



ISO 20022 Programme

Quality data, quality payments

Awareness Webinar– pacs & camt mapping

Cross Border Payments & Reporting (CBPR+) Working Group



A community agreement



In 2018, the global financial community agreed to **migrate from the MT (FIN) payment message standard** to ISO 20022



The move to ISO 20022 will begin in **end 2022** and coexistence with MT (FIN) will run **until end 2025**



All FI to FI payments and cash reporting messages will move to ISO 20022



All players need to **start preparing** for the migration **now**

CBPR+ : A group of your peer banks advising SWIFT on how ISO 20022 should be used

Objective

Create **global ISO 20022 Market Practice and Usage Guidelines** for selected messages from the **SWIFT MT Category 1, 2 & 9** set of messages, which will be validated on the SWIFT network in the many to many space.

With the approach of

- **Benefiting from ISO 20022 features**, and not alike for like adoption from SWIFT MT
- **Interoperable with high value payment system (HVPS+) guidelines***, while differences should be justified and documented
- **Incorporating gpi requirements**, such as UETR
- **Incorporating securities requirements**, for the cash-leg of a securities transactions
- **Including new messages & functionalities where required**, e.g. Return & Status messages
- **Validated on the SWIFT network**
- **Maintained on a yearly basis**

HVPS+: A working group of payment marketing infrastructure operators advising SWIFT on how ISO 20022 should be used for high value payment systems. HVPS+ has established usage guidelines for this purpose



How is an MT structure different from an MX structure?

MT

```
{1:F01OELBATWWAXXX0975000073}
{2:I103ABNANL2AXXXU3003}
{3:{113:URGT}{108:INTLPMTS}}
{4: (CrLf)
:20:494932/DEV (CrLf)
:23B:CRED (CrLf)
:32A:030731EUR1958,47 (CrLf)
:33B:EUR1958,47 (CrLf)
:50K:FRANZ HOLZAPFEL GMBH (CrLf)
VIENNA (CrLf)
:59:H.F. JANSSEN (CrLf)
LEDEBOERSTRAAT 27 (CrLf)
AMSTERDAM (CrLf)
:70:/INV/ 18042 910412 (CrLf)
:71A:SHA (CrLf)
-}
{5:{CHK:123456789ABC}}
```

Basic header block

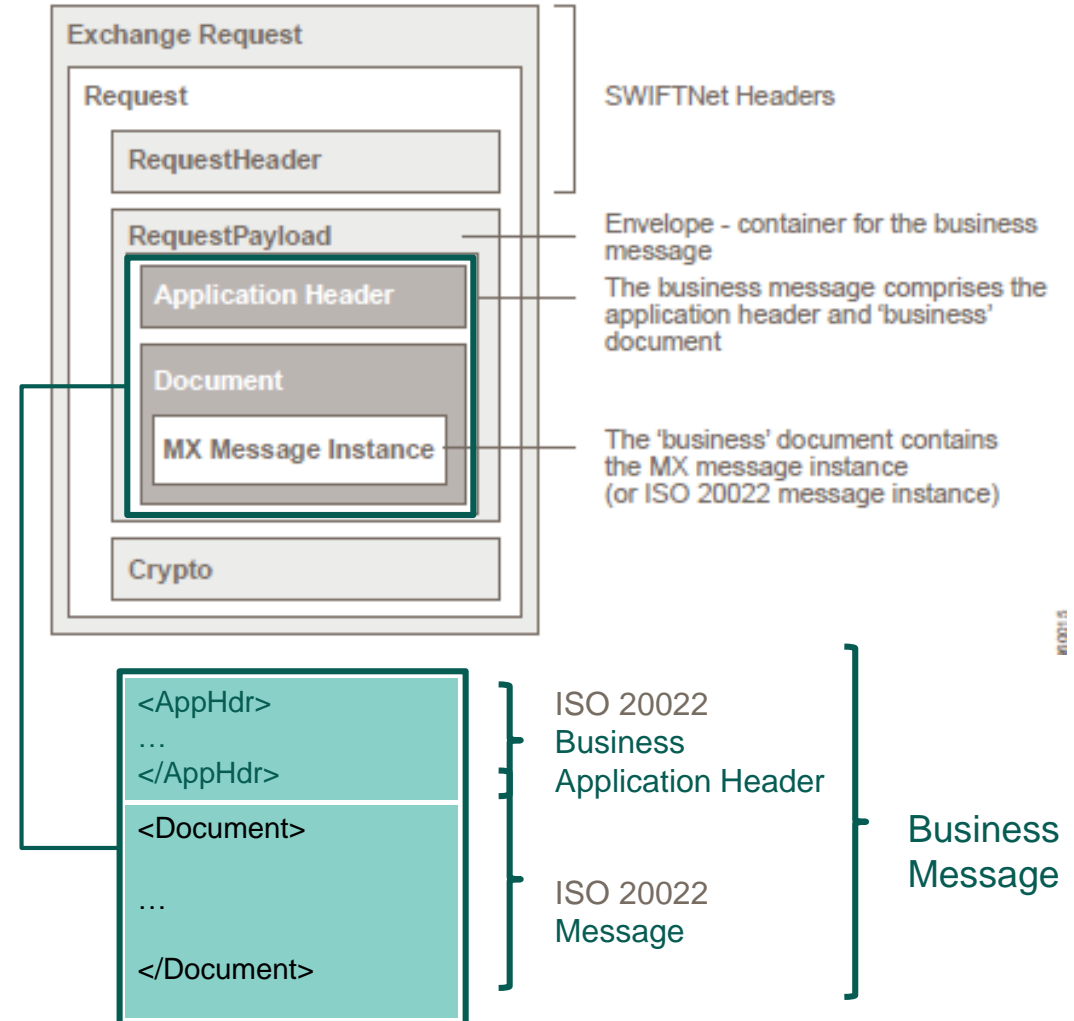
Application header block

User header block

Text block

Trailer block

ISO 2002 (MX)



CBPR+

The changing language of payments



What is changing?

