Eiropas Savienības
Oficiālais Vēstnesis

LV
L sērija

2025/1970

30.9.2025.

EIROPAS CENTRĀLĀS BANKAS LĒMUMS (ES) 2025/1970

(2025. gada 23. septembris),

ar ko groza Lēmumu (ES) 2022/911 par TARGET-ECB noteikumiem (ECB/2022/22) *(ECB/2025/32)*

EIROPAS CENTRĀLĀS BANKAS PADOME,

ņemot vērā Līgumu par Eiropas Savienības darbību un jo īpaši tā 127. panta 2. punkta ceturto ievilkumu,

ņemot vērā Eiropas Centrālo banku sistēmas un Eiropas Centrālās bankas Statūtus un jo īpaši to 3.1. panta ceturto ievilkumu un 22. pantu saistībā ar 17. pantu,

tā kā:

(1) ECB Padome 2021. gada 11. jūnijā apstiprināja starpvalūtu norēķinu funkcionalitātes ieviešanu TARGET zibmaksājumu norēķinu (*TARGET instant payment settlement*; TIPS) pakalpojuma ietvaros. Pēc tam ECB Padome 2025. gada 31. jūlijā pieņēma Eiropas Centrālās bankas Pamatnostādni (ES) 2025/1889 (ECB/2025/28) ([1]), ar kuru ievieš īpašu starpvalūtu kredīta pārveduma iespēju, kas pazīstama kā TIPS "vienpusējā" ("*one-leg out*", OLO) kredīta pārveduma iespēja. Šī iespēja ļauj nosūtīt un saņemt maksājumus uz vai no citām saderīgām maksājumu sistēmām citās jurisdikcijās vai valūtas zonās, šo darījumu euro posmam izmantojot jau pastāvošo funkcionalitāti.

(2) Pamatnostādnē (ES) 2025/1889 (ECB/2025/28) atspoguļota arī šīs TIPS starpvalūtu norēķinu funkcionalitātes pieejamība TARGET pakalpojumu vispārējā aprakstā, kā arī precizēti un atjaunināti daži citi Eiropas Centrālās bankas Pamatnostādnes (ES) 2022/912 (ECB/2022/8) ([2]) aspekti.

(3) TIPS nodalīto naudas kontu (NNK) un TIPS PS (papildsistēmas) tehnisko kontu turētājiem būs iespēja izmantot starpvalūtu norēķinu funkcionalitāti un tādējādi pieņemt TIPS OLO kredīta pārveduma rīkojumus.

(4) Pamatnostādnē (ES) 2022/912 (ECB/2022/8) veiktie grozījumi, kas ietekmē TARGET-ECB noteikumus, būtu jāatspoguļo Eiropas Centrālās bankas Lēmumā (ES) 2022/911 (ECB/2022/22) ([3]).

(5) Tāpēc attiecīgi jāgroza Lēmums (ES) 2022/911 (ECB/2022/22),

IR PIEŅĒMUSI ŠO LĒMUMU.

1. pants

Grozījumi

Lēmuma (ES) 2022/911 (ECB/2022/22) I pielikumu groza saskaņā ar šī lēmuma pielikumu.

([1]) Eiropas Centrālās bankas Pamatnostādne (ES) 2025/1889 (2025. gada 31. jūlijs), ar ko groza Pamatnostādni (ES) 2022/912 par jaunas paaudzes Eiropas automatizēto reālā laika bruto norēķinu sistēmu (TARGET) (ECB/2022/8) (ECB/2025/28) (OV L, 2025/1889, 19.9.2025., ELI: http://data.europa.eu/eli/guideline/2025/1889/oj).

([2]) Eiropas Centrālās bankas Pamatnostādne (ES) 2022/912 (2022. gada 24. februāris) par jaunas paaudzes Eiropas automatizēto reālā laika bruto norēķinu sistēmu (TARGET) un Pamatnostādnes ECB/2012/27 atcelšanu (ECB/2022/8) (OV L 163, 17.6.2022., 84. lpp., ELI: http://data.europa.eu/eli/guideline/2022/912/oj).

([3]) Eiropas Centrālās bankas Lēmums (ES) 2022/911 (2022. gada 19. aprīlis) par TARGET-ECB noteikumiem un Lēmuma ECB/2007/7 atcelšanu (ECB/2022/22) (OV L 163, 17.6.2022., 1. lpp., ELI: http://data.europa.eu/eli/dec/2022/911/oj).

