



ISO 20022 Programme

Quality data, quality payments

2021 Budget Reference for Customers

August 2020

Purpose of this document

- In June 2020 SWIFT announced an updated adoption roadmap for ISO 20022 in correspondent banking.
- Summary of the new approach:
 - The new approach enables benefits of rich and structured data faster, and adoption in a less disruptive way.
 - Customers can adopt ISO 20022 using APIs or messaging.
 - Transaction management services will be provided in the SWIFT platform to intermediate between correspondents using either MT, ISO 20022 messaging or ISO 20022-based APIs.
 - The CBPR+ market practice published on MyStandards continues to be the dataset used for ISO 20022-based correspondent banking.
 - The coexistence period with MT will be from November 2022 to November 2025.
 - Banks should continue preparation for start of coexistence by a) training staff; b) planning their roadmap for adoption of ISO 20022 in correspondent banking alongside applicable Market Infrastructures; and c) investing in enhancements to existing systems and processes to natively process additional data provided by ISO 20022.
- SWIFT publishes this reference document to support customers in planning and budgeting for 2021 (and 2022) based on the updated ISO 20022 adoption roadmap.

Target audience: Product and Project Managers preparing budgets for ISO 20022 and CBPR+ adoption



Agenda

Budget Considerations

Updated ISO 2022 Adoption Timeline

Updated ISO 2022 Adoption Approach

ISO 2022
Programme



Key References

- [ISO 20022 Programme on swift.com](#)
- [Updated ISO 20022 adoption roadmap on swift.com](#)
- [CBPR+ Market Practice and ISO <> MT Translation Rules](#)
- [Customer Adoption Guide](#)
- [FINplus Service Description](#)



Where can I get more help?



Webinars & work sessions

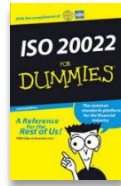
[Webinars & information sessions](#) are available for you to register and get your questions answered



ISO 2022 Programme hub

The ISO 2022 Programme [Document Centre](#) now includes:

- ISO 2022 for Dummies e-book
- Customers insights
- Corporate case study
- Past webinar recordings



Adoption services

Get support for your project with:

- Training
- Impact assessment
- Standards specifications
- Integration solutions

SWIFTSmart

The [SWIFTSmart](#) e-learning platform includes training modules for

- Introduction to ISO 2022 and Standards
- CBPR+ message flows and attributes
- Exchange messages over FINplus

MyStandards

The MyStandards [CBPR+ group page](#) includes:

- (Updated) Phase 1 & 2 Usage Guidelines
- (Updated) User Handbook
- (New) Translation rules offline documentation
- Samples Library
- Readiness & Translation Portals

Vendor support

A [Vendor Readiness Portal](#) is live, allowing vendors to test their applications

A [self-attestation](#) and [certification](#) framework has been launched to allow vendors to confirm and promote readiness for CBPR+

Knowledge Centre

The [Knowledge Centre](#) includes updated documentation:

- [Frequently Asked Questions \(FAQ\)](#)
- [Customer Adoption Guide](#)
- [FINplus Service Description](#)

Customer support

[SWIFT Customer Support](#) is available to answer questions if you do not find the information you are looking for

Budget Considerations for Adopting ISO 20022 and CBPR+

- Business Scope
- IT Scope
- Operational Scope
- Other Cost Items



What is the **Business Scope** of my ISO 2022 and CBPR+ adoption?

		Expected impact (Low / Medium / High)	For consideration when budgeting
Overall Scope	<ul style="list-style-type: none"> • Am I impacted by other ISO 2022 initiatives, next to CBPR+? • How many legal entities are impacted by ISO 2022 adoption? • What are the impacted volumes? • Which parts of the payments lifecycle are affected? • Are there other business lines impacted? 		<ul style="list-style-type: none"> ➤ Are you a direct participant to PMIs adopting ISO? ➤ What about indirect participants / participations? ➤ What is the adoption approach? Tactical vs. Strategic? Gradual vs. One-off? ➤ Will adoption be managed centrally or locally?
Cross-Border Scope	When will I move to ISO 2022?		<ul style="list-style-type: none"> ➤ Will CBPR+ adoption be a big bang or progressive? ➤ How will coexistence between FIN and CBPR+ be managed?
Regional / Domestic Scope	<ul style="list-style-type: none"> • What is the ISO 2022 adoption timeline of the Payments Market Infrastructures (PMIs) I need to comply with? • What is their adoption approach: fully-fledged vs. like-for-like? 		<ul style="list-style-type: none"> ➤ Will the PMIs have a big bang or coexistence approach? ➤ Do I keep direct participation to (some of) those PMIs? ➤ Am I acting as a key regional / local intermediary? ➤ Do I need a solution for bridging between HVPS+ and CBPR+ for payments having a leg-in / leg-out?
Customer Scope	<ul style="list-style-type: none"> • What are the new customer requirements (consumer, corporate, FIs, others) I will need to support? • How can my customers benefit from ISO 2022? What are the value-added services I can develop? 		<ul style="list-style-type: none"> ➤ How can I take advantage of rich data for my customers? ➤ What am I sending and receiving from end 2022? ➤ Is there a need for translation at the customer side? ➤ Cash Management messages won't be centrally translated by SWIFT. What are my FI customers expecting?



What is the **Technological Scope** of my ISO 2022 and CBPR+ adoption?

		Expected impact (Low / Medium / High)	For consideration when budgeting
Business application layers	<p>What are the anticipated changes to the following components?</p> <ul style="list-style-type: none"> ➤ Payment Hub ➤ Core Banking ➤ Reconciliation ➤ Customers acquisition and reporting ➤ Fraud and Screening ➤ Liquidity Management ➤ Exceptions & Investigations ➤ Enabling legacy systems to rich data for customer's enquiries ➤ Data Warehouse and Archiving 		<ul style="list-style-type: none"> ➤ Identify, assess and enable applications to receive, process and report richer and structured ISO 2022 data ➤ What is the adoption approach? Tactical vs. Strategic? Gradual or One-off? ➤ What transactions screening model: centralized vs. local? ➤ What are the impacts for regulatory reporting (as existing or richer information is to be provided?) ➤ Are there dependencies on 3rd party application providers? What are their readiness timelines?
Data integration layer	<p>What are the anticipated changes to the following components?</p> <ul style="list-style-type: none"> ➤ Integration / Middleware ➤ Enablement of new messaging services (MX / APIs) ➤ Internal data model 		<ul style="list-style-type: none"> ➤ Is there a need for new mapping libraries? Or customized mapping definitions to proprietary formats? ➤ Is there a need for new connectors? ➤ Should part of / the whole end-to-end internal data model be updated? ➤ Are there dependencies on 3rd party application providers? What are their readiness timelines?
Messaging	<p>When to upgrade to a new messaging software or a new release? What about connectivity and network bandwidth?</p>		<ul style="list-style-type: none"> ➤ Are there dependencies on 3rd party application providers? What are their readiness timelines?
Non functionals	<p>What is the impact of richer data and new formats on...?</p> <ul style="list-style-type: none"> ➤ Data storage ➤ Performance ➤ Resilience ➤ ... 		<ul style="list-style-type: none"> ➤ What are the requirements from Business, IT and OPS? ➤ What are the requirements from internal audit and external regulators?