Message types



CBPR+ Phase 1 usage guidelines and planned translation rules

Updated April 2020

Existing FIN MTs	ISO 2022 equivalent	Usage guidelines	Translation rules planned
MT 103 / 102	pacs.008.001.0x		Published on MyStandards
MT 200 / 201 / 202 / 202 COV / 203 / 205	pacs.009.001.0x		Published on MyStandards
MT 103 RETURN / MT 202 RETURN	pacs.004.001.0x	Published on MyStandards	Published on MyStandards
MT 103 REJECT / MT 202 REJECT	Negative pacs.002.001.0x		MX to MT only SWIFT to Investigate Field 72 option or MT 199
<i>No Equivalent</i>	Positive pacs.002.001.0x		No translation planned
MT 210	camt.057.001.0x		MX to MT - Single
MT 900 / 910	camt.054.001.0x		Published on MyStandards
MT 941 / 942	camt.052.001.0x	Published on MyStandards	No translation planned
MT 940 / 950	camt.053.001.0x		Not required – Guidance in UHB
MT 920	camt.060.001.0x		No translation planned
	head.001.001.0x – v2	Published with each request type	N/A

CBPR+ Phase 1 usage guidelines and planned translation rules

Updated April 2020

Existing FIN MTs	ISO 2022 equivalent	Usage guidelines	Translation rules planned
MT 103 STP	Pacs.008 STP Guideline	Under development	No translation planned
MT 103 STP EU	Pacs.008 EEA Guidelines	To be planned	No translation planned
MT 204	Pacs.010	Under Development	From MX to MT only
MT 104	Pacs.003	Out of scope	Out of scope
	head.001.001.0x – v2	Published with each request type	N/A

CBPR+ Phase 2 usage guidelines and planned translation rules

Updated April 2020

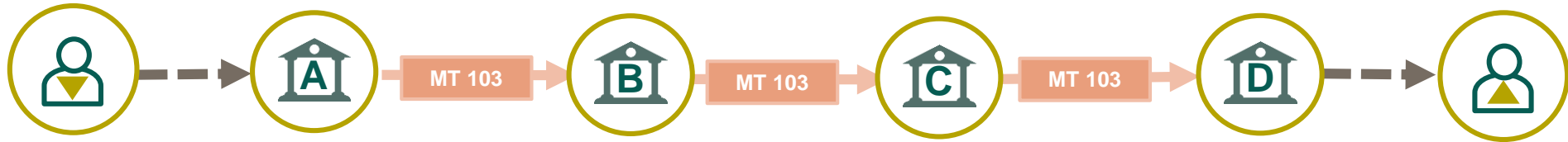
Existing FIN MTs	ISO 2022 equivalent	Usage Guideline available on Mystandards & Readiness Portal	Translation rules planned
192/292 (Cancellation Request)	camt.056.001.0x - Cancellation Request Camt.026 – Unable to Apply Camt.027 – Claim Non Receipt Camt.087 – Request to Modify	In collaboration with gpi expert group	To be confirmed
296/199/299/112 (Query/Answer)	camt.029.001.0x - Resolution of Investigation		
MT 101	Pain.001	Wait for CGI deliverable	To be confirmed
MT 110/MT 111/MT 112	New Cheques Messages	Start development during June 2020 Workshop	To be confirmed
MT n90 / MT n91	New Fee Messages	Start development during June 2020 Workshop	To be confirmed

Note: implementation of the phase 2 is foreseen for the end of Nov 2022.

