

# CBPR+ roadmap beyond November 2025



September 2025

Confidentiality: **Restricted**

## Version control

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Date	Version	Section changed	Details
31/07/2025	v1	All	First publication of CBPR+ roadmap beyond November 2025
07/08/2025	v2	<ul style="list-style-type: none"><li>• Initiation</li><li>• MT199/299</li><li>• Coexistence table</li></ul>	<ul style="list-style-type: none"><li>• Initiation: added reference to in-flow translation as of Nov 2025</li><li>• MT199/299: added reference to camt.025 as of Nov 2025</li><li>• Coexistence table: new layout aligned to end of coexistence dates</li></ul>
01/09/2025	v3	<ul style="list-style-type: none"><li>• E&amp;I and cancellation</li><li>• Charges</li><li>• Coexistence table</li></ul>	<ul style="list-style-type: none"><li>• Clarification that MT 992, 995, 996 are retired rather than removed</li></ul>

## Introduction

The community migration to CBPR+ began in March 2023 with many message types in scope. In June 2024, Swift, at the request of the community and with support of the Board, proposed that priority be given to payment instructions and re-confirmed the community's commitment to end the coexistence period in November 2025 for payment instructions.

Non-instruction message types, thus saw their coexistence period extended beyond November 2025, with new timelines to be defined.

The industry's migration to ISO 20022 continues to progress with most domestic high-value payment clearing using the new standard and considerable progress has been achieved with cross-border payment instructions on Swift. The community has been requesting a new timeline and priorities for the remainder of the messages in scope of the CBPR+ migration.

**This document presents a roadmap for the adoption of CBPR+ ISO 20022 messages which was developed with the input of several working groups and refined based on consultation with multiple national working groups.**

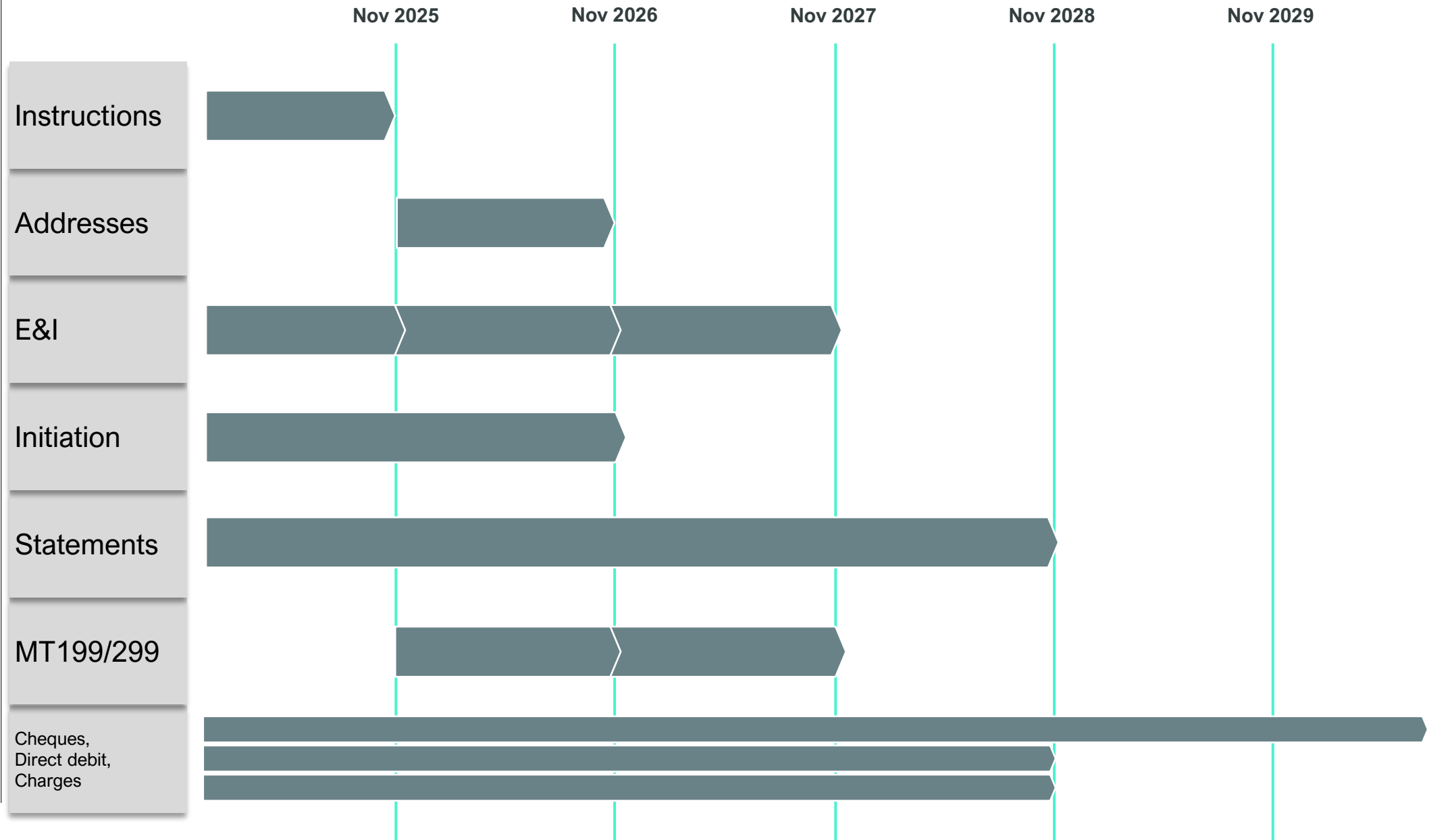
The roadmap is structured as a timeline. It outlines retirement dates for each group of messages and reconciles the priorities expressed by the community. While the roadmap extends over several years, the strategic objective to retire MTs and adopt ISO 20022 messages remains unchanged. The roadmap presents a realistic approach, balancing the workload and capacity, and considers external dependencies.