What is the **Operational Scope** of my ISO 2022 and CBPR+ adoption?

		Expected impact (Low / Medium / High)	For consideration when budgeting
Customer Onboarding	<ul style="list-style-type: none"> • What are the new processes and documents needed to capture richer data during customer onboarding? • What is the anticipated effort for supporting key clients in their ISO 2022 adoption? 		<ul style="list-style-type: none"> ➤ What are the compliance requirements? ➤ Consider the different customer segments ➤ Impacts on existing and new customers ➤ Assess the potential for optimizing processes and docs
Exceptions & Investigations	What are the anticipated changes to Exceptions & Investigations processes?		<ul style="list-style-type: none"> ➤ Assess the potential for optimizing processes and docs
Training	<ul style="list-style-type: none"> • What are the new skills to be learned by the various internal functions? • What has to be organized for customers to also be up-to-speed with ISO 2022? 		<ul style="list-style-type: none"> ➤ What are the internal groups who need upskilling? ➤ Think across dimensions: products, formats, processes, systems, tools, ...
Legal	<ul style="list-style-type: none"> • Is there any impact to the legal framework in the jurisdictions I operate? • What are the anticipated changes to processes and documents? 		<ul style="list-style-type: none"> ➤ Is there a need for approval from the regulators for the new request types? Are they considered to be legally binding in case of disputes? ➤ Assess the potential for optimizing processes and docs
...			



What are the **Other Cost Items** of my ISO 2022 and CBPR+ adoption?

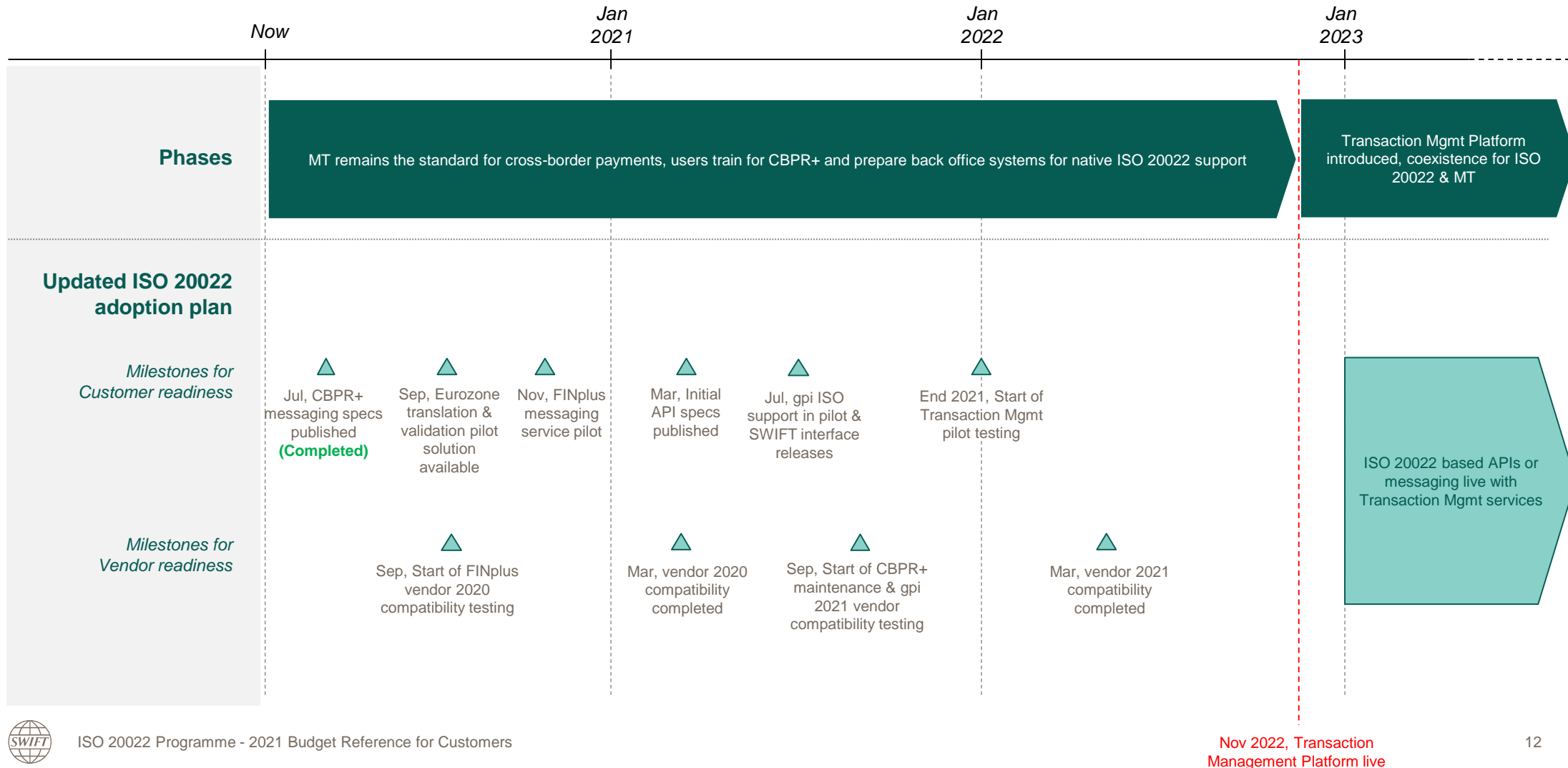
		Expected impact (Low / Medium / High)	For consideration when budgeting
Testing	<p>What are the required stages of testing?</p> <ul style="list-style-type: none"> ➤ Individual testing ➤ Peer testing ➤ Industry testing ➤ Customer testing ➤ Partial vs. full stack ➤ Functional vs. non-functional 		<ul style="list-style-type: none"> ➤ SWIFT plans on making a Test Sparring Partner available for isolated testing ➤ What are the industry and PMIs testing regime requirements?
Commercial	<ul style="list-style-type: none"> • Which FI customers will require ISO 2022-based cash reporting, instead of MT 9xx? • What are the other anticipated changes to bilateral agreements with correspondents? • What is the communication approach towards the various customers segments? 		<ul style="list-style-type: none"> ➤ Strategic opportunities for return of investment and/or offering of new services, based on new and richer data
Project Governance	<p>What kind of Project / Programme governance needs to be set up?</p>		<ul style="list-style-type: none"> ➤ Assess the list of impacted entities ➤ Will adoption be managed centrally or locally?
3rd Party Assistance	<p>What kind of external assistance will be required?</p> <ul style="list-style-type: none"> ➤ Impact Assessments (business, technical, data model, standards) ➤ Solution implementation ➤ New infrastructure provisioning and deployment ➤ Enhanced monitoring of Live infrastructure and operations 		<ul style="list-style-type: none"> ➤ Skills required for conducting adoption activities: assess impact, solution design, build, test and deployment ➤ In-house vs. Outsourced vs. Mixed model ➤ What will be the future Support model?



