from (2)	Date from which the information shall apply	Mandatory
Description of modification (3)	State which information in the form has been modified	Mandatory for Modification
Name of the RIX-INST Participant (4)	Legal name	Mandatory
Order of notifications (5)	State which reports should be ordered or cancelled MT 204 can only be ordered by a RIX-RTGS Agent.	Optional

For Liquidity Transfers initiated by sending *MT 202 (General Financial Institution Transfer)* to RIX-RTGS, confirmation of settlement can also be received as message *MT 012 (Sender Notification)*. See section [23.21](#).

For rejected Liquidity Transfers, notification can be received in the form of MT 019 (Abort Notification), see Section [23.22](#) below, and M 296 (Answer), see Section [23.25](#).

13.6.3 Notifications of balance being above Ceiling Amount or below Floor Amount.

A RIX-INST Participant can subscribe to notifications that the balance on the Settlement Account is above a Ceiling Amount or below a Floor Amount. For further Section [11.4.3](#).

14 Instant payments

Instant Payments are customer payments that are settled in seconds, usually between two different financial institutions. Payment Transactions concerning Instant Payments are settled in RIX-INST, on condition that the messages fulfil the format requirements of RIX-INST and that the requisite liquidity for the Payment is present. Settlement takes place in the form of bookkeeping entries on the Participants' Accounts in RIX-INST. It is possible to send Payment Instructions, Recall instructions, instructions for Investigation and responses to these instructions to RIX-INST. The various types of instruction that can be sent to RIX-INST are described in more detail in this section and in Chapters [15](#), [16](#) and [17](#). An instruction can be sent to RIX-INST by a RIX-INST Participant or their Instructing Party 24/7/365 via a Network Service Provider; for more information on methods of communication, see Chapter [5](#).

14.1 Payment Instruction

A RIX-INST Participant or its Instructing Party has the possibility of sending a Payment Instruction to RIX-INST by using the message *pac.008.001.08 (FIToFICustomerCreditTransfer)*. The message *pac.002.001.10 (FIToFIPaymentStatusReport)* is used by the Beneficiary Participant or its Instructing Party to accept or reject an inbound Payment in the Standard Settlement Model and by RIX-INST as status update of the result of the settlement.

When RIX-INST receives a Payment Instruction, RIX-INST validates the Payment Instruction by checking that the Payment Instruction is correctly formatted and contains the right information, and by conducting an authorisation check. It then checks that the Authorised Users specified in the Payment Instruction are active and in the correct currency, and that there is liquidity in the Originating Participant's account (and in any CMBs). If these validations are conducted with positive results, the Payment Instruction proceeds to the next step.

If the Standard Settlement Model is being used, the amount is reserved in the Originating Participant's RIX-INST Account. In cases where a Credit Memorandum Balance is used, the Headroom is decreased by the same amount. The Payment Instruction, *pac.008.001.08 (FIToFICustomerCreditTransfer)*, is then forwarded to the Beneficiary Participant or its Instructing Party. The reserved amount is blocked and cannot be used for other Payments or Liquidity Transfers.

If the Beneficiary Participant or its Instructing Party sends a correctly formatted response with the message *pac.002.001.10 (FIToFIPaymentStatusReport)* including a positive response saying that the Beneficiary Participant wishes to accept the Payment, the reservation is released and the transaction is immediately settled. The balances on the Settlement Accounts are updated directly. RIX-INST then sends a confirmation of the settlement with the message *pac.002.001.10 (FIToFIPaymentStatusReport)* to both the Originating Participant or its Instructing Party and the Beneficiary Participant or its Instructing Party.

If the Beneficiary Participant or its Instructing Party rejects the Payment with the message *pac.002.001.10 (FIToFIPaymentStatusReport)*, a negative confirmation of the Payment Instruction is sent with the message *pac.002.001.10 (FIToFIPaymentStatusReport)* to the Originating Participant or its Instructing Party at the same time as the reserved amount is released. In cases where a Credit Memorandum Balance is used, the Headroom is increased by the same amount.

If RIX-INST receives no response to the Payment Instruction within the predetermined time limit, RIX-INST releases the reservation and the transaction is given the status Expired. In cases where a Credit Memorandum Balance is used, the Headroom is increased by the same amount. A *pac.002.001.10*

(*FiToFiPaymentStatusReport*) with a negative confirmation is sent to both the Originating Participant or its Instructing Party and the Beneficiary Participant or its Instructing Party.

If the Single Instructing Party Settlement Model is being used, the transaction is settled immediately after the Payment Instruction has been validated by RIX-INST according to the earlier steps. The balances in the accounts are updated immediately and, when a Credit Memorandum Balance is being used, the Headroom of the Credit Memorandum Balance is also updated directly. A confirmation of the Payment Instruction is then sent with the message *pac.002.001.10 (FiToFiPaymentStatusReport)* to the Instructing Party for the Originating Participant and the Beneficiary Participant.

RIX-INST exclusively uses BIC11, meaning that, if a BIC8 is used as originator or beneficiary in a message, RIX-INST will always add “xxx” to the end of the stated BIC8.

A detailed description of the information that is mandatory for *pac.008.001.08 (FiToFiCustomerCreditTransfer)* can be found in section [23.3](#), while for *pac.002.001.10 (FiToFiPaymentStatusReport)*, there is a detailed description in section [23.1](#). A Payment Instruction includes information on the Payment and is handled according to the steps of the payment process described in Chapter [15](#). Section [14.4](#) describes the different statuses a Payment can be given.

14.2 Recall

A RIX-INST Participant or its Instructing Party can send a request for Recall of transactions that have already been settled by using the message *camt.056.001.08 (FiToFiPaymentCancellationRequest)*. This request is then sent on to the original Beneficiary Participant or its Instructing Party. RIX-INST checks that the originator is authorised to send a Recall and that the original beneficiary RIX-INST participant can be reached by RIX-INST. No further verification is carried out by RIX-INST. The original Beneficiary Participant or its Instructing Party responds to the Recall with the message *pac.004.001.09 (PaymentsReturn)* if it accepts the Recall. If the original Beneficiary Participant or its Instructing Party rejects the Recall, the message *camt.029.001.09 (ResolutionOfInvestigation)* is used.

If the original Beneficiary Participant or its Instructing Party accepts the Recall, it can choose to repay the original amount or a lower amount.

A detailed description of the information that is mandatory for *camt.056.001.08 (FiToFiPaymentCancellationRequest)* can be found in Section [23.1623-16](#), for *camt.029.001.09 (ResolutionOfInvestigation)* in Section [23.11](#) and for *pac.004.001.09 (PaymentsReturn)* in Section [23.2](#).

14.3 Investigation

If a RIX-INST Participant or its Instructing Party has not received Confirmation of a Payment Instruction they have submitted, it is possible to start an Investigation. This is done by the RIX-INST Participant or its Instructing Party sending the message *pac.028.001.03 (FiToFiPaymentStatusRequest)* to RIX-INST. RIX-INST only accepts a request for an Investigation after the variable Time Limit (20 seconds) + Investigation Time Limit (- ~~150~~ seconds) has passed, i.e. ~~10-5~~ seconds after the Payment has been created. RIX-INST then responds with the last updated status for one or more Payments with the message *pac.002.001.10 (FiToFiPaymentStatusReport)*. If the Payment has the status Reserved, RIX-INST will change the transaction to Expired, but not before the time when the RIX-INST time limit for payments, 20 seconds, is reached. RIX-INST then does not send out any direct response to the request for Investigation, but instead sends a *pac.002.001.10*

(*FItoFIPaymentStatusReport*) to both the Originating and Beneficiary Participants as a status update indicating that the Payment has not been settled.

An instruction for Investigation includes information on a previously sent Payment Instruction and is managed according to the steps in the Investigation process; see Chapter [17](#).

Section [14.4](#) describes the different statuses a Payment can have. A detailed description of the information that is mandatory for *pac.028.001.03 (FItoFIPaymentStatusRequest)* can be found in section [23.4](#), while for *pac.002.001.10 (FItoFIPaymentStatusReport)*, there is a detailed description in section [23.1](#).

14.4 Status of messages

14.4.1 Payment Instruction

All Payment Instructions received by the system are given a status that is then changed depending on subsequent developments. [Table 36](#) ~~Table 36~~ Describes which statuses are available for each settlement model and [Table 37](#) ~~Table 37~~ describes all of the different statuses a transaction can be given.

Table 36 Status for each settlement model

	Standard Settlement Model	Single Instructing Party Model
Received	x	x
Validated	x	x
Reserved	x	
Settled	x	x
Failed	x	x
Rejected	x	
Expired	x	x

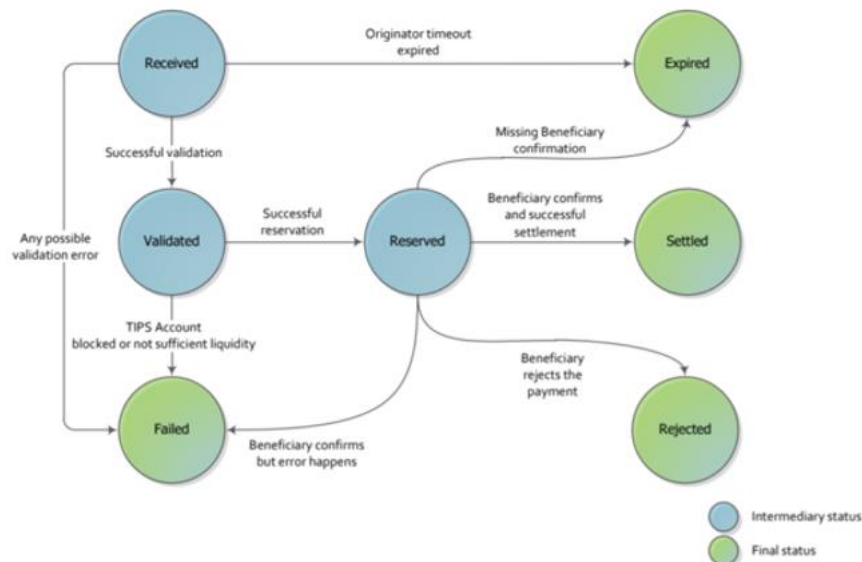
Table 37: Description of each status for a Payment Instruction

Status	Description
Received	<p><i>Received</i>, the first status a Payment is given when it arrives in the system. RIX-INST then validates the Payment Instruction. The next possible status for a received Payment Instruction is:</p> <ul style="list-style-type: none"> • If validation is carried out with a successful result, the transaction is given the status <i>Validated</i> • If the time stamp passes beyond the time limit defined by the system, the transaction is given the status <i>Expired</i> • If validation fails, the transaction is given the status <i>Failed</i>
Validated	When RIX-INST succeeds in validating a Received Payment Instruction, it is given the status <i>Validated</i> .

	<p>For Standard Settlement Model: When a Payment is given the status <i>Validated</i>, RIX-INST tries to reserve the stated amount in the Originating Participant's Settlement Account (and any CMBs). If this succeeds, the Payment is given the status <i>Reserved</i>.</p> <p>For Single Instructing Party Model: Directly after a Payment is given the status <i>Validated</i>, the Payment is settled, by the Originating Participant's Settlement Account being debited (and any headroom being updated in the Credit Memorandum Balance) and the Beneficiary's Settlement Account being credited (and any Headroom is updated in the Credit Memorandum Balance). The Payment is then given the status <i>Settled</i>.</p>
Reserved	<p>When the Payment is given the status <i>Reserved</i>, a Payment Request is sent to the Beneficiary Participant or its Instructing Party. Note that this status can only be used for the Standard Settlement Model. For the Single Instructing Party Model, the Payment is settled directly after validation and is then given the status <i>Settled</i>.</p> <p>If the Beneficiary Participant or its Instructing Party accepts the Payment, the Payment is settled and given the status <i>Settled</i>.</p> <p>If the Beneficiary Participant or its Instructing Party accepts the Payment but an error arises, the Payment is given the status <i>Failed</i>.</p> <p>If the Beneficiary Participant or its Instructing Party rejects the Payment, the Payment is given the status <i>Rejected</i>.</p> <p>If the Beneficiary Participant or its Instructing Party does not respond within the timeframe specified by the system, the Payment will not be settled and will be given the status <i>Expired</i>.</p>
Settled	After both crediting and debiting have succeeded according to the relevant accounts, a Payment is given the status <i>Settled</i> .
Failed	<p>In cases where a Payment Instruction cannot be approved during validation, it is given the status <i>Failed</i>.</p> <p>The Payment will not be settled.</p>
Rejected	When a Beneficiary Participant or its Instructing Party reject a Payment Request, it is given the status <i>Rejected</i> and will not be settled.
Expired	<p>If the Payment is instructed with an older timestamp than is permitted, RIX-INST rejects the Payment and it is given the status <i>Expired</i>.</p> <p>This status also arises if the Beneficiary Participant does not respond to the Payment Request within the timeframe specified by the system. The Payment will not be settled.</p>

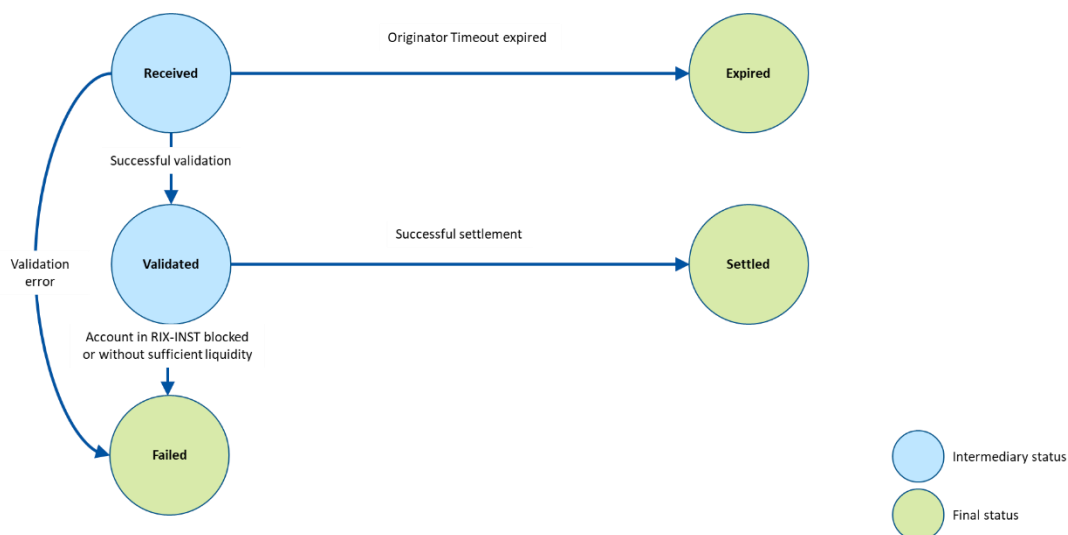
The status transition is described graphically in [Illustration 39](#) (Standard settlement model) and [Illustration 40](#) (Single Instructing Party settlement model).

Illustration 39: Payment Transaction status transition diagram – Standard settlement model



Source: The Eurosystem.

Illustration 40: Payment transaction status transition diagram - Single Instructing Party settlement model



Source; The Riksbank and the Eurosystem.

14.4.2 Recall

The Originating Participant or its Instructing Party of a previously settled transaction can issue a request for Recall to receive a repayment of the original transaction. RIX-INST only acts as a technical intermediary in a Recall between the Originating RIX-INST Participant or its Instructing Party and the

Beneficiary RIX-INST Participant or its Instructing Party. RIX-INST therefore does not save any data and does not log instructions with differing statuses for Recalls, requests for update of an earlier sent Recall and rejections in response to a Recall.

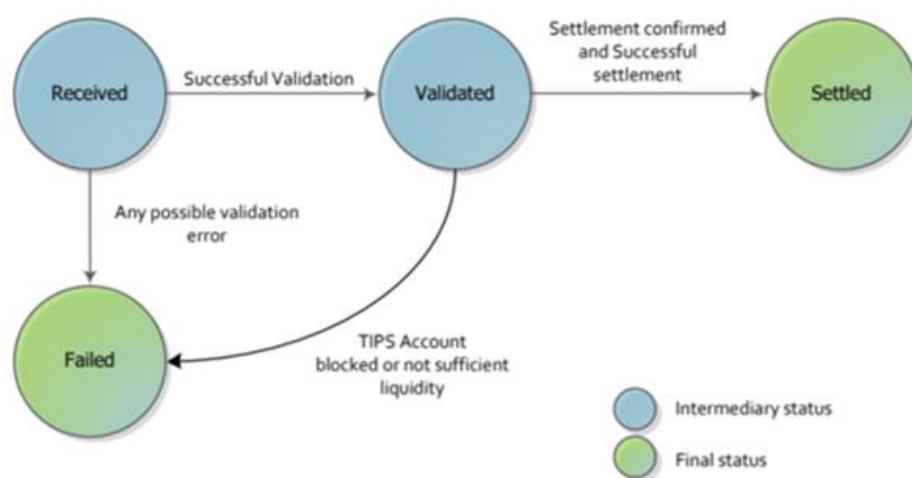
All positive responses to a Recall received by the system are given a status, which changes depending on subsequent developments, and, if everything is correct, RIX-INST then implements the reverse transactions. RIX-INST uses the information on the Originating and Beneficiary Participants in the message for a positive response to a Recall to obtain information on the accounts that should be debited and credited.

[Table 38](#) describes all the different statuses that a positive response to a Recall can be given.

Table 38: Recall

Status	Description
Received	A positive response to a Recall is given the status <i>Received</i> when it is received by RIX-INST.
Validated	<p>After RIX-INST has made the requisite authorisation and duplication checks, the instruction is given the status <i>Validated</i>.</p> <p>If the checks indicate something is wrong, the instruction is given the status <i>Failed</i>.</p> <p>If the checks are approved, RIX-INST tries to execute the reverse Payment; if this succeeds, the transaction is given the status <i>Settled</i>. If this fails for some reason, the transaction is given the status <i>Failed</i>.</p>
Failed	If one of the checks is not approved, the instruction is given the status <i>Failed</i> .
Settled	If all the checks of the instruction are approved and the reverse Payment is executed, the transaction is given the status <i>Settled</i> .

Illustration 41: Positive response to a Recall



Source: The Eurosystem.

15 The payment process

15.1 General Information

The Riksbank settles transactions in accordance with the Payment Instructions submitted by a RIX-INST Participant or its Instructing Party. Settlement takes place only if all technical checks have been made with a positive result and that there is liquidity on the Originating Participant's account (and on any CMBs). Transactions can take place between a RIX-INST Participant's own accounts or between two different RIX-INST Participants' accounts. Payment Instructions shall be formulated in accordance with the applicable specification in Section 3.3.2.1.6 in *TIPS User Detailed Functional Specification*. The Payment is settled immediately after the transaction has been accepted by the Beneficiary or its Instructing Party if the Standard Settlement Model is used or immediately after an approved validation by RIX-INST if the Single Instructing Party Settlement Model (SIP Model) is used.

A detailed description of the information that is mandatory for *pacs.008.001.08* (*FIToFICustomerCreditTransfer*) can be found in section [23.3](#), while for *pacs.002.001.10* (*FIToFIPaymentStatusReport*), there is a detailed description in section [23.1](#).

Table 39: Messages involved in the payment process

ISO message	Description
<i>pacs.008.001.08</i> (<i>FIToFICustomerCreditTransfer</i>)	Used by the Originating Participant or its Instructing Party to initiate an Instant Payment. And Sent by RIX-INST to the Beneficiary Participant or its Instructing Party (Payment Request).
<i>pacs.002.001.10</i> (<i>FIToFIPaymentStatusReport</i>)	Used by the Beneficiary Participant or its Instructing Party to accept or reject an inbound Instant Payment. And Used by RIX-INST to confirm the result (e.g. settled, rejected, expired) of an Instant Payment to the relevant actors

15.2 Settlement models

To be able to offer a flexible and efficient Settlement Service, there are two different settlement models in RIX-INST. The choice of settlement model is guided by the permission of the Technical Address (Distinguished Name, DN) of the Originator of the Payment Instruction. It is only possible to

settle Payments on one DN in accordance with the access rights it has received. There are two different access rights:

- Payments according to the Standard Settlement Model
- Payments according to the Single Instructing Party Settlement Model (SIP Model)

Normally, a DN shall only have one (1) access right. If a RIX-INST Participant wishes to settle in accordance with both models, two different DNs shall be used.

For more information on access rights, see Chapter 8. The Riksbank has the right to approve or deny use of the SIP Model.

The message format requirements are the same regardless of which settlement model used. For more details on message format and messages, see Section 3.3.2 in *TIPS User Detailed Functional Specification*. It is mandatory for a RIX-INST Participant to be able to receive Payments according to the Standard Settlement Model for at least one Authorised Account User. It is possible to apply to the Riksbank for dispensation from this requirement. For more details, see Terms and Conditions for RIX and Monetary Policy Instruments.

15.2.1 Standard Settlement Model

The Standard Settlement Model has been adapted to enable settlement in accordance with the NCT Inst regulatory framework and is used for DNs that have the “Payments according to the Standard Settlement Model” authorisation.

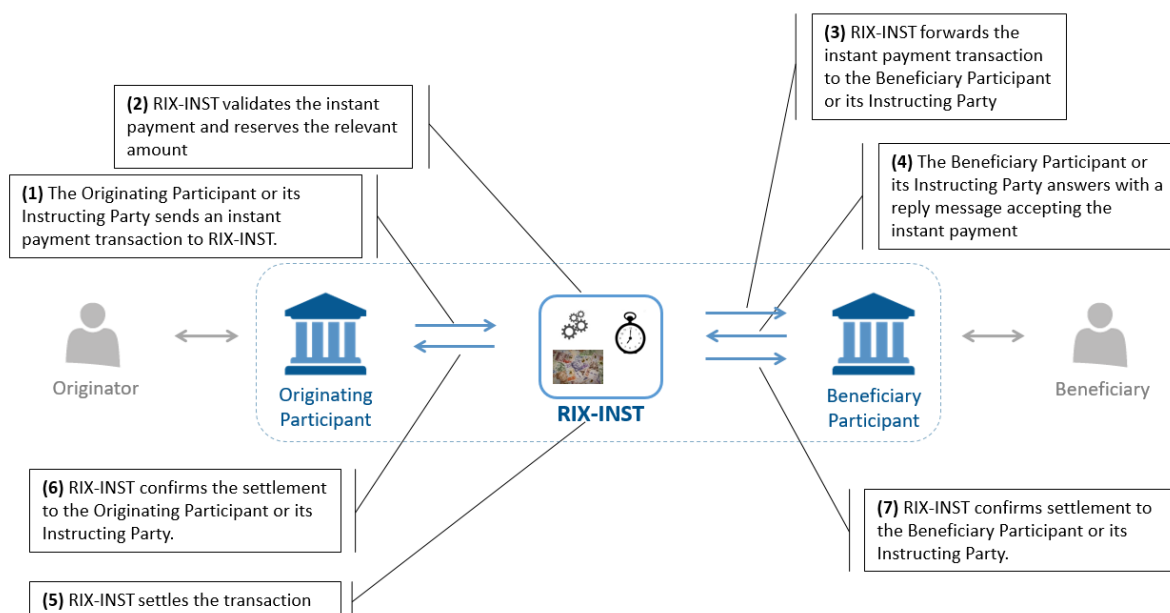
According to the Standard Settlement Model, RIX-INST first checks a Payment Instruction, *pac.008.001.08 (FIToFICustomerCreditTransfer)*, and checks that the Originating Participant’s account (and any CMBs) has sufficient liquidity. RIX-INST then reserves the Payment Instruction amount on the Originating Participant’s account. In cases where a CMB is used, the Headroom is decreased by the same amount. The Payment Instruction *pac.008.001.08 (FIToFICustomerCreditTransfer)* is then forwarded to the Beneficiary Participant, who needs to answer whether it wishes to receive the Payment or not (Payment Request).