MT 103 Customer Credit Transfer

High Level Serial message flow

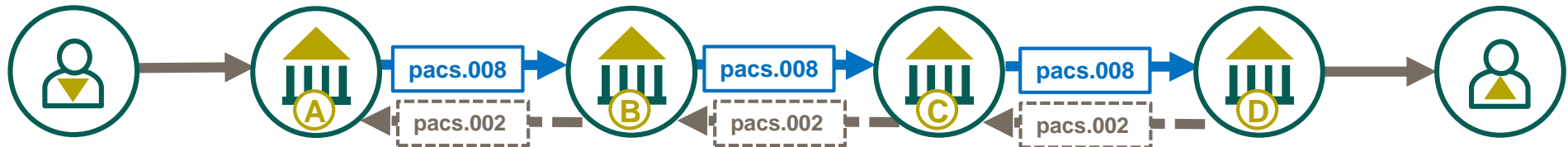
The MT way



pacs.008 FI to FI Customer Credit Transfer

High Level serial message flow

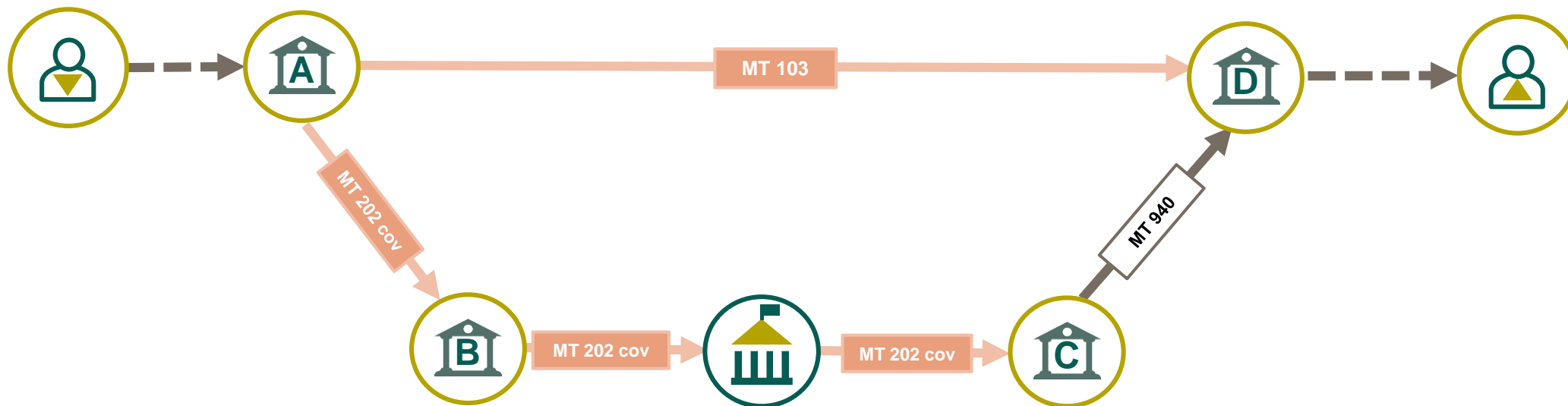
The ISO 20022 way



MT 103 Customer Credit Transfer

The MT way

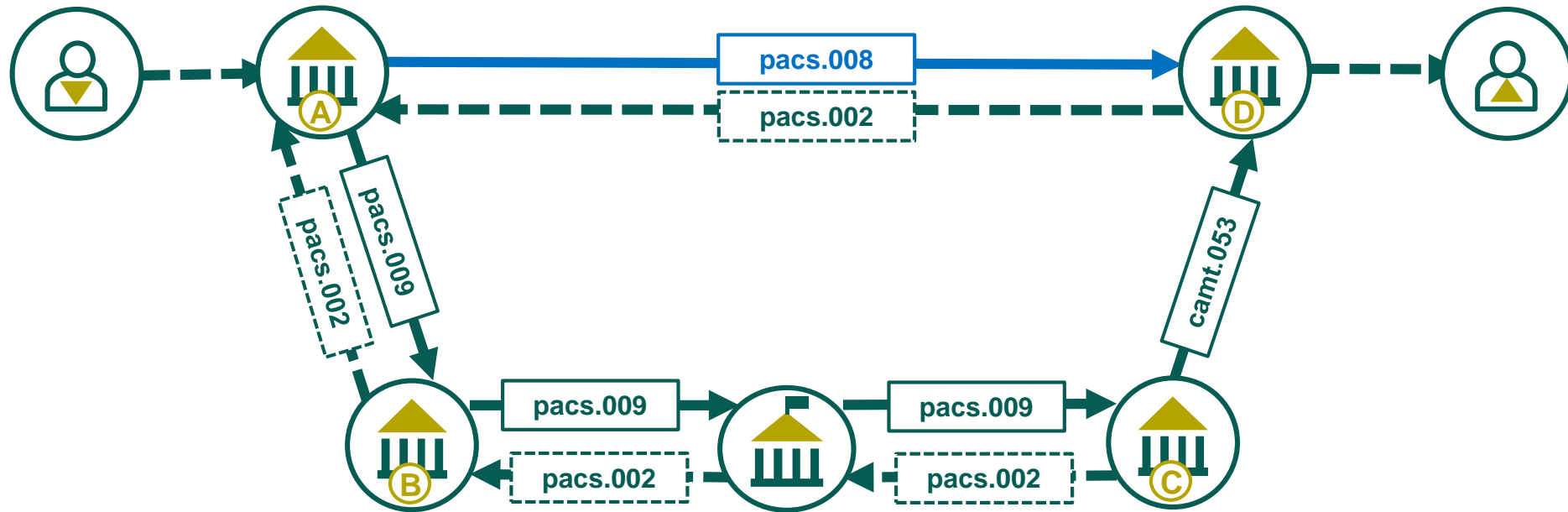
High Level message flow settled using the cover method over a Payment Market Infrastructure



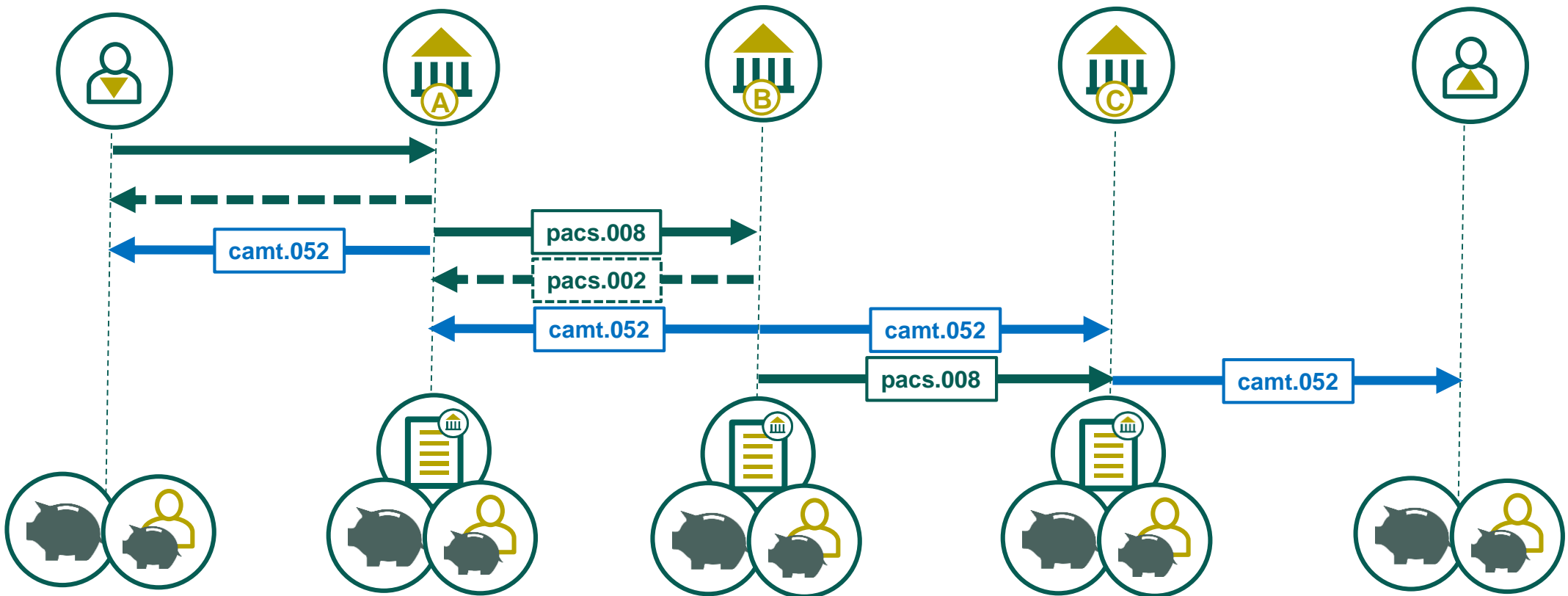
pacs.008 FI To FI Customer Credit Transfer

