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BESLUIT (EU) 2026/1754 VAN DE EUROPESE CENTRALE BANK

van 7 juli 2026

tot wijziging van Besluit (EU) 2022/911 betreffende de voorwaarden van TARGET-ECB en tot intrekking van Besluit ECB/2007/7 (ECB/2022/22) *(ECB/2026/16)*

DE DIRECTIE VAN DE EUROPESE CENTRALE BANK,

Gezien het Verdrag betreffende de werking van de Europese Unie, en met name artikel 127, lid 2, vierde streepje,

Gezien de statuten van het Europees Stelsel van centrale banken en van de Europese Centrale Bank, en met name artikel 3.1 en de artikelen 17, 22 en 23,

Overwegende hetgeen volgt:

(1) Op 11 juni 2021 besloot de Raad van bestuur dat een functionaliteit voor het afwikkelen van betalingen in meerdere valuta's in de TARGET instant payment settlement (TIPS)-dienst beantwoordt aan de strategische doelstellingen van het Eurosysteem. Naar aanleiding van dit besluit is Richtsnoer (EU) 2022/912 van de Europese Centrale Bank ([1]) (ECB/2022/8) (hierna het "TARGET-richtsnoer" genoemd) gewijzigd bij Richtsnoer (EU) 2026/1473 van de Europese Centrale Bank (ECB/2026/11) ([2]) om met ingang van 14 november 2026 de verzending en ontvangst van betalingen door of aan TIPS-deelnemers die zich aansluiten bij de SEPA One-Leg Out Instant Credit Transfer (OCT Inst)-regeling van de Europese Betalingsraad (European Payments Council — EPC) mogelijk te maken.

(2) De wijzigingen in het TARGET-richtsnoer hebben ook een faciliteit ingevoerd om deelnemers in staat te stellen hun liquiditeit beter te beheren door automatische liquiditeitoverboekingen tussen de belangrijkste kasrekeningen (main cash accounts — MCA's) van een deelnemer en hun TIPS-specifieke kasrekeningen (TIPS dedicated cash accounts — TIPS DCA's) mogelijk te maken zodra een door de deelnemer vastgestelde ondergrens (vloer) wordt onderschreden of bovengrens (plafond) wordt overschreden.

(3) Andere wijzigingen van het TARGET-richtsnoer zijn van invloed op de voorwaarden van TARGET-ECB, met inbegrip van de wijziging van vergoedingen voor houders van real-time gross settlement dedicated cash accounts, en moeten derhalve worden weergegeven in Besluit (EU) 2022/911 van de Europese Centrale Bank (ECB/2022/22) ([3]).

(4) Derhalve moet Besluit (EU) 2022/911 (ECB/2022/22) dienovereenkomstig worden gewijzigd,

HEEFT HET VOLGENDE BESLUIT VASTGESTELD:

Artikel 1

Wijzigingen

De bijlagen bij Besluit (EU) 2022/911 (ECB/2022/22) wordt als volgt gewijzigd:

1) bijlage I wordt gewijzigd overeenkomstig bijlage I bij dit besluit;

2) bijlage III wordt gewijzigd overeenkomstig bijlage II bij dit besluit;

3) bijlage I wordt met ingang van 14 november 2026 gewijzigd overeenkomstig bijlage III bij dit richtsnoer;

4) bijlage III wordt met ingang van 14 november 2026 gewijzigd overeenkomstig bijlage IV bij dit richtsnoer.

([1]) Richtsnoer (EU) 2022/912 van de Europese Centrale Bank van 24 februari 2022 betreffende een nieuwe generatie geautomatiseerd trans-Europees realtime brutoverevening-express-betalingssysteem (TARGET) en tot intrekking van Richtsnoer ECB/2012/27 (ECB/2022/8) (PB L 163 van 17.6.2022, blz. 84, ELI: http://data.europa.eu/eli/guideline/2022/912/oj).