Once RIX-INST receives positive confirmation, *pac.002.001.10 (FIToFIPaymentStatusReport)*, from the Beneficiary Participant or its Instructing Party, the Payment is debited from the Originating Participant’s RIX-INST account, and at the same time, the Beneficiary Participant’s RIX-INST account is credited (and the Headroom on any CMBs).

If negative confirmation, *pac.002.001.10 (FIToFIPaymentStatusReport)*, is received from the Beneficiary Participant, the transaction is given the status *Rejected*. If no confirmation is received before a specified deadline, the transaction is given the status *Expired*. The reserved amount on the Originating Participant’s Settlement Account is then released. In cases where a Credit Memorandum Balance is used, the Headroom is increased by the same amount.

The Standard Settlement Model in a positive scenario is described in [Illustration 42](#) and [Table 40](#) step by step.

Illustration 42: Standard Settlement Model



Source: The Eurosystem and the Riksbank

Table 40: Standard Settlement Model

Step	Description	The status of the Payment Instruction in RIX-INST
1	The Originating Participant or its Instructing Party sends a Payment Instruction to RIX-INST.	Received
2	RIX-INST validates the Payment Instruction and reserves the relevant amount on the Originating Participant's account (and reduces the Headroom on any CMBs).	Validated
3	RIX-INST forwards the Payment Instruction to the Beneficiary Participant or its Instructing Party.	Reserved
4	The Beneficiary Participant or its Instructing Party accepts the Payment by sending an answer message. RIX-INST validates the inbound message.	Reserved
5	If the result of Step 4 is positive, RIX-INST settles the Payment, by debiting the Originating Participant's RIX-INST account and simultaneously crediting the Beneficiary Participant's RIX-INST account (and increases the Headroom on any CMBs).	Settled
6	RIX-INST confirms the settlement to the Beneficiary Participant or its Instructing Party.	Settled
7	RIX-INST confirms the settlement to the Beneficiary Participant or its Instructing Party.	Settled

For a detailed description of the payment process for the Standard Settlement Model, see Section [15.3.1](#).

15.2.2 Single Instructing Party Settlement Model

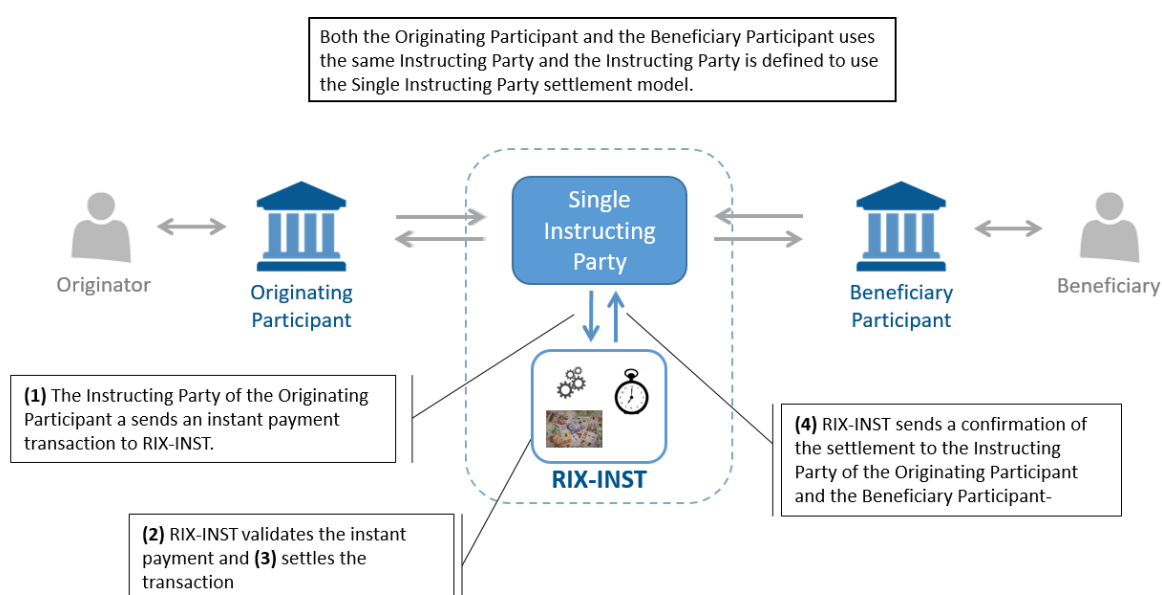
The Single Instructing Party Settlement Model (SIP Model) is intended to be used for the settlement of Payments, for which the same Instructing Party acts on behalf of both the Originating and the Beneficiary Participants and for which the Riksbank has approved the Instructing Party for the SIP Model. The Instructing Party can either be acting directly on behalf of the Originating and Beneficiary participants or the RIX-INST Participants can let another actor (system) act on their behalf, as is the case for Swish payments where Swish sends the Payment Instructions to the Instructing Party on behalf of the RIX-INST Participants. By ensuring that the Payment is checked before being sent to RIX-INST, the settlement process can be streamlined. Consequently, no reservation is performed and no Payment Request is sent to the Beneficiary Participant. After approved validation and coverage check, the Payment is settled directly in the SIP Model.

To use the SIP Model, both the Originating Participant and the Beneficiary Participant must use the same Instructing Party. At the same time, the Instructing Party needs to have the same DN for both RIX-INST Participants. In addition to this, the DN belonging to the Instructing Party needs to have the authorisation “Single Instructing Party Settlement Model in RIX-INST”, which is approved and administrated by the Riksbank.

If the DN that has the authorisation “Single Instructing Party” is either the beneficiary or originator of a Payment, the Payment will be rejected if any of the abovementioned criteria are not fulfilled.

The SIP Model in a positive scenario is described in [Illustration 43](#) and [Table 41](#) step by step.

Illustration 43: Single Instructing Party Settlement Model



Source: The Eurosystem and the Riksbank

Table 41: Single Instructing Party Settlement Model

Step	Description	The status of the Payment Instruction in RIX-INST
1	The Originating Participant's Instructing Party sends a Payment Instruction to RIX-INST.	Received
2	RIX-INST validates the Payment Instruction and performs an authorization check of the sender.	Validated
3	If the result of Step 2 is positive, RIX-INST settles the Payment, by debiting the Originating Participant's and reduces the Headroom on any CMB) and	Settled

	simultaneously credits the Beneficiary Participant's RIX-INST account (and increases the Headroom on any CMBs).	
4	RIX-INST sends a confirmation of the settlement to the Originating and Beneficiary Participants' Instructing Party.	Settled

For a detailed technical description of the SIP Model, see Section [15.3.2](#).

15.3 Steps in the Payment process

15.3.1 Standard Settlement Model

More detailed information on the Standard Settlement Model can be found in Section 2.2.2 in *TIPS User Detailed Functional Specification*.

15.3.2 Single Instructing Party Settlement Model

More detailed information on the SIP Model can be found in Section 2.2.3 in *TIPS User Detailed Functional Specification*.

16 Recall

16.1 General information on Recalls

A RIX-INST Participant or its Instructing Party has the possibility of sending a request for a Recall of transactions that have already been settled by using the message *camt.056.001.08 (FIToFIPaymentCancellationRequest)*. This request is then sent on to the original Beneficiary Participant or its Instructing Party. The original Beneficiary Participant or its Instructing Party has the possibility of accepting or rejecting the Recall.

RIX-INST checks that the originator is authorised to send a Recall and that the original beneficiary RIX-INST participant can be reached by RIX-INST. No further verification is carried out by RIX-INST.

The original Beneficiary Participant or its Instructing Party responds to the Recall with the message *pacs.004.001.09 (PaymentReturn)* if it accepts the Recall. If the original Beneficiary Participant or its Instructing Party rejects the Recall, the message *camt.029.001.09 (ResolutionOfInvestigation)* is used.

If the original Beneficiary Participant does not accept the Recall, RIX-INST forwards the message to the sender of the Recall. If the original Beneficiary Participant or its Instructing Party accepts the Recall, it can choose to repay the original amount or a lower amount.

The message, *pacs.028.001.03 (FIToFIPaymentStatusRequest)*, is used when originator has not received an answer of a Recall. The original Originating Participant or its Instructing Party can initiate a request for status update on a Recall.

A detailed description of the information that is mandatory for *camt.056.001.08 (FIToFIPaymentCancellationRequest)* can be found in Section [23.1623-16](#), for *camt.029.001.09 (ResolutionOfInvestigation)* in Section [23.11](#), for *pacs.028.001.03 (FIToFIPaymentStatusRequest)* in section [23.4](#) and for *pacs.004.001.09 (PaymentReturn)* in Section [23.2](#).

Table 42: Messages involved in Request for Recall

ISO message	Description
<i>camt.056.001.08</i> <i>(FIToFIPaymentCancellationRequest)</i>	Used by the original Originating Participant or its Instructing Party to initiate a Recall of a transaction that has already been settled.
<i>pacs.004.001.09</i> <i>(PaymentReturn)</i>	Used by the original Beneficiary Participant or its Instructing Party to accept a Recall. And Used by RIX-INST to confirm the settlement of a Recall to the original Originating Participant or its Instructing Party.
<i>camt.029.001.09</i> <i>(ResolutionOfInvestigation)</i>	Used by the original Beneficiary Participant or its Instructing Party to reject a Recall.

<p><i>pacs.002.001.10</i> (FIToFIPaymentStatusReport)</p>	<p>Used by RIX-INST to reject a Recall if the Instruction cannot be validated. The message is then sent to the original Originating Participant or its Instructing Party.</p> <p>And</p> <p>Used to notify the original Beneficiary Participant or its Instructing Party of the implemented settlement of the accepted Recall.</p> <p>And</p> <p>Used to notify the original Beneficiary Participant or its Instructing Party of a negative response to a recall in which RIX-INST has not succeeded in performing the correct validation.</p>
<p><i>pacs.028.001.03</i> (FIToFIPaymentStatusRequest)</p>	<p>Used by the Originating Participant or its Instructing Party to initiate a request for status update on a Recall previously instructed.</p>

16.2 The Recall process

For a detailed technical description of Recall, see Section 2.3 Recall in *TIPS User Detailed Functional Specification*.

17 Investigation

17.1 General information on Investigations

If a RIX-INST Participant or its Instructing Party has not received a Confirmation of Payment Instruction, it is possible for the RIX-INST Participant or its Instructing Party to send the message *pacs.028.001.03 (FIToFIPaymentStatusRequest)* to RIX-INST to initiate an Investigation. RIX-INST only accepts a request for an Investigation after the variable Time Limit (20 seconds) + Investigation Time Limit (- 1~~5~~⁰ seconds) has passed, i.e. ~~10~~⁵ seconds after the Payment has been created. RIX-INST then responds with the last updated status for one or more Payments with the message *pacs.002.001.10 (FIToFIPaymentStatusReport)*. If the Payment has the status Reserved, RIX-INST will change the transaction to Expired. RIX-INST then does not send out any direct response to the request for Investigation, but instead sends a *pacs.002.001.10 (FIToFIPaymentStatusReport)* to both the Originating and Beneficiary Participants as a status update indicating that the Payment has not been settled.

Table 43: Messages involved in investigation

ISO message	Description
<i>pacs.028.001.03</i> <i>(FIToFIPaymentStatusRequest)</i>	Used by the Originating Participant or its Instructing Party to initiate an Investigation.
<i>pacs.002.001.10</i> <i>(FIToFIPaymentStatusReport)</i>	Used by RIX-INST to send the most recent status of a transaction.

17.2 The Investigation process

For a detailed technical description of Investigation, see Section 2.4 Investigation in *TIPS User Detailed Functional Specification*.

18 Notification

18.1 Notifications regarding Payment Transactions

Table 44 below presents the notifications that may be relevant for Payment Transactions in various scenarios. The table shows where in these instructions the notifications are described in more detail, as well as where more detailed information on the notification messages and their use can be found.

Table 44: Notifications resulting from Payment Transactions

	From	To	Message	Comment	These instructions	More information	Example of use
Scenario: Positive - Payment Transaction settled							
	RIX-INST	Originator	pacs.002.001.10			TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.1-3 TUDFS: 2.2.3.1.3-4 (SIPM)
	RIX-INST	Beneficiary	pacs.002.001.10	Only Standard Model		TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.1-3
	RIX-INST	Paying Account Holder	camt.004.001.07	If subscription and Floor Amount is passed	12.4.3	TUDFS: 3.3.2.2.2	TUDFS: 2.6
	RIX-INST	Beneficiary Account Holder	camt.004.001.07	If subscription and Ceiling Amount is passed	12.4.3	TUDFS: 3.3.2.2.2	TUDFS: 2.6
Scenario: Negative - Payment Transaction initially rejected by RIX-INST							
	RIX-INST	Originator	pacs.002.001.10			TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.5 TUDFS: 2.2.3.1.5 (SIPM)
Scenario: Negative - Payment Transaction rejected by Beneficiary							
	RIX-INST	Originator	pacs.002.001.10	Only Standard Model		TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.4
Scenario: Negative - Payment Transaction rejected by RIX-INST after confirmation from Beneficiary							
	RIX-INST	Originator	pacs.002.001.10	Only Standard Model		TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.5
	RIX-INST	Beneficiary	pacs.002.001.10	Only Standard Model		TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.5
Scenario: Negative - Payment Transaction rejected by RIX-INST due to lack of confirmation from Beneficiary							
	RIX-INST	Originator	pacs.002.001.10	Only Standard Model		TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.6
	RIX-INST	Beneficiary	pacs.002.001.10	Only Standard Model		TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.6
Scenario: Recall - Positive - Payment Transaction reversed							
	RIX-INST	Originator	pacs.004.001.09			TUDFS: 3.3.2.1.7	TUDFS: 2.3.1.1

	From	To	Message	Comment	These instructions	More information	Example of use
	RIX-INST	Beneficiary	pacs.002.001.10			TUDFS: 3.3.2.1.5	TUDFS: 2.3.1.1
	RIX-INST	Paying Account Holder	camt.004.001.07	If subscription and Ceiling Amount is passed	11.4.3	TUDFS: 3.3.2.2.2	TUDFS: 2.6
	RIX-INST	Beneficiary Account Holder	camt.004.001.07	If subscription and Floor Amount is passed	11.4.3	TUDFS: 3.3.2.2.2	TUDFS: 2.6
Scenario: Recall - negative - request initially rejected by RIX-INST							
	RIX-INST	Originator	pacs.002.001.10			TUDFS: 3.3.2.1.5	TUDFS: 2.3.1.3
Scenario: Recall - negative - request rejected by Beneficiary							
	RIX-INST	Originator	camt.029.001.09			TUDFS: 3.3.2.2.15	TUDFS: 2.3.1.2
Scenario: Recall - negative - RIX-INST rejects Beneficiary's confirmation							
	RIX-INST	Beneficiary	pacs.002.001.10			TUDFS: 3.3.2.1.5	
Scenario: Investigation - positive - Payment Transaction settled or rejected							
	RIX-INST	Originator	pacs.002.001.10			TUDFS: 3.3.2.1.5	TUDFS: 2.4.1.1
Scenario: Investigation - positive - Payment Transaction reserved but not settled							
	RIX-INST	Originator	pacs.002.001.10	Only Standard Model		TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.6
	RIX-INST	Beneficiary	pacs.002.001.10	Only Standard Model		TUDFS: 3.3.2.1.5	TUDFS: 2.2.2.2.6
Scenario: Investigation - negative - rejected by RIX-INST - lacking or incorrect							
	RIX-INST	Originator	pacs.002.001.10			TUDFS: 3.3.2.1.5	TUDFS: 2.4.1.2

TUDFS = TIPS User Detailed Functional Specification.

18.2 Notifications regarding liquidity transactions

Notifications regarding liquidity management are described in section [13.6](#) above. [Table 45](#) presents the different notifications that may be relevant in various scenarios.

Table 45: Notifications resulting from liquidity transactions

	From	To	Message	Comment	These instructions	More information	Example of use
Scenario: Liquidity Transfer to RIX-INST - positive - Liquidity Transfer settled							
	RIX-RTGS	Originator	MT 012	If subscription	13.6.2	Annex A2: 5.11	
	RIX-RTGS	Originator	MT 900	If subscription	13.6.2	Annex A2:1	
	RIX-INST	Beneficiary	camt.054.001.06	If subscription	13.6.1	TUDFS: 3.3.2.2.12	TUDFS: 2.5.1.1.1
	RIX-INST	Beneficiary Account Holder	camt.004.001.07	If subscription and Ceiling Amount is passed	11.4.3	TUDFS: 3.3.2.2.2	TUDFS: 2.6
Scenario: Liquidity Transfer to RIX-INST - negative - Liquidity Transfer rejected by RIX-RTGS or RIX-INST							
	RIX-RTGS	Originator	MT 019	If subscription	13.6.2	Annex A2: 5.12	
	RIX-RTGS	Originator	MT 296	If subscription	13.6.2	Annex A2:7-8	

	From	To	Message	Comment	These instructions	More information	Example of use
Scenario: Liquidity Transfer to RIX-INST - initiated via Standing Transfer							
	RIX-RTGS	Paying participant	MT 204	If subscription	13.3.3	To be supplemented in the next version of the Instructions	
Scenario: Liquidity Transfer from RIX-INST - initiated in RIX-RTGS - positive - Liquidity Transfer settled							
	RIX-INST	Paying Account Holder	camt.054.001.06		13.6.1	TUDFS: 3.3.2.2.12	
	RIX-INST	Paying Account Holder	camt.004.001.07	If subscription and Floor Amount is passed	11.4.3	TUDFS: 3.3.2.2.2	TUDFS: 2.6
	RIX-RTGS	Originator	MT 012	If subscription	13.6.2	Annex A2: 5.11	
	RIX-RTGS	Beneficiary Account Holder	MT 910	If subscription	13.6.2	Annex A2:2	
Scenario: Liquidity Transfer from RIX-INST - initiated in RIX-INST - positive - Liquidity Transfer settled							
	RIX-INST	Originator	camt.025.001.04		13.6.1	TUDFS: 3.3.2.2.6	TUDFS:2.5.2.1.1
	RIX-INST	Paying Account Holder	camt.054.001.06		13.6.1	TUDFS: 3.3.2.2.12	TUDFS:2.5.2.1.1
	RIX-INST	Paying Account Holder	camt.004.001.07	If subscription and Floor Amount is passed	11.4.3	TUDFS: 3.3.2.2.2	TUDFS: 2.6
	RIX-RTGS	Beneficiary Account Holder	MT 910	If subscription	13.6.2	Annex A2:2	
	RIX-RTGS	Beneficiary Account Holder	MT 202	If subscription	13.6.2	To be supplemented in the next version of the Instructions	
Scenario: Liquidity Transfer from RIX-INST - initiated in RIX-RTGS - negative - Liquidity Transfer rejected by RIX-RTGS or RIX-INST							
	RIX-RTGS	Originator	MT 019	If subscription	13.6.2	Annex A2: 5.12	
	RIX-RTGS	Originator	MT 296	If subscription	13.6.2	Annex A2:7-8	
Scenario: Liquidity Transfer from RIX-INST - initiated in RIX-INST - negative - Liquidity Transfer rejected by RIX-INST							
	RIX-INST	Originator	camt.025.001.05		13.6.1	TUDFS: 3.3.2.2.5	TUDFS:2.5.2.1.2
Scenario: Liquidity Transfer from RIX-INST - initiated in RIX-INST - negative - Liquidity Transfer rejected by RIX-RTGS							
	RIX-INST	Originator	camt.025.001.04		13.6.1	TUDFS: 3.3.2.2.6	TUDFS:2.5.2.1.3

Annex A2 = Incoming Fund Settlement Instructions etc., Annex A2 to RIX-RTGS Instructions.
TUDFS = TIPS User Detailed Functional Specification.

18.3 Account notifications

Section [11.4.3](#) above presents notifications that may be received if, in conjunction with the settlement of a transaction, the balance of a Settlement Account exceeds or falls below a limit value set by the Account Owner. These notifications are presented in [Table 44](#) and [Table 45](#) above.

19 Queries and reports

19.1 Queries

RIX-INST has two user interfaces where users can make queries, RIX-INST Online and RIX-INST CRDM. See section [5.2.2](#) for more detailed information on this. Some queries are also available via messages from an application. Some query options also exist in RIX-RTGS Online (see Chapter [6](#)). The available queries are given in [Table 46](#) below.

Table 46: Queries that are available

Query
1. Query about Payment Transaction Status
2. Query about Liquidity Transfer Status
3. Query about Settlement Account Balance and Status
4. Query about CMB Headroom, Limit and Status
5. Query about a RIX-INST Participant's own reference data
6. Query about links from own Technical Addresses to network services
7. Query about own Settlement Accounts and Credit Memorandum Balances and details
8. Query about Limits for own Credit Memorandum Balances
9. Query about Authorised Account User for own Settlement Account
10. Query about DN addresses
11. Query about own user
12. Query about authorisations within own organisation
13. Query about links between own user and DN addresses
14. Query about own subscriptions to reports
15. Query about restrictions
16. Query about own links between DN addresses and BIC (Authorised Account User)
17. Query about own routing
18. Query about implemented changes ("Audit Trail")

19.1.1 Query about Payment Transaction Status

This query is available in the user interface *RIX-INST Online* and via application.

19.1.1.1 Query in RIX-INST Online

The query is made using menu choice *Payment Transaction*. The Payment Transaction is first searched. See [Illustration 44](#) and [Table 47](#) below.

Illustration 44: Search for Payment transaction

2 Instant payment transaction / Search

PAYMENT TRANSACTION LIST

search for Payment Transaction

Payment transaction reference:

Originator BIC:

Search

Reset

Table 47: Search for Payment Transaction

Field name	Information
Payment Transaction reference	Enter the Payment transaction’s reference - mandatory.
Originator BIC	Enter the BIC for the payer (originating Authorised Account User) - mandatory. Possible error code R002.