The ISO 20022 way

High Level message flow settled using the cover method over a Payment Market Infrastructure



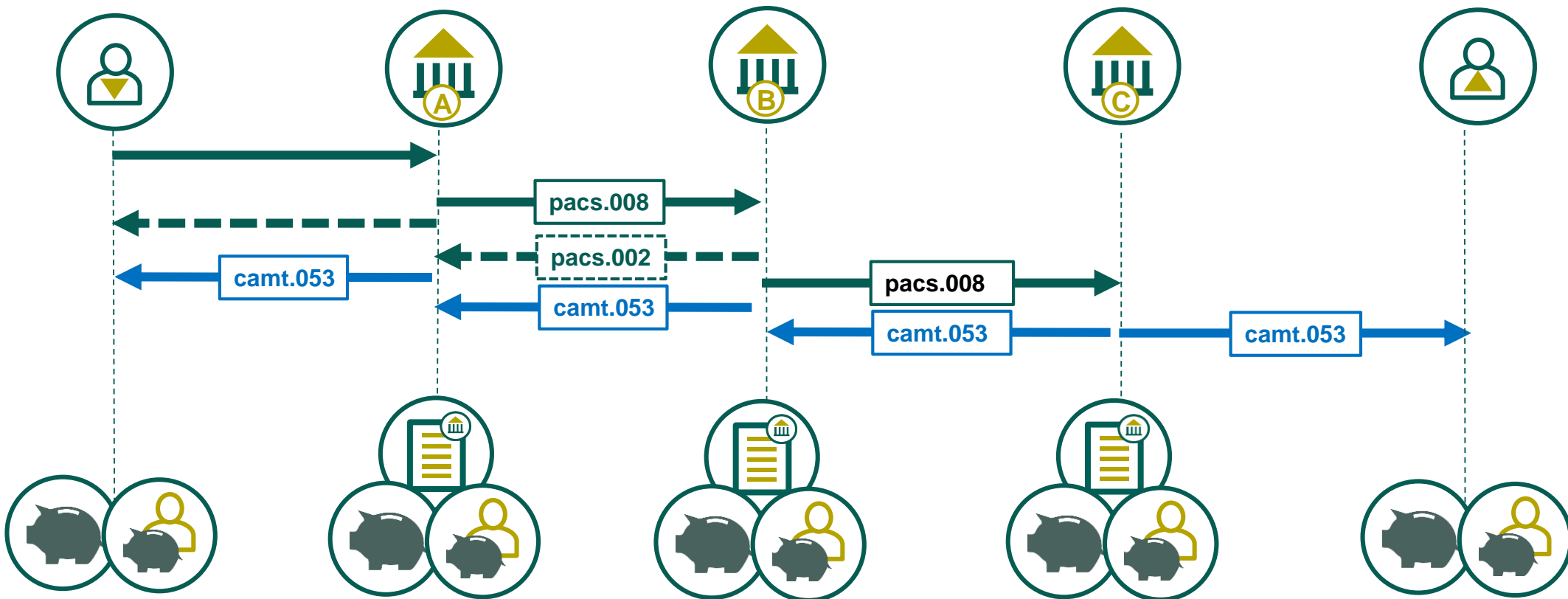
High Level Bank to Customer Account Report message (camt.052)



Role of the Agent/s, Debtor and Creditor in the payment changes by description in the Bank to Customer Account Report message to Account Servicer and Account Owner. Whereby the report is send by the Account Servicer to the Account Owner and or authorized party. The message can be used to inform the account owner, or authorised party, of the entries reported to the account, and/or to provide the owner with balance information on the account at a given point in time.



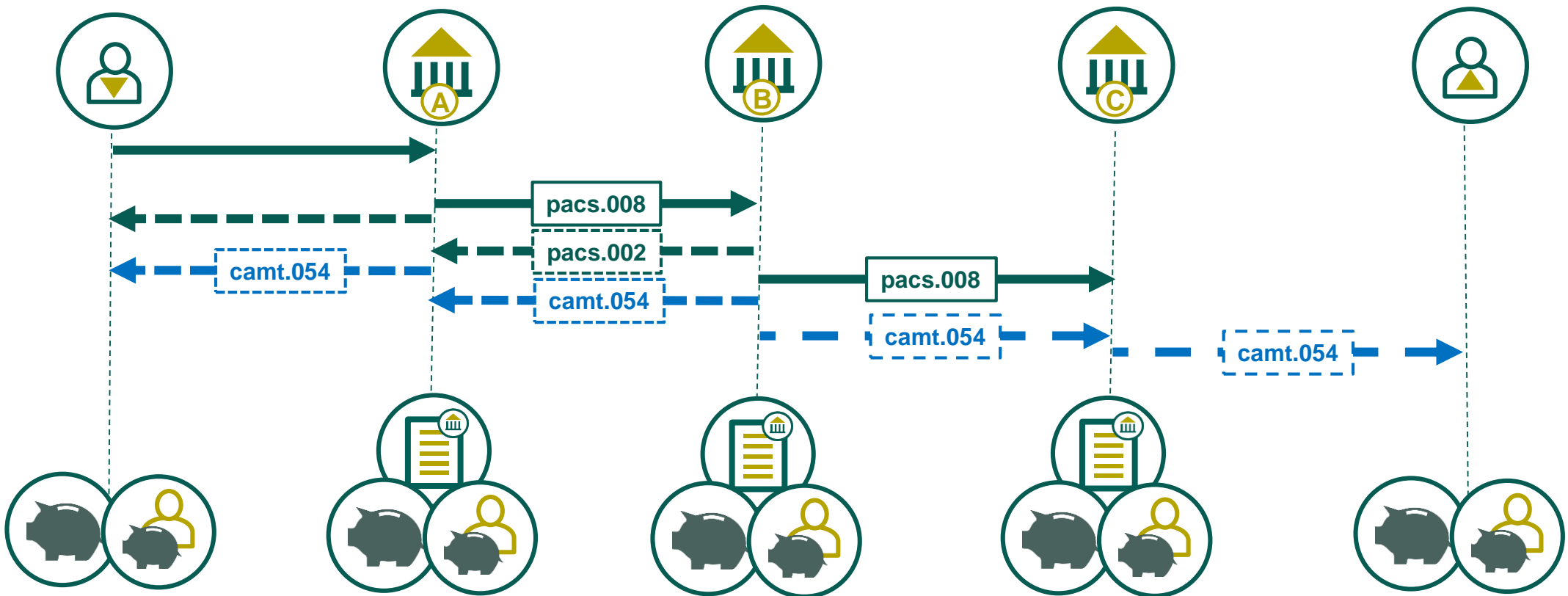
High Level Bank to Customer Statement (camt.053)