Note: this roadmap is specific to Financial Institution to Financial Institution (FI-to-FI) CBPR+ payments

Reach out to your Account Manager if you have any questions.

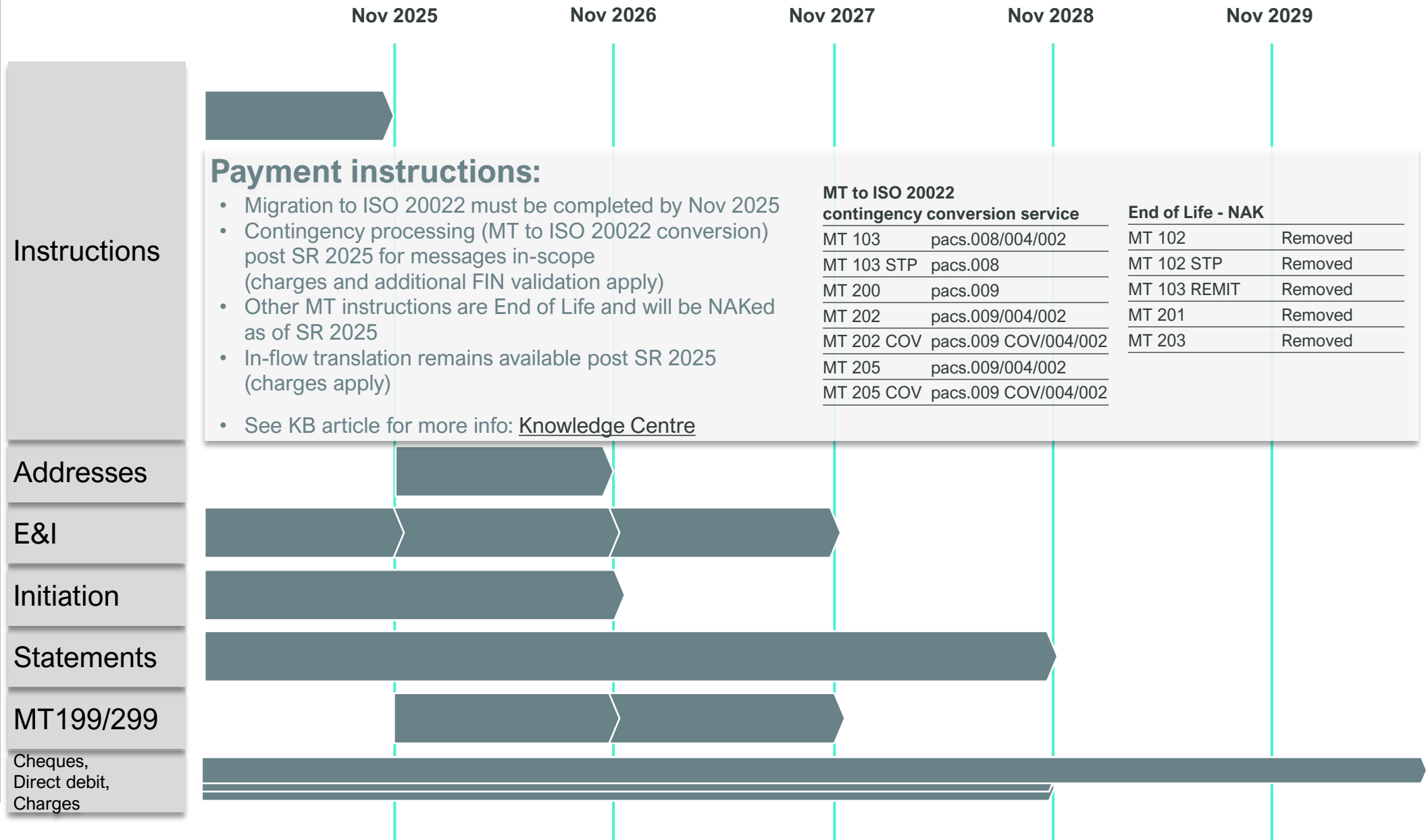