Click on **Search** (possible error code R010).

The result of the search is shown in [Illustration 45](#) and [Table 48](#) below.

Illustration 45: Information about Payment Transaction

PAYMENT TRANSACTION LIST

search for Payment Transaction

Payment transaction reference:

Originator BIC:

Repo.M002

BNPACOFF003

Search

Reset

Payment Transaction reference:

Repo.M002

Originator BIC:

BNPACOFF003

Beneficiary BIC:

CITICOFF009

Transaction status:

Settled

Reason code:

Settlement timestamp:

2018-08-20 12:30:38

Payment transaction amount:

100.00

Acceptance timestamp:

2018-08-20 12:30:33

Debited Account Postings

12

Credited Account Postings

42

Debited Account Balance

7,600.00

Credited Account Postings

2,124.00

Payment Transaction reception timestamp:

2018-08-20 12:30:33.754

Payment Transaction forwarding timestamp:

2018-08-20 12:30:33.791

Confirmation reception timestamp:

2018-08-20 12:30:37.791

Confirmation to the originator timestamp:

2018-08-20 12:30:38.014

Table 48: Information about Payment Transaction

Field name	Information
Payment Transaction reference	Shows the reference of the Payment Transaction
Originator BIC	Shows the BIC of the originating Authorised Account User.
Beneficiary BIC	Shows the BIC of the beneficiary Authorised Account User.
Transaction status	Shows whether the transaction was settled or not settled.
Reason code	Describes the reason of the unsettled status. The field is not filled in case the Payment Transaction status is settled.
Settlement timestamp	Shows the time (YYYY-MM-DD hh:mm:ss) at which the transaction was settled. The field is not filled in case the transaction is not settled.
Settlement business date	Shows the Value Date (YYYY-MM-DD) in RIX at which the transaction was settled. The field is not filled in case the transaction is not settled.
Payment transaction amount	Shows the amount of the transaction.
Acceptance timestamp	The Originators timestamp (YYYY-MM-DD hh:mm:ss) on the Payment Instruction.
Debited Account Postings	Sequence number of postings on the debited Settlement Account in RIX-INST from the start of the RIX Value Date. The information is displayed if the account belongs to the data-scope of the user connected, otherwise the value of the field will be left blank.
Credited Account Postings	Sequence number of postings on the cited Settlement Account in RIX-INST from the start of the RIX Value Date. The information is displayed if the account belongs to the data-scope of the user connected, otherwise the value of the field will be left blank.
Debited Account Balance	Balance on the debited Settlement Account in RIX-INST after settlement. The information is displayed if the account belongs to the data-scope of the user connected, otherwise the value of the field will be left blank.

Field name	Information
Credited Account Balance	Balance on the credited Settlement Account in RIX-INST after settlement. The information is displayed if the account belongs to the data-scope of the user connected, otherwise the value of the field will be left blank.
Payment transaction reception timestamp	Shows the timestamp (YYYY-MM-DD hh:mm:ss.msmsms) when the payment transaction is received by RIX-INST from the originator participant. This timestamp contains the time of last update for payment accepted by RIX-INST (RIX-INST network is “stateless” and there is no evidence of the time a message is received).
Payment transaction forwarding timestamp	Shows the timestamp (YYYY-MM-DD hh:mm:ss.msmsms) when the payment transaction is forwarded by RIX-INST to the beneficiary participant. This timestamp contains the time of last update for payment forwarded by RIX-INST (RIX-INST network is “stateless” and there is no evidence of the time a message is received).
Confirmation reception timestamp	Shows, if available, the timestamp (YYYY-MM-DD hh:mm:ss.msmsms) when the confirmation for a payment transaction is received by RIX-INST from the beneficiary participant. This timestamp contains the time of last update for payment confirmed by RIX-INST (RIX-INST network is “stateless” and there is no evidence of the time a message is received).
Confirmation to the originator timestamp	Shows, if available, the timestamp (YYYY-MM-DD hh:mm:ss.msmsms) when the confirmation for a payment transaction is forwarded by RIX-INST to the counterpart. This timestamp contains the time of last update for payment notified by RIX-INST (RIX-INST network is “stateless” and there is no evidence of the time a message is received).

For further information on the query see Section 4.1.4 in *TIPS User Handbook*.

19.1.1.2 Query via application

Query about status for a payment transaction is made using message camt.005.001.07, see further section [23.7](#). Answer is received with message camt.006.001.07, see further section [23.8](#).

19.1.2 Query about Liquidity Transfer Status

This query is only available in the user interface *RIX-INST Online*. There are also information about Liquidity Transfers in RIX-RTGS Online, see further Section [19.1.2.1](#) below.

The query is made using menu choice *Liquidity Transfer*. The Liquidity Transfer is first searched. See [Illustration 46](#) and [Table 49](#) below.

Illustration 46: Search for Liquidity Transfer in RIX-INST Online

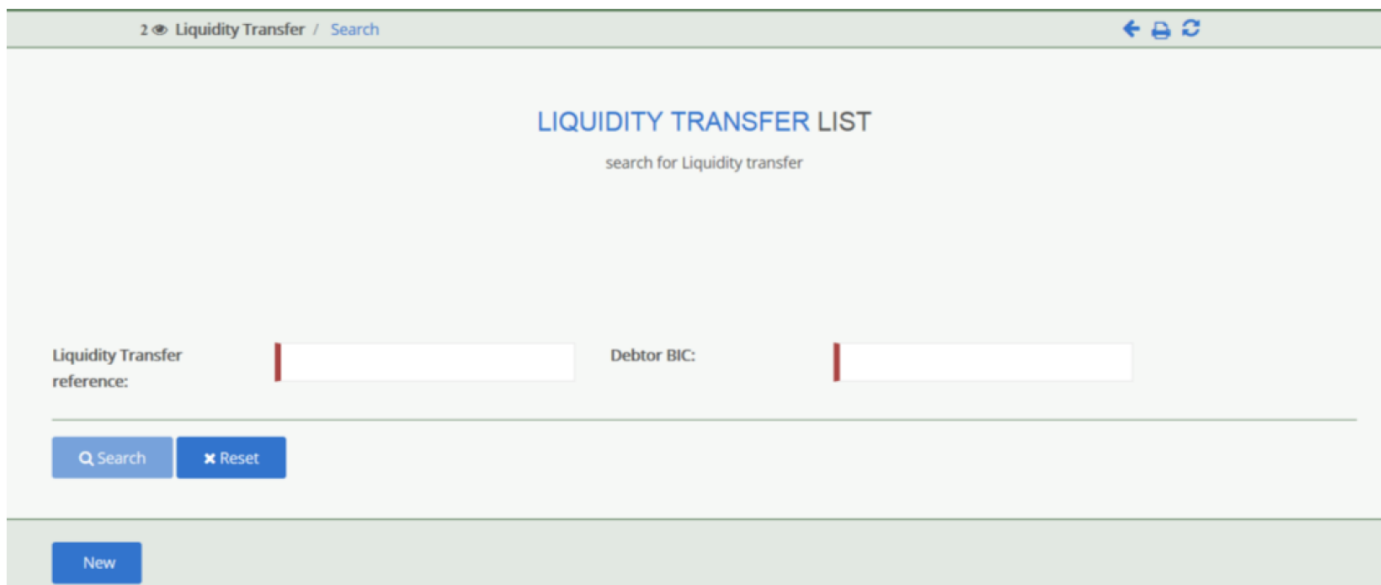


Table 49: Search for Liquidity Transfer in RIX-INST Online

Field name	Information
Liquidity Transfer reference	Enter the Liquidity Transfer's reference - mandatory.
Debtor BIC	Enter the BIC for the owner of the account that the Liquidity Transfer is made from - mandatory. Possible error code R002.

Click on [Search](#) (possible error code R010).

The result of the search is shown in [Illustration 47](#) and [Table 50](#) below.

Illustration 47: Information about Liquidity Transfer in RIX-INST Online

LIQUIDITY TRANSFER LIST

search for Liquidity transfer

Liquidity Transfer reference:

Debtor BIC:

Debtor BIC:	EATTCOFF001	Creditor BIC:	UNCRCUFF013
Debtor Account:	NCOEUREATTCOFF001TACC1	Creditor Account:	GR1601101250000000012300695
Liquidity transfer reference:	POLT001	End to end reference:	POLT001
Liquidity transfer status:	Settled	Reason Code:	
Settlement Timestamp:	2018-08-15 17:23:31		
Debited Account Postings	12	Credited Account Postings	42
Debited Account Balance	7,600.00	Credited Account Postings	2,124.00
Liquidity transfer amount:	1000.00	Currency:	EUR

Table 50: Information about Liquidity Transfer

Field name	Information
Debtor BIC	Shows the BIC code of the debtor (the owner of the Settlement Account that was debited) of the given Liquidity Transfer.
Creditor BIC	Shows the BIC code of the creditor (the owner of the Settlement Account that was credited) of the given Liquidity Transfer.
Debtor Account	Shows the debited account (i.e. for a Liquidity Transfer from RIX-RTGS to RIX-INST a Settlement Account in RIX-RTGS, and for a Liquidity Transfer from RIX-INST to RIX-RTGS a Settlement Account in RIX-INST).

Field name	Information
Creditor Account	Shows the credited account (i.e. for a Liquidity Transfer from RIX-RTGS to RIX-INST a Settlement Account in RIX-INST, and for a Liquidity Transfer from RIX-INST to RIX-RTGS a Settlement Account in RIX-RTGS).
Liquidity transfer reference	Shows the reference of the Liquidity Transfer order.
End to end reference	Shows the originators reference of the Liquidity Transfer order.
Liquidity transfer status	Shows whether the Liquidity Transfer order was settled or not settled.
Reason code	Describes the reason of the unsettled status. The field is not filled in case the Liquidity Transfer status is settled.
Currency	Shows the currency of the Liquidity Transfer – always “SEK”.
Settlement timestamp	Shows the time (YYYY-MM-DD hh:mm:ss) at which the Liquidity Transfer was settled. The field is not filled in case the Liquidity Transfer is not settled.
Liquidity transfer amount	Shows the amount of the Liquidity Transfer.
Debited Account Postings	Sequence number of postings on the debited Settlement Account in RIX-INST from the start of the RIX Value Date. The information is displayed only if it is a Liquidity Transfer from RIX-INST to RIX-RTGS and if the account belongs to the data-scope of the user connected, otherwise the value of the field will be left blank.
Credited Account Postings	Sequence number of postings on the credited Settlement Account in RIX-INST from the start of the RIX Value Date. The information is displayed only if it is a Liquidity Transfer from RIX-RTGS to RIX-INST and if the account belongs to the data-scope of the user connected, otherwise the value of the field will be left blank.
Debited Account Balance	Balance on the debited Settlement Account in RIX-INST after settlement. The information is displayed only if it is a Liquidity Transfer from RIX-INST to RIX-RTGS and if the account belongs to the data-scope of the user connected, otherwise the value of the field will be left blank.

Field name	Information
Credited Account Balance	Balance on the credited Settlement Account in RIX-INST after settlement. The information is displayed only if it is a Liquidity Transfer from RIX-RTGS to RIX-INST and if the account belongs to the data-scope of the user connected, otherwise the value of the field will be left blank.

For further information on the query see Section 4.1.3 in *TIPS User Handbook*.

19.1.2.1 Query about Liquidity Transfers in RIX-RTGS Online

Query on Liquidity Transfers can also be made in *RIX-RTGS Online* in a similar way to other transfers in RIX-RTGS. See further in Section 1.3 in *Annex A9, Queries and Reports to RIX-RTGS Instructions*.

19.1.3 Query about Settlement Account Balance and Status

This query can be made both in the user interface *RIX-INST Online* and by message from own application. Query in RIX-INST Online is described in Section [13.2.1.1](#) and query by message from own application is described in Section [13.2.1.2](#).

19.1.4 Query about CMB Headroom, Limit and Status

This query can be made both in the user interface *RIX-INST Online* and by message from own application. Query in RIX-INST Online is described in Section [13.2.1.1](#) and query by message from own application is described in Section [13.2.1.2](#).

19.1.5 Query about a RIX-INST Participant's own reference data

This query is only available in the user interface *RIX-INST CRDM*.

19.1.5.1 Search of Party

The Party is searched using menu choice *Common >> Parties >> Parties >> Search*. See [Illustration 48](#) and [Table 51](#) below.

Illustration 48: Search of Party

Table 51: Search of Party

Field name	Information
Status	Select the status of the Party from the possible values: - All, - Active or - Deleted.
Opening Date From	Enter the lower bound of the date from which the Party is open or use the calendar icon. The lower bound of the opening date must be earlier than or equal to the upper bound. Non-mandatory.
Opening Date To	Enter the upper bound of the date from which the Party is open or use the calendar icon. The upper bound of the opening date must be later than or equal to the lower bound. Non-mandatory.
Closing Date From	Enter the lower bound of the date from which the party is closed or use the <i>calendar</i> icon. The lower bound of the closing date must be earlier than or equal to the upper bound. Non-mandatory.
Closing Date To	Enter the upper bound of the date from which the party is closed or use the <i>calendar</i> icon. The upper bound of the closing date must be later than or equal to the lower bound. Non-mandatory.
Party Type	Select the type of Party from possible values: - Payment bank (i.e. RIX-INST Participant) – non-mandatory.
Parent BIC	Enter the Riksbank's BIC, RIKSSESSXX mandatory.
BIC	Enter the BIC of the Party – non-mandatory.
Short Name	Enter the short name of the Party – non-mandatory.

Click on **Search**. See further Section [19.1.5.2](#) below.

19.1.5.2 Result of search for Party

The details are shown in ~~Illustration 49~~ and ~~Table 52~~ below.

Illustration 49: Result of search for Party

Common
Party
Party
Search
Details

PARTY DETAILS

Status: Active
Parent BIC: RIKSSESSXXX
Closing Date: 9999-12-31
Opening Date: 2021-05-12
LEI:
Party Type: Payment Bank

Party Code

Valid From	BIC	Status
2021-05-12	ZYAUDE56V5	Active

Total rows: 1

Party Name

Valid From	Long Name	Short Name
2021-05-12	Volvbanken	VISEFUTB

Total rows: 1

Party Address

Valid From	Street	House Number	Postal Code	City	State or Province	Country Code
2021-05-12	Volv	1	12345	Volv	Outland	SE

Total rows: 1

Party Technical Address List

Technical Address
cn=org-mag-test,ou=org-mag,ou=riksses,ou=se
cn=org-mag-test1,ou=org-mag,ou=riksses,ou=se

Total rows: 2

Auto-Collateralization Rule

Market Specific Attributes

Party Registration List

Registration Type	Valid From	Valid To
	No Rows To Show	

Total rows: 0

Party Contact

Name	Position	Valid From	Valid To	Office Tel. Num.	Mobile Num.	E-mail Address

Total rows: 0

Edit
Delete
Revisions
Cash Accounts
Technical Address Network Services Links

Table 52: Result of search for Party

Field name	Information
Status	Shows the status of the Party from the possible values: - Active or - Deleted. If the status is set to 'Active', the selected Party cannot be restored. If the status is set to 'Deleted' the selected Party cannot be edited or deleted.
Parent BIC	Shows the Riksbank's BIC, "RIKSSESSXXX.
Opening Date	Shows the date from which the Party is open.
Closing Date	Shows the date from which the Party is closed.
Party Type	Shows the type of Party from the possible values: - Payment bank (i.e. RIX-INST Participant)
Codes - Valid From - BIC - Status	Party code in RIX-INST: - Shows the date from which the BIC is valid for the displayed Party, - Shows the BIC of the Party, - Status for the BIC (see alternatives above).

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Field name	Information
Names - Valid From - Long Name - Short Name	Party name in RIX-INST: - Shows the date from which the name of the Party is valid, - Shows the full name of the Party, - Shows the short name of the Party.
Addresses - Valid From - Street - House Number - Postal Code - City - State or Province - Country Code	Party address in RIX-INST: - Shows the date from which the address of the Party is valid, - Shows the city of the address of the party. - Shows the house number of the address of the party, - Shows the postal code of the address of the party, - Shows the city of the address of the party, - Shows the state or province of the address of the party, - Shows the country code of the address of the party.
Technical Addresses	Shows the unique technical address of the Party. There can be more than one technical address, but each one must be unique.
Restrictions - Restriction Type - Valid From - Valid To	Restrictions on Party level - shows type of restriction: - Blocked for debit (i.e. Stop Pay) - Blocked for credit (i.e. Stop Receive) or - Blocked for debit and credit (i.e. Stop Pay and Stop Receive) - Shows the date from which the restriction applies - Shows the date to which the restriction applies

By clicking on Revisions in the menu to the right you can receive information on changes relating to the Party that has been made See further section [19.1.18](#) below.

By clicking on Cash Accounts in the menu to the right you can receive information on the Party's Settlement Accounts. See further section [19.1.7.2](#) below.

By clicking on Technical Address Network Service Links in the menu to the right you can receive information on the own Technical Addresses links to network services. See further Section [19.1.6](#) below.

19.1.6 Query about links from own Technical Addresses to network services

This query is only available in the user interface *RIX-INST CRDM*.

Start with the result from the query about a RIX-INST Participant's own reference data (see Section [19.1.5](#) above). Click on Technical Address Network Services Links in the menu to the right in [Illustration 49](#) above. The result is shown in [Illustration 50](#) and [Table 53](#) below.

Illustration 50: Technical addresses' links to network services

Status	Technical Address	Network Service
Active	cn=agi-msg-test,ou=agi,o=rikssess,o=swift	SWIFT.NOTIF
Active	cn=agi-msg-test,ou=agi,o=rikssess,o=swift	SWIFT
Active	cn=agi-msg-test1,ou=agi,o=rikssess,o=swift	SWIFT

Total rows: 3

Revisions

Table 53: Technical addresses' links to network services

Field name	Information
Status	Shows the status of the corresponding technical address network service link: <ul style="list-style-type: none"> - Active or - Deleted
Technical Address	Shows the unique technical address of the party.
Network Service	Shows the name of the network service.

19.1.7 Query about own Settlement Accounts and Credit Memorandum Balances and details

This query is only available in the user interface *RIX-INST CRDM*.

The query is made using menu choice *Common >> Cash >> Cash Accounts>> Search*.

19.1.7.1 Search on Settlement Accounts and Credit Memorandum Balances (CMBs)

Accounts and CMBs are first searched in accordance with [Illustration 51](#) and [Table 54](#) below.

Illustration 51: Search on Settlement Accounts and CMBs

Table 54: Search on Settlement Accounts and CMBs

Field name	Information
Status	Select the status of the Settlement account or CMB from the possible values: <ul style="list-style-type: none"> - All – default value, - Active or - Deleted. Possible3 error code: DCD1003.
Cash Account Number	Enter the number of the Settlement Account or CMB non-mandatory.
Account Type	Select the type of the account from the possible values: <ul style="list-style-type: none"> - All - TIPS account (i.e. Settlement Account) - TIPS credit memorandum balance (i.e. CMB) - non-mandatory. Possible error code: DCD1555.
Linked Account	Enter the number of the Settlement Account to which the Credit Memorandum Balance can be linked – non-mandatory.
Opening Date From	Enter the lower bound for the opening date of the account or CMB or use the calendar icon. The lower bound must lower or equal to the upper bound - non-mandatory.
Opening Date To	Enter the upper bound for the opening date of the account or CMB or use the calendar icon. The lower bound must higher or equal to the lower bound- non-mandatory.
Closing Date From	Enter the lower bound for the closing date of the account or CMB or use the calendar icon. The lower bound must lower or equal to the upper bound – non-mandatory.
Closing Date To	Enter the upper bound for the closing date of the account or CMB or use the calendar icon. The lower bound must higher or equal to the lower bound – non-mandatory.

Field name	Information
Party Type	Select the type of party from the possible values: - All – default value, - Payment bank (i.e. RIX-INST Participant) – non-mandatory. Possible error code: DCD1555.
Currency	Select the currency of the account from the drop-down menu - always "SEK" – non-mandatory. Possible error code: DCD1082.
Parent BIC	Enter the Riksbank's BIC, RIKSSESSXXX -non-mandatory. Possible error code: DCD1083.
BIC	Enter the BIC of the Party (i.e. the RIX-INST Participant) – non-mandatory.

Click on **Search**. See further Section [19.1.7.2](#) below.

19.1.7.2 Result of search on Settlement Accounts and CMBs

The result is shown in [Illustration 52](#) and [Table 55](#) below.

Illustration 52: Result of search on Settlement Accounts and CMBs

Status	Cash Account	Account Type	Linked Account	Parent BIC	Party BIC	Party Short N	Party Type	CUR	Opening Date	Closing Date
Active	ZYAJS0V1S01M0	TIPS Credit Memor		RIKSSESSXXX	ZYAJS0V1S	VISBYUTB	Payment Bank		2021-05-14	9999-12-31
Active	ZYAJS0V1S01M0	TIPS Credit Memor		RIKSSESSXXX	ZYAJS0V1S	VISBYUTB	Payment Bank		2021-05-20	2021-06-17
Active	ZYAJS0V1S01ST	TIPS Account		RIKSSESSXXX	ZYAJS0V1S	VISBYUTB	Payment Bank	SEK	2021-05-14	9999-12-31
Active	ZYAJS0V1S01V1	TIPS Account		RIKSSESSXXX	ZYAJS0V1S	VISBYUTB	Payment Bank	SEK	2021-05-19	2021-06-17
Active	ZYAJS0V1S02M0	TIPS Credit Memor		RIKSSESSXXX	ZYAJS0V1S	VISBYUTB	Payment Bank		2021-05-14	9999-12-31
Active	ZYAJS0V1S02S1f	TIPS Account		RIKSSESSXXX	ZYAJS0V1S	VISBYUTB	Payment Bank	SEK	2021-05-14	9999-12-31

Total rows: 6

Table 55: Result of search on Settlement Accounts and CMBs

Field name	Information
Status	Shows the status of the Settlement account or CMB: - Active or - Deleted.
Cash Account Number	Shows the number of the Settlement Account or CMB.
Account Type	Shows the type of the account: - TIPS account (i.e. Settlement Account) - TIPS credit memorandum balance (i.e. CMB).
Linked Account	Shows the number of the Settlement Account to which the Credit Memorandum Balance can be linked.

Field name	Information
Parent BIC	Shows the Riksbank's BIC, RIKSSESSXXX.
BIC	Shows the BIC of the account owner, i.e. the RIX-INST Participant.
Short Name	Shows the short name of the account owner.
Party Type	Shows the type of party that owns the account: - Payment bank (i.e. RIX-INST Participant).
Currency	Shows the currency of the account or CMB, always "SEK".
Opening Date	Shows the opening date of the account or CMB.
Closing Date	Shows the closing date of the account or CMB.