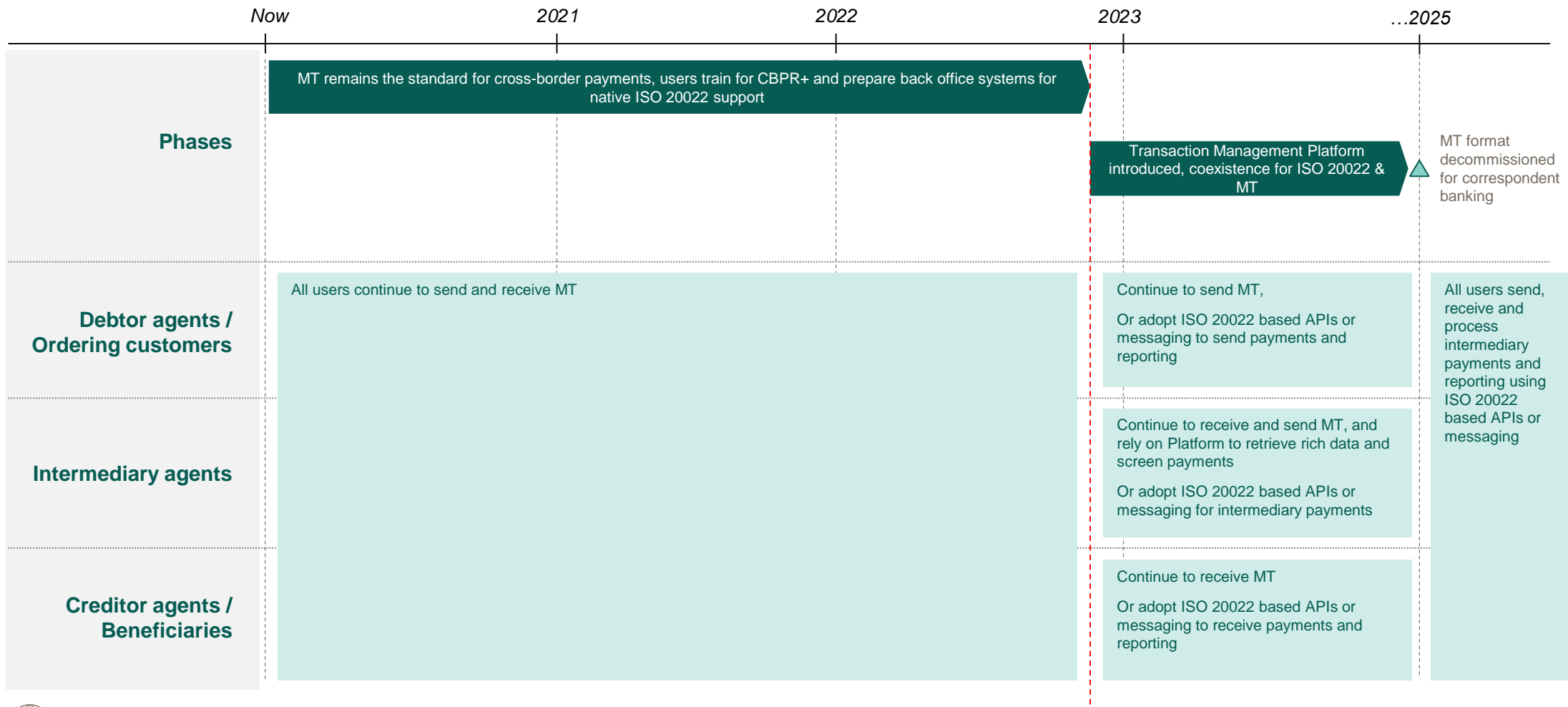
Updated ISO 20022 Adoption Timeline



2021 & 2022 updated ISO 2022 adoption milestones



Impact to customers



Summary 2020 release plan for SWIFT products & services

	Product & release	Features	Availability
Messaging	<ul style="list-style-type: none"> • CBPR+ for vendor testing • CBPR+ for customer testing • Partial copy for MI's 	-	<ul style="list-style-type: none"> • Pilot Sep 2020 • Pilot Nov 2020 • Pilot Sep 2020
gpi	<ul style="list-style-type: none"> • Tracking for pacs.008 / 9 COV • Tracking for pacs.009 CORE / 2 / 4 • TRCK messages 	-	<ul style="list-style-type: none"> • Pilot Mar 2021, Live Nov 2021 • Pilot Jul 2021, Live Nov 2021 • Pilot Jul 2021, Live Nov 2021
Interfaces – Alliance Access	<ul style="list-style-type: none"> • 7.3.70 • 7.4.50 • 7.5 • 7.5.20 • Supplementary deployment packages 	<ul style="list-style-type: none"> • SRDII, SR2020 • SRDII, SR2020, CBPR+, Target 2 • SRDII, SR2020, CBPR+, Target 2 • Partial copy for Market Infrastructures • For CSDR and MI's 	<ul style="list-style-type: none"> • Jul 2020 • Jul 2020 • Jul 2020 • Sep 2020 • <i>To be confirmed</i>
Interfaces – AMH	<ul style="list-style-type: none"> • 3.7.52 • 4.0.6 • 4.1 • Annual MX SR package • Supplementary MX SR packages 	<ul style="list-style-type: none"> • SRDII • SRDII • SRDII, SR2020, CBPR+, Target 2, Partial copy • SRDII, SR2020, CBPR+, Target 2 • For CSDR and MI's 	<ul style="list-style-type: none"> • May 2020 • May 2020 • Jul 2020 • May 2020 • <i>To be confirmed</i>
Interfaces – Lite2 & Cloud	<ul style="list-style-type: none"> • Lite2 • Cloud 	<ul style="list-style-type: none"> • SR2020 • SR2020 	<ul style="list-style-type: none"> • Pilot Sep 2020, Live Nov 2020 • Pilot Oct 2020, Live Nov 2020