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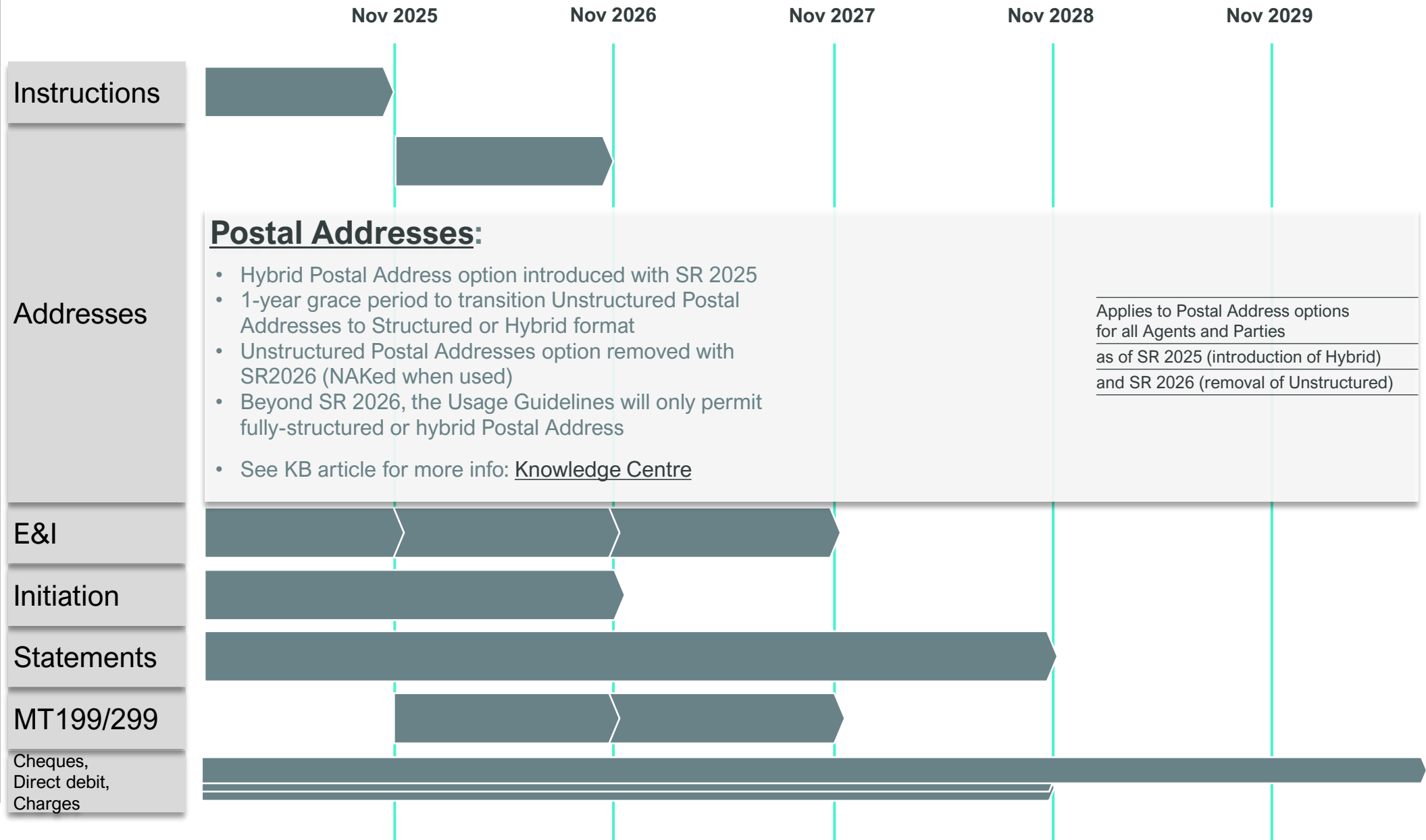
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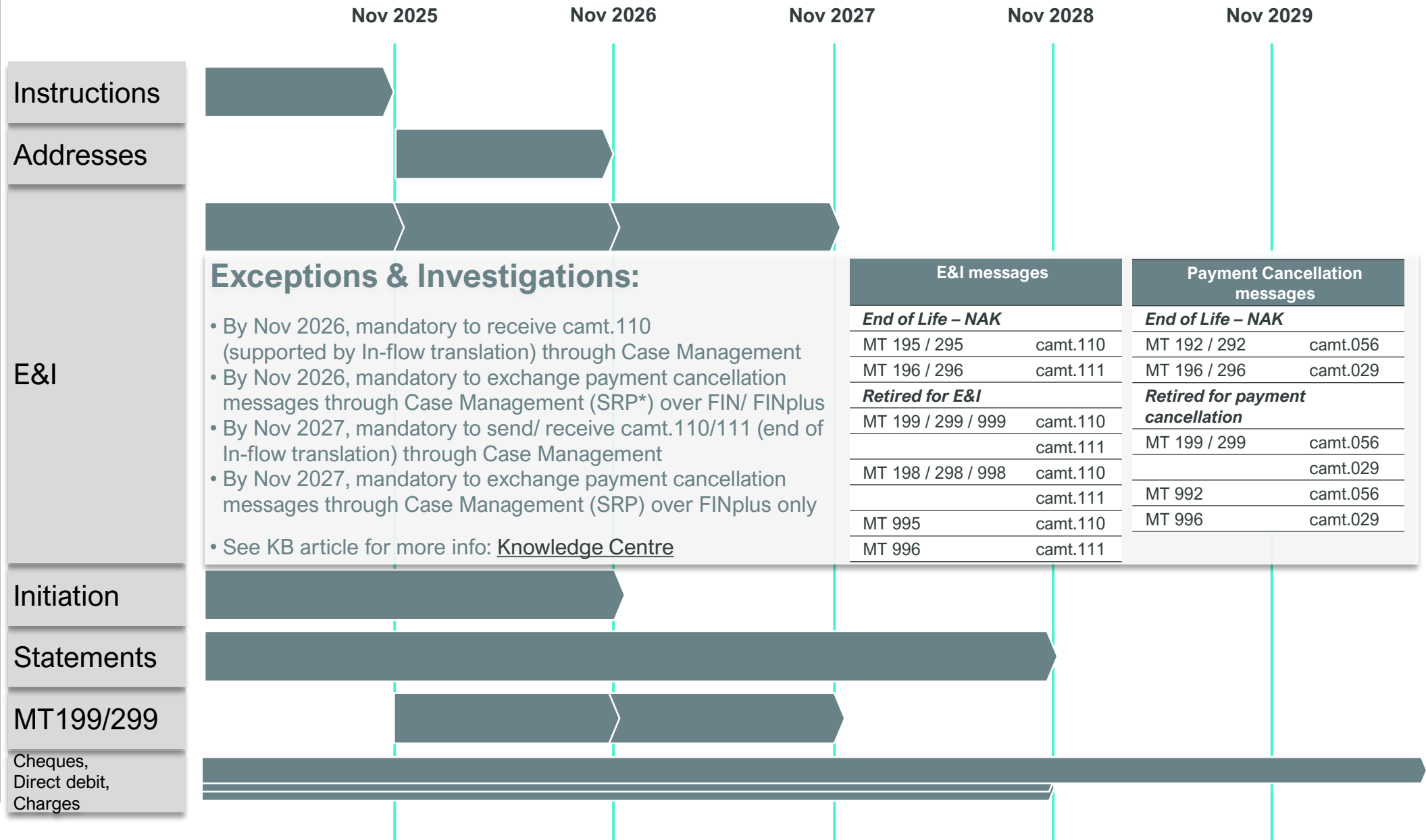
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(\*) SRP Stop and  
Recall service