Mark the account or CMB you want to see more information about.

By clicking on the menu icon to the right and then on **Revisions** you can receive information on changes of the Settlement Account or CMB that has been implemented. See further Section [19.1.18](#) below.

By clicking on the menu icon to the right and then on **Details** you can see details on the Settlement Account or CMB. See further Section [19.1.7.3](#) below.

19.1.7.3 Details on Settlement Account or CMB

The details are shown in [Illustration 53](#) and [Table 56](#) below.

Illustration 53: Details on Settlement Account or CMB

The screenshot displays the 'CASH ACCOUNT DETAILS' page. The top navigation bar includes links for 'Common', 'Cash', 'Cash Accounts', 'Search', and 'Details'. The main content area is divided into several sections:

- Account Threshold Configuration:** Includes fields for Status (Active), Opening Date (2021-06-14), Account Type (TIPS Account), Parent BIC (RIKSESSXXX), Party Short Name (VSBUTB), Floor notification Amount, and Linked Cash Account. It also shows Cash Account Number (2146SDN501STD), Closing Date (9999-12-31), Currency (SEK), Party BIC (2146SDN5), Party Type (Payment Bank), and Calling notification Amount.
- Reserve Management Account Configuration:** Includes Minimum Reserve Calculation, Default MCA, Interest Calculation, Interest Rate Type, and Automated Generation of Interest Payment (System Generated).
- Additional Account Configuration:** Includes Co-manager, Co-manager Parent BIC, Co-manager Party BIC, Default STTS Approval, Credit Based Only, Non-published, and Maximum Amount to be Cleared per Day.
- Cash Account Restrictions:** Includes Restriction, Valid From, Valid To, and a table for restrictions.

On the right side, there is a vertical menu with icons for Edit, Delete, Restore, Revisions, Limits, and Credits/Monetary/Balances.

Table 56: Details on Settlement Account or CMB

Field name	Information
Status	Shows the status of the Settlement account or CMB: - Active or - Deleted.
Cash Account Number	Shows the number of the Settlement Account or CMB.
Opening Date	Shows the opening date of the account or CMB.
Closing Date	Shows the closing date of the account or CMB.
Account Type	Shows the type of the account: - TIPS account (i.e. Settlement Account) - TIPS credit memorandum balance (i.e. CMB).
Currency	Shows the currency of the account or CMB, always "SEK".
Party BIC	Shows the BIC of the account owner, i.e. the RIX-INST Participant.
Parent BIC	Shows the Riksbank's BIC, RIKSSESSXX.
Party Short Name	Shows the short name of the account owner.
Party Type	Shows the type of party that owns the account: - Payment bank (i.e. RIX-INST Participant).
Floor notification Amount	Shows the lower threshold for receiving a notification on the Settlement Account balance or settlement headroom for a CMB (see section 11.4.3).
Ceiling notification Amount	Shows the upper threshold for receiving a notification on the Settlement Account balance or settlement headroom for a CMB (see section 11.4.3).
Linked Cash Account	Shows the number of the Settlement Account to which the Credit Memorandum Balance can be linked.

By clicking on **Revisions** in the menu to the right you can receive information on changes to the Settlement Account or CMB that has been made. See further section [19.1.18](#) below.

By clicking on **Limits** in the menu to the right you can receive information on CMBs linked to the Settlement Account (if that type of account) or Limits for the CMB (if that type of account). See further section [19.1.8](#) below.

19.1.8 Query about Limits for own Credit Memorandum Balances

This query is available in the user interface *RIX-INST Online*.

The query can be made using menu choice *Credit Memorandum Balance >> Search*.

19.1.8.1 Search of CMB

The CMS is searched using [Illustration 54](#) and [Table 57](#) below.

Illustration 54: Search of CMB in RIX-INST Online

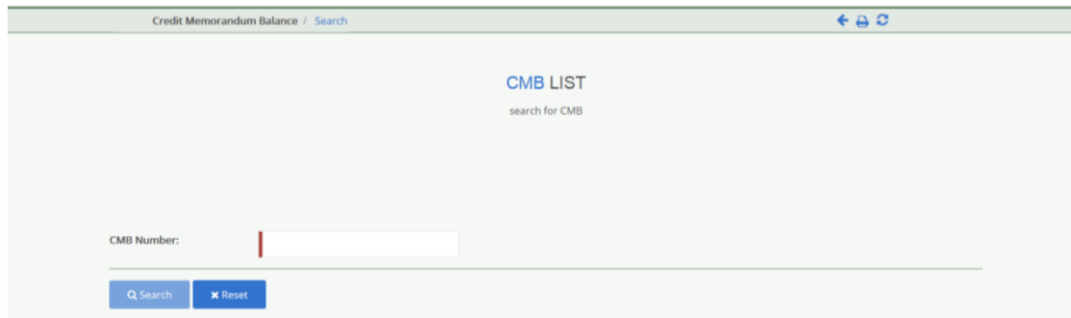


Table 57: Search of CMB in RIX-INST Online

Field name	Information
CMB Number	Enter the number of the Credit Memorandum Balance.

Click on [Search](#). The result is shown in [Illustration 55](#) and [Table 58](#) below.

Illustration 55: Result of search of CMB in RIX-INST Online

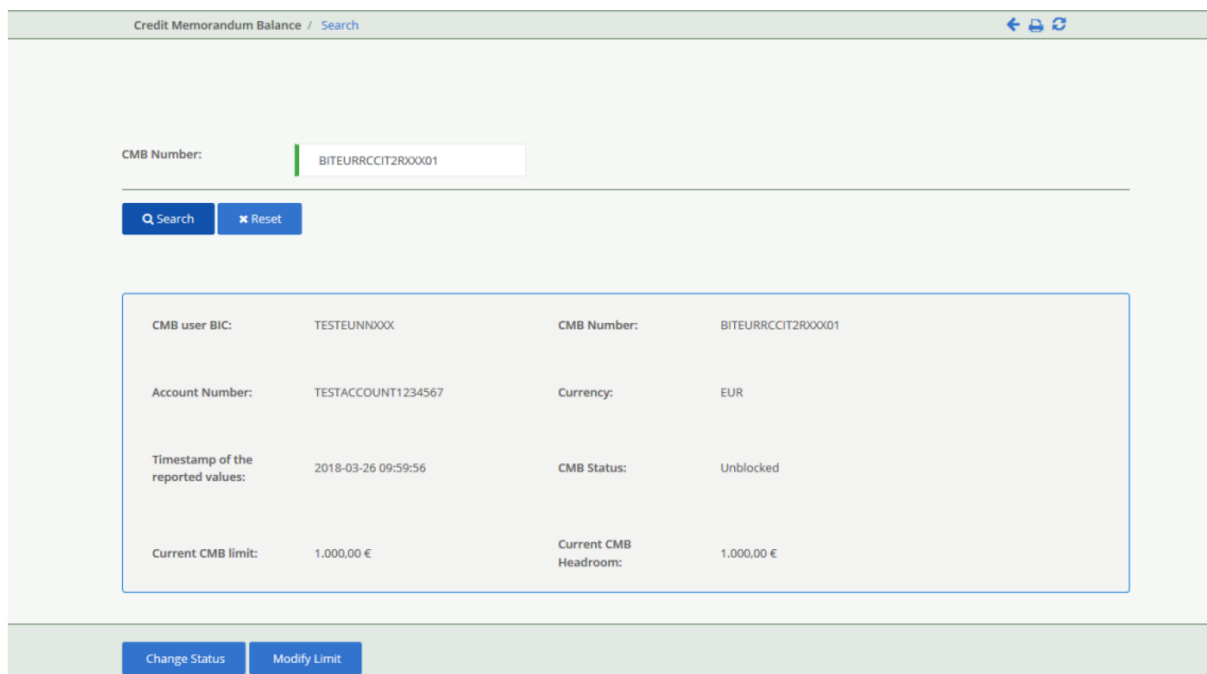


Table 58: Result of search of CMB in RIX-INST Online

Field name	Information
CMB User BIC	Shows the BIC of the CMB user (Authorised Account User).
CMB Number	Shows the ID of the CMB.
Account Number	Shows the ID of the Account to which the CMB is linked.
Currency	Shows the currency under which the CMB is denominated – always "SEK."
Timestamp of the reported values	Shows the timestamp at which the data was retrieved (YYYY-MM-DD hh:mm:ss).
CMB Status	Shows the status of the CMB: - Unblocked – no restriction - Blocked for credit – Stop Receive - Blocked for debit – Stop Pay - Blocked for debit and credit – Stop Pay and Stop Receive.
Current CMB Limit	Shows the maximum amount of liquidity that can be used for settlement of Instant Payments attempting to debit the selected CMB.
Current CMB Headroom	Shows the amount of liquidity still available for Instant Payments debiting the selected CMB.

For updating the limit, see section [11.2.2.1](#).

For further information on the query see section 4.3.1.1 in *TIPS User Handbook*.

19.1.8.2 Query about Credit Memorandum Balance in RIX-INST CRDM

The query is made by the menu choice *Common >> Cash >> Limits >> Search*.

Search for Credit Memorandum Balance is shown in [Illustration 56](#) and [Table 59](#) below.

Illustration 56: Search of Limit for CMB in RIX-INST CRDM

Table 59: Sökning av Limit för CMB in RIX-INST CRDM

Field name	Information
Status	Select the status of the Limit: - All – default value, - Active or - Deleted - mandatory.
Limit Id	Enter the Limit's technical ID – non-mandatory.
Limit Type	Only "TIPS CMB Limit"
Cash Account Number	Enter the number for the Credit Memorandum Balance – mandatory.
Valid From - From	Enter the lower bound for the opening date of the Limit or use the calendar icon – non-mandatory.
Valid From – To	Enter the upper bound for the opening date of the Limit or use the calendar icon – non-mandatory.
Amount From	Enter the lower amount of the limit – non-mandatory.
Amount To	Enter the upper amount of the limit – non-mandatory.
Unlimited Amount	Mark if only unlimited limits should be shown – non-mandatory.
Currency	Select All.

Click on **Search**. The result is shown in [Illustration 57](#) and [Table 60](#) below.

Illustration 57: Result of search for Limit for CMB in RIX-INST CRDM

Status	Limit Id	Cash Account	Parent BIC	BIC	Short Name	CMB Id	Limit type	Limit amount	Valid From	Valid To	To Account	Currency
Active	600329461	ZYAISE80VIS01S	RIKSSESSXXX	ZYAISE80VIS	VISBYUTB	600342160	TIPS CMB Limit	Unlimited	2021-06-18 00:00	0001-01-01 00:00		SEK

Table 60: Result of search for Limit for CMB in RIX-INST CRDM

Field name	Information
Status	The Limit status: - Active or - Deleted.
Limit Id	The technical ID of the limit.
Cash Account Number	The number of the Settlement Account that the CMB is linked to.

Field name	Information
Parent BIC	The Riksbank's BIC, "RIKSSESSXX".
BIC	The Participant's BIC.
Short Name	The Participant's short name.
CMB Id	The number of the Credit Memorandum Balance..
Limit type	"TIPS CMB"
Limit amount	The amount of the Limit – if unlimited "unlimited" is shown.
Valid From	The opening date of the Limit.
Currency	The currency of the Credit Memorandum Balance.

By marking a limit and first click the menu icon to the right and then on **Revisions** you receive information on changes to the Limit that has been made. See further Section [19.1.18](#) below.

19.1.9 Query about Authorised Account User for own Settlement Account

This query is only available in the user interface *RIX-INST CRDM*.

The query is made using menu choice *Common >> Cash >> Authorised Account Users >> Search*.

19.1.9.1 Search of Authorised Account Users

Authorised Account Users are first searched as shown in [Illustration 58](#) and [Table 61](#) below.

Illustration 58: Search of Authorised Account Users

Table 61: Search of Authorised Account Users

Field name	Information
Status	Select the status of the Authorised Account User from the possible values: - All, - Active – default value or - Deleted.

Field name	Information
Authorised Account User BIC	Enter the BIC (11) of the Authorised Account User – mandatory unless Cash Account Number is entered..
Cash Account Number	Enter the Settlement Account or CMB that the BIC is authorised to use – mandatory unless Authorised Account User BIC is entered.
Opening Date From	Enter the lower bound for the opening date of the Authorised Account User or use the calendar icon – non-mandatory.
Opening Date To	Enter the upper bound for the opening date of the Authorised Account User or use the calendar icon – non-mandatory.
Closing Date From	Enter the lower bound of the search range for the Authorised Account User or use the calendar icon – non-mandatory.
Closing Date To	Enter the upper bound of the search range for the Authorised Account User or use the calendar icon – non-mandatory.

Click on **Search**. The result is shown in [Illustration 59](#) and [Table 62](#) below.

Illustration 59: Result of search of Authorised Account User

Status	Authorised Account User BIC	Cash Account Number	Participation Type	Maximum IP Amount	Valid From	Valid To
Active	ZYAJS0VIS	ZYAJS0VIS01M01STD		Unlimited	2021-06-17	9999-12-31

Total rows: 1

Table 62: Result of search of Authorised Account User

Field name	Information
Status	Shows the status of the Authorised Account User from the possible values: - Active or - Deleted.
Authorised Account User BIC	Shows the BIC (11) of the Authorised Account User.
Cash Account Number	Shows the Settlement Account or CMB that the BIC is authorised to use.
Participation Type	Not relevant for RIX-INST.

Field name	Information
Maximum IP Amount	Shows the maximum amount acceptable by the Authorised Account User, acting as a Beneficiary Participant, for an incoming Instant Payment transaction. In case the value defined for the Authorised Account User is lower than the default Maximum IP Amount value, defined in the system for the denomination currency of the RIX-INST Account linked to the Authorised Account User, the latter is shown.
Valid From	Shows opening date of the Authorised Account User.
Valid To	Shows closing date of the Authorised Account User.

By clicking on **Revisions** in the menu to the right you can see changes that has been made. See further Section [19.1.18](#) below.

19.1.10 Query about DN addresses

This query is only available in the user interface *RIX-INST CRDM*.

The query is made using menu choice *Common >> Access Rights Management >> Certificate Distinguished Names >> Search*.

DN addresses are searched as shown in [Illustration 60](#) and [Table 63](#) below.

Illustration 60: Search of DN addresses

Table 63: Search of DN addresses

Field name	Information
Status	Select the status of the certificate distinguished name from the possible values: - All, - Active – default value, or - Deleted.
Certificate Distinguished Name	Enter the DN address – non-mandatory.

Click on **Search**. The result is shown in [Illustration 61](#) and [Table 64](#) below.

Illustration 61: Result of search of DN addresses

Status	Certificate Distinguished Name
Active	DNQ=9649 + GIVENNAME=SONIA EDA + SURNAME=MOSCATELLI + SERIALNUMBER=IT MSCND67H632114R + CN=MOSC/
Active	DNQ=626 + GIVENNAME=ALESSIO + SURNAME=SARCINELLI + CN=SARCINELLI ALESSIO + SERIALNUMBER=IT SRCLSS576E
Active	DNQ=9627 + GIVENNAME=CLARA + SURNAME=MANDOLINI + CN=MANDOLINI CLARA + SERIALNUMBER=IT MNDCLR81859I
Active	DNQ=628 + SURNAME=URBINATI + GIVENNAME=EMANUELE + CN=URBINATI EMANUELE + SERIALNUMBER=IT RBNMNL72
Active	DNQ=11354 + SURNAME=MARINO + GIVENNAME=SIMONA + CN=MARINO SIMONA + SERIALNUMBER=IT MRNSMN74S48C3
Active	CN=marta-pereira-tips, O=cemaptp2, O=swift
Active	DNQ=894 + GIVENNAME=MICHAEL + SURNAME=JENNINGS + CN=JENNINGS MICHAEL + SERIALNUMBER=IT .JNNMHL83P2
Active	GIVENNAME=LAURA + DNQ=11130 + SURNAME=RICCIARDI + CN=RICCIARDI LAURA + SERIALNUMBER=IT RCCLRA87H54F
Active	DNQ=610 + GIVENNAME=FABIO + SURNAME=BACCANI + CN=BACCANI FABIO + SERIALNUMBER=IT BCCFBA71H21H501R,
Active	C=IT, O=Banca d'Italia00950501007, SERIALNUMBER=TINT-VLNNND87D071119B, CN=VALENTE ANTONIO DOMENICO, GIVE
Active	CN=carlos-estrella-tips, O=cemaptp2, O=swift
Active	DNQ=624 + SURNAME=RENZETTI + GIVENNAME=MASSIMILIANO + SERIALNUMBER=IT RNZMSM6R20H501E + CN=RENZE
Active	DNQ=815 + SURNAME=AUTH + GIVENNAME=HARALD + CN=AUTH HARALD + SERIALNUMBER=DE 4353646720, O=non pres
Active	CN=r92412-uit, OU=I2S, O=cibgb20, O=swift

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Delete

Restore

Revisions

User Certificate DN Links

Total rows: 5243

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Table 64: Result of search of DN addresses

Field name	Information
Status	Shows the status of the DN address: <ul style="list-style-type: none">- Active or- Deleted.
Certificate Distinguished Name	Shows the DN address.

By clicking on the menu icon to the right and then on **User Certificate Distinguish Name Links** you can see which user that is linked to the address. See further Section [19.1.13](#) below.

New DN address must be ordered from the Riksbank. See further Chapter [8](#).

19.1.11 Query about own user

This query is only available in the user interface *RIX-INST CRDM*.

The query is made using menu choice *Common >> Access Rights Management >> Users >> Search*.

Users are searched as shown in [Illustration 62](#) and [Table 65](#) below.

Illustration 62: Search of user

Common > Access Rights Management > Users > Search

USER LIST

Status: Active

Login Name:

System User Reference:

Parent BIC: Choose BIC

Party Type: All

Name:

Lockout: All

Party BIC: Choose BIC

Search

Reset

Home

Table 65: Search of user

Field name	Information
Status	Select the status of the user from the possible values: - All – default value, - Active, or - Deleted.
Login Name	Enter the login name of the user – non-mandatory.
Name	Enter the name of the user – non-mandatory.
System User Reference	Enter the system user reference associated to the user – non-mandatory.
Lockout	Select the lockout status of the user from the possible values: - All – default value, - Yes, or - No.
Parent BIC	Select the Riksbank's BIC, "RIKSSESSXXX" – non-mandatory.
BIC	Select the BIC of the Party related to the user from the drop-down menu or search via the <i>magnifier</i> icon –non-mandatory, information is only received for the own organisation.
Party Type	Select the type of Party related to the user: - All – default value or - Payment Bank (i.e. RIX-INST Participant)

Click on **Search**. The result is shown in [Illustration 63](#) and [Table 66](#) below.

Illustration 63: Result of search of users

Status	Login Name	Name	System User Refe.	Lockout From	Lockout	Parent BIC	BIC	Short Name	Party Type
Active	RBTEST0001	RBTEST0001	RBTEST0001	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	RBVISBYUTB001	RBVISBYUTB001	RBVISBYUTB001	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	RBVISBYUTB002	RBVISBYUTB002	RBVISBYUTB002	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	RBVISBYUTB003	RBVISBYUTB003	RBVISBYUTB003	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	RBVISBYUTB004	RBVISBYUTB004	RBVISBYUTB004	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	RBVISBYUTB005	RBVISBYUTB005	RBVISBYUTB005	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	VISBYUTBA2A01	Visbybanks standard	VISBYUTBA2A01	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	VISBYUTBA2AP2701	Visbybanks SIP	VISBYUTBA2AP2701	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	VISBYUTBQHHLBAB	VISBYUTBQHHLBAB	VISBYUTBQHHLBAB	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank
Active	VISBYUTBQSTEFGE	VISBYUTBQSTEFGE	VISBYUTBQSTEFGE	0001-01-01 00:00	No	RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Payment Bank

Total rows: 10

Edit
 Delete
 Restore
 Details
 Revisions
 User Certificate DN Links

Table 66: Result of search of users

Field name	Information
Status	Shows the status of the user: - Active or - Deleted.

Field name	Information
Login Name	Shows the login name of the user.
Name	Shows the name of the user.
System User Reference	Shows the system user reference associated to the user.
Lockout Status since	Shows the date and time from which the user is locked out of the system or the date and time from which the user is locked in again.
Lockout Status	Shows the lockout status of the user: - Yes or - No.
Parent BIC	Shows the Riksbank's BIC, RIKSSESSXXX
Party BIC	Shows the BIC of the Party related to the user.
Party Short Name	Shows the short name of the party related to the user.
Party Type	Shows the party type of the party related to the user: - Payment Bank (i.e. RIX-INST Participant)

By marking a user and clicking first on the menu icon to the right and then on **Details** you can see details about the user. See further Section [19.1.11.1](#) below.

By marking a user and clicking first on the menu icon to the right and then on **Revisions** you can see changes relating to the user that has been implemented. See further Section [19.1.18](#) below.

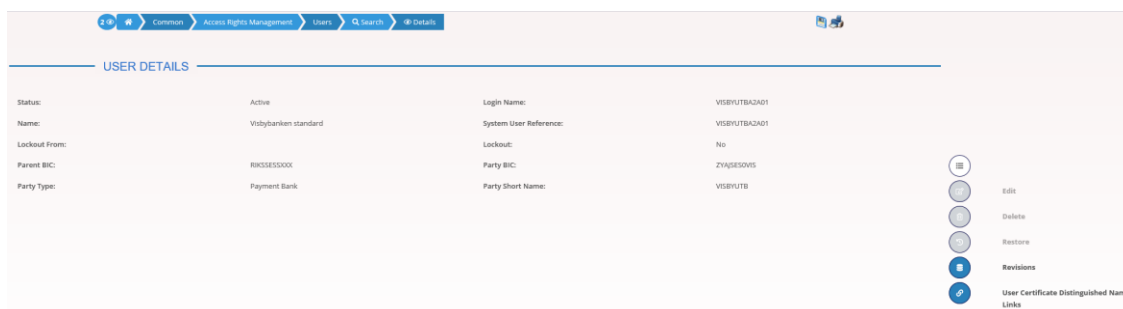
By marking a user and clicking first on the menu icon to the right and then on **User Certificate Distinguished Name Links** you can see which DN address that is linked to the user. See further Section [19.1.13](#) below.

Registration of a new user must be ordered from the Riksbank. See further Chapter [8](#).

19.1.11.1 Details about user

Details about a user in shown in ~~Illustration 64~~ and ~~Table 67~~ below.