Planned MI adoption of ISO 2022

Updated Aug 2020

AMUK			
UK, CHAPS	HVP	TBC	TBC
US, Fedwire	HVP	TBC	TBC end 2020
US, CHIPS	HVP	TBC	TBC end 2020
CA, LVTS	HVP	Q4 2022	- Rich ISO, coexistence

EMEA			
CH, SIC	HVP	2015	- Live, rich ISO
EU, T2	HVP	Nov 2022	- Rich ISO, big bang
EU, EURO1	HVP	Nov 2022	- Rich ISO, big bang
ZA, SAMOS	HVP	TBC	TBC
RU, RTGS	HVP	2022 (TBC)	TBC
UA, UIPI	HVP	TBC	TBC
TN, RTGS	HVP	TBC	TBC
FI, Urgent Payments	RTP	TBC	TBC

APAC			
CN, CNAPS2	HVP	2012	- Live, rich ISO, domestic market practice
IN, NG-RTGS	HVP	2013	- Live, like for like, domestic market practice
BN, RTGS	HVP	2014	- Live, like for like, domestic market practice
CN, CIPS	X-border	2015	- Live, rich ISO, proprietary market practice
JP, BOJ-NET	HVP	2015	- Live, like for like, domestic market practice
BD, RTGS	HVP	2015	- Live, like for like, domestic market practice
PH, PhilPaSS	HVP	Q2 2021	- Rich ISO, big bang
SG, MEPS+	HVP	Q3 2021	- Like for like with rich ISO from 2023 (TBC), big bang
MY, RENTAS	HVP	Q2 2022	- Like for like with rich ISO from 2024
TH, Bahtnet/2	HVP	Q2 2022	- Rich ISO, big bang
AU, RITS	HVP	Q4 2022	- Rich ISO, coexistence
LK, LankaSettle	HVP	Q4 2022	
MO, RTGS	HVP	Q4 2022	
NZ, AVP	HVP	Q4 2022	- Rich ISO, coexistence
HK, CHATS	HVP	Q4 2023	
FJ, Fijiclear MY, RENTAS PG, KATS TW, FC-RTGS	HVP	TBC	- SWIFT-based
ID, RTGS KR, BoK MM, RTGS VN, NAPAS	HVP	TBC	- Proprietary systems

Notes:




















1. This is based on publicly available information at the time of publishing this slide. Actual dates for adoption of ISO 2022 should be confirmed with the payment system operator;
2. All MI's are planning HVPS+ market practice compliance unless otherwise stated



ISO 2022 market infrastructure SWIFTNet services in 2020 & 2021

-  ITB env live for MI vendor testing
-  Pilot env live for community testing & SWIFT interfaces deployment package for test published
-  Live env provisioned & SWIFT interfaces deployment package GA

Plans are subject to change based on requirements of the MI Operator

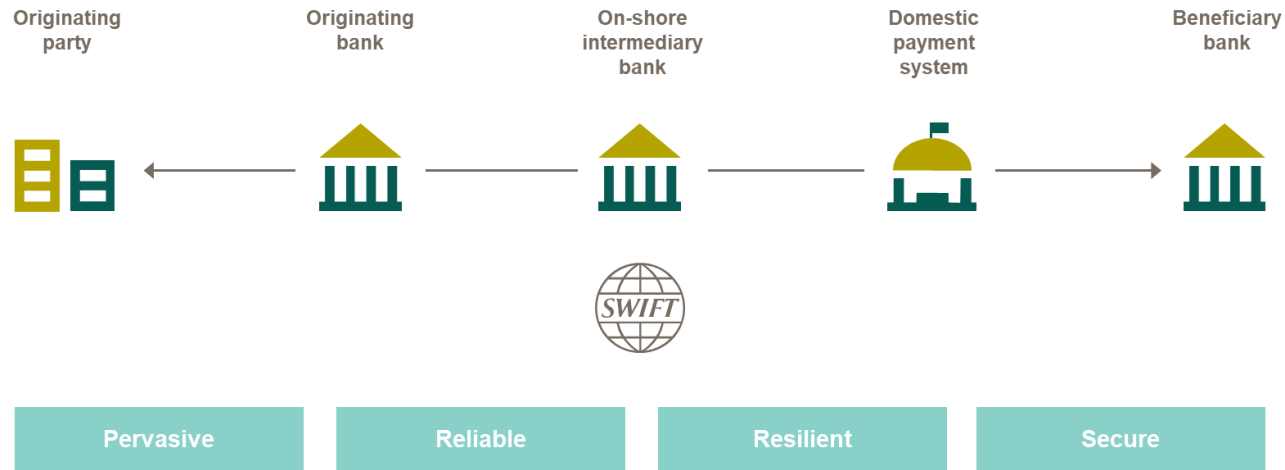
Activity	2020							2021									
	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	
T2 / ESMIG					Phased MI testing												• ESMIG timeline to be confirmed September 2020
					Phased community testing												
EURO1			 Aug 17 th	 Sep 28 th	 Oct 17 th	 Nov 20 th		 Jan 9 th								 Nov 2022	
PH Philpass		 Jul 24 th		 Sep 28 th		 Nov 30 th		 Jan 9 th SWIFTNet Inform		 Mar 1 st							• Usage Guidelines for testing published here
SG MEPS+					 Oct 31 st					 Mar 29 th							• Draft Usage Guidelines published here
CA PayCan				 Oct 3 rd						 Mar 29 th						 Oct 31 st 2022	• Usage Guidelines for testing published here • Live env planned Oct 31 st 2022
UK CHAPS																	• Planning in progress
HKEX			 Aug 29 th	 Sep 26 th		 Nov 27 th											• Planning in progress



