



EUROPEAN CENTRAL BANK

EUROSYSTEM

ESMIG Dual Connectivity – Functional description

ECB-UNRESTRICTED



T2-CG meeting
22 October 2025

target | T2
services

Background

- In April 2022, MIB mandated **CBs and critical T2 Participants** to establish contracts with **2 Network Service Providers** (NSPs) as of **March 2025** and **March 2026** respectively: a primary NSP and a secondary NSP at least via U2A connectivity for contingency
- In addition to the mandatory policy, **some T2 actors** may opt to configure **2 NSPs for A2A connectivity. CRs T2-0060 and T2-0135 had been raised to allow T2 actors operate seamlessly with both NSPs**
- First indications show that **implementing these CRs are highly complex and unlikely to be implemented before March 2026**
- The purpose of this presentation is to explain the functionality that is currently available and will therefore apply to T2 participants as of March 2026.

U2A mode

- **No change request is needed to operate the secondary NSP in U2A (MIB requirement)**
- U2A configurations related to both primary and secondary NSPs can be performed upfront in CRDM and used at any time
- In contingency scenario, the secondary NSP can be used directly in U2A
- **Same limitations apply as for U2A only participants : e.g. no report configured in push mode, no message subject to subscription (Cf. CRDM UDFS Section 1.3.2.3, Point 9. Party configuration)**



A2A mode

Functional description

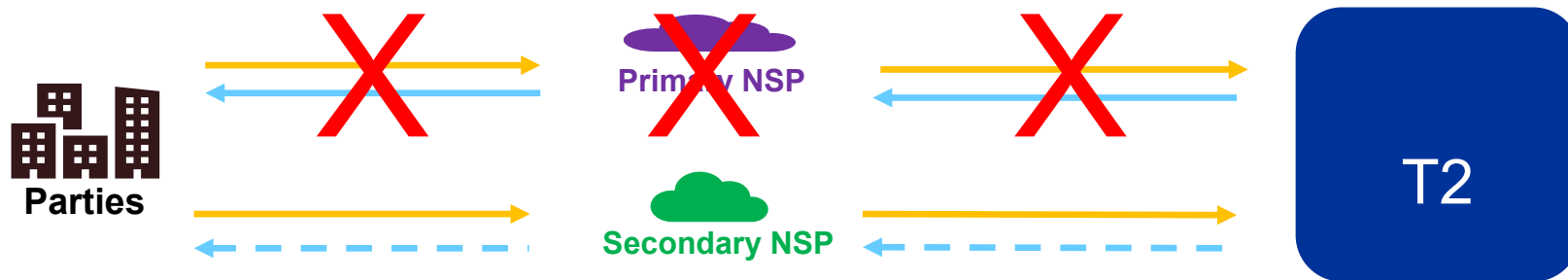
There are currently different processes between inbound and outbound communications

- For **inbound communications to T2**, parties with 2 different A2A NSPs may send transactions through both NSPs in A2A mode i.e. they have the possibility to select which NSP to use for different types of inbound communications.
- For **outbound communications from T2**, specific routing rules apply:
 1. **Notifications as responses to instructions and responses to queries** are always returned to the technical sender of the initial inbound message;
 2. **Notifications that are not responses to instructions**, are sent according to the default routing configuration of the respective account holder/party in CRDM;
 3. **Reports** (camt.053, RTGS directory, CLM repository) **are sent via the default routing or conditional routing** (if defined).
 4. **Payment instructions (pacs.004, pacs.008, pacs.009 and pacs.010) settled in T2** are forwarded to the next actor in the payment chain (either instructing or instructed agent) using DN-BIC routing configured in CRDM for that actor.

A2A mode

Contingency scenario

Inbound: Secondary NSP will operate fully like the primary NSP



Outbound: Secondary NSP will not operate fully like the primary NSP → T2 actors will receive responses to instructions and queries **but will not receive statement of accounts (camt.053), GLs, Credit / Debit notification (camt.054), forwarded pacs.004, pacs.008, pacs.009 and pacs.010.**

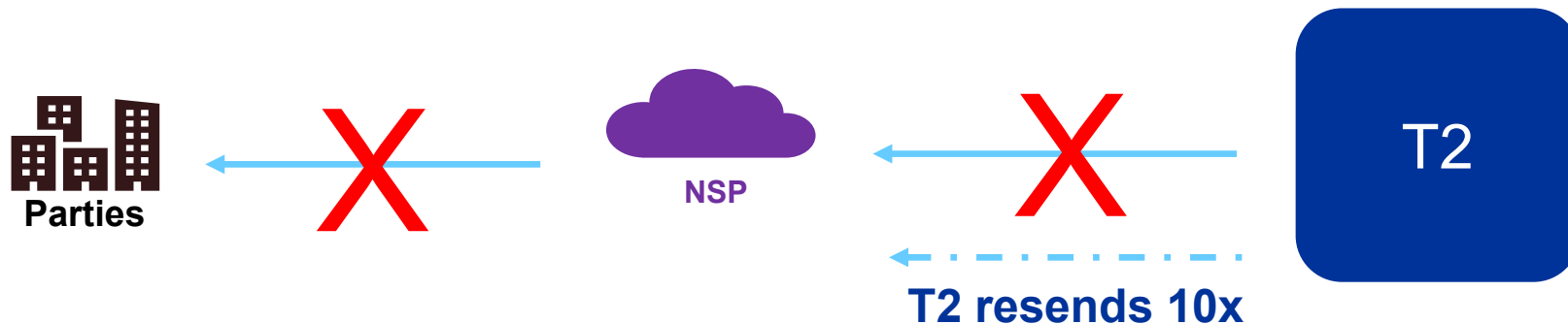
Note: Unreceived messages will not be lost (see details in annex)