([2]) Richtsnoer (EU) 2026/1473 van de Europese Centrale Bank van 4 mei 2026 tot wijziging van Richtsnoer (EU) 2022/912 betreffende een nieuwe generatie geautomatiseerd trans-Europees realtime-brutovereveningssysteem (TARGET) (ECB/2022/8) (ECB/2026/11) (PB L, 2026/1473, 1.7.2026, ELI: http://data.europa.eu/eli/guideline/2026/1473/oj).

([3]) Besluit (EU) 2022/911 van de Europese Centrale Bank van 19 april 2022 betreffende de voorwaarden van TARGET-ECB en tot intrekking van Besluit ECB/2007/7 (ECB/2022/22) (PB L 163 van 17.6.2022, blz. 1, ELI: http://data.europa.eu/eli/dec/2022/911/oj).

Artikel 2

Inwerkingtreding

Dit besluit treedt in werking op de vijfde dag volgende op die van de bekendmaking ervan in het *Publicatieblad van de Europese Unie*.

Gedaan te Frankfurt am Main, 7 juli 2026.

De president van de ECB
Christine LAGARDE

BIJLAGE I

Bijlage I bij Besluit (EU) 2022/911 (ECB/2022/22) wordt als volgt gewijzigd:

1) deel I wordt als volgt gewijzigd:

a) in artikel 14 wordt lid 2 vervangen door:

'2. The participant may choose to receive a notification if the floor or ceiling amount is breached. In addition, for MCAs, RTGS DCAs or TIPS DCAs the participant may opt for the breach to trigger a rule-based liquidity transfer order.';

b) in artikel 26 wordt lid 2 vervangen door:

'2. On the occurrence of either of the events set out in point (a) or (b), all obligations of the participant shall be automatically and immediately accelerated, without prior notice and without the need for any prior approval of any authority, so as to be immediately due.

a) An event of default referred to in Article 24(1).

b) Any other event of default or event referred to in Article 24(2) that has led to the termination or suspension of the participant's participation, notwithstanding the commencement of any insolvency proceedings in respect of a participant and notwithstanding any assignment, judicial or other attachment or other disposition of or in respect of the participant's rights.

In addition, the mutual obligations of the participant and the ECB shall automatically be set off against each other, and the party owing the higher amount shall pay to the other the difference.';

2) in deel II wordt artikel 6, lid 4 vervangen door:

'4. An MCA holder may authorise its MCA to be debited in the event that a floor is breached in one or more specified RTGS DCAs, TIPS DCAs or MCAs within the same liquidity transfer group in TARGET-ECB or another TARGET component system. By authorising its account to be debited, the MCA holder instructs the ECB to execute a rule-based liquidity transfer order that credits the RTGS DCA(s), TIPS DCA(s) or MCA(s) whenever the floor is breached.';

3) in deel V wordt het volgende artikel 7a ingevoegd:

'*Article 7a*

Rule-based liquidity transfer orders

1. A TIPS DCA holder may specify a floor and/or a ceiling amount for its TIPS DCA.

2. By setting a ceiling and opting for a rule-based liquidity transfer order, if, following the settlement of an instant payment order, a positive recall answer or a liquidity transfer order, the ceiling is breached, the TIPS DCA holder instructs the ECB to execute a rule-based liquidity transfer order that credits an MCA designated by that TIPS DCA holder. The credited MCA may belong to another participant in TARGET-[insert CB/country reference] or in another TARGET component system.

3. By setting a floor and opting for a rule-based liquidity transfer order, if, following the settlement of an instant payment order, a positive recall answer or a liquidity transfer order, the floor is breached, a rule-based liquidity transfer order is initiated that debits an MCA authorised by the MCA holder. The debited MCA may belong to another participant in TARGET-[insert CB/country reference] or in another TARGET component system. The holder of the debited MCA must authorise its MCA to be debited in this manner.';

4) in deel VII wordt in artikel 12, lid 1 vervangen door:

'1. TIPS AS technical account 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".';

5) appendix VI wordt als volgt gewijzigd:

a) in afdeling 3 wordt in punt 1 het inleidende deel vervangen door:

‘1. Until 30 June 2026, RTGS DCA holders shall choose one of the following two pricing options:’;

b) in afdeling 3 wordt het volgende punt 1a ingevoegd:

‘1a. From 1 July 2026, RTGS DCA holders shall choose one of the following two pricing options:

(a) a monthly fee, plus a fixed transaction fee per payment order (debit entry).