Updated ISO 20022 Adoption Approach



ISO 2022 for cross-border payments



- End-to-end rich, structured data provided by ISO 2022 enables more efficient, more compliant and faster payments
- In 2018 the financial community asked SWIFT to facilitate the move to ISO 2022 for cross-border payments
- SWIFT launched the ISO 2022 Programme in September 2018
- In June 2020 the community and SWIFT Board endorsed an updated ISO 2022 adoption plan that would leverage transaction management services to
 - more quickly achieve benefits of ISO 2022, and
 - in a less disruptive way for SWIFT users
- These slides provide key design principles for the new plan and we seek feedback from customers

Updated ISO 20022 adoption plan

Leverages transaction management capabilities to more quickly achieve benefits of rich, structured data in a less disruptive way

Key design principles

Transaction management

A new platform that maintains full ISO 20022 transaction data
Accessible by any authorized party in the payment chain
Eliminates the need for all users to receive ISO 20022 from start of coexistence, and problem of intermediaries 'breaking the chain' by not passing complete data

Backward compatibility

Supports ISO 20022 based APIs and messaging, SWIFT MT messaging, and GUI access
The platform adapts to its users capabilities, providing data in the format and protocol chosen by the user

API native

Provides rich data and transactions over APIs
Enables direct integration in business applications

Enablers



Standards specifications

Define and publish

CBPR+ messaging market practice
CBPR+ based API specifications
MyStandards Readiness & Translation portals



Product readiness

Enable SWIFT and vendors

Transaction Management Platform with coexistence measures
Vendor self-attestation and compatibility labels



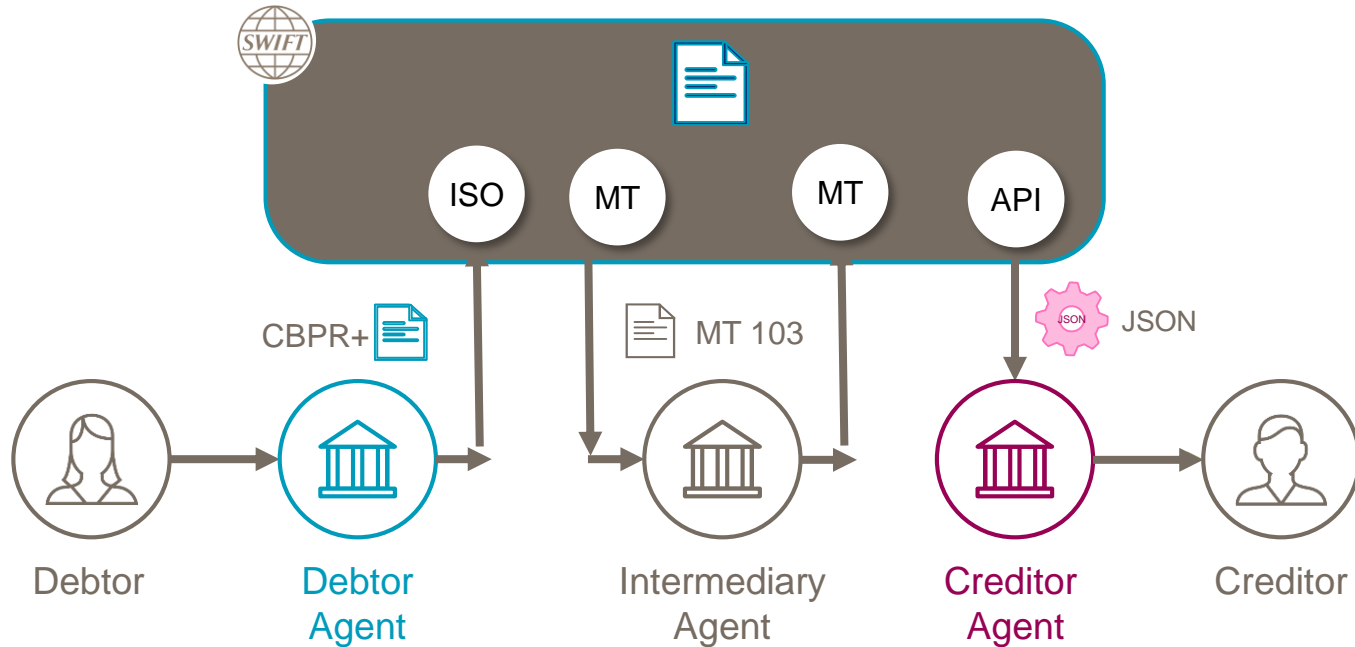
Customer adoption

Support preparation and adoption

SWIFTSmart & tailored training
Impact assessments & integration solutions
Test environment with sparring partner

Key design principles

Supports backwards compatibility with SWIFT MT, and interoperability across formats and channel protocols



Implications:

The new transaction management capabilities enables

- Sending and receiving ISO 2002 transactions through API channel or messages, or MT transactions through messages
- Retrieval of rich data and consumption of services over APIs

This will allow customers to

- Transact with their counterparties using the format and protocol they are capable of
- Move to ISO 20022 for cross-border payments at their own pace during the coexistence period

Current business practices are maintained:

- Existing correspondent banking principles of a serial & cover payment and cash management continue



Key considerations during co-existence period

From end-2022 to Nov 2025, users can set their preferences for cross-border payments and reporting



User role

Acting as

Debtor agents /
Ordering
institutions

Intermediary
agents/
Intermediaries

Creditor agents /
Beneficiary banks

Preferred channel

- MT messaging over FIN
- ISO 20022 messaging over FINplus
- ISO 20022 based API services

Along with the channel following business aspects should be considered:

Instructing counterparties and reporting to counterparties

- What do I send? What do my counterparties receive?
- What do my counterparties send? What do I receive?

Compliance

- How do I pass on all party data, to comply with FATF16 & local regulations?
- How do I screen payments, to fight financial crime?

Access to data

- Who has access to payment data?
- How do I access data for payment processing (short term), and regulatory reporting (long term)?

Along with the new ISO 20022 adoption plan and capabilities, users can make choices during the co-existence phase.