ANNEX: Unreceived messages – Clarification (1/4)

- In the event that an NSP is unavailable, **outgoing messages sent by T2 and blocked at the NSP level are managed depending on the following 3 scenarios:**
 - **Scenario 1:** Store-and-Forward (SnF) service - NSP down for both T2 **AND** the users
 - **Scenario 2:** Store-and-Forward (SnF) service - NSP down for the users **NOT** T2
 - **Scenario 3:** Real Time protocol
- **In any case, unreceived messages can always be resent via ESMIG.**

ANNEX: Unreceived messages - Clarification (2/4)

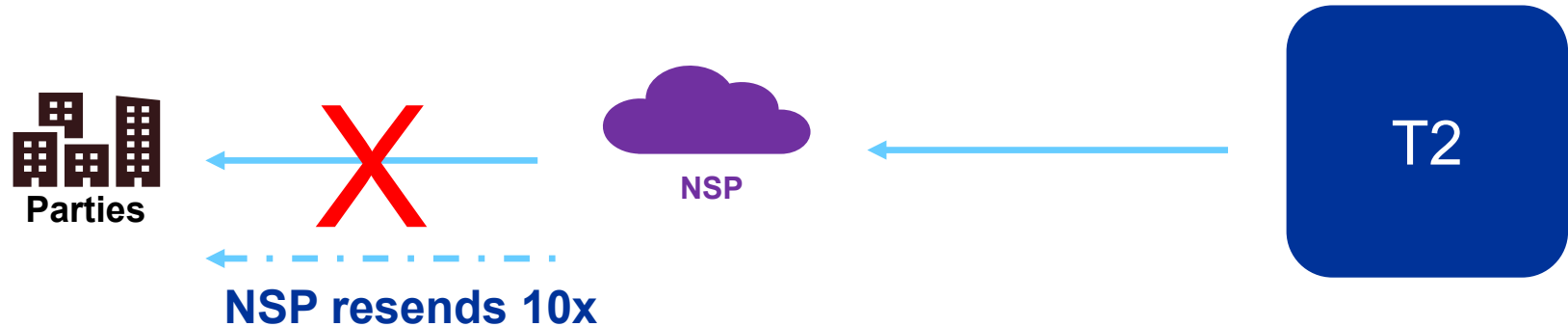
Scenario 1: Store-and-Forward (SnF) service - NSP down for both T2 **AND** the users:



If outgoing messages are sent by T2 using SnF service and they blocked at the NSP level, **T2 resends the messages automatically ten (10) times**. In case the NSP is not back within these 10 tries, the message can be resent using ESMIG once the NSP is again available

ANNEX: Unreceived messages - Clarification (3/4)

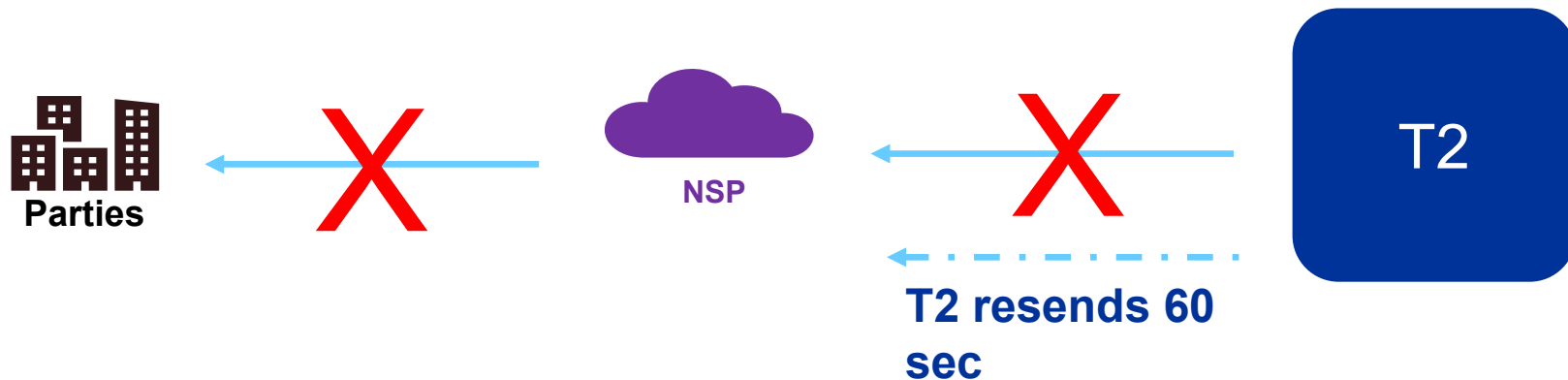
Scenario 2: Store-and-Forward (SnF) service - NSP down for the users NOT T2



If outgoing messages are sent by T2 using SnF service and they blocked at the NSP level, **NSP tries to send the message to the parties up to ten (10) times** then the sending is aborted. In case of network unavailability on the side of the NSP, the option to resend it via ESMIG once everything is established remains.

ANNEX: Unreceived messages - Clarification (4/4)

Scenario 3: Messages sent using Real Time protocol



If the outgoing messages are sent by T2 using Real Time protocol, **after 60 seconds, the sending is aborted**. Re-sending via ESMIG is available.

Thank you for your attention!



T2-CG_Secretariat@ecb.europa.eu

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