Role of the Creditor Agent and Creditor in the payment changes by description in the Bank to Customer Statement message to Account Servicer and Account Owner. Whereby the statement is send by the Account Servicer to the Account Owner and or authorized party. This message is used to inform the account owner, or authorised party, of the entries booked to the account, and to provide the owner with balance information on the account at a given point in time.

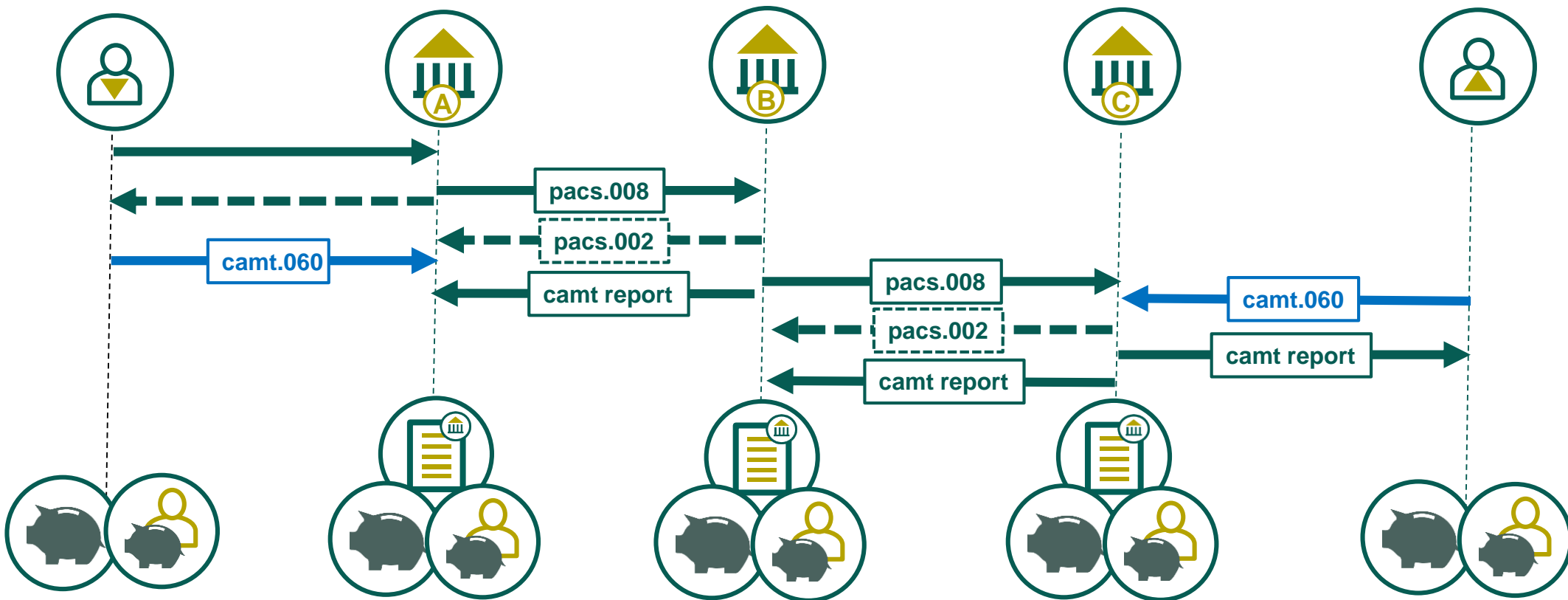


High Level Bank to Customer Debit Credit Notification message (camt.054)



Role of the Agent/s, Debtor and Creditor in the payment changes by description in the Bank to Customer Debit Credit Notification message to Account Servicer and Account Owner. Whereby the notification is send by the Account Servicer to the Account Owner and or authorized party.

High Level Account Reporting Request message (camt.060)



Role of the Agent/s, Debtor and Creditor in the payment changes by description in the camt messages to Account Servicer and Account Owner. Whereby the request is It is used to ask the account servicing institution to send a report on the account owner's account in a BankToCustomerAccountReport (camt.052), a BankToCustomerStatement (camt.053) or a BankToCustomerDebitCreditNotification (camt.054).

Product Roadmap – Standards



Overview of solutions

Standards tools and platforms

MyStandards Guidelines Definition

CBPR+

Other guidelines

- Consult usage guidelines
- Compare usage guidelines with HVPS+, other payment market infrastructure usage guidelines, and your own usage guidelines if published on MyStandards

Readiness Portal Test usage guidelines

Functional testing of
usage guidelines

Building of cases

- Test sample messages against usage guidelines
- Perform functional testing of applications processing transactional data

Translation Portal Test translation rules

Rules
Consultation

Online conversion
engine

- Get full details of field by field translation logic
- Test your translation utilities against CBPR+ approved translation rules
- Both ways from MX to MT and MT to MX

MyStandards & Readiness Portal – How Does It Work?

