



**ECMS:**

**I test sui prestiti bancari**

**Seminario ECMS - 6 marzo 2024**

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**Banca d'Italia**

*Servizio Operazioni sui Mercati*



## Stato dei test sui prestiti bancari in ECMS

- Dal 19/2/2024
  - Tutte le funzionalità di gestione dei prestiti domestici
  - U2A e A2A
  - Prossime milestones
    - CCOAU (A2A)
    - Garanzie
    - Anagrafiche
    - Movimentazione transfrontaliera



## Stato al 04/03/2024

| Numero | Tipo          | Controparti |
|--------|---------------|-------------|
| 139    | CC file       | 14          |
| 20     | A2A           | 4           |
| 119    | U2A           | 12          |
| 94     | CCR/CCU/CCOAU | 13          |
| 25     | RR/RU         | 5           |
| 52     | MOB           | 10          |
| 2      | DEMOB         | 2           |











## Problemi riscontrati

- Debtor/Guarantor code type
  - IT\_NCB\_ENTTY\_INT\_CD, non IT\_NCB\_ENTITY\_INT\_CD (vd. istruzioni segnalazioni ECMS)
- PD IRB
  - 5 cifre decimali (vd. xsd), non ‘almeno 5 cifre decimali’ (vd. catalogo messaggi)
- CCOAU A2A
  - ECMSCCId+CCRef+CCNum (limitazione temporanea)




# Esito di un test (CC file 'processed')


 **target** SERVICES | **ECMS** Business Date 04/03/2024    ITCB  APPR-W, Toma Antonio 

 Search/Input CC File 



|                    |                  |              |
|--------------------|------------------|--------------|
| Number Of CCOAU    | Number Of RR     | Number Of RU |
| 0                  | 1                | 0            |
| Number Of CC Demob | Number Of CC Mob |              |
| 0                  | 1                |              |


**Dates** 



|                          |                         |                 |
|--------------------------|-------------------------|-----------------|
| Intended Settlement Date | Preparation Date Time   | Settlement Date |
| 04/03/2024               | 04/03/2024 12:23:56:317 | 04/03/2024      |

**Status** 

|                |             |             |                    |
|----------------|-------------|-------------|--------------------|
| CC File Status | Is Complete | Is Rejected | Action To Validate |
| Processed      | Yes         | No          |                    |

**Credit Claims Instructions** 

**Collateral and Credit**



# Esito di un test (messaggio di risposta)

target services | ECMS
Business Date 04/03/2024
ITCB
APPR-W, Toma Antonio

Search/Input CC File

04/03/2024
04/03/2024 12:23:556317
04/03/2024

Status ^

|                             |                    |                   |                    |
|-----------------------------|--------------------|-------------------|--------------------|
| CC File Status<br>Processed | Is Complete<br>Yes | Is Rejected<br>No | Action To Validate |
|-----------------------------|--------------------|-------------------|--------------------|

Business Validation Errors [0]
Notifications [2]

Credit Claims Instructions ^

Credit Claim Registration / Update Instructions [1]
Mobilisation Instruction [1]

Rating Registration / Update Instructions [1]
Demobilisation Instruction [0]

FootPrint v

View: Notifications ^

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| Message Id     | Notification Name | Notifications Status | Error Description | Update Date             | Update User Id      |
|----------------|-------------------|----------------------|-------------------|-------------------------|---------------------|
| BNK24030400001 | Processing Report | Impacted             |                   | 04/03/2024 14:20:53:409 | IT0000102484824ECMS |
| 9419746060     |                   | Processed            |                   | 04/03/2024 14:22:28:022 | IT0000102484824ECMS |

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View Message

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# Esito di un test (esito positivo istruzione)

Business Date 04/03/2024
ITCB
APPR-W, Toma Antonio

target services ECMS

Search/Input CC File

Intended Settlement Date  
04/03/2024

Preparation Date Time  
04/03/2024 12:23:56:317

Settlement Date  
04/03/2024

**Status**

CC File Status  
Processed

Is Complete  
Yes

Is Rejected  
No

Action To Validate

Business Validation Errors [0]