2. pants

Stāšanās spēkā

1. Šis lēmums stājas spēkā ceturtajā dienā pēc tā publicēšanas *Eiropas Savienības Oficiālajā Vēstnesī*.

2. To piemēro ar 2025. gada 6. oktobri.

Frankfurtē pie Mainas, 2025. gada 23. septembrī

ECB priekšsēdētāja
Christine LAGARDE

PIELIKUMS

Lēmuma (ES) 2022/911 (ECB/2022/22) I pielikumu groza šādi:

1) šādi groza I daļu:

a) ar šādu 2.a punktu papildina 3. pantu:

"2a. TARGET allows cross-currency instant payments to be sent to or received from interoperable eligible payment systems in other currencies operating in central bank money and using the TIPS platform. Eligible payment systems in other currencies are those owned and/or operated by central banks that have signed a currency participation agreement with the Eurosystem CBs, allowing them to use the TIPS platform as a technical basis to settle instant payments.";

b) ar šādu apakšpunktu aizstāj 17. panta 1. punkta b) apakšpunktu:

"(b) instant payment orders and TIPS OLO credit transfer orders shall be deemed entered into TARGET-ECB and irrevocable at the moment that the relevant funds on the TIPS DCA of the participant or on its TIPS AS technical account are reserved;";

c) ar šādu pantu aizstāj 20. pantu:

"*Article 20*

Compensation Scheme

If, due to a technical malfunction of TARGET, a cash transfer order cannot be settled on the same business day on which it was accepted, or could not be submitted, the ECB shall offer to compensate the participant concerned in accordance with the special procedure laid down in Appendix II.";

2) šādi groza V daļu:

a) ar šādu 3. punktu papildina 1. pantu:

"3. If the TIPS DCA holder exercises its option to accept TIPS OLO credit transfer orders, it shall inform the ECB accordingly.";

b) ar šādu punktu aizstāj 3. panta 1. punktu:

"1. A TIPS DCA holder may designate one or more reachable parties and shall inform the ECB if any of these reachable parties accept TIPS OLO credit transfer orders. Reachable parties shall have adhered to the SCT Inst scheme by signing the SEPA Instant Credit Transfer Adherence Agreement.";

c) ar šādu aa) apakšpunktu papildina 4. panta 1. punktu:

"(aa) TIPS OLO credit transfer orders;";

d) ar šādu punktu aizstāj 6. panta 3. punktu:

"3. After an instant payment order or TIPS OLO credit transfer order has been accepted as set out in Part I, Article 16, TARGET-ECB shall check if sufficient funds are available on the payer's TIPS DCA to effect settlement and the following shall apply:

(a) if sufficient funds are not available, the instant payment order or TIPS OLO credit transfer order shall be rejected;

(b) if sufficient funds are available, the corresponding amount shall be reserved while awaiting the payee's response. In the event of acceptance by the payee of an instant payment order or a TIPS OLO credit transfer order, the order shall be settled and the reservation shall be simultaneously lifted. In the event of rejection by the payee of an instant payment order or a TIPS OLO credit transfer order, or the absence of a timely response, within the meaning of the SCT Inst scheme for the former and the TIPS User Detailed Functional Specifications (UDFS) for the latter, the instant payment order or the TIPS OLO credit transfer order shall be rejected and the reservation shall be simultaneously lifted.";

e) ar šādu punktu aizstāj 6. panta 5. punktu:

"5. Without prejudice to paragraph 3, point (b), the ECB shall reject an instant payment order or TIPS OLO credit transfer order if the amount of the instant payment order or TIPS OLO credit transfer order exceeds any applicable credit memorandum balance (CMB).";

f) ar šādu punktu aizstāj 8. panta 1. punktu:

“1. The TIPS directory is a list of BICs used for the purpose of routing information and comprises the BICs of:

a) TIPS DCA holders;

b) reachable parties.

The TIPS directory shall include information for each BIC as to whether the TIPS DCA holder or reachable party accepts TIPS OLO credit transfer orders.”;

g) ar šādu punktu aizstāj 10. panta 4. punktu:

“4. The ECB shall process instant payment orders and TIPS OLO credit transfer orders of a TIPS DCA holder whose participation in TARGET-ECB has been suspended or terminated under Part I, Article 24(1) or (2) and in relation to which the ECB has reserved funds on a TIPS DCA pursuant to Part V, Article 6(3), point (b), prior to the suspension or termination.”;

h) pievieno šādu 11. pantu:

“*Article 11*

Broadcast messages

1. TIPS DCA holders may use the broadcast message function offered by TIPS, which allows a TIPS DCA holder or a TIPS AS technical account holder to send a message to all other TIPS DCA holders and TIPS AS technical account holders, to send broadcast messages in the following categories:

a) “Immediate downtime start”;

b) “Immediate downtime end”;

c) “Planned downtime”.