1

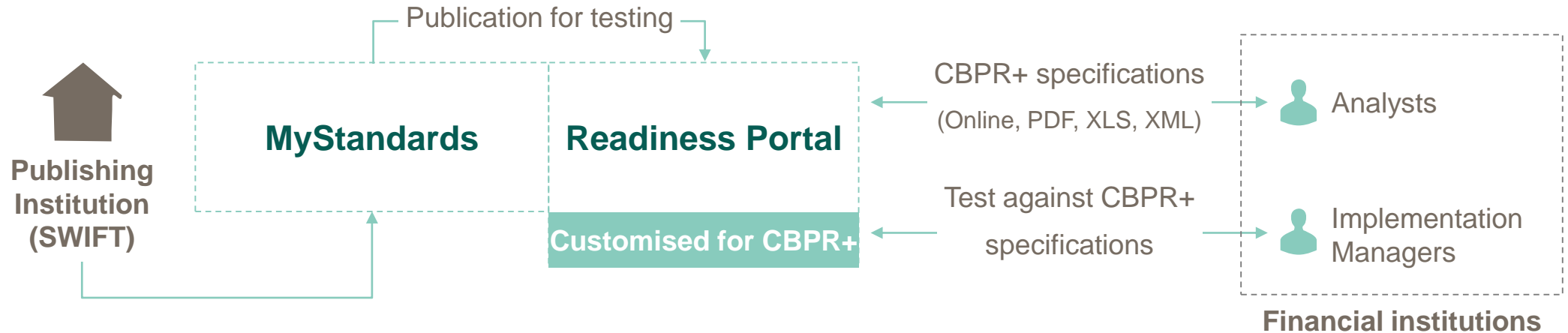
SWIFT creates, manages and maintains CBPR+ specifications in MyStandards

2

SWIFT publishes specifications for testing in a customised Readiness Portal

3

You consume specifications and test your CBPR+ implementation against specifications



Translation



Example MX/MT Agent Field Tag (e.g. 56) Type A Format



MX

```
<IntrmyAgt1>  
  <FinInstnId>  
    <BICFI>BDLIITGGXXX</BICFI>  
      <ClrSysMmbld>  
        <ClrSysId>  
  
    <Cd>ITNCC</Cd>  
      </ClrSysId>  
  
    <Mmbld>0123401600</Mmbld>  
      </ClrSysMmbld>  
      <Nm>Banca dei Lavoratori Italiani</Nm>  
    </FinInstnId>  
</IntrmyAgt1>  
<IntrmyAgt1Acct>  
  <Id>  
    <IBAN>IT27Z0123401600000000148292</IBAN>  
  </Id>  
</IntrmyAgt1Acct>
```



MT

```
:56A:/IT27Z0123401600000000148292  
BDLIITGGXXX
```

Example MX/MT Agent Field Tag (e.g.56) Type D Format



MX

```
<IntrmyAgt1>
<FinInstnId>
  <ClrSysMmbld>
    <ClrSysId>
      <Cd>ITNCC</Cd>
    </ClrSysId>
  <Mmbld>0123401600</Mmbld>
  </ClrSysMmbld>
<Nm>Banca dei Lavoratori Italiani</Nm>
<PstlAdr>
  <StrtNm>Via dei Gigli</StrtNm>
  <BldgNb>1</BldgNb>
  <BldgNm>Palazzo Viola</BldgNm>
  <Flr>7 Piano</Flr>
  <PstCd>20100</PstCd>
  <TwnNm>Milano</TwnNm>
  <TwnLctnNm>Quartiere Isola</TwnLctnNm>
  <DstrctNm>Provincia di Milano</DstrctNm>
  <CtrySubDvsn>Lombardia</CtrySubDvsn>
  <Ctry>IT</Ctry>
</PstlAdr>
</FinInstnId>
</IntrmyAgt1>
```



MT

:56D://IT0123401600
Banca dei Lavoratori Italiani
Via dei Gigli,1,Palazzo Viola,7 Pi+
IT/Milano,20100,Quartiere Isola,Lom
bardia,Provincia di Milano

Example MX/MT Debtor/Creditor (50,59) Unstructured Name and Address



MX

```
<Dbtr>
  <Nm>Hamburgische Hochwertige Landesbank eG</Nm>
  <PstlAdr>
    <AdrLine>Gebaude 5</AdrLine>
    <AdrLine>Hafenstrasse 7</AdrLine>
    <AdrLine>22767 Hamburg, DE</AdrLine>
  </PstlAdr>
  <CtryOfRes>DE</CtryOfRes>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>123</Id>
    </Othr>
  </Id>
</DbtrAcct>
```



MT

```
:50K:/123
Hamburgische Hochwertige Landesban+
Gebaude 5
Hafenstrasse 7
22767 Hamburg, DE
```

Example MX/MT Debtor/Creditor (50,59) Structured Name and Address



MX

```
<Dbtr>
  <Nm>Mueller Weltweit Handels GmbH</Nm>
  <PstlAdr>
    <StrtNm>Hafenstrasse</StrtNm>
    <BldgNb>7</BldgNb>
    <BldgNm>Willy-Brandt Gebaude</BldgNm>
    <Flr>3 OG</Flr>
    <PstBx>1203</PstBx>
    <Room>C3B</Room>
    <PstCd>22767</PstCd>
    <TwnNm>Hamburg</TwnNm>
    <TwnLctnNm>St. Pauli</TwnLctnNm>
    <Ctry>DE</Ctry>
  </PstlAdr>
  <Id>
    - <OrgId>
      - <LEI>TX1DBTRORGIDLEI67890</LEI>
    - </OrgId>
  </Id>
  <CtryOfRes>DE</CtryOfRes>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE25390200000004711001</IBAN>
  </Id>
</DbtrAcct>
```



MT

```
:50F:/DE25390200000004711001
1/Mueller Weltweit Handels GmbH
2/Hafenstrasse,7,Willy-Brandt Geba+
3/DE/Hamburg,22767,St. Pauli
6/DE/LEIC/TX1CDTRORGIDLEI67890
```

Remittance Information Mapping - Definition

Logic

The MT Remittance Information is translated applying prioritizing the information.