Illustration 64: Details about user



USER DETAILS			
Status:	Active	Login Name:	VIBRYUTBAQ01
Name:	Vibryutbank standard	System User Reference:	VIBRYUTBAQ01
Lockout From:		Lockout:	No
Parent BIC:	RIKSSESSXXX	Party BIC:	ZVABSS00V5
Party Type:	Payment Bank	Party Short Name:	VIBRYUTB

Edit
 Delete
 Restore
 Revisions
 User Certificate Distinguished Name Links

Table 67: Details about user

Field name	Information
Status	Shows the status of the user: - Active or - Deleted.
Login Name	Shows the login name of the user.
Name	Shows the name of the user.
System User Reference	Shows the system user reference associated to the user.
Lockout From	Shows the date and time from which the user is locked out from the system or the date and time from which the user is locked in again according to the lockout status shown in the 'Lockout Status' field.
Lockout	Shows the lockout status of the user: - Yes or - No.
Parent BIC	Shows the Riksbank's BIC, RIKSSESSXXX
Party BIC	Shows the BIC of the Party related to the user.
Party Type	Shows the party type of the party related to the user: - Payment Bank (i.e. RIX-INST Participant)
Party Short Name	Shows the short name of the party related to the user.

By clicking on Revisions in the menu to the right you can see changes related to the user that has been implemented. See further Section [19.1.18](#) below.

By clicking on User Certificate Distinguished Name Links in the menu to the right you can see which DN address that is linked to the user. See further Section [19.1.13](#) below.

19.1.12 Query about authorisations within own organisation

This query is only available in the user interface *RIX INST CRDM*.

The query is made using menu choice *Common >> Access Rights Management >> Grant/Revoke Roles*.

The authorisations, in the form of roles, are searched as shown in [Illustration 65](#) and [Table 68](#).

Illustration 65: Query on users' authorisations

2

Common

Access Rights Management

Grant/Revoke Roles

Search

GRANT/REVOKE ROLES

☒ Role name

RDX-INST Enquirer

☐ Parent BIC:

Choose BIC

☐ Party BIC:

Choose BIC

☐ Login name

Choose...

Search

Display

Table 68: Query on users' authorisations

Field name	Information
Role name	Select the role for which the users with that role is to be shown. Mandatory if now other selection has been made.
Parent BIC	The Riksbank's BIC, "RIKSSESSXXX".
Party BIC	The Participant's BIC
Login name	Enter the user's login name if a certain user's authorisations is to be shown. Mandatory if now other selection has been made.

Click on **Display** to see a user with a certain role (~~Illustration 66~~ and ~~Table 69~~) or certain user's roles (~~Illustration 67~~ and ~~Table 69~~).

Illustration 66: Users with certain role

ROLES DETAILS

Role RIX-INST Enquirer

Parties	
Parent BIC	Party BIC
Filter...	Filter...
RIKSSESSXXX	ZYAJSES0VIS

Users
Filter...
RBTEST0001
VISBYUTBAZA01
VISBYUTBQHILBAB
VISBYUTBQSTEFGE

Illustration 67: Roles for certain user

ROLES DETAILS

User RBTEST0001

Roles
Filter...
RIX-INST Access
RIX-INST CRDM Access
RIX-INST CRDM Enquirer
RIX-INST Enquirer

Table 69: Roles and users

Field name	Information
Parent BIC	Shows the Riksbank's BIC, "RIKSSESSXXX". Is not shown if a certain user's roles are searched.
Party BIC	Shows the Participant's BIC. Is not shown if a certain user's roles are searched.
Users	Shows users with the searched role. Is not shown if a certain user's roles are searched..
Roles	Shows the roles that the searched user has. Is not shown if users with a certain role is searched.

19.1.13 Query about links between own user and DN addresses

This query is only available in the user interface *RIX INST CRDM*.

The query is made using menu choice *Common >> Access Rights Management >> User Certificate Distinguished Name Links >> Search* or as a resulting query to queries [19.1.10](#) and [19.1.11](#) above.

Search is made as shown in ~~Illustration 68~~ and ~~Table 70~~ below.

Illustration 68: Search of links between user and DN addresses

Table 70: Search of links between user and DN addresses

Field name	Information
Status	Select the status of the user certificate distinguished name link from the possible values: - All, - Active – default value, or - Deleted.
Login Name	Enter the login name of the user (if you have accessed this screen via another query, this field is already filled in).
Certificate Distinguished Name	Enter the DN address (if you have accessed this screen via another query, this field is already filled in).

Click on **Search**. The result is shown in ~~Illustration 69~~ and ~~Table 71~~ below.

Illustration 69: Result of search of links between user and DN addresses

Status	Login Name	Certificate Distinguished Name	Default	Main User
Active	RBTEST0001	CN=jan-schallerqvist, O=rikssess, O=switt	No	Yes

Table 71: Result of search of links between user and DN addresses

Field name	Information
Status	Shows the status of the user DN address link: - Active or - Deleted.
Login Name	Shows the login name of the user.

Field name	Information
Certificate Distinguished Name	Shows the DN address linked to the user.
Default	Shows whether the displayed certificate is the default certificate for the user: - Yes or - No.
Main User	Shows the main certificate for the TIPS User: - Yes or - No.

By clicking first on the menu icon to the right and then on **Revisions** you can see changes relating to the user that has been implemented. See further Section [19.1.18](#) below.

New links must be ordered from the Riksbank. See Chapter [8](#).

19.1.14 Query about own subscriptions to reports

This query is only available in the user interface *RIX INST CRDM*.

The query is made by menu choice *Common >> Messages and Reports >> Report Configurations >> Search*.

The search is made as shown in [Illustration 70](#) and [Table 72](#) below.

Illustration 70: Search for report configuration

Table 72: Search for report configuration

Field name	Information
Status	Select the status of the report configuration: - All - Active – default value - Deleted.
Configuration Name	Enter the name of the report configuration – non-mandatory.
Service	Select “TIPS SERVICE”. Mandatory.

Field name	Information
Report Name	Select the name of the report type from the possible values: : - All – default value - TIPS Statement of Accounts - TIPS Statement of Account Turnover
Event Type	Not used by RIX-INST.
Currency	Select currency, always “SEK”. Not mandatory.
Delta Mode	Select whether the recipient receives the relevant report in delta mode or in full mode from the possible values: - All – default value - Yes - No.
System entity wide reporting flag	Not used by RIX-INST.
Frequency	Select the frequency (expressed in hours) with which the report is generated: - All – default value - 3 - 6 - 12.
Owner Parent BIC	Not used by RIX-INST.
Owner Party BIC	Not used by RIX-INST.
Cash Account Number	Not used by RIX-INST.

Click on **Search**. The result is shown in [Illustration 71](#) and [Table 73](#) below. If there is only one report configuration it is shown directly, see [Illustration 72](#) and [Table 74](#) below.

Illustration 71: Result of search for report configuration

Status	Configuration	Report Name	Service	Delta Mode	System Entity	Event Type	Currency	Frequency	Parent BIC	Party BIC	Owner Party	Cash Account
Active	Visbybanken.camt	TIPS Statement of	TIPS SERVICE	Yes	No			12	RIKSESSXXX	ZYAJSSEVIS	VISBYUTB	

Table 73: Result of search for report configuration

Field name	Information
Status	The status of the Report configuration: - Active - Deleted.
Configuration Name	The name of the report configuration.

Field name	Information
Report Name	The name of the report type - TIPS Statement of Accounts - TIPS Statement of Account Turnover
Service	"TIPS SERVICE"
Delta Mode	Whether the recipient gets the relevant report in delta mode or in full mode: - Delta mode ("Yes") - Full mode ("No").
System entity wide reporting flag	Not used by RIX-INST.
Event type	Not used by RIX-INST.
Currency	Not used by RIX-INST.
Frequency	The frequency (in hours) with which the report is generated.
Parent BIC	The Riksbank's BIC, "RIKSSESSXXX".
Party BIC	The Participant's BIC.
Owner Party Short Name	The Participant's short name.
Cash Account Number	Not used by RIX-INST.

Mark the selected report configuration and click first on the menu icon to the right and then on **Details**. The details is shown in [Illustration 72](#) and [Table 74](#) below.

Illustration 72: Details for report configuration

Status:	Active	Service:	TIPS SERVICE
Owner Parent BIC:	RIKSSESSXXX	Owner Party BIC:	ZYAJSESOVIS
Owner Party Short Name:	VISBYUTB	Report Name:	TIPS Statement of Accounts
Configuration Name:	Visbybanken cam053	Configuration Description:	Visbybanken Account Statement
Delta Mode:	Yes	System entity wide reporting flag:	No
Frequency:	12		

Parent BIC	Party BIC	Party Short Name	Push Mode	Scheduled Time	Event Type Code	Currency	Valid From	Valid To
RIKSSESSXXX	ZYAJSESOVIS	VISBYUTB	Yes				2021-05-26	9999-12-31

Table 74: Details for report configuration

Field name	Information
Status	The status of the Report configuration: - Active - Deleted
Service	"TIPS SERVICE"
Owner Parent BIC	The Riksbank's BIC, "RIKSSESSXXX".
Owner Party BIC	The Participant's BIC.

Field name	Information
Owner Party Short Name	The Participant's short name.
Report Name	The name of the report type - TIPS Statement of Accounts - TIPS Statement of Account Turnover
Configuration Name	The name of the report configuration.
Configuration Description	The description of the report configuration.
System entity wide reporting flag	Not used by RIX-INST.
Delta Mode	Whether the recipient gets the relevant report in delta mode or in full mode: - Delta mode ("Yes") - Full mode ("No").
Frequency	The frequency (in hours) with which the report is generated.
Report Configuration Party Links	
Parent BIC	The Riksbank's BIC, "RIKSSESSXXX".
Party BIC	The Participant's BIC.
Party Short Name	The Participant's short name.
Push Mode	Whether the party will receive the report in push mode or not.
Scheduled Time	The time of execution of the report.
Event Type Code	Not used by RIX-INST.
Currency	Not used by RIX-INST.
Valid From	The date from which the report configuration is valid.
Valid To	The date until which the report configuration is valid.

By clicking on [Revisions](#) in the menu to the right you can see changes related to the report configuration that has been implemented. See further Section [19.1.18](#) below.

19.1.15 Query about restrictions

This query is only available in the user interface *RIX INST CRDM*. Endast restriktioner i form av Betalnings- och Mottagningsstopp är relevant.

The query is made by menu choice *Common >> Market Specific Configuration >> Restriction Types >> Search*.

The search is made as shown in [Illustration 73](#) and [Table 75](#) below.

Illustration 73: Query for restrictions

Table 75: Query for restrictions

Field name	Information
Status	Select the status of the Restriction type from the possible values: - All – default value - Active - Deleted.
Service	Only "TIPS".
General Restriction	Only "Yes".
Restriction Type	Enter the restriction type to search – non-mandatory.
Description	Enter the restriction type description – non-mandatory.
Valid From from	Enter the lower bound for the opening date of the Restriction type or use the calendar icon – non-mandatory.
Valid From to	Enter the upper bound for the opening date of the Restriction type or use the calendar icon – non-mandatory.
Valid To from	Enter the lower bound for the closing date of the Restriction type or use the calendar icon – non-mandatory.
Valid To to	Enter the upper bound for the closing date of the Restriction type or use the calendar icon – non-mandatory.
Object Restriction Type	Select the Object restriction type from the drop-down menu from the possible values: - All – default value - Party - Account.
Restriction Processing Type	Only "Blocking".
Positive/Negative Parameter Set	Only "Positive".

Click on *Search*. The result is shown in [Illustration 74](#) and [Table 76](#) below.

Illustration 74: Result of search for restrictions

Status	General Restrict.	Service	Restriction Type	Description	Valid From	Valid To	Object Restrictio.	Restriction Proc.	Currency	Positive/Negativ.
Active	Yes	TIPS SERVICE	Cash Blocking Test	Cash Blocking Test	2019-08-06	2019-08-06	Cash Account	Blocking		Positive

Table 76: Result of search for restrictions

Field name	Information
Status	The status of the Restriction type: - Active - Deleted.
Service	Only "TIPS".
Restriction Type	The restriction type.
Description	The description of the restriction.
Valid From	The date from which the restriction type is valid.
Valid To	The date until which the restriction type is valid.
Object Restriction Type	The object on which the restriction type can be applied.
Restriction Processing Type	Only "Blocking"
Positive/Negative Parameter Set	

By clicking on [Revisions](#) in the menu to the right you can see information on changes that has been implemented. See further Section [19.1.18](#) below.

19.1.16 Query about own links between DN addresses and BIC (Authorised Account User)

This query is only available in the user interface *RIX INST CRDM*.

The query is made using menu choice *Common >> Network Configuration >> DN-BIC Routing >> Search*.

Search is made as shown in [Illustration 75](#) and [Table 77](#) below.

Illustration 75: Search of links between DN addresses and BIC

The screenshot shows the 'DN-BIC ROUTING LIST' search interface. It includes a breadcrumb trail: Common > Network Configuration > DN-BIC Routing > Search. The search form has the following fields:

- Status:** A dropdown menu with 'Active' selected.
- Distinguished Name:** A text input field.
- BIC:** A text input field.
- Direction:** A dropdown menu with 'All' selected.
- Valid From from:** A date input field with a placeholder 'yyyy-mm-dd' and a calendar icon.
- Valid From to:** A date input field with a placeholder 'yyyy-mm-dd' and a calendar icon.
- Valid To from:** A date input field with a placeholder 'yyyy-mm-dd' and a calendar icon.
- Valid To to:** A date input field with a placeholder 'yyyy-mm-dd' and a calendar icon.

At the bottom left, there are 'Search' and 'Reset' buttons. At the bottom right, there is a '+ Home' button.

Table 77: Search of links between DN addresses and BIC

Field name	Information
Status	Select the status of the DN-BIC Routing from the possible values: - All, - Active – default value, or - Deleted.
Distinguished Name	Enter the DN address which is part of the couple DN-BIC to be searched.
BIC	Enter the BIC (for Authorised Account User) which is part of the couple DN-BIC to be searched.
Direction	Select the direction of the communication for which the DN-BIC Routing to be searched is set from the possible values: - All, - Inbound (to RIX-INST), or - Outbound (from RIX-INST).
Valid From from	Enter the lower bound for the Valid From (YYYY-MM-DD) of the DN-BIC routing link or use the calendar icon.
Valid From to	Enter the upper bound for the Valid From (YYYY-MM-DD) of the DN-BIC routing link or use the calendar icon.
Valid To from	Enter the lower bound for the Valid To (YYYY-MM-DD) of the DN-BIC routing link or use the calendar icon.
Valid To to	Enter the upper bound for the Valid To (YYYY-MM-DD) of the DN-BIC routing link or use the calendar icon.

Click on **Search**. The result is shown in [Illustration 76](#) and [Table 78](#) below.

Illustration 76: Result of search of links between DN address and BIC

Status	Distinguished Name	BIC	Direction	Participation Type	Valid From	Valid To	
Active	cn=agi-msg-test1,ou=agi,o=riksbank	ZYAJSE50V11	Outbound		2021-06-30	9999-12-31	
Active	cn=agi-msg-test1,ou=agi,o=riksbank	ZYAJSE50V11	Inbound		2021-06-30	9999-12-31	
Active	cn=agi-msg-test,ou=agi,o=riksbank	ZYAJSE50VIS	Outbound		2021-06-17	9999-12-31	
Active	cn=agi-msg-test,ou=agi,o=riksbank	ZYAJSE50VIS	Inbound		2021-06-17	9999-12-31	
Active	cn=agi-msg-test2,ou=agi,o=riksbank	ZYAJSE50VIS	Inbound		2021-06-17	9999-12-31	

Edit
 Delete
 Restore
 Revisions

Table 78: Result of search of links between DN address and BIC

Field name	Information
Status	Shows the status of the DN-BIC Routing: - Active or - Deleted.
Distinguished Name	Shows the DN address which is part of the searched couple DN-BIC.
BIC	Shows the BIC (for Authorised Account User) which is part of the searched couple DN-BIC .
Direction	Shows whether the link between the DN and the BIC authorises the DN to act as Originator (inbound routing – to RIX-INST) or as Beneficiary (outbound routing – from RIX-INST) for the Party.
Valid From	Shows the Valid From date of the DN-BIC routing.
Valid To	Shows the Valid To date of the DN-BIC routing.

By first clicking on the menu icon to the right and then on **Revisions** you can see changes relating to the link that has been implemented. See further Section [19.1.18](#) below.

New links are created by the Riksbank based on an order to be made on Form I_B3 – Settlement Account Order, Form I_B4 – Order for additional Authorised Account User or Form I_B5 – CMB Order. See further Section [11.2.1](#).

19.1.17 Query about own routing

This query is only available in the user interface *RIX-INST CRDM*.

The query is made in the menu choice *Common >> Network Configuration >> Routing >> Search*.

The search is made as shown in [Illustration 77](#) and [Table 79](#) below.

Illustration 77: Search for routing

2

Common

Network Configuration

Routing

Search

ROUTING LIST

Status:

Active

Network Service:

All

Parent BIC:

RIKSESXXXX

Party BIC:

ZYAJSESOVIS

X

Party

Technical Address:

All

Default Routing:

All

Search

Reset

+ New

Table 79: Search for routing

Field name	Information
Status	Select the status of the Routing: <ul style="list-style-type: none">- All- Active – default value- Deleted.
Network Service	Select the name of the network service related to the routing from the drop-down menu. The default value is All.
Parent BIC	Select or enter the Riksbank’s BIC, "RIKSESXXXX" - mandatory.
Party BIC	Select or enter the BIC of your party – mandatory.
Technical Address	Select, if activated, <ul style="list-style-type: none">- All – default value or- specific address.
Default Routing	Select whether to filter default routings only from the drop- down menu. The default value is 'All'.

Click on **Search**. The result is shown in [Illustration 78](#) and [Table 80](#) below.

Illustration 78: Result of search for Routing

Status	Parent BIC	BIC	Description	Network S.	Technical	Default Ro.	Compress.	Sequence	Size (low)	Size (upper)	Currency	Message t.	Positive
Active	RIKSESXXXX	ZYAJSESOVIS	VISBYCAMT053	SWIFT	cm-agi-msg-test	No	No Compression	1	0	0		camt 053	Yes
Active	RIKSESXXXX	ZYAJSESOVIS	Visbybanken rout	SWIFT	cm-agi-msg-test	No	No Compression	1	0	0		camt 052	Yes

Edit

Delete

Restore

Revisions

Table 80: Result of search for Routing

Field name	Information
Status	The status of the routing: - Active - Deleted.
Parent BIC	The Riksbank's BIC, "RIKSSESSXXX".
Party BIC	The BIC of your Party.
Description	The description of the item.
Network Service	The name of the network service related to the routing.
Technical Address	The technical address of the party.
Default Routing	Whether the routing is the default routing for all the services - Yes - No.
Compression flag	Whether the message is compressed.
Size (lower bound)	
Size (upper bound)	
Currency	Currency code
Message Type	The name of the message type.
Positive	

By marking a routing and then first clicking on the menu icon to the right and then on **Revisions** you can see changes relating to the routing that has been implemented. See further Section [19.1.18](#) below.

19.1.18 Query about implemented changes ("Audit Trail")

This query is only available in the user interface *RIX-INST CRDM*.

The query is made as a resulting query to queries, [19.1.7](#), [19.1.8.2](#), [19.1.9](#), [19.1.11](#), [19.1.13](#), [19.1.14](#), [19.1.15](#), [19.1.16](#) or [19.1.17](#) above. The result is shown in [Illustration 79](#) and [Table 81](#) below.

The query can also be made in the user interface RIX-INST Online, see [19.1.18.1](#) below.

Illustration 79: Result of search of changes (Audit Trail)

REVISIONS - LIST				
Object Type:	PartyServiceLink	Business Item Identification:	3148	
Attribute Name	Old Value	New Value	User	Date and Time
Multiple			user1	2018-04-12
Multiple			user2	2018-04-14
Total rows: 2				
Details				

Table 81: Result of search of changes (Audit Trail)

Field name	Information
Object Type	Shows the type of the selected object.
Business Item Identification	Shows the identification of the respective business object.
Business Item Identification 2	Shows the additional identification of the respective business object. This field is only available in case a second business identification is needed.
List	
Attribute Name	Shows the name of the field which changed.
Old Value	Shows the old value of an attribute which was subject to a change.
New Value	Shows the new value of an attribute after the change.
User	Shows the identification of the user who changed the data.
Date and Time	Shows the date and time (YYYY-MM-DD hh:mm:ss) at which the user changed the data.

Mark a row and click first on the menu icon to the right and then on [Details](#) to see details about a change.

The details are shown in [Illustration 80](#) and [Table 82](#) below.

Illustration 80: Details about a change (Audit Trail)

Revisions - Details

Audit Trail

Object Type	PartyServiceLink	Business Item 1	3148	Approval Type	NONE
User 1	User Id	PPBKIRC4000	Date and Time	2018-04-12	

New Values

Attribute Name	Valid From	Value	2018-04-14
Attribute Name	Valid To	Value	2018-05-23

Old Values

Attribute Name	Valid From	Value	2018-04-04
Attribute Name	Valid To	Value	2018-05-03

Cancel

Table 82: Details about a change (Audit Trail)

Field name	Information
Object Type	Shows the type of the selected object.
Business Item 1	Shows the identification of the respective business object.
Business Item 2	Shows the additional identification of the respective business object. This field is only available in case a second business identification is needed.
Approval Type	Shows the type of the approval: - None (2-eyes mode) - Approval (4-eyes mode)
User 1	Shows the identification of the user who changed the data ("User Id").
Date and Time	Shows the date and time (YYYY-MM-DD hh:mm:ss) at which 'User 1' changed the data.
New Values	Shows all elements which are part of the respective details screen. All changed data compared to the previous values are highlighted in red.
Old Values	Shows all elements which are part of the respective details screen.

Click on [Cancel](#) to come back to the previous screen.

19.1.18.1 Query about changes (Audit Trail) in RIX-INST Online

The query is made in the menu choice *Audit Trail*. See [Illustration 81](#) and [Table 83](#) below.