2. TIPS DCA holders shall not send “free text messages” or “insolvency messages”. The TIPS DCA holder making use of the broadcast facility retains sole responsibility and liability for the content of any message.”;

3) šādi groza VII daļu:

a) ar šādu pantu aizstāj 1. pantu:

“*Article 1*

Opening and management of a TIPS AS technical account

1. The ECB may on the request of an AS that settles instant payments pursuant to the SCT Inst scheme, TIPS OLO credit transfer orders or near instant payments in its own books, open and operate one or more TIPS AS technical accounts. If the TIPS AS technical account holder exercises its option to accept TIPS OLO credit transfer orders, it shall inform the ECB accordingly.

2. There shall be no debit balance on a TIPS AS technical account.

3. The ancillary system shall use a TIPS AS technical account to collect the necessary liquidity set aside by its clearing members to fund their positions.

4. The ancillary system may opt to receive notifications of the crediting and debiting of its TIPS AS technical account. If the ancillary system opts for this service, notification is provided immediately upon the debit or credit of the TIPS AS technical account.

5. An ancillary system may send instant payment orders and positive recall answers to any TIPS DCA holder or TIPS AS technical account holder, and it may send TIPS OLO credit transfer orders to any TIPS DCA holder or TIPS AS technical account holder which has opted to receive them.

6. An ancillary system shall receive and process instant payment orders, recall requests and positive recall answers from any TIPS DCA holder or TIPS AS technical account holder. If it has informed the ECB of the exercise of its option in accordance with paragraph 1, it shall accept TIPS OLO credit transfer orders from any TIPS DCA holder or TIPS AS technical account hold which has opted to send them.”;

b) ar šādu punktu aizstāj 4. panta 3. punktu:

“3. After an instant payment order or TIPS OLO credit transfer order has been accepted as set out in Part I, Article 16(1), the ECB shall check if sufficient funds are available on the payer’s TIPS AS technical account to effect settlement and the following shall apply:

a) if sufficient funds are not available, the instant payment order or TIPS OLO credit transfer order shall be rejected;

b) if sufficient funds are available, the corresponding amount shall be reserved while awaiting the payee’s response. In the event of acceptance by the payee of an instant payment order or a TIPS OLO credit transfer order, the order shall be settled and the reservation shall be simultaneously lifted. In the event of rejection by the payee of an instant payment order or a TIPS OLO credit transfer order, or the absence of a timely response, within the meaning of the SCT Inst scheme for the former and the TIPS UDFS for the latter, the instant payment order or the TIPS OLO credit transfer order shall be rejected and the reservation shall be simultaneously lifted.”;

c) ar šādu punktu aizstāj 4. panta 5. punktu:

“5. Without prejudice to paragraph 3(b), the ECB shall reject an instant payment order or TIPS OLO credit transfer order if the amount of the instant payment order or TIPS OLO credit transfer order exceeds any applicable credit memorandum balance (CMB).”;

d) ar šādu punktu aizstāj 5. panta 2. punktu:

“2. The recall request shall be forwarded to the payee of the settled instant payment order or the TIPS OLO credit transfer order which may answer with a positive or negative recall answer.”;

e) ar šādu d) apakšpunktu papildina 8. panta 1. punktu:

“d) TIPS OLO credit transfer orders.”;

f) ar šādu punktu aizstāj 9. panta 1. punktu:

“1. The TIPS directory is a list of BICs used for the purpose of routing information and comprises the BICS of:

a) TIPS DCA holders;

b) reachable parties.