Information is likely to be truncated and identified in most cases with the sign “+” at the end of the translated information. If a full element is not copied an Error Handling mechanism will be defined to report the missing information.

In all cases, *UltimateDebtor* and *UltimateCreditor* will have the highest translation priority in the MT Field 70.

When the originating message is MX, the MT remittance information is translated with the following identifiers:

- **/ULTB/** - UltimateCreditor information prioritized as Name/Country [/TownName]. TownName is optional or (Name/OtherId) or Name alone or OtherId alone.
- **/ULTD/** - UltimateDebtor information prioritized as Name/Country/TownName. TownName is mandatory or (Name/OtherId) or Name alone or OtherId alone.
- **/PURP/** - purpose of the payment
- **/ROC/** - EndToEndIdentification when /ROC/ is not present in UnstructuredRemittanceInformation and value different from “NOTPROVIDED”.
- **/URI/** - the MX unstructured remittance information
- **/RELID/** - 1 or 2 identifications of the RelatedRemittanceInformation stored outside the message
- **/SRI/+** - means that structured remittance information is present in the original message but is not translated.

Note: /URI/, /RELID/ and /SRI/+ are mutually exclusive meaning cannot be present together (even not by pair).

Example MX/MT Remittance Information (70)



MX

```
<CdtTrfTxInf>
<PmtId>
  <InstrId>INSTRID-TMP001</InstrId>
  <EndToEndId>END2ENDID-TMP001</EndToEndId>
  <UETR>4f334519-092f-49fa-acf9-ce93c267ac8c</UETR>
</PmtId>
[...]
<UltmtDbtr>
  <Nm>Tower and Town Inc.</Nm>
</UltmtDbtr>
[...]
<UltmtCdtr>
  <Nm>Sivesh S</Nm>
</UltmtCdtr>
<RmtInf>
  <Ustrd>BELEG 1301 2019 RG.OPTIK/03/19-20
V.312589RG.OPTIK/ 02/19-20 V.200619</Ustrd>
</RmtInf>
</CdtTrfTxInf>
```



MT

:70:/ULTB/Sivesh S///ULTD/Tower and Town Inc.///ROC/END2ENDID-TMP001///URI
/BELEG 1301 2019 RG.OPTIK/03/19-20
V.312589RG.OPTIK/ 02/19-20 V.200619

Bank to Bank Information Mapping - Definition

Logic

Depending on the space available and the presence of the elements in the MX message, the following priorities and order are applied to field 72 Bank to Bank Information:

- **/INTA/** - IntermediaryAgent 2 & 3*
- **/SVCLVL/** - PaymentTypeInformation/ServiceLevel
*(excluding 23E code – SDVA and G00n gpi codes)
- **/LOCINS/** - PaymentTypeInformation/LocalInstrument
*(excluding 23B codes)
- **/CATPURP/** - PaymentTypeInformation/CategoryPurpose
*(excluding 23E codes)
- **/ACC/** - InstructionForCreditorAgent (excluding 23E codes)
- **/REC/** - InstructionForNextAgent (excluding /FIN54/**)
- **/INS/** - PreviousInstructingAgent1,2,3

Note:

Possible missing (Error Handling mechanism will be defined to report the missing information) or truncated information can apply.

*means new code words to be used in Field72

**/FIN54/ with BIC is used in a specific scenario in MT to indicate where the receiver will claim the money. This code word will be present only if a previous MT to MX translation already occurred.

Example MX/MT Bank to Bank Information (72)



MX

```
<PmtTpInf>
<SvcLvl>
  <Prtry>Single Euro Payments Area</Prtry>
</SvcLvl>
<LclInstrm>
  <Prtry>Cash Concentration Intragroup</Prtry>
</LclInstrm>
</PmtTpInf>
<IntrmyAgt2>
  <FinInstnId>
    <BICFI>BCITITMMXXX</BICFI>
  </FinInstnId>
</IntrmyAgt2>
<IntrmyAgt3>
  <FinInstnId>
    <BICFI>BARCIE22XXX</BICFI>
  </FinInstnId>
</IntrmyAgt3>
<InstrForNxtAgt>
  <InstrInf>Instruction number 1</InstrInf>
</InstrForNxtAgt>
<InstrForNxtAgt>
  <InstrInf>Instruction number 2</InstrInf>
</InstrForNxtAgt>
</CdtTrfTxInf>
```



MT

```
:72:/INTA/BCITITMMXXX
/INTA/BARCIE22XXX
/SVCLVL/Single Euro Payments Area
/LOCINS/Cash Concentration Intragro
//up
/REC/Instruction number 1Instructi+
```

Overview of translation services

Local Service Stand-alone or on interface



Scope

- MX ↔ MT: send or receive side
- CBPR+ or others MI's (including internal format and enrichment)

Components

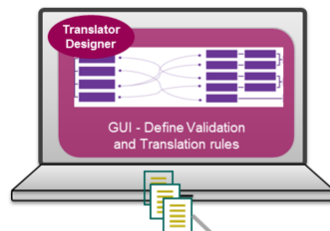
- Integration solutions on interfaces (IPLA, AMH, SIL)
- Standalone product on Middleware, Back office (Translator)

Implementation cost

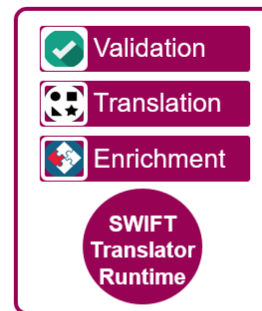
- Price list and a fixed cost per library
- Professional services