Illustration 81: Search for changes (Audit Trail) in RIX-INST Online

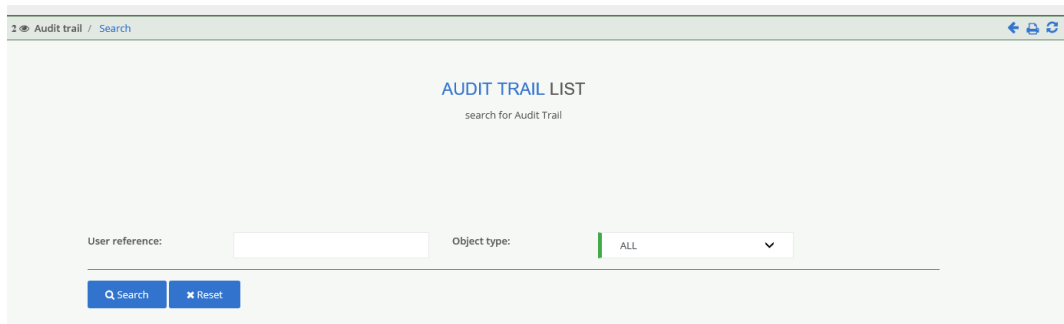
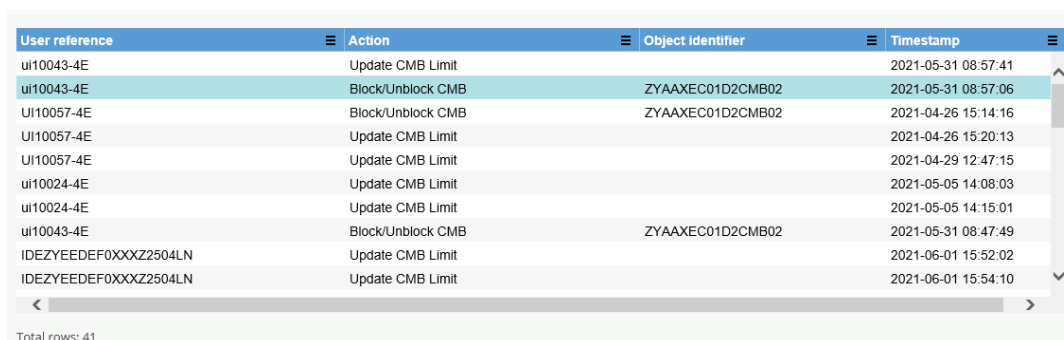


Table 83: Search for changes (Audit Trail) in RIX-INST Online

Field name	Information
User reference	Type the user that performed the action – non-mandatory.
Object Type	Select the type of object on which an action was performed: <ul style="list-style-type: none">- All – default value- CMB- Liquidity Transfer to RIX-RTGS (“Outbound LTO”).

Click on [Search](#). The result is shown in [Illustration 82](#) and [Table 84](#) below.

Illustration 82: Result of search for changes (Audit Trail) in RIX-INST Online



User reference	Action	Object Identifier	Timestamp
ui10043-4E	Update CMB Limit		2021-05-31 08:57:41
ui10043-4E	Block/Unblock CMB	ZYAAXEC01D2CMB02	2021-05-31 08:57:06
UI10057-4E	Block/Unblock CMB	ZYAAXEC01D2CMB02	2021-04-26 15:14:16
UI10057-4E	Update CMB Limit		2021-04-26 15:20:13
UI10057-4E	Update CMB Limit		2021-04-29 12:47:15
ui10024-4E	Update CMB Limit		2021-05-05 14:08:03
ui10024-4E	Update CMB Limit		2021-05-05 14:15:01
ui10043-4E	Block/Unblock CMB	ZYAAXEC01D2CMB02	2021-05-31 08:47:49
IDEZYEEDEF0XXXZ2504LN	Update CMB Limit		2021-06-01 15:52:02
IDEZYEEDEF0XXXZ2504LN	Update CMB Limit		2021-06-01 15:54:10

Total rows: 41

Table 84: Result of search for changes (Audit Trail) in RIX-INST Online

Field name	Information
User reference	The user that performed the action.
Action	Action:

	<ul style="list-style-type: none"> - Stop Pay/Stop Receive for CMB ("Block/Unblock CMB") - Limit for CMB ("Update CMB Limit") - Liquidity Transfer to RIX-RTGS ("Outbound Liquidity Transfer Order")
Object identifier	The concerned object – The number of Credit Memorandum Balance or. The Transaction reference for the Liquidity Transfer.
Timestamp	Time for the action.

19.2 Reports

There are two reports in RIX-INST to which a RIX-INST Participant can subscribe, *Statement of Account Turnover* (see Section [11.4.1](#) above) and *Statement of Account* (see Section [11.4.2.1](#) above). These reports can only be obtained as messages that are regularly sent to the Participant. There is no possibility to request reports on an ad hoc basis.

20 Fees

The Riksbank charges all RIX-INST Participants fees for their participation in RIX-INST. Debiting takes place in RIX-RTGS. Those Participants only participating in RIX-INST and not in RIX-RTGS therefore need to use an RTGS Agent to manage the RIX-INST Participant's fees in RIX-RTGS. The fees consist of fixed fees and a variable fee. Participants are charged the fees for RIX-INST separately from the fees for RIX-RTGS.

The Riksbank is charged a variable fee in EUR by the Eurosystem. The Riksbank forwards this variable fee to each Originating RIX-INST Participant. However, all RIX-INST Participants are charged in SEK according to the exchange rate prevailing when the Riksbank paid the fee in EUR. The variable fee is charged on a monthly basis, with a delay of one month.

The fixed fees are charged on a monthly basis.

For a more detailed description of how fees are handled in RIX-RTGS, see *RIX-RTGS Instructions*.

21 Incident management and contingency routines

For RIX-INST, there are no contingency routines for settling Payments manually as there are for RIX-RTGS Payments. The contingency routines available for RIX-INST are blocking of inbound and outbound Payments (see Section [11.3](#)) and contingency routines for the management of liquidity transfers between RIX-RTGS and RIX-INST in the event of an incident in RIX-RTGS or in the communication between the two services, see Section [21.2.1](#) below.

21.1 Incident management

Interruptions in the flow of Payment Instructions are considered to be very critical. As soon as it is practically possible, a RIX-INST Participant shall therefore notify the Riksbank if it becomes aware of circumstances that may disrupt the flow of Payment Instructions in RIX-INST. As soon as it is practically possible, the Riksbank shall notify RIX-INST Participants when the Riksbank is made aware of such disruptions.

Incidents that negatively affect the capacity to settle Payments can be divided into different scenarios;

1. Scenario 1 refers to incidents in an individual RIX-INST Participant's system environment or at its NSP or Instructing Party.
2. Scenario 2 refers to incidents in the Riksbank's system environment (including the Eurosystem's TIPS Platform).
3. Scenario 3 refers to incidents at an agent acting as Single Instructing Party and that therefore affects several RIX-INST Participants.

According to the Terms and Conditions, the RIX-INST Participant shall have the requisite continuity solutions at any time. The RIX-INST Participant is also responsible for its Instructing Parties (including Single Instructing Party). The continuity solutions shall limit the probability of negative consequences due to scenarios 1 and 3.

According to the Terms and Conditions, the RIX-INST Participant shall also at any time have well-functioning, documented and tested routines for incident management and contingency routines. RIX Participants shall carry out such measures as can be undertaken to be able to reduce the negative consequences of incidents.

21.1.1 Communication in the event of an incident

For an incident at a RIX-INST Participant (or its Instructing Party), it is important that the RIX-INST Participant gives regular status updates and that the RIX-INST Participant provides the Riksbank with information that can be forwarded to other RIX-INST Participants.

The Riksbank keeps RIX-INST Participants informed via email and when necessary via teleconference during an ongoing incident. This applies to all three scenarios above, although only to incidents related to the settlement of Payments in RIX-INST.

If an incident in Scenario 3 above occurs in any pre-system or function managed by a Single Instructing Party and the incident is not related to the communication with the RIX-INST service, the Riksbank only sends high-level information about the incident to RIX-INST Participants. Detailed information on the incident and any teleconferences is managed in an incident forum linked to the pre-system or function supplied by a Single Instructing Party.

21.2 Contingency routines

For RIX-INST, there are no contingency routines for settling Payments manually as there are for RIX-RTGS Payments. However, it is possible to restrict inbound or outbound Payments for a RIX-INST Participant, a Settlement Account or a Credit Memorandum Balance (CMB). Restriction of inbound and outbound Payments for a RIX-INST Participant or a Settlement Account is implemented by the Riksbank while restriction of inbound or outbound Payments for a CMB can be implemented by RIX-INST Participants themselves. More information about this can be found in Section [11.3](#).

As regards Liquidity transfers, there are contingency routines to be able to manage the transfer of liquidity in the event of an incident in RIX-RTGS or an incident in the communication between RIX-RTGS and RIX-INST, see [21.2.1](#) below.

21.2.1 Liquidity Transfers

More information on contingency routines for liquidity transfers will be described in a separate document for incident management.

21.2.2 The Riksbank's contingency workplaces

In contrast to what applies for RIX-RTGS, there is no contingency workplace in the Riksbank's premises, where a RIX-INST Participant can register Payment Instructions for RIX-INST. However, the contingency workplace for RIX-RTGS can be used to execute functions in RIX-RTGS Online, such as Liquidity Transfers and balance queries. The Riksbank provides two workplaces where the RIX Participant, if there is space available, can access RIX-RTGS Online without being dependent on its own IT support and external communication network. RIX Participants wishing to use the Riksbank's contingency workplaces shall always contact RIX Helpdesk and make an oral request to use a contingency workplace. The user shall bring valid identification and their SecurID key to log in to RIX-RTGS Online.

The contingency workplaces are only available during the daytime (from 06.30 to 18.30) on Business Days.

21.2.3 Extended opening hours in RIX-RTGS

The Riksbank can decide to extend the opening hours of RIX RTGS under special circumstances. More information on this can be found in *RIX-RTGS Instructions*, section 9.10. For RIX-INST, extended opening hours of RIX-RTGS mean that the deadlines in the Schedule for RIX-INST linked to closure of RIX-RTGS are delayed in accordance with the extended opening hours. For example, the Value Date is changed at a later time and the period during which Liquidity Transfers cannot be implemented between RIX-RTGS and RIX-INST is postponed, see Schedule in Chapter [12](#).

22 Support function

The Riksbank provides a support function, RIX Helpdesk for the RIX Settlement System, that handles support cases for both RIX-RTGS and RIX-INST. The support function is available to RIX Participants during the opening hours of the respective Settlement Service. For the RIX-INST Settlement Service, the support function is therefore available 24/7/365. RIX-INST Participants can contact the support function regarding incidents or other urgent support issues around the clock. In case of an incident or other urgent support issues first contact must be made by phone. Non-urgent support issues regarding RIX-INST are only handled during the daytime (from 06.30 to 18.30) on Business Days. RIX Helpdesk can be reached on 08-787 05 99 or at rix@riksbank.se.

22.1 The role of the Riksbank

The task of the RIX Helpdesk is to assist the RIX-INST Participants and to inform about disruptions and applicable contingency routines due to decisions taken by the Riksbank. The Riksbank will convene teleconferences as and when necessary.

The Eurosystem provides a support function for the TIPS system, TIPS Servicedesk. The Riksbank acts as a link between RIX-INST Participants and TIPS Servicedesk. RIX-INST Participants shall therefore not contact TIPS Servicedesk directly. The only exception to this rule is if a RIX-INST Participant has a problem with its Network Service Provider (NSP). In that case, the TIPS Servicedesk can be contacted directly, although the RIX Helpdesk must also be informed.

22.2 Information to RIX-INST Participants

The Riksbank needs to be able to communicate information to RIX-INST Participants. This information may be urgent, for instance, information about incidents at a RIX-INST Participant or the Riksbank, and also of another nature, for example, information about system changes, modified Terms and Conditions, or future exercises.

Urgent information on incidents is sent by email. RIX-INST Participants need to provide an email address that is continuously checked and a permanently manned telephone number. The Riksbank may, in the event of disruptions, also convene teleconferences with all RIX-INST Participants. Information on teleconferences is sent by e-mail. The RIX-INST Participant calls the telephone number stated in the notice convening the teleconference.

Regarding non-urgent matters, the Riksbank can send information by email to the person identified by the RIX-INST Participant as the RIX-INST Supervisor (see Section [4.1](#)).

Contact details for incident management and RIX-INST Supervisors are given on Form I_B1 – Registration of customer information – RIX-INST Participant (see Section [10.2.1](#)).

23 Messages

The messages specified in [Table 85](#) are in these instructions.

Supported Character Set

RIX-INST fully supports UTF-8 Character Set. However, the Character Set is restricted for references and identifiers to support the Latin characters that are commonly used in international communication. This is in line with the European rulebook for instant payments.

The restricted Character Set includes:

a b c d e f g h i j k l m n o p q r s t u v w x y z
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' + Space

A further restriction is that references, identifications and identifiers must not start or end with '/' or contain '//'.

In the message schemas (xsd) that the Riksbank has published it can be found which tags that follow the restricted Character Set.

Table 85: Messages affecting RIX-INST

Message (hyperlink to section in Chapter 23 where the message is described)	Use is discussed in the sections
ISO 20022 messages	
1. pacs.002.001.10 (FIToFIPaymentStatusReport)	14.1 , 14.3 , 15.1 , 16.1 , 17.1 , 18.1
2. pacs.004.001.09 (PaymentsReturn)	16.1 , 18.1
3. pacs.008.001.08 (FIToFICustomerCreditTransfer)	14.1 , 15.1
4. pacs.028.001.03 (FIToFIPaymentStatusRequest)	17.1 , 16.1
5. camt.003.001.06 (GetAccount)	13.2.1.2
6. camt.004.001.07 (ReturnAccount)	11.4.3 , 13.2.1.2 , 18.1 , 18.2
7. camt.005.001.07 (GetTransaction)	19.1.1.2
8. camt.006.001.07 (ReturnTransaction)	19.1.1.2
9. camt.011.001.06 (ModifyLimit)	11.2.2.2
10. camt.025.001.05 (Receipt)	11.2.2.2 , 18.2
11. camt.029.001.09 (ResolutionOfInvestigation)	14.2 , 16.1
12. camt.050.001.05 (LiquidityCreditTransfer)	13.4.3
13. camt.052.001.06 (BankToCustomerAccountReport)	11.4.1
14. camt.053.001.06 (BankToCustomerStatement)	11.4.2.1
15. camt.054.001.06 (BankToCustomerDebitCreditNotification)	13.6.1 , 18.2
16. camt.056.001.08 (FIToFIPaymentCancellationRequest)	14.2 , 16.1
17. acmt.010.001.02 (AccountRequestAcknowledgement)	11.3.1.2

Message (hyperlink to section in Chapter 23 where the message is described)	Use is discussed in the sections
18. acmt.011.001.02 (AccountRequestRejection)	11.3.1.2
19. acmt.015.001.02 (AccountExcludedMandateMaintenanceRequest)	11.3.1.2
20. admi.007.001.02 (Receipt Acknowledgement)	
MT messages	
21. MT 012 (Sender Notification)	13.6.2 , 18.2
22. MT 019 (Abort Notification)	18.2
23. MT 202 (General Financial Institution Transfer)	13.3.1 , 13.4.1 , 13.6.2 , 18.2
24. MT 204 (Financial Markets Direct Debit Message)	13.3.3 , 13.3.4 , 18.2
25. MT 296 (Answer)	18.2
26. MT 900 (Confirmation of Debit)	18.2
27. MT 910 (Confirmation of Credit)	13.6.2 , 18.2

23.1 pacs.002.001.10 (FIToFIPaymentStatusReport)

The message mainly used for notifications of Payment Transactions is pacs.002.001.10. The content of the message is described in [Table 86](#) below. Possible error codes are shown in [Annex 6](#)

Table 86: pacs.002.001.10 (FIToFIPaymentStatusReport)

Information	Field name
The Identification of the message.	Message Identification
Date and time at which the message was created.	Creation Date Time
Message Identification of the originating message	Original Message Identification
Message identifier of the originating message.	Original Message Name Identification
Group status – if positive notification	Group Status
Transaction status – if negative notification	Transaction Status
Reason for rejection – if negative notification	Reason
Reference – if positive notification, beneficiary's reference for the Payment Transaction – if negative notification, reference from the counterparty that initiated the rejection	Status Identification
Original message reference to beneficiary	Original End To End Reference
Message ID of original transaction	Original Transaction Identification
Timestamp of original transaction	Acceptance Timestamp
BIC for originating Authorised Account User	Originator BIC

More detailed information on the message can be found in Section 3.3.2.1.5 of *TIPS User Detailed Functional Specification*. More detailed information on use can be found in Sections 2.2-2.4 of *TIPS User Detailed Functional Specification*.

23.2 pacs.004.001.09 (PaymentsReturn)

The originator of a request for a Recall receives a notification with the beneficiary's answer to the request in the form of pacs.004.001.09 (PaymentReturn). The content of the message is described in [Table 87](#) below. Possible error codes are shown in [Annex 6](#).

Table 87: pacs.004.001.09 (PaymentReturn)

Information	Field name
The Identification of the message.	Message Identifier
Date and time at which the message was created.	Creation Date Time
Number of transactions – always “1”	Number Of Transactions
Total amount to be repaid	Total Returned Interbank Settlement Amount
Settlement method according to payment scheme	Settlement Method
Message ID of original message	Original Message Identification
Specifies the original message name identifier to which the message refers. Only pacs.008.001.08 is allowed.	Original Message Name Identification
ID for return of Payment Transaction	Return Identification
Original reference to beneficiary	Original End to End identification
Original transaction ID	Original Transaction Identifier
Original settlement amount, including currency	Original Interbank Settlement Amount
Returned amount, including currency	Returned Interbank Settlement Amount
The identification of the type of party initiating the Recall	Originator
The reason code for the non-acceptance of the transaction	Reason
The specific reference of the bank initiating the Recall	Additional Information
Account (IBAN) to be debited	Debtor Account Identification
BIC for Authorised Account User to be debited	Debtor Agent
BIC for Authorised Account User to be credited	Creditor Agent
Account (IBAN) to be credited	Creditor Account Identification

More detailed information on the message can be found in Section 3.3.2.1.7 of *TIPS User Detailed Functional Specification*. More detailed information on use can be found in Sections 2.3.1 of *TIPS User Detailed Functional Specification*.

23.3 pacs.008.001.08 (FIToFICustomerCreditTransfer)

Payment Instruction to RIX-INST for an Instant Payment of a positive amount from the originator's account to the beneficiary's account. The content of the message is described in [Table 88](#) below. Possible error codes are shown in [Annex 6](#)

Table 88 pacs.008.001.08 (FIToFICustomerCreditTransfer)

Information	Field name
Message ID	Message Identification
Date and time at which the message was created.	Creation Date Time
Number of individual transactions contained in the message.	Number of Transaction
Specifies the details on how the settlement of the transaction between the instructing agent and the instructed agent is completed.	Settlement Information
Method used to settle the Instant Payment Transaction.	Settlement Method
Set of elements providing information specific to the individual credit transfer.	Credit Transfer Transaction Information
Originator's reference for the transaction	Transaction Identification
The amount of the Transaction	Settlement Amount
Timestamp for the transaction	Acceptance Timestamp
Specifies which party shall pay any fees originating from the Payment	Charge Bearer
Unique information about an organisation, e.g. organisation registration number	Ultimate Debtor + Identification ++ Organisation Identification
Unique information about a person, e.g. personal identity number	Ultimate Debtor + Identification ++ Private Identification
Party that owes an amount to (the final) beneficiary	Debtor
Name of originator	Originator Name
Unique information about an organisation	Debtor + Identification ++ Organisation Identification
Unique information about a person, e.g. personal identity number	Debtor + Identification ++ Private Identification
Identification of the Originator Account (IBAN)	Originator Account Identification
The Originating Bank	Originator
The Beneficiary Bank	Beneficiary
Party that shall receive money	Creditor
Unique information about an organisation	Creditor + Identification ++ Organisation Identification
Unique information about a person, e.g. personal identity number	Creditor + Identification ++ Private Identification
Identification of the Creditor Account (IBAN)	Creditor Account Identification

Information	Field name
Unique information about an organisation, e.g. organisation registration number	Ultimate Creditor + Identification ++ Organisation Identification
Unique information about an person, e.g. personal identity number	Ultimate Creditor + Identification ++ Private Identification

23.4 pacs.028.001.03 (FIToFIPaymentStatusRequest)

This message can be sent to RIX-INST by the Originating Participant if it has not received confirmation of the Payment (positive or negative). The content of the message is described in [Table 89](#) and [Table 90](#) below. Possible error codes are shown in [Annex 6](#).

Table 89 pacs.028.001.03 – Status investigation message

Information	Field name
Message ID	Message Identification
Date and time at which the message was created.	Creation Date Time
The Originators reference number of the Transaction message	Transaction Identification
The identification code of the Scheme	Scheme Identification Code
The BIC code of the Originator	Originator BIC

Table 90 pacs.028.001.03 – Request for status update on a recall

Information	Field name
Message ID	Message Identification
Date and time at which the message was created.	Creation Date Time
The Originators reference number of the Transaction message	Transaction Identification
Original transaction reference	Original Transaction Reference
The identification code of the Scheme	Scheme Identification Code
Identification of the Originator Account (IBAN)	Debtor Account Identification
The BIC code of the Originator	Debtor Agent
Identification of the Beneficiary Account (IBAN)	Creditor Account Identification

23.5 camt.003.001.06 (GetAccount)

This message is used to put a query about balance and status on Settlement Account and CMB Headroom and CMB Status. See Section [13.2.1.2](#) for context. The content of the message is described in [Table 91](#) below.

Table 91: camt.003.01.06 (GetAccount)

Information	Field name
Message ID	Message Identifier
Number for Settlement Account/CMB	Account or CMB identifier
BIC for user of Settlement Account	Account User

For more detailed information on the message, see Section 3.3.2.2.1 in *TIPS User Detailed Functional Specification*.

23.6 camt.004.001.07 (ReturnAccount)

This message is used for

- Floor or Ceiling notification for Settlement Account or CMB, see [11.4.3](#) for context. The content of the message is described in [Table 92Table 92](#) and [Table 93Table 93](#) below.
- Answer to query about balance on Settlement Account or CMB, see Section [13.2.1.2](#) above for context. The content of the message is described in [Table 94Table 94](#) and [Table 95Table 95](#) below.

Table 92: camt.004.001.07 (ReturnAccount) - Floor or Ceiling notification for Settlement Account

Information	Field name
Message ID	Message Identifier
Time at which notification was triggered	Timestamp of the Notification
ID of the original request – always “NOTPROVIDED” (as notification occurs without query)	Original Query Message Identifier
Settlement Account number	TIPS Account Identifier
Settlement Account currency – always “SEK”	Currency
BIC11 for RIX-INST Participant	TIPS Participant Identifier
Current Settlement Account balance	Current Balance
An indicator of zero or positive Balance (Credit Amount), should always be “CRDT”	Credit Debit Indicator

For more detailed information on the message, see Section 3.3.2.2.2, Table 93, in *TIPS User Detailed Functional Specification*.

Table 93: camt.004.001.07 (ReturnAccount) - Floor or Ceiling notification for CMB

Information	Field name
Message ID	Message Identifier
Time at which notification was triggered	Timestamp of the Notification
ID of the original request – always “NOTPROVIDED” (as notification occurs without query)	Original Query Message Identifier
Settlement Account number	TIPS Account Identifier
Settlement Account currency – always “SEK”	Currency
BIC11 for RIX-INST Participant	TIPS Participant Identifier
CMB number	TIPS CMB Identifier

Information	Field name
Limit for CMB	CMB Limit
Headroom for CMB	CMB Headroom
An indicator of zero or positive Balance (Credit Amount), should always be "CRDT"	Credit Debit Indicator

For more detailed information on the message, see Section 3.3.2.2.2, Table 82, in *TIPS User Detailed Functional Specification*.