Monthly fee	EUR 400
Transaction fee per payment order	EUR 0,80

(b) a monthly fee, plus a transaction fee based on the volume of payment orders (debit entry) and calculated on a cumulative basis as set out in the following table. For participants in a billing group, the monthly volume of payment orders (debit entry) for all participants in that group shall be aggregated.

Monthly fee			EUR 5 000
Monthly volume of payment orders			
Band	From	To	Transaction fee per payment order (EUR)
1.	1	10 000	0,60
2.	10 001	35 000	0,50
3.	35 001	80 000	0,40
4.	80 001	135 000	0,20
5.	135 001	200 000	0.125
6.	200 001	300 000	0,08
7.	Above 300 000		0,05’

BIJLAGE II

In bijlage III bij Besluit (EU) 2022/911 (ECB/2022/22), "DEFINITIONS", wordt punt 55) vervangen door:

'(55) **"rule-based liquidity transfer order"** means a liquidity transfer order that is triggered as a result of: (a) the balance on an MCA, or RTGS DCA or TIPS DCA breaching a pre-defined floor or ceiling; or (b) insufficient funds being available to cover queued urgent payment orders, AS transfer orders or high priority payment orders on an RTGS DCA;'.

BIJLAGE III

Bijlage I bij Besluit (EU) 2022/911 (ECB/2022/22) wordt als volgt gewijzigd:

1) deel I wordt als volgt gewijzigd:

a) in artikel 5, lid 1 wordt punt f) vervangen door:

'(f) if it is an applicant for a TIPS DCA, it has adhered to the SCT Inst scheme by signing the SEPA Instant Credit Transfer Adherence Agreement and, if relevant, it has adhered to the One-Leg Out Instant Credit Transfer (OCT Inst) scheme by signing the One-Leg Out Instant Credit Transfer Adherence Agreement;';

b) in artikel 5, lid 1 wordt punt g) vervangen door:

'(g) if it is an applicant for a TIPS AS technical account, it has provided evidence that the disclosure letter showing their intent to be an SCT Inst compliant Clearing and Settlement Mechanism (CSM) and, if relevant, to be an OCT Inst compliant CSM, has been provided to the European Payments Council (EPC);';

c) in artikel 5, lid 2, wordt punt c) vervangen door:

'(c) if it is an applicant for a TIPS DCA, evidence of their adherence to the SCT Inst scheme by signing the SEPA Instant Credit Transfer Adherence Agreement and, if relevant, that it has adhered to the OCT Inst scheme by signing the One-Leg Out Instant Credit Transfer Adherence Agreement;';

d) in artikel 5, lid 2, wordt punt d) vervangen door:

'(d) if the applicant is applying to use the TIPS AS settlement procedure, evidence that it has provided the EPC with the disclosure letter showing their intent to be an SCT Inst compliant CSM and, if relevant, an OCT Inst compliant CSM;';

e) in artikel 17, lid 1, wordt punt b) vervangen door:

'(b) instant payment 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;';

2) deel V wordt als volgt gewijzigd:

a) in artikel 1 wordt lid 3 vervangen door:

'3. The TIPS DCA holder shall inform the ECB prior to exercising its option to accept instant payment orders according to the OCT Inst scheme.';

b) in artikel 3 worden de leden 1, 2 en 3 vervangen door:

'1. A TIPS DCA holder may designate one or more reachable parties and shall inform the ECB if any of these reachable parties accept instant payment orders according to the OCT Inst scheme. Reachable parties shall have adhered to the SCT Inst scheme by signing the SEPA Instant Credit Transfer Adherence Agreement, and, if relevant, the OCT Inst Scheme by signing the One-Leg Out Instant Credit Transfer Adherence Agreement."