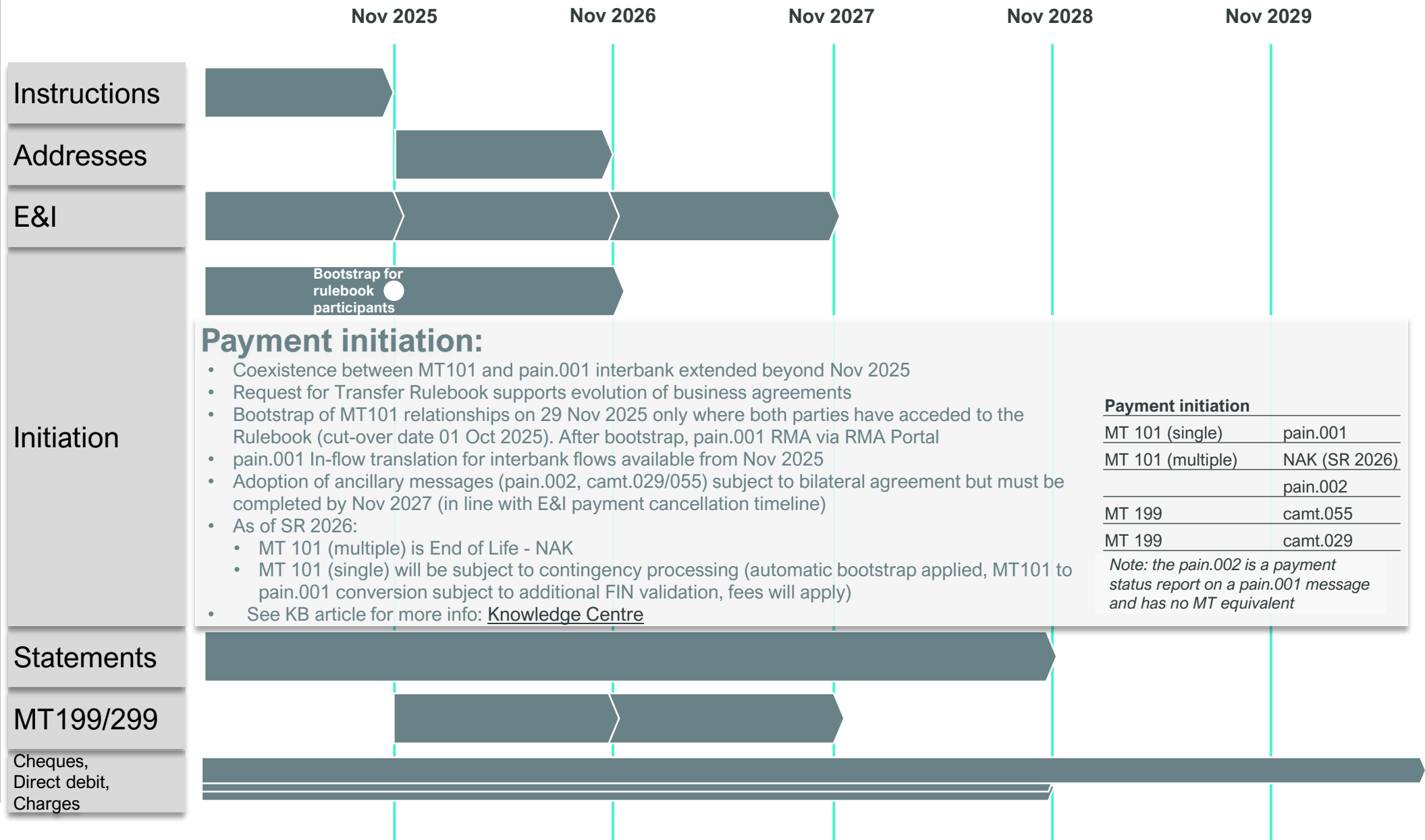
## Exceptions & Investigations:

- By Nov 2026, mandatory to receive camt.110 (supported by In-flow translation) through Case Management
- By Nov 2026, mandatory to exchange payment cancellation messages through Case Management (SRP\*) over FIN/ FINplus
- By Nov 2027, mandatory to send/ receive camt.110/111 (end of In-flow translation) through Case Management
- By Nov 2027, mandatory to exchange payment cancellation messages through Case Management (SRP) over FINplus only
- See KB article for more info: [Knowledge Centre](#)

E&I messages		Payment Cancellation messages	
<b>End of Life – NAK</b>		<b>End of Life – NAK</b>	
MT 195 / 295	camt.110	MT 192 / 292	camt.056
MT 196 / 296	camt.111	MT 196 / 296	camt.029
<b>Retired for E&amp;I</b>		<b>Retired for payment cancellation</b>	
MT 199 / 299 / 999	camt.110	MT 199 / 299	camt.056
	camt.111		camt.029
MT 198 / 298 / 998	camt.110	MT 992	camt.056
	camt.111	MT 996	camt.029
MT 995	camt.110		
MT 996	camt.111		

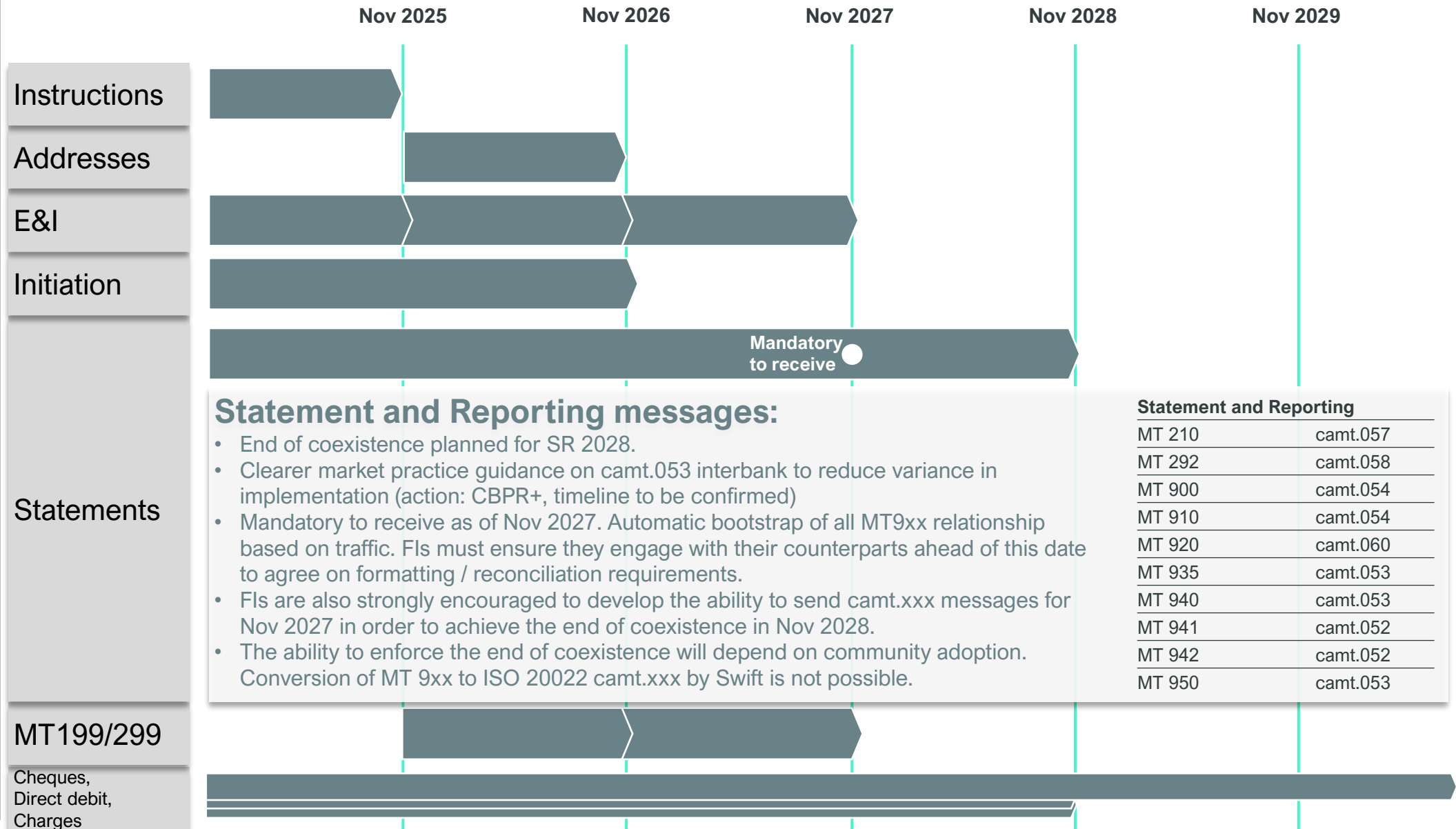
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### Statement and Reporting messages:

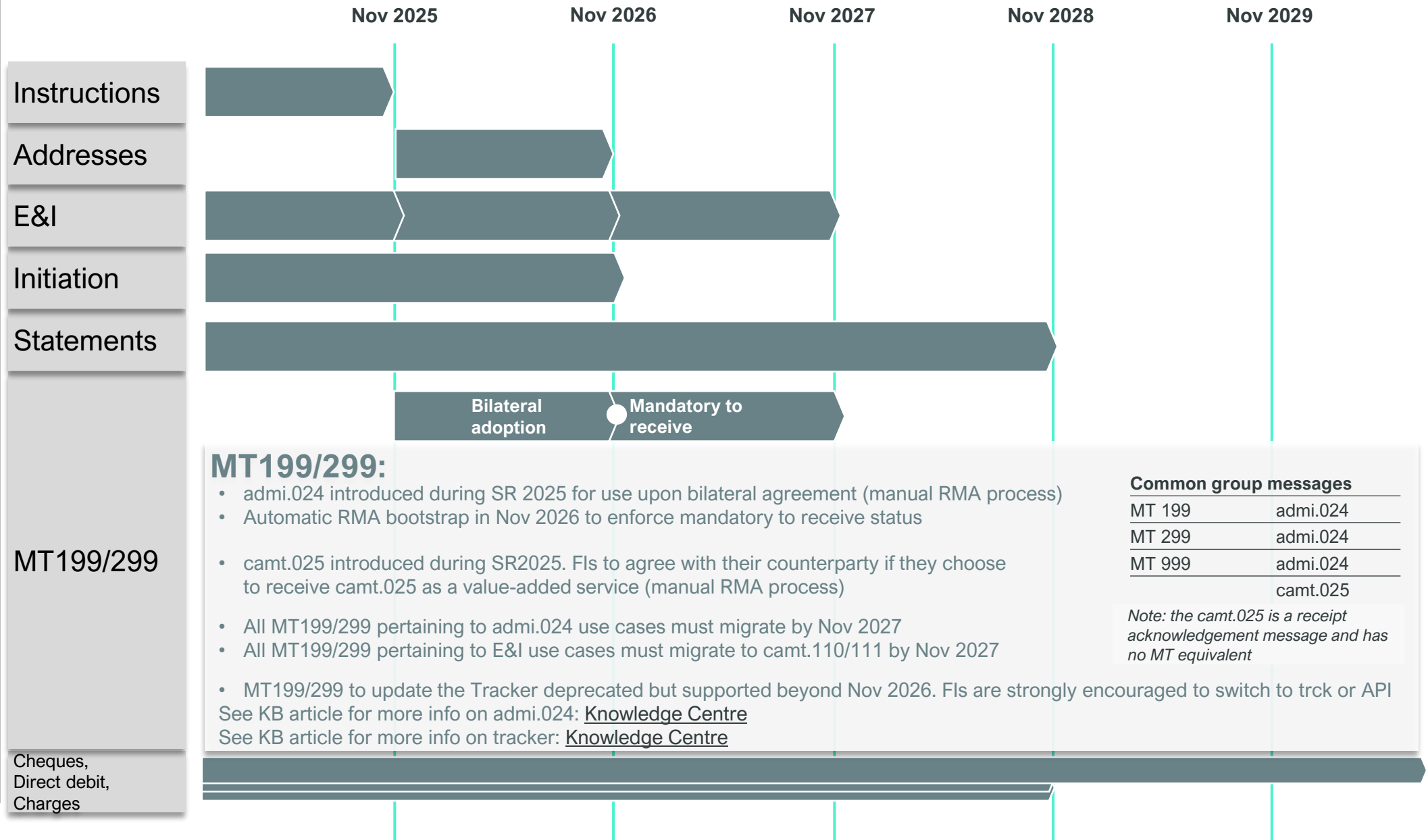
- End of coexistence planned for SR 2028.
- Clearer market practice guidance on camt.053 interbank to reduce variance in implementation (action: CBPR+, timeline to be confirmed)
- Mandatory to receive as of Nov 2027. Automatic bootstrap of all MT9xx relationship based on traffic. FIs must ensure they engage with their counterparts ahead of this date to agree on formatting / reconciliation requirements.
- FIs are also strongly encouraged to develop the ability to send camt.xxx messages for Nov 2027 in order to achieve the end of coexistence in Nov 2028.
- The ability to enforce the end of coexistence will depend on community adoption. Conversion of MT 9xx to ISO 20022 camt.xxx by Swift is not possible.

### Statement and Reporting

MT 210	camt.057
MT 292	camt.058
MT 900	camt.054
MT 910	camt.054
MT 920	camt.060
MT 935	camt.053
MT 940	camt.053
MT 941	camt.052
MT 942	camt.052
MT 950	camt.053

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## MT199/299:

- admi.024 introduced during SR 2025 for use upon bilateral agreement (manual RMA process)
  - Automatic RMA bootstrap in Nov 2026 to enforce mandatory to receive status
  - camt.025 introduced during SR2025. FIs to agree with their counterparty if they choose to receive camt.025 as a value-added service (manual RMA process)
  - All MT199/299 pertaining to admi.024 use cases must migrate by Nov 2027
  - All MT199/299 pertaining to E&I use cases must migrate to camt.110/111 by Nov 2027
  - MT199/299 to update the Tracker deprecated but supported beyond Nov 2026. FIs are strongly encouraged to switch to trck or API
- See KB article for more info on admi.024: [Knowledge Centre](#)  
 See KB article for more info on tracker: [Knowledge Centre](#)