Some core considerations should educate their choices.



Co-existence measures addressing the key considerations



Transaction Management



Debtor Agent



Intermediary Agent



Creditor Agent

Instructing your counterparties

- **Send** Customer credit transfer, FI credit transfer and Cover
- **As MT, MX or API**

- **Receive and send** Customer credit transfer, FI credit transfer and Cover
- **As MT, MX or API**
- **Optionally MX with MT** embedded

- **Receive** Customer CT, FI CT and Cover
- **As MT, MX or API**
- **Optionally MX with MT** embedded

Reporting to your counterparties

- Receive cash management reporting
- **MT9xx or camt.xxx** as per bilateral agreement

- **Receive and send** cash management reporting
- **MT9xx or camt.xxx** messages as per bilateral agreement

- **Generate** cash management reporting
- **MT9xx or camt.xxx** messages as per bilateral agreement

Compliance

- **Screen** instructed message with **local** solution or
- Leverage the SWIFT **embedded** screening
- **Party details are stored in the transaction**

- **Screen messages** or **retrieve rich data** for screening with **local** solution; or
- Use SWIFT **embedded** screening
- **Rich party details are passed-on** by the platform

- **Screen messages** or **retrieve rich data** for screening with **local** solution; or
- Use SWIFT **embedded** screening
- **No need to pass on** party details

Access to data

- Debtor Agent has rights to **create** and **archive** all payment data

- **Read** payment data including **immutable** parts, **update** non-immutable fields
- All **data available** for archiving

- **Read** payment data stored in the transaction
- All **data available** for archiving

Co-existence period will see banks adopting ISO format progressively on the cross-border payment flows

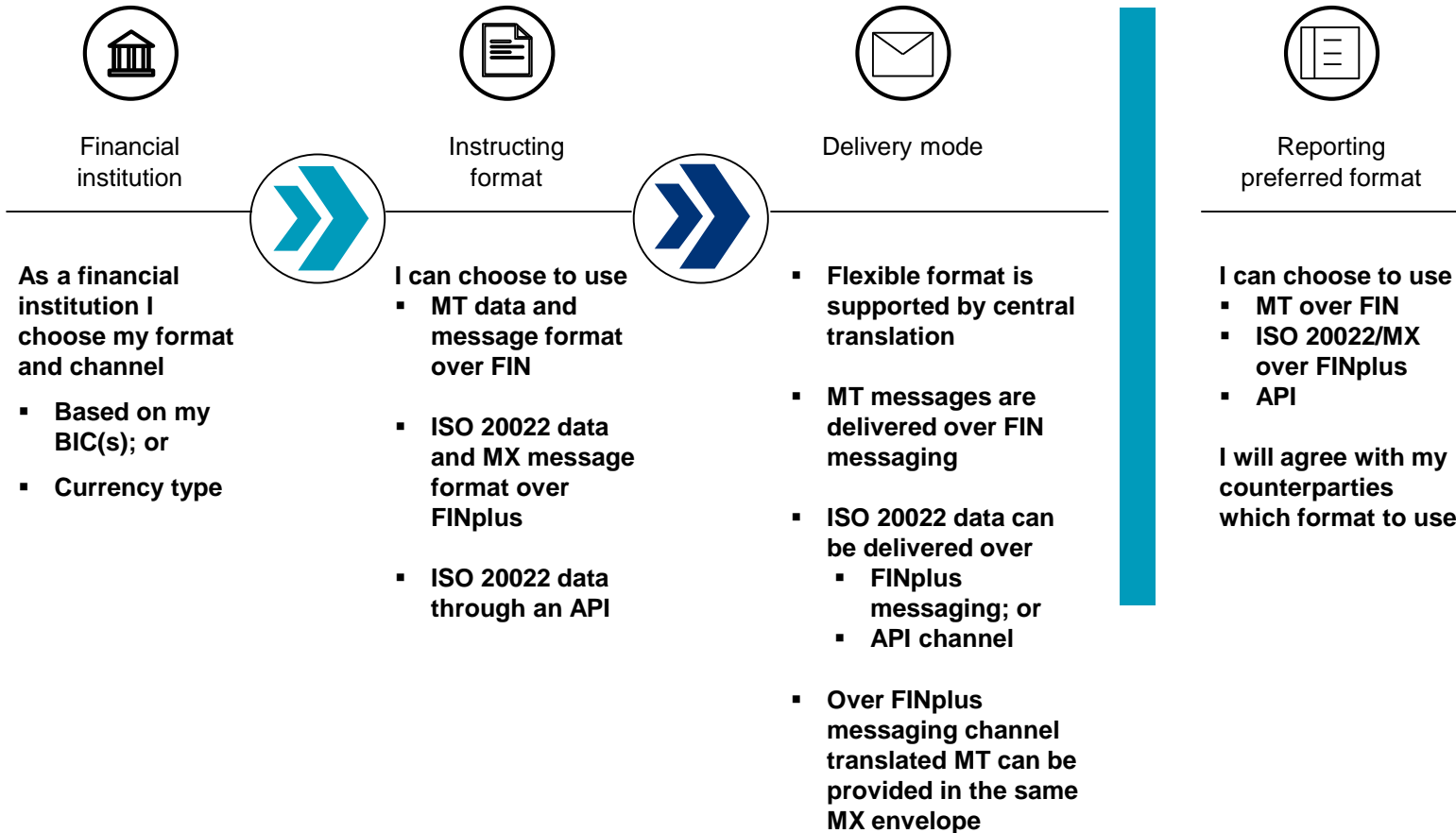
Instructing – instruct your counterparties in the format and protocol of choice

Reporting – can be done as MT9xx or camt.XXX messages depending on bilateral agreement and API channel is being assessed

Compliance – screening can be done locally or supported by the SWIFT embedded screening service. Rich data can be retrieved from the platform or passed-on to the next Agent

Transaction data – the Debtor Agent can create the transaction data, the intermediary can read the immutable part and update other parts, the Creditor can read the transaction data

Co-existence measures support flexible formats



Flexible format benefits:

1. Users can remain on MT and move to ISO 20022 at their own pace, independent of your counterparties
2. Users can choose to adopt ISO 20022 using APIs or messaging
3. Messaging translation will be based on mutually agreed CBPR+ rules
4. The platform maintains all transaction data, and is retrievable over APIs

Co-existence features: Screening

3 options are possible: screen locally the ISO message, screen locally rich data retrieved through API, screen centrally

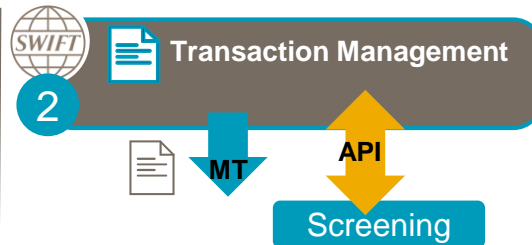
*Note: in these examples, our focus is the **MT intermediary** and the **data received** from the Transaction Management Platform as this is where there is a risk linked to truncation if the bank screens the MT rather than the full rich ISO 20022 data. Data sent back to the platform will also typically be screened. Originator / Beneficiary banks also needs to screen*



The transaction is created in the platform as a rich data object and sent over InterAct FINplus service as an MX.