Table 94: camt.004.001.07 (ReturnAccount) - Settlement Account balance query

Information	Field name
Message ID, determined by RIX-INST	Message Identifier
Timestamp when the balance was retrieved	Timestamp of the Query
ID for camt.003 message with request	Original Query Message Identifier
Settlement Account number	TIPS Account Identifier
Currency, i.e. "SEK"	Currency
BIC for RIX-INST Participant (account owner)	TIPS Participant Identifier
Current balance on the account	Current Balance
An indicator of zero or positive Balance (Credit Amount), should always be "CRDT"	Credit Debit Indicator
If the account is Blocked for Debit or Blocked for Credit: Blocked for Debit ("TPDB") – Blocked for Credit ("TPCR") – Blocked for Both Debit and Credit ("TPBO"),	Restriction Type Identification
If the account is Blocked for Debit or Blocked for Credit ("BLCK")	Processing Type

For more detailed information on the message, see Section 3.3.2.2.2, Table 89, in *TIPS User Detailed Functional Specification*. For examples of queries and answers regarding Settlement Account, see Section 2.7.1.1 in *TIPS User Detailed Functional Specification*.

Table 95: camt.004.001.07 (ReturnAccount) – CMB Headroom query

Information	Field name
Message ID, determined by RIX-INST	Message Identifier
Timestamp when the balance was retrieved	Timestamp of the Query
ID of camt.003 message with request	Original Query Message Identifier
Number of Settlement Account to which the CMB is linked	TIPS Account Identifier
Currency, i.e. "SEK"	Currency
BIC for RIX-INST Participant (account owner)	TIPS Participant Identifier
CMB number	TIPS CMB Identifier
Limit for CMB	CMB Limit
An indicator of whether the Limit is below or above zero	Credit Debit Indicator
Headroom	CMB Headroom
An indicator of whether the Headroom is zero or positive (a credit balance), should always be "CRDT"	Credit Debit Indicator

Information	Field name
CMB status – only if Blocked for Debit (“DBIT”), Blocked for Credit (“CRDT”) or Blocked for Both Debit and Credit (“BLCK”)	CMB Status

For more detailed information on the message, see Section 3.3.2.2.2, Table 90, in *TIPS User Detailed Functional Specification*. For examples of queries and answers regarding Settlement Account, see Section 2.7.1.2 in *TIPS User Detailed Functional Specification*.

23.7 camt.005.001.07 (GetTransaction)

This message is used to query about the status of a payment transaction (see Section [19.1.1.2](#)). The content of the message is shown in [Table 96Table-96](#) below.

Table 96: camt.005.001.07 (GetTransaction)

Information	Field name
Identification of the message	Message Identifier
Type of the request – always “INPA”	Request Type
BIC of the debtor of the searched Payment Transaction	Debtor
Identification of the Instant Payment Transaction to be found - Transaction Identification in pacs.008 or Return Identification in pacs.004.	Transaction Identification

For more detailed information on the message, see Section 3.3.2.2.3 in *TIPS User Detailed Functional Specification*. For more detailed information on the use of the message see Section 2.7.1.4-5 in *TIPS User Detailed Functional Specification*.

23.8 camt.006.001.07 (ReturnTransaction)

This message is used for answer on query about status for a payment transaction (see Section [19.1.1.2](#)). The content of the message is shown in [Table 97Table-97](#) below ([Table 98Table-98](#) for error scenario).

Table 97: camt.006.001.07 (ReturnTransaction)

Information	Field name
Identification of the message assigned by RIX-INST	Message Identifier
Identification of the originating query message (camt.005)	Original Query Identifier
Type of the request – always “INPA”.	Request Type
Originator of the Payment Transaction	Originator BIC
Beneficiary of the Instant Payment Transaction	Beneficiary BIC
Used to report the following statuses: Settled (“STLD”), Expired (“FNLD”) or Cancelled (“CAND”) and timestamp for settlement.	Payment Status Code + Final Timestamp
Used to report the status Failed (“FAIL”) and the reason for this and timestamp.	Payment Status Code + RTGS Reason
Used to report the status Reserved (“PSTL”).	Payment Status Code + Pending
Used to report timestamps related to the payment transaction:	Payment Status Code + Proprietary Timestamp

<ul style="list-style-type: none"> - Originator's acceptance timestamp – "ACCP" - Payment transaction reception timestamp (from the originator) – "ORCV" - Payment transaction forwarding timestamp (to the beneficiary) – "BFWD" - Confirmation reception timestamp (from the beneficiary) – "BRCV" - Confirmation to the originator timestamp – "OFWD" 	
Amount of the reported Payment Transaction – with currency code ("SEK")	Payment Transaction Amount
Type of the reported payment – always "EXP"	Transaction Type
Identification of the Instant Payment Transaction - Transaction Identification in pacs.008 or Return Identification in pacs.004	Payment Transaction Reference

Table 98: camt.006.001.07 (ReturnAccount) – error scenario

Information	Field name
Identification of the message assigned by RIX-INST.	Message Identifier
Identification of the originating query message (camt.005)	Original Query Identifier
Type of the request – always "INPA".	Request Type
Specifies the error occurred when processing the originating query message	Operational Error

For more detailed information on the message, see Section 3.3.2.2.4 in *TIPS User Detailed Functional Specification*. For more detailed information on the use of the message see Section 2.7.1.4-5 in *TIPS User Detailed Functional Specification*.

23.9 camt.011.001.06 (ModifyLimit)

This message is used to modify the Limit for CMB. See Section [11.2.2.2](#) above for context. The content of the message is described in [Table 99](#) below.

Table 99: camt.011.001.06 (Modify Limit)

Information	Field name
Message ID	Message Identifier
Time when the message was created	Creation Date Time
BIC11 for CMB's Authorised Account User	CMB User BIC
Type of Limit – always "BILI"	Limit Type
BIC11 for Account Owner requesting modification	Account Owner
Number of the Settlement Account to which the CMB is linked	Account Identification
The new Limit	New Limit Value

For more detailed information on this message, see Section 3.3.2.2.5 in *TIPS User Detailed Functional Specification*. For more detailed information on the use of the message, see Section 2.9.1.8-9 in *TIPS User Detailed Functional Specification*.

23.10 camt.025.001.05 (Receipt)

This message is used for the following purposes:

- Confirming update of a CMB Limit. See Section [11.2.2.2](#) above for context.
- Notifying that a Liquidity Transfer from RIX-INST initiated in RIX-INST via a message has been completed or rejected. See Section [13.6.1](#) above for context.

The content of the message is described in [Table 100Table 100](#) below.

Table 100: camt.025.001.05 (Receipt)

Information	Field name
Message ID	Message Identifier
Time when message was created	Creation Date Time
Message ID of the original message	Original Message Identification
Status – if completed limit modification “COMP”, if rejected message “REJT”	Status Code
If modification rejected – reason for this in the form of a code ²⁰	Status Description

For more detailed information on this message, see Section 3.3.2.2.7 in *TIPS User Detailed Functional Specification*. For more detailed information on the use when updating Limit, see Section 2.9.1.8-9 in *TIPS User Detailed Functional Specification*. For more detailed information on use when completing Liquidity Transfers, see Section 2.5.2.1.1 in *TIPS User Detailed Functional Specification*.

23.11 camt.029.001.09 (ResolutionOfInvestigation)

This message is used by the original Beneficiary Participant or its Instructing Party to reject a Request for Recall. The content of the message is described in [Table 101Table 101](#) below. Possible error codes are shown in [Annex 6 Annex 6](#).

Table 101: camt.029.001.09 (ReturnOfInvestigation)

Information	Field name
Unique assignment ID	Assignment + Identification
BIC for assignment originator	Assigner
BIC for assignment beneficiary	Assignee
Time and date when assignment was created	Assignment + Creation Date Time
Specifies the status of Investigation and presented in coded form.	Status + Confirmation
Unique ID of Cancellation	Cancellation Status Identification
Message ID of the original message	Original Message identification

²⁰ See Section 4.2.2 in *TIPS User Detailed Functional Specification*.

Original message (pacs.008.001.08)	Original Message Name Identification
Final beneficiary's reference for original transaction	Original End to End identification
Message ID of original transaction	Original Transaction Identification
Specifies status of cancellation request (RJCR)	Transaction Cancellation Status
Set of elements that provide detailed information on the cause of the cancellation (LEGL, AGNT, CUST).	Cancellation Status Reason Information
Beneficiary Participant's BIC	Cancellation Status Reason Information + Originator
Reason code for non-acceptance of the Recall	Cancellation Status Reason Information + Reason
Reason for cancellation in coded form	Cancellation Status Reason Information + Reason ++ Code
Reason for the status in free-text form.	Cancellation Status Reason Information + Reason ++ Proprietary
Original transaction reference	Original Transaction Reference
ID of original debtor account (IBAN)	Debtor Account Identification
ID of original creditor account (IBAN)	Creditor Account Identification

23.12 camt.050.001.05 (LiquidityCreditTransfer)

This message is used to request a Liquidity Transfer from RIX-INST to RIX-RTGS. See Section [13.4.3](#) above for context. The content of the message is described in [Table 102](#) below.

Table 102: camt.050.001.05 (LiquidityCreditTransfer)

Information	Field name
Message ID	Message Identifier
Liquidity transfer ID	Instruction Identification
Reference to RIX-RTGS – “NOTPROVIDED” unless otherwise stated	End to End Identification
BIC for the RIX-RTGS Participant that owns the RIX-RTGS Settlement Account to be credited	Creditor
Number of the Settlement Account in RIX-RTGS that is to be credited	Creditor Account
Liquidity Transfer amount	Transferred Amount
BIC11 for the RIX-INST Participant that owns the RIX-INST Account that is to be debited	Debtor
Number of the Settlement Account in RIX-INST that is to be debited	Debtor Account
Value Date, must correspond to the current Value Date in RIX	Settlement Date

For more detailed information on the message, see Section 3.3.2.2.10, Table 102, in *TIPS User Detailed Functional Specification*. For examples of use of the message, see Section 2.5.2. in *TIPS User Detailed Functional Specification*.

23.13 camt.052.001.06 (BankToCustomerAccountReport)

This message is used to send a Statement of Account Turnover for all a RIX-INST Participant's Settlement Accounts. See Section [11.4.1](#) above for context. The content of the message is described in [Table 103Table 103](#) below.

Table 103: camt.052.001.06 (BankToCustomerAccountReport)

Information	Field name
Message ID	Message Identifier
Time when message was created	Creation Date Time
For each Settlement Account	
- Identifier for the Settlement Account on the Statement of Account Turnover	Report Identifier
- Time when the report was created (same as when the message was created)	Creation Date Time
- Number of the Settlement Account in RIX-INST	Account Identification
- Settlement Account currency, i.e. "SEK"	Account Currency
- BIC for RIX-INST Participant (account owner)	Account Owner
- Type of balance – "OPBD" for opening balance	Balance Type
- Opening balance at start of RIX Value Date	Amount
- Sign on balance – always "CRDT"	Credit/debit Indicator
- Type of balance – "CLBD" for closing balance	Balance Type
- Closing balance at end of RIX Value Date	Amount
- Sign on balance – always "CRDT"	Credit/debit Indicator
- Value Date in RIX that the information refers to	RTGS business date
- Total credits on Settlement Account during the day	Sum of credits
- Total debits on Settlement Account during the day	Sum of debits

For more detailed information on the message, see Section 3.3.2.2.11 in *TIPS User Detailed Functional Specification*. For more detailed information on the Statement of Account Turnover, see Section 2.8.1 in *TIPS User Detailed Functional Specification*.

23.14 camt.053.001.06 (BankToCustomerStatement)

This message is used for Statement of Account for all a RIX-INST Participant's Settlement Accounts. See Section [11.4.2.1](#) for context. The content of the message is described in [Table 104Table 104](#) below.

Table 104: camt.053.001.06 (BankToCustomerStatement)

Information	Field name
Message ID	Message Identifier

Information	Field name
Time when message was created	Creation Date Time
For each Settlement Account	
- Identifier for the Settlement Account on the Statement of Account	Statement Identifier
- Time when information on Settlement Account was created (same as for the message)	Creation Date Time
- Starting-point (expressed in UTC) for which the Statement of Account is issued (if more than one per day)	Start Timestamp
- End-point (expressed in UTC) for which the Statement of Account is issued (if more than one per day)	End Timestamp
- Number of the Settlement Account in RIX-INST	Account Identification
- Settlement Account currency, i.e. "SEK"	Account Currency
- BIC for RIX-INST Participant (account owner)	Account Owner
- Type of balance – "CLBD" for closing balance	Balance Type
- Balance on the Settlement Account in RIX-INST (based on latest available data), including currency	Amount
- Sign on balance – always "CRDT"	Credit/debit Indicator
- Value Date in RIX that the information refers to	RTGS business date
- For all settled transactions (Payment Transaction and Liquidity Transfer)	Entry
- Transaction reference	Transaction Reference
- Transaction amount with currency	Transaction Amount
- Sign on amount – "CRDT" for credit and "DBIT" for debit	Transaction Credit/debit Indicator
- Transaction status – always "BOOK"	Transaction Status
- Settlement time	Settlement timestamp
- Bank transaction code for the transaction – always "PMNT"	Bank Transaction Code
- Transaction type – "IRCT" for debited Payment Transaction, "RRCT" for credited Payment Transaction, "ICDT" for debited (outbound) Liquidity Transfer Transaction and "RCDT" for credited ("inbound") Liquidity Transfer Transaction	Bank Transaction Code Family
- Transaction sub-type – always "FICT"	Bank Transaction Code SubFamily
- Type of balance – always "BFTS" before the transaction	Transaction Account Balance Type
- Starting balance before completed transaction	Transaction Account Balance
- Type of balance – always "FTTS" after the transaction	Transaction Account Balance Type
- Final balance after completed transaction	Transaction Account Balance
- Transaction amount with currency	Transaction Amount
- Sign on amount – "CRDT" for credit and "DBIT" for debit	Transaction Credit/debit Indicator

Information	Field name
- BIC for originating Authorised Account User	Transaction Originator BIC
- BIC for beneficiary Authorised Account User	Transaction Beneficiary BIC

For more detailed information on the message, see Section 3.3.2.2.12 in *TIPS User Detailed Functional Specification*. For more detailed information on the Statement of Account, see Section 2.8.2 in *TIPS User Detailed Functional Specification*.

23.15 camt.054.001.06 (BankToCustomerDebitCreditNotification)

This message is used to notify about Liquidity Transfers entered on a Settlement Account in RIX-INST. See Section [13.6.1](#) above for context. The content of the message is described in [Table 105](#) below.

Table 105: camt.054.001.06 (BankToCustomerDebitCreditNotification)

Information	Field name
Message ID	Message Identifier
Time when message was created	Creation Date Time
Notification ID (same as Message ID)	Notification Identifier
Time when notification was created (same as when the message was created)	Notification Creation Date Time
The Settlement Account number	Account Identifier
Liquidity Transfer amount	Notification Amount
If credit or debit - "CRDT" or "DBIT"	Credit Debit Indicator
Liquidity Transfer status – always "BOOK"	Status
Time for entry	Booking Date
Type of transaction – always "PMNT"	Bank Transaction Code Domain
If Liquidity Transfer to or from RIX-INST - "RCDT" or "ICDT"	Bank Transaction Family Code
Transaction sub-type – always "FICT"	Bank Transaction Sub Family Code
Liquidity Transfer message ID	Instruction Identification
Any reference in the message – if there is no reference, state "NOTPROVIDED"	End to End reference
Liquidity Transfer amount	Transaction Amount
If credit or debit - "CRDT" or "DBIT"	Credit Debit Indicator
Account owner for the account to be debited – i.e. BIC for the RIX-RTGS Participant if a Liquidity Transfer from RIX-RTGS to RIX-INST, or BIC for RIX-INST Participant if a Liquidity Transfer from RIX-INST to RIX-RTGS	Debtor

Information	Field name
Account number of the account to be debited – i.e. for the Settlement Account in RIX-RTGS if a Liquidity Transfer from RIX-RTGS to RIX-INST, or for the Settlement Account in RIX-INST if a Liquidity Transfer from RIX-INST to RIX-RTGS	Debtor Account
Account owner for the account to be credited – i.e. BIC for the RIX-INST Participant if a Liquidity Transfer from RIX-RTGS to RIX-INST, or BIC for RIX-RTGS Participant if a Liquidity Transfer from RIX-INST to RIX-RTGS	Creditor
Account number of the account to be credited – i.e. for the Settlement Account in RIX-INST if a Liquidity Transfer from RIX-RTGS to RIX-INST, or for the Settlement Account in RIX-RTGS if a Liquidity Transfer from RIX-INST to RIX-RTGS	Creditor Account

More detailed information on the message can be found in Section 3.3.2.2.14 in *TIPS User Detailed Functional Specification*. More detailed information on use can be found in Sections 2.5.1.1.1 and 2.5.2.1.1 in *TIPS User Detailed Functional Specification*.

23.16 camt.056.001.08 (FIToFIPaymentCancellationRequest)

The message can be used to request a Recall for an already settled Payment in RIX-INST. The content of the message is described in [Table 106](#) below. Possible error codes are shown in [Annex 6](#).

Table 106: camt.056.001.08 (FIToFIPaymentCancellationRequest)

Information	Field name
Unique assignment ID	Assignment Identification
BIC for actor sending the Recall	Assigner
BIC for beneficiary of the Recall	Assignee
Time when message was created	Creation Date Time
Identification of Payment Instruction that is to be cancelled	Underlying
Set of elements that provide information on the original transactions to which the cancellation message refers	Transaction Information
Specific reference from the Participant that initiated the Recall	Cancellation Identification
Message ID of the original message	Original Message Identification
Original message (pacs.008.001.08)	Original Message Name Identification
Message ID of original transaction	Original Transaction Identification
Original settlement amount	Original Interbank Settlement Amount
Reason code for the Recall	Cancellation Status Reason Information + Reason
Original transaction reference	Original Transaction Reference
Account (IBAN) debited in accordance with the original transaction	Debtor Account Identification
Account (IBAN) credited in accordance with the original transaction	Creditor Account Identification

23.17 acmt.010.001.02 (AccountRequestAcknowledgement)

This message is used to confirm that a message ([acmt.015.001.02 \(AccountExcludedMandateMaintenanceRequest\)](#)~~acmt.015.001.02 (AccountExcludedMandateMaintenanceRequest)~~) about a status modification (Blocked for Debit/Credit for a CMB) has been implemented. See Section [11.3.1.2](#) above for context. The content of the message is described in ~~Table 107~~[Table 107](#) below.

Table 107: acmt.010.001.02 (AccountRequestAcknowledgement)

Information	Field name
Type of request – always “MNTN”	Request Type
Message ID	Message Identification
Time when message was created	Creation Date Time
Message ID – same as above	Process Identification
Time when message was created – same as above	Procedure Date Time
Original message (i.e. the message in which the status modification was requested) ID	Acknowledged Message Identification
Time when the request was created in RIX-INST – same time as above	Acknowledged Date Time
Status for the request – always “COMP”	Status
CMB number	Account Identification
CMB currency – always “SEK”	Currency
BIC11 for Account Owner or Authorised Account User of the CMB	Organisation Identification
BIC11 for Account Owner (RIX-INST Participant)	Account Servicer Identification

For more detailed information on this message, see Section 3.3.2.3.1 in *TIPS User Detailed Functional Specification*. For more detailed information on the use of the message, see Section 2.9.1.1.4 in *TIPS User Detailed Functional Specification*.

23.18 acmt.011.001.02 (AccountRequestRejection)

This message is used by RIX-INST to notify a rejection of a message ([acmt.015.001.02 \(AccountExcludedMandateMaintenanceRequest\)](#)~~acmt.015.001.02 (AccountExcludedMandateMaintenanceRequest)~~) about a status modification (Blocked for Debit/Credit for a CMB). See Section [11.3.1.2](#) above for context. The content of the message is described in ~~Table 108~~[Table 108](#) below.

Table 108: camt.011.001.02 (AccountRequestRejection)

Information	Field name
Type of request – always “MNTN”	Request Type
Reason for rejection - code ²¹	Rejection Reason

²¹ See Section 4.2.2 in *TIPS User Detailed Functional Specification*.

Information	Field name
Original message (i.e. the message in which the status modification was requested) ID	Rejected Request Identifier
Time when the request was created in RIX-INST – same time as in corresponding field below	Rejected Request Date Time
Message ID	Message Identification
Time when message was created	Creation Date Time
Message ID – same as above	Process Identification
Time when message was created	Procedure Date Time
BIC11 for Account Owner	Account Servicer Identification
BIC11 for Account Owner or Authorised Account User for the CMB	Organisation Identification

For more detailed information on this message, see 1 Section 3.3.2.3.2 in *TIPS User Detailed Functional Specification*. For more detailed information on the use of the message, see Section 2.9.1 in *TIPS User Detailed Functional Specification*.

23.19 acmt.015.001.02 (AccountExcludedMandateMaintenanceRequest)

This message is used to Block a CMB for Debit/Credit or to remove a Block. See Section [11.3.1.2](#) above for context. The content of the message is described in [Table 109Table 109](#) below.

Table 109: acmt.015.001.02 (AccountExcludedMandateMaintenanceRequest)

Information	Field name
Message ID	Message Identification
Time when message was created	Creation Date Time
Message ID – not used by RIX-INST, but mandatory	Process Identification
Time when message was created – not used by RIX-INST, but mandatory	Procedure Date Time
CMB number	Account Identification
CMB currency – always “SEK”	Currency
Type of modification – to block “ADDD”, to remove a block “DELE”	Restriction Modification Type
Type of block – for Blocked for Debit “TADE”. For Blocked for Credit “TACR”, for Blocked for both Debit and Credit “TABO”	Restriction Type Code
Time from when the modification shall apply – not used by RIX-INST, but mandatory	Restriction Valid From
BIC11 for Account Owner	Account Servicer Identification
Organisation information – not used by RIX-INST, but mandatory according to ISO	Organisation

For more detailed information on *the message*, see Section 3.3.2.3.3 in *TIPS User Detailed Functional Specification*.

23.20 admi.007.001.02 (ReceiptAcknowledgement)

This message is used to notify that a message to RIX-INST has already been rejected in RIX-INST's "gateway" (ESMIG). See Chapter 5 above for context. The content of the message is described in [Table 110](#) below.