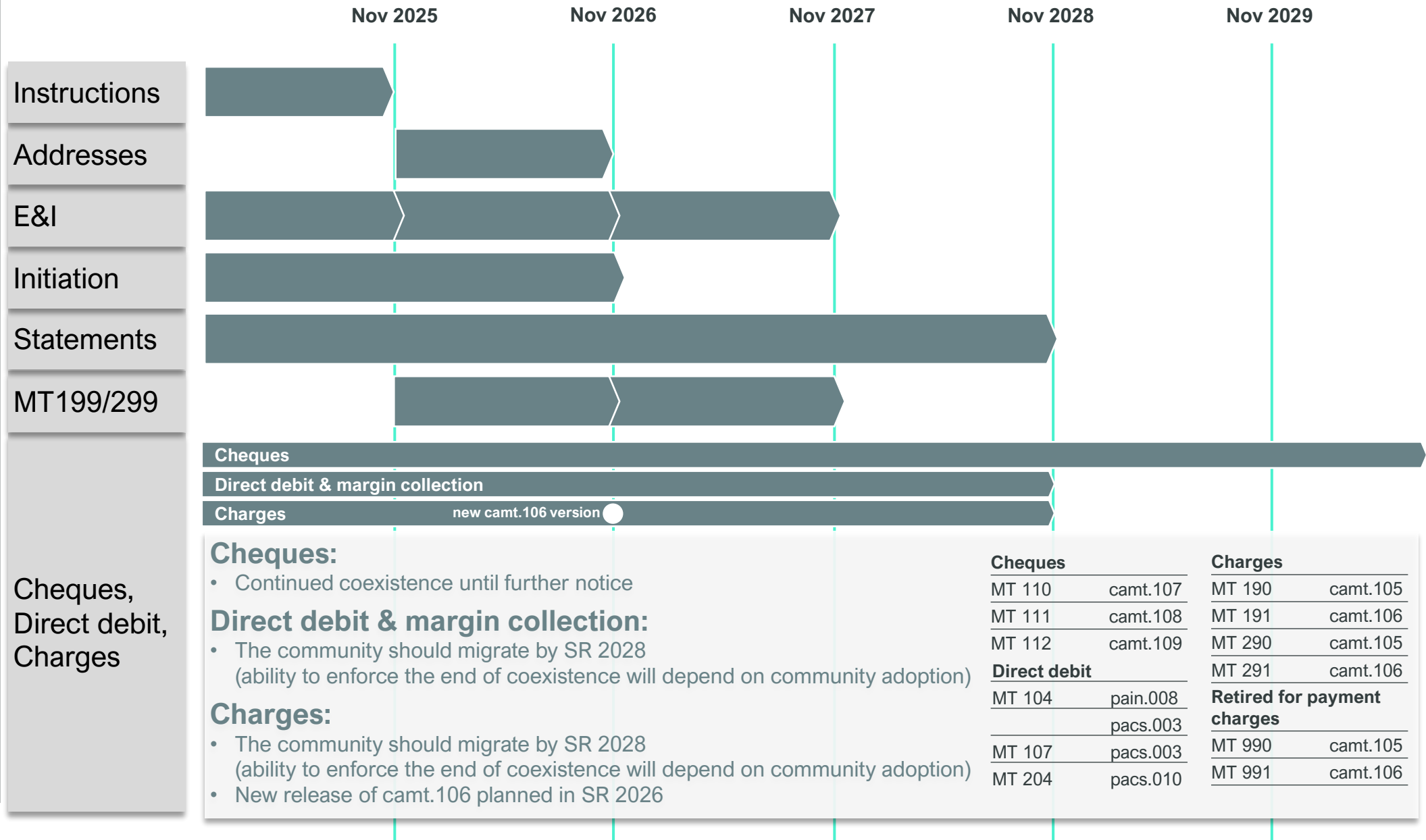
### Common group messages

MT 199	admi.024
MT 299	admi.024
MT 999	admi.024
	camt.025

*Note: the camt.025 is a receipt acknowledgement message and has no MT equivalent*

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# Scope of CBPR+ messages migrating to ISO 20022 with end of coexistence dates

Nov 2025	Nov 2026	Nov 2027	Nov 2028	Supported until further notice
<b>Payment instructions</b>	<b>Payment initiation</b>	<b>E&amp;I messages</b>	<b>Statement and Reporting</b>	<b>Tracker notifications</b>
<b>MT to ISO 20022 contingency conversion processing</b>	<b>MT to ISO 20022 contingency conversion processing</b>	<b>End of Life – NAK</b>	<b>End of Life - NAK</b>	MT 199 trck.001
MT 103 pacs.008/004/002	MT 101 (interbank single) pain.001	MT 195 / 295 camt.110	MT 210 camt.057	trck.002
MT 103 STP pacs.008	<b>End of Life - NAK</b>	MT 196 / 296 camt.111	MT 292 camt.058	MT 299 trck.001
MT 200 pacs.009	MT 101 (multiple) Removed	<b>Retired for E&amp;I</b>	MT 900 camt.054	trck.002
MT 202 pacs.009/004/002		MT 199 / 299 / 999 camt.110	MT 910 camt.054	trck.003
MT 202 COV pacs.009 COV/004/002		camt.111	MT 920 camt.060	Tracker to user trck.004
MT 205 pacs.009/004/002		MT 198 / 298 / 998 camt.110	MT 935 camt.053	trck.005
MT 205 COV pacs.009 COV/004/002		camt.111	MT 940 camt.053	
<b>End of Life - NAK</b>		MT 995 camt.110	MT 941 camt.052	Use of MT for tracker is deprecated: New functionality available only on API/ trck
MT 102 Removed		MT 996 camt.111	MT 942 camt.052	
MT 102 STP Removed		<b>Payment Cancellation messages</b>	MT 950 camt.053	<b>Cheques</b>
MT 103 REMIT Removed		<b>End of Life – NAK</b>		MT 110 camt.107
MT 201 Removed		MT 192 / 292 camt.056	<b>Direct debit</b>	MT 111 camt.108
MT 203 Removed		MT 196 / 296 camt.029	<b>End of Life - NAK</b>	MT 112 camt.109
		<b>Retired for payment cancellation</b>	MT 104 pain.008	
		MT 199 / 299 camt.056	pacs.003	
		camt.029	MT 107 pacs.003	
		MT 992 camt.056	MT 204 pacs.010	
		MT 996 camt.029	<b>Charges</b>	
		<b>Payment initiation</b>	<b>End of Life - NAK</b>	
		<b>Retired for payment initiation</b>	MT 190 camt.105	
		MT 199 camt.055	MT 191 camt.106	
		MT 199 camt.029	MT 290 camt.105	
		<b>Common group messages</b>	MT 291 camt.106	
		<b>Retired for admi.024</b>	<b>Retired for payment charges</b>	
		MT 199 admi.024	MT 990 camt.105	
		MT 299 admi.024	MT 991 camt.106	
		MT 999 admi.024		