Notifications [2]

**Credit Claims Instructions**

Credit Claim Registration / Update Instructions [1]

Rating Registration / Update Instructions [1]

Mobilisation Instruction [1]

Demobilisation Instruction [0]

**FootPrint**

**Search Result : Credit Claim Registration / Update Instruction**

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| ECMS Int.    | Instructio. | Operatio. | Counter.     | Creditor     | C.   | Credit Cla. | Debtor Re.   | Debtor Na.    | Debtor Co.  | Guarantor. | Guarantor. | Guarantor. | Guarante. | Originatio.  | Maturity     | Outstandi. | Currency | Governin. | Instructio. | Update D.    | Update U.    |
|--------------|-------------|-----------|--------------|--------------|------|-------------|--------------|---------------|-------------|------------|------------|------------|-----------|--------------|--------------|------------|----------|-----------|-------------|--------------|--------------|
| ITCCI2403... | 20240304... | CCR       | IT0000102... | IT0000102... | 0... | 00032304... | IT0001558... | PTI ITALIA... | IT_NCB_E... |            |            |            |           | 30/04/202... | 28/04/202... | 4,420.000  | EUR      | IT        | Confirmed   | 04/03/202... | IT0000102... |

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# Esito di un test (esito negativo istruzione - 1)

target services | ECMS
Business Date 04/03/2024
ITCB
APPR-W, Toma Antonio

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**Status**

|                |             |             |                    |
|----------------|-------------|-------------|--------------------|
| CC File Status | Is Complete | Is Rejected | Action To Validate |
| Processed      | Yes         | No          |                    |

Business Validation Errors [0]
Notifications [1]

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**Credit Claims Instructions**

Credit Claim Registration / Update Instructions [0]
Rating Registration / Update Instructions [0]

Mobilisation Instruction [1]
Demobilisation Instruction [0]

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**FootPrint**

Next

View : Mobilisation Instruction > View : Mobilisation Instruction

| ECMS Internal Reference | Instruction Reference | C...  | I... | Credit Claim Reference | ECMS CC Id      | Outstanding Amount | Instruction Status | Update Date             | Update User Id        |
|-------------------------|-----------------------|-------|------|------------------------|-----------------|--------------------|--------------------|-------------------------|-----------------------|
| ITMOB2403044000001      | IR202403040050        | IT... | L    | CCR202403040010        | ITBACR242703689 | 50,000             | Rejected           | 04/03/2024 15:10:34.754 | IT000012687653012255T |

View

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# Esito di un test (esito negativo istruzione - 2)

target | ECMS
Business Date 04/03/2024
ITCB
APPR-W, Toma Antonio

Search Criteria : Credit Claim File ★

Search Result : Credit Claim File > viewWizard : Credit Claim File History

View : Mobilisation Instruction > View : Mobilisation Instruction History

|   |   |   |
|---|---|---|
| Operation Type<br><b>MOB</b>              | ECMS Internal Reference<br>ITMOB2403044000001   | Instruction Reference<br>IR202403040050 |
| Counterparty RIAD Code<br>IT0000126876530 | Credit Claim Reference<br>CCR202403040010   | ECMS CC Id<br>ITBACR242703689           |
| Outstanding Amount<br>50,000              | Internal Asset Account<br>IT0000126876530CCEUCOABI03032   | Instruction Status<br><b>Rejected</b>   |
| comment<br>Credit Claim Not Eligible      | Rejection Reason<br>CC Rejection Reasons:<br><b>Obligor's credit quality step not sufficient#</b><br>ACC Rejection Reasons:<br><b>Obligor's credit quality step not sufficient#</b> | Trans Fees Amount                       |
| <b>Business Validation Errors [1]</b>     | Payment & Credit Line Instruction   |   |

FootPrint ▼

View : Business Validation Errors ▲

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| Error ID    | Error Text                       |
|-------------|----------------------------------|
| BR-MOB-0011 | The Credit Claim is not eligible |

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Grazie per l'attenzione.