The institution can screen the received instruction in ISO 20022.

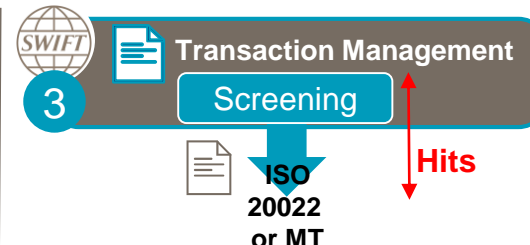
Optionally the institution can request reception of an MT formatted transaction together with the MX for processing in their back-office after screening of the ISO formatted transaction message.



The transaction is created in the platform as a rich data object and sent over FIN as an MT (which is likely to contain only a subset of the data). Truncation is indicated in the message.

To screen the full dataset, the institution calls an API to retrieve rich data linked to a UETR and then pass it on to their own screening application.

API service may respond with a full ISO 20022 transaction, just the overflow data or the MT + overflow data



The transaction is created in the platform as a rich data object.

The full rich data is screened by the platform before the message is delivered.

Hits are managed by the user using a dedicated GUI.

Once screened, the transaction is delivered over FIN as an MT or InterAct FINplus as an MX. (in case of true match confirmed, the transaction is blocked)

Screening benefits:

1. Ensure you screen all relevant payment details even when the format is rich

- ISO20022 structured data potentially generates less false positives

2. Adapt your screening option to your infrastructure and regulatory needs

- Through local engine or central service

3. Use a managed embedded screening solution for ISO 20022 transaction data

- If adapting your screening engine to ISO is complex and you need to process an MT based payment, a centrally managed screening service is available to comply with regulatory requirements



Overview of gpi ISO features planned for 2020 & 2021

The **gpi ISO 2022 adoption timeline has changed** to align with the [renewed ISO 2022 program timeline](#).

The **gpi ISO strategy** remains **unchanged**:

- Offer tracking on gpi ISO payment messages in addition to existing tracking of gpi MT payment messages;
- Seamless Tracker experience independent of the format or channel that SWIFT members use for their payments and for their exchanges with the Tracker;
- Making gpi more easy;
- Allowing for the development of additional gpi value added services to the benefit of end customers, leveraging CBPR+ guidelines and ISO 2022 data richness.

Alignment to Key Market Infrastructures

The **gpi ISO 2022 timeline** has been aligned with the ISO 2022 adoption timeline of key payment market infrastructures (PMI) - Target 2/ESMIG, Euro 1, LYNX and CHAPS

gpi and Universal Confirmation (UC)

gpi ISO 2022 migration plan

Following decisions have been taken:

- Participants to the key PMI's (see above) will be able to **implement** and **test** the new ISO 2022 Tracking functionality as part of their domestic ISO 2022 adoption projects as from **March 2021**
- **XML ISO 2022 Tracker** messages will be made available for both **UC** and **gpi** as from **July 2021**
- **Single trck.001 usage guideline** for Universal and gpi confirmations taking into account feedback from CBPR+



Timing for gpi and UC 2022 deliverables

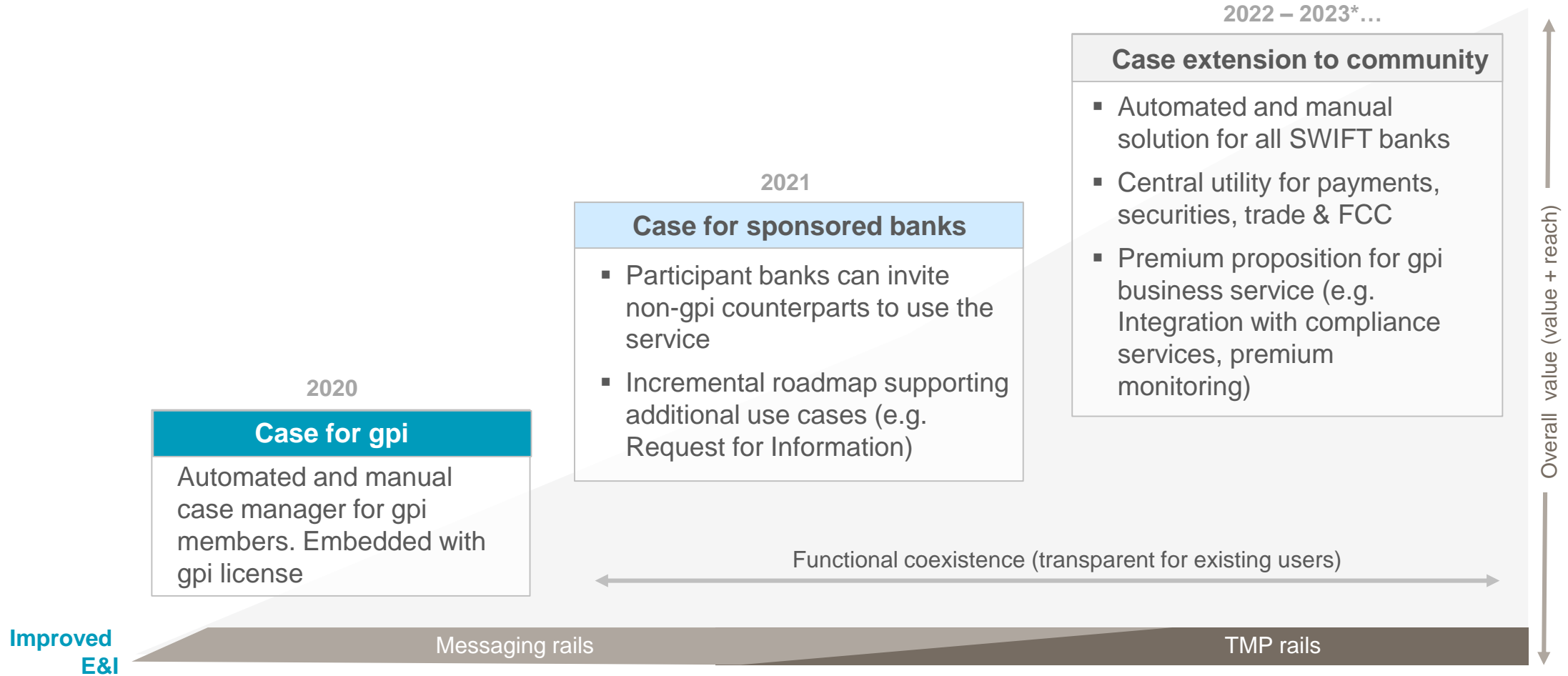
gpi and UC ISO 2022 deliverables, including the Tracker messages, will be made available to the SWIFT community in a progressive agile way as from March 2021