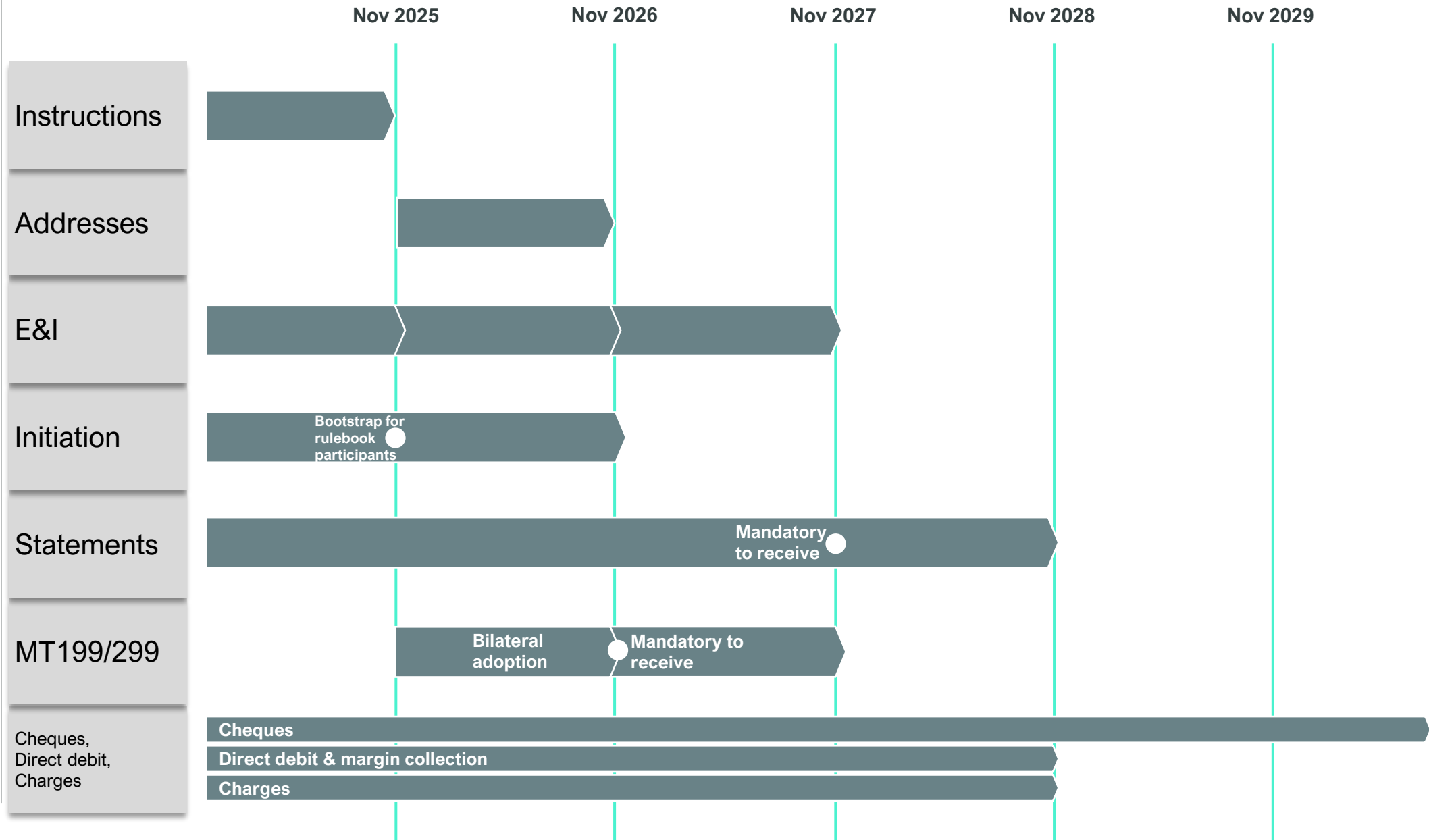
**Note:**  
The table focuses on end-of-coexistence dates for FI-to-FI MT messages and their corresponding ISO messages.  
Some CPBR+ ISO messages like pain.002 and camt.025 have no MT equivalent and therefore do not appear in this table

**Removed** = NAK'ed by the network

**Retired** = Not removed, but should no longer be used for its current purpose (e.g. E&I/SRP)

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**Swift**