2. A TIPS DCA holder shall provide evidence to the ECB of each designated reachable party's adherence to the SCT Inst scheme and, if relevant, the OCT Inst scheme.

3. A TIPS DCA holder shall inform the ECB if any designated reachable party no longer adheres to the SCT Inst scheme and/or, if relevant, the OCT Inst scheme and shall, without undue delay, take steps to prevent the reachable party from accessing the TIPS DCA.';

c) in artikel 4, punt 1, wordt punt aa) geschrapt;

d) in artikel 6 wordt lid 3 vervangen door:

‘3. After an instant payment 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 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, 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 the absence of a timely response, within the meaning of the SCT Inst scheme or the OCT Inst scheme, the instant payment order shall be rejected and the reservation shall be simultaneously lifted.’;

e) in artikel 6 wordt lid 5 vervangen door:

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

f) in artikel 8 wordt lid 1 vervangen door:

‘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.

De TIPS-directory bevat voor elke BIC informatie waaruit blijkt of de TIPS DCA-houder of adresseerbare partij directebetalingsopdrachten aanvaardt in het kader van de OCT Inst-regeling.’;

g) in artikel 10 wordt lid 4 vervangen door:

‘4. The ECB shall process instant payment 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.’;

3) deel VII wordt als volgt gewijzigd:

a) in artikel 1 wordt lid 1 vervangen door:

‘1. The ECB may on the request of an AS that settles instant payments pursuant to the SCT Inst scheme, and, if relevant, the OCT Inst scheme and, if relevant, 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 instant payment orders according to the OCT Inst scheme, it shall inform the ECB accordingly.’;

b) in artikel 1 worden de leden 5 en 6 vervangen door:

‘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 instant payment orders according to the OCT Inst scheme 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 instant payment orders according to the OCT Inst scheme from any TIPS DCA holder or TIPS AS technical account holder which has opted to send them.’;

c) in artikel 4 wordt lid 3 vervangen door:

'3. After an instant payment 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 shall be rejected;

(b) if sufficient funds are available, the corresponding amount shall be reserved while awaiting the payee's response. In het geval van aanvaarding door de begunstigde van een directebetalingsopdracht, wordt de opdracht afgewikkeld en wordt tegelijkertijd de reservering opgeheven. In the event of rejection by the payee of an instant payment order, or the absence of a timely response, within the meaning of the SCT Inst scheme or the OCT Inst scheme, the instant payment order shall be rejected and the reservation shall be simultaneously lifted.';

d) in artikel 4 wordt lid 5 vervangen door:

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

e) in artikel 5 wordt lid 2 vervangen door:

'2. The recall request shall be forwarded to the payee of the settled instant payment order which may answer with a positive or negative recall answer.';

f) in artikel 7 wordt lid 1 vervangen door:

'1. A TIPS AS technical account holder may designate one or more reachable parties. Reachable parties shall have adhered to the SCT Inst scheme signing the SEPA Instant Credit Transfer Adherence Agreement and, if relevant, to the OCT Inst scheme signing the One-Leg Out Instant Credit Transfer Adherence Agreement, and, if they are addressable in TARGET as RTGS DCA holders, addressable BIC holders or as entities referred to in Part III, Article 3(1), point (a) of Guideline (EU) 2022/912 (ECB/2022/8), having been authorised to use an RTGS DCA by way of multi-addressee access, they shall hold a TIPS DCA or be reachable via a TIPS DCA.';

g) in artikel 7 wordt lid 2 vervangen door:

'2. A TIPS AS technical account holder shall provide evidence to the ECB of each designated reachable party's adherence to the SCT Inst scheme and, if relevant, the OCT Inst scheme.';

h) in artikel 7 wordt het volgende lid 3a ingevoegd:

'3a. A TIPS AS technical account holder shall inform the ECB if any designated reachable party no longer adheres to the OCT Inst scheme.';

i) in artikel 8, lid 1, wordt punt d) geschrapt;

j) in artikel 9 wordt lid 1 vervangen door:

'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 instant payment orders according to the OCT Inst scheme.';

k) in artikel 11 wordt lid 4 vervangen door:

'4. The ECB shall process instant payment orders of a TIPS AS technical account 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 AS technical account pursuant to Article 4(3), point (b) prior to the suspension or termination.';

4) appendix I wordt als volgt gewijzigd:

a) in afdeling 4, punt d) wordt de tabel vervangen door:

'Message Type	Description
Payments Clearing andSettlement (pacs))	
pacs.002	FIToFIPayment Status Report
pacs.004	PaymentReturn
pacs.008	FIToFICustomerCreditTransfer
pacs.028	FIToFIPaymentStatusRequest
Cash Management (camt)	
camt.003	GetAccount
camt.004	ReturnAccount
camt.011	ModifyLimit
camt.019	ReturnBusinessDayInformation
camt.025	Receipt
camt.027	ClaimNonReceipt
camt.029	ResolutionOfInvestigation
camt.050	LiquidityCreditTransfer
camt.052	BankToCustomerAccountReport
camt.053	BankToCustomerStatement
camt.054	BankToCustomerDebitCreditNotification
camt.056	FIToFIPaymentCancellationRequest
acmt.010	AccountRequestAcknowledgement
acmt.011	AccountRequestRejection
acmt.015	AccountExcludedMandateMaintenanceRequest
admi.004	SystemEventNotification
Reference data (reda)	
reda.016	PartyStatusAdviceV01
reda.022	PartyModificationRequestV01'

b) in afdeling 4 wordt punt e) vervangen door:

'(e) The following additional message subtypes are used for instant payment orders according to the OCT Inst scheme:

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

Messages related to instant payment orders according to the OCT Inst scheme will be identified with the suffix XCY in the message exchange protocol.';

c) in punt 6 wordt de laatste ongenummerde alinea vervangen door:

'If an instant payment 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) appendix VI wordt als volgt gewijzigd:

a) in afdeling 6 wordt punt c) vervangen door:

'c) For each instant payment 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 or positive recall answer settles;';

b) in afdeling 7, lid 2, wordt punt c) vervangen door:

'c) For each instant payment 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 or positive recall answer settles;'.

ANNEX IV

Bijlage III bij Besluit (EU) 2022/911 (ECB/2022/22) wordt als volgt gewijzigd:

1) het volgende punt 28a) wordt toegevoegd:

'(28a) "**European Payments Council's SEPA One-Leg Out Instant Credit Transfer (OCT Inst) scheme**" or "**OCT Inst scheme**" means an open standards scheme providing a set of interbank rules, standards and practices to be complied with by OCT Inst scheme participants, allowing payment services providers in the Single Euro Payments Area (SEPA) to achieve interoperability for the provision and operation of the Euro leg of an international instant credit transfer;';

2) punt 33) wordt vervangen door:

'(33) "**instant payment order**" means, in line with the European Payments Council's SEPA Instant Credit Transfer (SCT Inst) scheme or One-Leg Out Instant Credit Transfer (OCT Inst) scheme, a cash transfer order which can be executed 24 hours a day any calendar day of the year, with immediate or close to immediate settlement and notification to the payer, and which includes: i) TIPS DCA naar TIPS DCA directebetalingsopdrachten; ii) TIPS DCA naar TIPS AS technische rekening directe betalingsopdrachten; iii) TIPS AS technische rekening directebetalingsopdrachten naar TIPS DCA directebetalingsopdrachten, en iv) TIP AS technische rekening directebetalingsopdrachten naar TIPS AS directebetalingsopdrachten';

3) punt 42) wordt vervangen door:

'(42) "**near instant payment**" means a transfer of cash order which complies with the NL Standard for instant processing of SEPA credit transfers, or with the European Payment Council's SEPA One-Leg Out Instant Credit Transfer (OCT Inst) Scheme;'.