Table 110: admi.007.001.02 (ReceiptAcknowledgement)

Information	Field name
Message ID	Message Identification
Message ID for the rejected message – "NONREF" if it cannot be identified	Related Reference
Error code 1071 if the digital signature is not valid, 1074 if RIX-INST cannot answer a query within an established time-limit – network service Store & Forward will be used 1076 if RIX-INST cannot answer a query with an instant message as a result of size restriction – network service Store & Forward will be used 1077 if RIX-INST cannot answer a query with an instant message as a result of size restriction and network service Store & Forward cannot be used X001 validation error against message scheme	Status Code
Description of error – "Parsing error" is stated in the event of error code X001	Description

More detailed information on the message can be found in Section 1.5.4.3 of *Eurosystem Single Market Infrastructure Gateway - User Detailed Functional Specification*.

23.21 MT 012 (Sender Notification)

This message is used to notify a RIX-RTGS Participant via SWIFT that a Liquidity Transfer has been completed. See Section 13.6.2 above for context.

More detailed information on the message can be found in p. 5.11 *Annex A2, Incoming Fund Settlement Instructions, to RIX-RTGS Instructions*.

23.22 MT 019 (Abort Notification)

This message is used to notify a RIX-RTGS Participant via SWIFT that a Liquidity Transfer has not been completed. See Section 13.6.2 above for context.

More detailed information on the message can be found in p. 5.12 *Annex A2, Incoming Fund Settlement Instructions, to RIX-RTGS Instructions*.

23.23 MT 202 (General Financial Institution Transfer)

This message is used for the following purposes:

- To initiate a Liquidity Transfer from RIX-RTGS to RIX-INST. See Section [13.3.1](#) above for context. More detailed information on the message for this use can be found in Section 2.1 of Instructions for functions in RIX-RTGS related to RIX-INST.
- To initiate a Liquidity Transfer from RIX-INST to RIX-RTGS. See Section [13.4.1](#) above for context. More detailed information on the message for this use can be found in Section 2.2 of Instructions for functions in RIX-RTGS related to RIX-INST .
- To notify of a Liquidity Transfer received by RIX-RTGS from RIX-INST. See Section [13.6.2](#) above for context. More detailed information on the message can be found in Section 4.2 of Instructions for functions in RIX-RTGS related to RIX-INST .

23.24 MT 204 (Financial Markets Direct Debit Message)

This message is used to notify a RIX-RTGS Participant that a Standing Liquidity Transfer from RIX-RTGS to RIX-INST has been triggered, but that it is up to the RIX-RTGS Participant to determine whether it shall be completed. See Section [13.3.3](#) and [13.3.4](#) above. For context.

More detailed information on the message can be found in Section 4.1 of Instructions for functions in RIX-RTGS related to RIX-INST .

23.25 MT 296 (Answer)

This message is used to notify a RIX-RTGS Participant via SWIFT that a Liquidity Transfer has not been completed. See Section [13.6.2](#) above for context.

More detailed information on the message can be found in A2:8 in *Annex A2, Incoming Fund Settlement Instructions, to RIX-RTGS Instructions*.

23.26 MT 900 (Confirmation of Debit)

This message is used to notify a RIX-RTGS Participant via SWIFT that a Liquidity Transfer to RIX-RTGS has been completed. See Section [13.6.2](#) above for context.

More detailed information on the message can be found in A2:1 in *Annex A2, Incoming Fund Settlement Instructions, to RIX-RTGS Instructions*.

23.27 MT 910 (Confirmation of Credit)

This message is used to notify a RIX-RTGS Participant via SWIFT that a Liquidity Transfer to RIX-INST has been completed. See Section [13.6.2](#) above for context.

More detailed information on the message can be found in A2:2 in *Annex A2, Incoming Fund Settlement Instructions, to RIX-RTGS Instructions*.

Annexes

Annex 1 – Concepts and definitions

Concept	Definition
A2A User	A <i>User</i> communicating with RIX-INST via application
Accession Agreement	Agreement on participation in <i>RIX</i> , which makes the <i>Terms and Conditions</i> applicable.
Ad-hoc Liquidity Transfers	A <i>Liquidity Transfer</i> done without having been registered in advance as a <i>Standing Liquidity Transfer</i> .
Authorised Account User	Party that can use a <i>Settlement Account</i> or a <i>Credit Memorandum Balance</i> as payer or beneficiary of <i>Payments</i> . Each <i>Authorised Account User</i> is identified by a unique BIC11, and can only be authorised for a single <i>Settlement Account</i> or <i>Credit Memorandum Balance</i> . For a <i>Settlement Account</i> , there can be several <i>Authorised Account Users</i> while for a <i>Credit Memorandum Balance</i> , there can only be one <i>Authorised Account User</i> .
BIC	A code that identifies a financial institution or similar, Business Identifier Code. Can be 8 or 11 digits.
BIC8	An 8-digit <i>BIC</i>
BIC11	An 11-digit <i>BIC</i>
Beneficiary Participant	A <i>RIX-INST Participant</i> that receives a <i>Payment</i> in <i>RIX-INST</i> and whose account in <i>RIX-INST</i> is intended to be credited.
Blocked for Credit	Means that <i>Payments</i> to a <i>Participant</i> , or to a <i>Settlement Account</i> and to <i>CMBs</i> linked to the <i>Participant</i> or <i>Settlement Account</i> , or to a specific <i>CMB</i> are rejected. Blocked for Credit can refer to <i>RIX-INST</i> or <i>RIX-RTGS</i> or both services.
Blocked for Debit	Means that <i>Payments</i> for a <i>Participant</i> , or from a <i>Settlement Account</i> and to <i>CMBs</i> linked to the <i>Participant</i> or <i>Settlement Account</i> , or from a specific <i>CMB</i> are rejected. Blocked for Credit can refer to <i>RIX-INST</i> or <i>RIX-RTGS</i> or both services.
Business Day	A day that is not a Saturday, Sunday or public holiday in Sweden, or Midsummer's Eve, Christmas Eve or New Year's Eve.
Ceiling Amount	An amount that can result in a notification if the balance on a <i>Settlement Account</i> in <i>RIX-INST</i> , or the <i>Headroom</i> for a <i>CMB</i> in <i>RIX-INST</i> exceeds it.
CMB	See <i>Credit Memorandum Balance</i> .
CRDM GUI	User interface for RIX-INST CRDM
Credit Memorandum Balance	An accounting function for a <i>Settlement Account</i> in <i>RIX-INST</i> provided by a <i>RIX-INST Participant</i> .
CUG	Closed User Group, a user group for communication with a service, e.g. <i>RIX-INST</i>
Designated Settlement System	A settlement system that has been registered at the European Securities and Markets Authority in accordance with the Swedish Act on the Settlement of Obligations on the Financial Market (1999:1309) ("The Settlement Act") and

Concept	Definition
	Directive 98/26/EC of the European Parliament and of the Council of 19 May 1998 on settlement finality in payment and securities settlement systems ("Settlement Finality Directive").
Distinguishing Name (DN)	See <i>Technical Address</i> .
DN	Distinguishing Name. See <i>Technical Address</i> .
Eurosystem	The central banks in the Euro countries and the European Central Bank (ECB)
Floor Amount	An amount that can result in a notification if the balance on a <i>Settlement Account</i> in <i>RIX-INST</i> , or the <i>Headroom</i> for a <i>CMB</i> in <i>RIX-INST</i> goes below it.
Headroom	The amount that at a specific time can be used for <i>Payments</i> from a <i>Credit Memorandum Balance (CMB)</i> .
Indirect Participant	An institution that can be a <i>RIX Participant</i> according to the Master Document B.3.1.1 and that has chosen not to become a <i>RIX Participant</i> but instead chosen to allow another institution (<i>RIX Participant</i>) mediate its <i>Payments</i> in <i>RIX</i> .
Instant Payment	A <i>Payment</i> settled instantly normally between two different financial institutions.
Instructing Party	An agent for an <i>Originating Participant</i> and/or a <i>Beneficiary Participant</i> . The Instructing Party has no relationship with the Riksbank and the commissioning Participant is fully responsible for the Instructing Party's actions.
Intraday Credit	Credit against collateral during a <i>Value Date</i> . Exists only in <i>RIX-RTGS</i> .
Investigation	The <i>Originating Participant</i> can request a status update of a previously sent <i>Instant Payment</i> .
ISO	International Organization for Standardization
Limit	The amount of liquidity on the <i>Settlement Account</i> in <i>RIX-INST</i> over and above the net of <i>Payments</i> to and <i>Payments</i> from the <i>CMB</i> to which the <i>CMB</i> has access.
Liquidity Transfer	A transfer of liquidity between a <i>Settlement Account</i> in <i>RIX-RTGS</i> and a <i>Settlement Account</i> in <i>RIX-INST</i> .
Loan Account	An account in <i>RIX-RTGS</i> where credit is booked.
NCT Inst	NPC Instant Credit Transfer, a payment regulatory framework established by <i>NPC</i> .
Net Balance in RIX	A balance which corresponds to the sum of both the balances on a <i>RIX Participant's Settlement Account</i> and <i>Loan Account</i> in <i>RIX-RTGS</i> and the balances on all the <i>RIX Participant's Settlement Accounts</i> in <i>RIX-INST</i> .
Network Service Provider	A provider of network services used to communicate with <i>RIX-INST</i>
NPC	Nordic Payments Council, a payment council founded by the bankers' associations in Denmark, Finland and Sweden.
NSP	See <i>Network Service Provider</i> .
Originating Participant	A <i>RIX-INST Participant</i> that initiates a <i>Payment</i> in <i>RIX-INST</i> and whose account in <i>RIX-INST</i> is intended to be debited.

Concept	Definition
Participant	An institution that has conclude an Accession Agreement concerning participation in RIX.
Payment	A <i>Payment Instruction</i> or <i>Payment Transaction</i> .
Payment Instruction	An instruction to RIX-INST to settle a <i>Payment</i> , but where the <i>Payment Instruction</i> has not yet been assessed for validation.
Payment Request	A forwarding of a <i>Payment Transaction</i> to the <i>Beneficiary Participant</i> or its <i>Instructing Party</i> carried out by RIX-INST after the payment amount has been reserved on the <i>Originating Participant's Settlement Account</i> .
Payment Service Provider	Legal entity covered by Article 1.1 in Directive 2015/2366/EU of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market or a legal entity outside the European Union permitted to conduct similar operations in its country of domicile.
Payment Transaction	A <i>Payment Instruction</i> to RIX-INST where validation has begun.
Reachable Party	An Authorised Account User whose identifier (BIC11) can be used when settling a <i>Payment</i> on a RIX-INST Participant's account. If the Reachable Party is not the same legal entity as the <i>RIX-INST Participant</i> , the Reachable Party has no relationship with the Riksbank.
Recall	Recall of a previously settled <i>Instant Payment</i> .
Recall Answer	Answer from the original <i>Beneficiary Participant</i> or its Instructing Party to a request for <i>Recall</i> .
Recall Assigner	The party requesting a <i>Recall</i> .
RIX	The Riksbank's <i>Designated Settlement System</i> that provides the <i>RIX-RTGS</i> and <i>RIX-INST Settlement Services</i> where settlement takes place between accounts at the Riksbank.
RIX-INST	<i>RIX Settlement Service</i> for <i>Instant Payments</i> .
RIX-INST CRDM	Application for handling reference data used in RIX-INST. Available via the CRDM GUI user interface.
RIX-INST Online	User interface for access to certain information concerning RIX-INST.
RIX-INST Participant	An <i>Participant</i> in RIX certified for participation in RIX-INST.
RIX-INST Settlement Account	The account in the <i>RIX-INST Settlement Service</i> on which settlement (debiting and crediting) takes place.
RIX Participant	An institution that has concluded an Accession Agreement concerning participation in RIX.
RIX-RTGS	<i>RIX Settlement Service</i> for high value payments.
RIX-RTGS Agent	A <i>Participant</i> in RIX certified for participation in the <i>RIX-RTGS Settlement Service</i> , and who has consented to the <i>Participant's Settlement Account</i> in RIX-RTGS being charged for interest or fees that refer to a <i>Participant</i> in RIX certified for

Concept	Definition																		
	participation in <i>RIX-INST</i> but not in <i>RIX-RTGS</i> . The latter <i>Participant</i> can use RIX-RTGS Agent for liquidity transfers to or from its accounts in <i>RIX-INST</i> .																		
RIX-RTGS Online	User interface, with regard to RIX-INST, for access to certain information concerning RIX-RTGS and for registration of <i>Standing Liquidity Transfers</i> and <i>Ad-hoc Liquidity Transfers</i> to e.g. RIX-INST.																		
RIX-RTGS Settlement Account	The account in the <i>RIX-RTGS Settlement Service</i> on which settlement (debiting and crediting) takes place.																		
Role	A set of privileges to a certain number of functionalities																		
Settlement Service	A service that enables final settlement of Payments (transfers) between <i>Participants</i> in the <i>Settlement Service</i> .																		
Single Instructing Party (SIP)	An <i>Instructing Party</i> that is common for both the <i>Originating Participant</i> and the <i>Beneficiary Participant</i> , often for all parties in a specific payment flow.																		
Single Instructing Party Settlement Model	A settlement model by means of which a <i>Payment</i> is settled in <i>RIX-INST</i> without reservation and <i>Payment Query</i> to and subsequent confirmation from the <i>Beneficiary Participant</i> . A condition is that both the <i>Originating Participant</i> and the <i>Beneficiary Participant</i> have a <i>Single Instructing Party</i> and that this has been registered in <i>RIX-INST</i> with such authorisation.																		
SIP Model	See <i>Single Instructing Party Settlement Model</i> .																		
Standard Settlement Model	A settlement model according to which funds are first reserved on the <i>Originating Participant's</i> account in <i>RIX-INST</i> and the <i>Beneficiary Participant</i> confirms the <i>Payment</i> after having received a <i>Payment Request</i> and before it is settled in <i>RIX-INST</i> .																		
Standing Conditional Liquidity Transfer	A <i>Standing Liquidity Transfer</i> where execution and the amount are dependent on the current balance on the <i>Settlement Account</i> in <i>RIX-INST</i> .																		
Standing Liquidity Transfer	A recurring Liquidity Transfer that takes place at a specific time or event (normally) each day.																		
SWIFT-x character set*	<p>Character set that includes:</p> <table> <tr> <td>a-z</td><td>26 small letters in the Latin alphabet</td></tr> <tr> <td>A-Z</td><td>26 capital letters in the Latin alphabet</td></tr> <tr> <td></td><td>10 numerical characters</td></tr> <tr> <td>/</td><td>slash</td></tr> <tr> <td>-</td><td>dash</td></tr> <tr> <td>?</td><td>question-mark</td></tr> <tr> <td>:</td><td>colon</td></tr> <tr> <td>(</td><td>open bracket</td></tr> <tr> <td>)</td><td>close bracket</td></tr> </table>	a-z	26 small letters in the Latin alphabet	A-Z	26 capital letters in the Latin alphabet		10 numerical characters	/	slash	-	dash	?	question-mark	:	colon	(open bracket)	close bracket
a-z	26 small letters in the Latin alphabet																		
A-Z	26 capital letters in the Latin alphabet																		
	10 numerical characters																		
/	slash																		
-	dash																		
?	question-mark																		
:	colon																		
(open bracket																		
)	close bracket																		

Concept	Definition
	<p>.</p> full-stop
	<p>,</p> comma
	<p>'</p> apostrophe
	<p>+</p> plus
	<p> </p> space
	<p>CR</p> Carriage Return
	<p>LF</p> Line Feed
Target Balance	The balance on a <i>Settlement Account</i> in <i>RIX-INST</i> which a <i>Standing Conditional Liquidity Transfer</i> tries to achieve.
Technical Address	An address that is distinguishing and is used when sending and receiving messages, etc. Also referred to as Distinguishing Name (DN)
Terms and Conditions	Terms and Conditions for RIX and Monetary Policy Instruments. The regulatory framework that applies to participation in <i>RIX</i> .
TIPS	TARGET Instant Payment Settlement, a <i>Settlement Service</i> for <i>Instant Payments</i> in Euro provided by the <i>Eurosystem</i>
U2A User	A <i>User</i> that communicates with RIX-INST via user interfaces
User	A person (<i>U2A user</i>) or application (<i>A2A user</i>) that communicates with RIX-INST
Value Date	The date on which, from an interest point of view, a transaction is regarded to have been settled in <i>RIX</i> . The Value Date does not necessarily correspond to the calendar day on which the settlement takes place. Only <i>Business Days</i> can be Value Dates.
Virtual RIX Account	A virtual account, the balance of which corresponds to the sum of both the balances on a <i>RIX Participant's Settlement Account</i> and <i>Loan Account</i> in <i>RIX-RTGS</i> and the balances on all the <i>RIX Participant's Settlement Accounts</i> in <i>RIX-INST</i> .

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Annex 4 – List of forms

Form	See Section
Form I B1 – Registration of customer information – RIX-INST Participant	10.2.1
Form I B2 – Power of attorney	8.2.1
Form I B3 – Settlement Account Order	11.2.1
Form I B4 – Order for additional Authorised Account User	11.2.1
Form I B5 – CMB Order	11.2.1
Form I B6 – Power of attorney for Instructing Party	10.4.1
Form I B7 – Order of notifications from RIX-RTGS related to RIX-INST	13.6.2
Form I B9 – Order of Users	8.1.2
Form I B10 – Order of Single Instructing Party	10.5.1
Form I B11 – Consent for debiting of fees and interest	10.6
Form I B12 – Power of attorney for RIX-RTGS Agent	10.6

Annex 5 – References to other documents

Document	Referred to in following section
Annex A2 – Incoming Messages, to RIX-RTGS Instructions ⁱⁱ	23.21 , 23.22 , 23.25 , 23.26 , 23.27
Annex A10 – Technical specifications, to RIX Instructions ⁱⁱ	6
AR.1.1 Technical Requirements and Compliance Check ⁱ	5.3.2
AR.1.2 Business Requirements, v1.0 ⁱ	5.3.2
AR.1.3 Hosting Terms & Conditions, v1.0 ⁱ	5.3.2
Collateral Instructions (Annex H4 to the Terms and Conditions for RIX and Monetary Policy Instruments) ⁱⁱ	13.1
Concession contract - SIA-Colt ⁱ	5.3.2
Concession contract - SWIFT ⁱ	5.3.2
ESMIG – User Detailed Functional Specification v2.4.1ⁱ ESMIG User Detailed Functional Specification R2023.JUNⁱ	23.20
U2A Qualified Configurations v1.3.4ⁱ ESMIG-U2A Qualified Configurations v1.3.3	5.2.2.1.1
Instructions for functions in RIX-RTGS related to RIX-INST	13.2.2 , 13.3.1 , 13.3.2 , 13.3.3 , 13.3.4 , 13.4.1 , 13.4.2 , 13.4.4 , 13.4.5 , 13.4.6 ,
NSP Compliance Check Procedure v1.0ⁱ	5.3.2
RIX-RTGS Instructions ⁱⁱ	3.2 , 6 , 12.2 , 13.4.5 , 20 , 21.2.3
TIPS Connectivity Technical requirements v1.0ⁱ	5.2.1.1
TIPS MEPT – Message Exchange Processing for TIPS v1.2ⁱ	11.4.2.2 , 5.2.1.1
TIPS Guide for the on-boarding of new customers v2.0ⁱ	5.3.3
TIPS User Detailed Functional Specification R2023.JUNⁱ TIPS User Detailed Functional Specification v5.0.1ⁱ	5.4 , 15.1 , 15.2 , 15.3.1 , 16.2 , 17.2 , 18.1 , 18.2 , 23.1 , 23.2 , 23.5 , 23.6 , 23.7 , 23.8 , 23.9 , 23.10 , 23.12 , 23.13 , 23.14 , 23.15 , 23.17 , 23.18 , 23.19
TIPS User Handbook R2023.JUNⁱ TIPS User Handbook v5.0.1ⁱ	11.2.2.1 , 11.3.1.1 , 13.2.1.1 , 13.4.4 , 19.1.1.1 , 19.1.2.1 , 19.1.8.1
Terms and Conditions for RIX and Monetary Policy Instruments ⁱⁱ	2.1 , 10.2

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ⁱⁱ Published by the Riksbank, all rights reserved.

Annex 6 – Error codes

The following error codes might exist in messages from RIX-INST, when registering in RIX-INST Online or in RIX-INST CRDM.

Error code	Meaning	Context
DCD1003	Unknown Cash Account. The account must be closed or have Opening Date greater than the current date.	RIX-INST CRDM
DCD1082	Unknown currency code	RIX-INST CRDM
DCD1083	Unknown Party	RIX-INST CRDM
DCD1555	Invalid relations between account type and party type	RIX-INST CRDM
DPD1001	Requestor not allowed	RIX-INST CRDM
DPD1003	Unknown party	RIX-INST CRDM
DS14	User does not exist	RIX-INST Online
R002	Party not existing	RIX-INST Online
R006	Account/CMB not existing	RIX-INST Online
R010	User not allowed to query	RIX-INST Online
R011	User not allowed to approve/revoke the task	RIX-INST Online
R020	CMB not existing	RIX-INST Online

ISO error codes

Error codes	Meaning
AB05	Transaction stopped due to timeout at the Creditor Agent.
AB06	Transaction stopped due to timeout at the Instructed Agent.
AB08	Creditor Agent is not online.
AG09	Original payment never received.
AM02	Amount exceeds the maximum authorised amount for SCTInst
AM03	Specified message amount is an non processable currency outside of existing agreement
AM05	Duplicate payment
AM23	Transaction amount exceeds settlement limit.
CNOR	Beneficiary bank is not registered under this BIC in the CSM
DNOR	Originator bank is not registered under this BIC in the CSM
DS14	The user is unknown on the server
MS01	Reason not specified
TM01	Time-out – maximum execution time has been exceeded

Non-ISO error codes

Error code	Meaning
L001	Unknown Creditor or Creditor Account
L002	Unknown Debtor or Debtor Account

L003	Currency of incoming flow differs from Account currency or RTGS System not configured
L004	The Creditor or the Creditor Account is blocked
L005	The Debtor or the Debtor Account is blocked
L006	Outbound or Inbound LT is a duplicate submission
L007	Failure of the settlement attempt of the instruction due to insufficient cash balance
L008	RTGS system is closed
L009	Invalid content of the field RTGS Status
L010	Unknown RTGS System DN
L011	Order not found
L012	The amount is lower or equal to zero
L014	Restriction Type for TIPS Participant not allowed
R001	Party not existing
R002	Party Type not allowed for blocking/unblocking operations
R003	Restriction Type for Account/CMB not allowed
R005	Account/CMB not existing
R006	Currency not correct
R007	User not allowed to block/unblock the TIPS Account/CMB
R008	CMB not existing
R020	User not allowed to change the Limit
R021	Duplicate instruction
R099	Request not allowed
S001	Data not available
S002	The owner of the debtor account or the debtor account/CMB is blocked
TBL1	The owner of the creditor account or the creditor account/CMB is blocked
TBL2	Unknown Creditor or Creditor Account