Availability	For tracking of ISO 2022 flows	For confirmations
<ul style="list-style-type: none"> in testing mode as from March 2021 	<ul style="list-style-type: none"> The pacs.008 (ISO-message for MT103) The pacs.009 COVE (ISO-message for MT202/ 205 COV) 	The MT confirmations, as detailed in the <u>updated</u> gCCT and gCOV Rulebook.
<ul style="list-style-type: none"> in testing mode as from July 2021: 	<ul style="list-style-type: none"> The pacs.009 CORE (ISO-message for MT202/ 205) The pacs.002 (ISO- message for a payment Reject) The pacs.004 (ISO-message for a payment Return) 	<ul style="list-style-type: none"> The new ISO 2022 Tracker messages: <ul style="list-style-type: none"> The trck.001: Tracker Payment Status Update The trck.002: Tracker Payment Status Information The trck.003: Tracker Alert Notification The trck.004: Payment Status Customer Tracker Report (g4C) The APIs, <p>as detailed in the <u>updated</u> UC, gCCT, gCOV an gFIT Rulebooks.</p>
<ul style="list-style-type: none"> in live/production mode as from November 2021 	All of the above	All of above

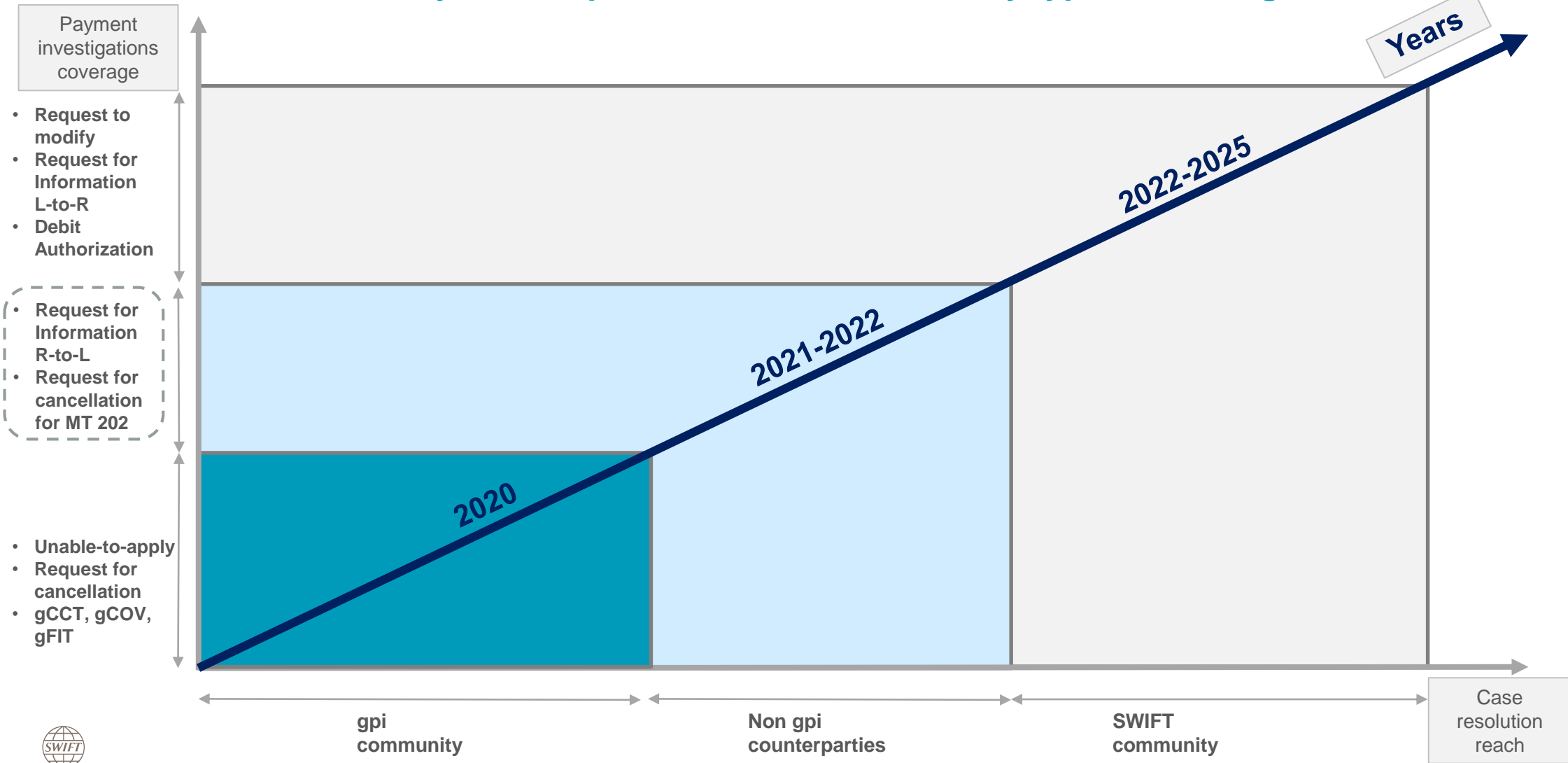


Case resolution roadmap to a community adoption

Collaborative service



Case resolution with any counterparties on swift and for any type of investigations





www.swift.com