The TIPS directory shall include information for each BIC as to whether the TIPS DCA holder or reachable party accepts TIPS OLO credit transfer orders.”;

g) ar šādu punktu aizstāj 11. panta 4. punktu:

“4. The ECB shall process instant payment orders or TIPS OLO credit transfer orders of a TIPS AS technical account holder whose participation in TARGET-ECB reference] has been suspended or terminated under Part I, Article 24(1) or (2) and in relation to which the ECB has reserved funds on a TIPS AS technical account pursuant to Part VII, Article 4(3), point (b), prior to the suspension or termination.”;

h) pievieno šādu 12. pantu:

“*Article 12*

Broadcast messages

1. TIPS DCA holders may use the broadcast message function offered by TIPS, which allows a TIPS DCA holder or a TIPS AS technical account holder to send a message to all other TIPS DCA holders and TIPS AS technical account holders, to send broadcast messages in the following categories:

a) “Immediate downtime start”;

b) “Immediate downtime end”;

c) “Planned downtime”.

2. TIPS AS technical account holders shall not send “free text messages” or “insolvency messages”. The TIPS AS technical account holder making use of the broadcast facility retains sole responsibility and liability for the content of any message.”;

4) šādi groza I papildinājumu.

a) šādu e) apakšpunktu pievieno 4. iedaļai (“Message types processed in TARGET”):

“e) The following additional message subtypes are used for TIPS OLO credit transfer orders:

Message Type	Description
pacs.002.001.03	FIToFIPayment Status Report
pacs.008.001.08	FIToFICustomerCreditTransfer
pacs.028.001.03	FIToFIPaymentStatusRequest

Messages related to TIPS OLO credit transfer orders will be identified with the suffix XCY in the message exchange protocol.”;

b) ar šādu iedaļu aizstāj 6. iedaļu:

“6. **Validation rules and error codes**

Validation of messages is carried out according to High Value Payments Plus (HVPS+) guidelines on message validations specified by the ISO 20022 standard, and TARGET-specific validations. The detailed validation rules and error codes are described in the respective parts of the UDFS as follows:

a) for MCAs, in Chapter 14 of the CLM UDFS;

b) for RTGS DCAs, in Chapter 13 of the RTGS UDFS;

c) for T2S DCAs, in Chapter 4.1 of the T2S UDFS.

If an instant payment order, a TIPS OLO credit transfer order or a positive recall answer is rejected for any reason, the TIPS DCA holder shall receive a payment status report (pacs.002), as described in Chapter 4.2 of the TIPS UDFS. If a liquidity transfer order is rejected for any reason, the TIPS DCA holder shall receive a rejection (camt.025), as described in Chapter 1.6 of the TIPS UDFS.”;

5) šādi groza IV papildinājumu:

šādu c) apakšpunkta iii) punktu iekļauj 2.3. iedaļā (“Contingency processing”):

“iii) payments made by or to treasury departments of central or regional governments of Member States for the purpose of preventing the spill-over of intraday into overnight credit.”;

6) šādi groza VI papildinājumu:

a) ar šādu iedaļu aizstāj 6. iedaļu:

“6. FEES FOR TIPS DCA HOLDERS

Fees for the operation of TIPS DCAs shall be charged as follows:

a) For each TIPS DCA, a monthly fixed fee of EUR 800 shall be charged to the holder of the TIPS DCA. This fixed fee shall include one BIC, which shall be a reachable party in TIPS and designated by the TIPS DCA holder to use this TIPS DCA;

b) For each further reachable party, up to a maximum of 50, designated by the TIPS DCA holder, a monthly fixed fee of EUR 20 shall be charged to the designating TIPS DCA holder. No fee shall be charged for any subsequent reachable parties designated;

c) For each instant payment order, TIPS OLO credit transfer order, or positive recall answer accepted by the ECB as set out in Part I, Article 16, a fee of EUR 0,001 shall be charged to both the holder of the TIPS DCA to be debited and to the holder of the TIPS DCA or TIPS AS technical account to be credited, whether or not the instant payment order, TIPS OLO credit transfer order or positive recall answer settles;

d) No fee shall be charged for liquidity transfer orders from TIPS DCAs to MCAs, RTGS DCAs, sub-accounts, overnight deposit accounts, TIPS AS technical accounts or T2S DCAs.”;

b) ar šādu apakšpunktu aizstāj 7. iedaļas 2. punkta c) apakšpunktu:

“c) For each instant payment order, TIPS OLO credit transfer order or positive recall answer accepted by the ECB as set out in Part I, Article 16, a fee of EUR 0,001 shall be charged to both the holder of the TIPS AS technical account to be debited and to the holder of the TIPS AS technical account or TIPS DCA to be credited, whether or not the instant payment order, TIPS OLO credit transfer order or positive recall answer settles.”