1. Design



2. Build

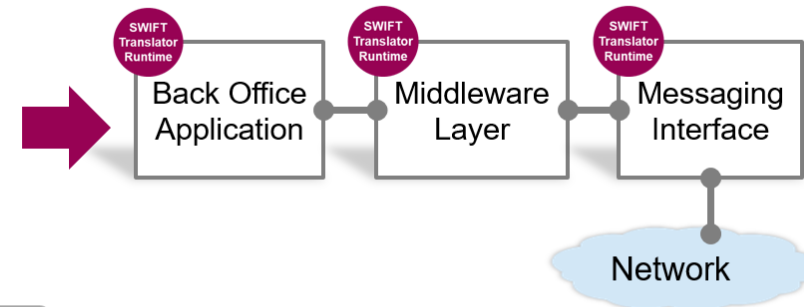


CBPR+ Mapping Library



- CBPR+ library to jump-start your project leveraging SWIFT expertise
- Fine-tuning possibilities
- Other MI's foreseen (e.g. T2)

3. Deploy



The CBPR+ group has published all its usage guidelines in MyStandards

Cross-border Payments and Reporting Plus

Introduction

Cross-border Payments and Reporting Plus (CBPR+) specifications define how ISO 20022 should be used for cross-border payments and cash reporting on the SWIFT network. Conformance to CBPR+ specifications will be validated by the SWIFT messaging service, so it is imperative that users implement the specifications correctly. The resources available on this page aim to help SWIFT users, software vendors and consultants understand and implement CBPR+. Resources include dynamic online documentation, downloadable PDF and Excel specifications and an online testing service. CBPR+ also includes standardized rules that define translation from the MT standard to CBPR+ ISO 20022 and from CBPR+ ISO 20022 to MT. These rules can be explored via an online visualization and tested in a sandbox.

User Handbook

ISO 20022 Messages

CBPR+ specifications are based on SR 2019 ISO 20022 messages. Specifications available now include pacs.002 (FI to FI Payment Status Report), pacs.004 (Payment Return), pacs.008 (FI to FI Customer Credit Transfer) and pacs.009 (Financial Institution Credit Transfer).

Request access

Documentation

Readiness Portal

MT/ISO 20022 Translation

Translation rules define how MT messages should be translated to CBPR+ ISO 20022 and vice versa. These rules will be implemented by SWIFT in translation products that aim to facilitate community interoperability during the 4 year transition of MT to ISO 20022 between 2021 and 2025. The rules are published here to encourage their universal adoption and consistency of translation for cross-border business irrespective of the implementation technology.

MT/MX equivalence

Samples Library

Request access

Translation Portal

<https://www2.swift.com/mystandards/#/c/cbpr/landing>




Analyse CBPR+ usage guidelines

The screenshot displays the 'MyStandards' web application interface. The top navigation bar includes the 'MyStandards' logo, a search bar, and links for 'Standards Releases', 'Business Domains', 'Groups', and user profile icons. The main content area is titled 'Cross Border Payment and Reporting + (CBPR+)' and features a 'Hide detail' link. Below this, a tabbed interface shows 'Usage Guidelines' as the active tab, with other tabs for 'News', 'Sub-groups', 'Communities', 'Portals', and 'Releases'. The 'Usage Guidelines' tab displays a list of 14 items, each with a title and a 'RESTRICTED' label. The items are sorted by 'Alphabetical order'. On the right side, a sidebar contains a search bar and several filter sections: 'Publishing date' (set to 'all'), 'Message types (1)' (with a 'Select all' link and a 'Restricted ISO20022' checkbox), 'Restricted messages (12)', and 'Collections (13)'.

Item	Label
> Collection for implementers_ONLY	RESTRICTED
> DRAFT_Business Application Header_head.001.001.02	RESTRICTED
> Draft_CBPRPlus_camt.029	RESTRICTED
> Final CBPRPlus_camt.052.001.08_Release 1.1	RESTRICTED
> Final CBPRPlus_camt.053.001.08_Release 1.1	RESTRICTED
> Final CBPRPlus_camt.054.001.08_Release 1.1	RESTRICTED
> Final CBPRPlus_camt.056.001.08_Release 1.1	RESTRICTED
> Final CBPRPlus_camt.057.001.06_Release 1.1	RESTRICTED
> Final CBPRPlus_camt.060.001.05_Release 1.1	RESTRICTED
> Final CBPRPlus_pacs.008.001.08_Release 1.1	RESTRICTED
> Final_CBPRPlus_pacs.002.001.10_Release 1.1	RESTRICTED
> Final_CBPRPlus_pacs.004.001.09_Release 1.1	RESTRICTED
> Final_CBPRPlus_pacs.009.001.08_Release 1.1	RESTRICTED




Analyse CBPR+ usage guidelines, Content View (Highlighted changes)


Visualisation of Usage Guidelines



 MyStandards
Standards made simple

pac.008

Standards ReleasesBusiness DomainsGroups



 **CBPR_FIToFICustomerCreditTransferV08_pacs.008.001.08_FINAL DRAFT**
CBPRPlus_pacs.008_February 2019_V1.0 (Technical version: 12)
[Show details](#)



Content

Result View

Sample Messages

Impact Analysis

Compare

Comments

☐ View only restricted elements

☐ Hide removed elements

☐ Show xml tags

search message (min 2 chars)

Name

Min

Max

Restrictions

FI To FI Customer Credit Transfer V08 (pacs.008.001.08)

Group Header

1

1

Credit Transfer Transaction Information

1

*

Payment Identification

1

1

Instruction Identification

0

1

End To End Identification

1

1

Transaction Identification

0

1

UETR

0

1

Clearing System Reference

0

1

CrossElementSimpleRule : TransactionIdentificationPresenceRule

Payment Type Information

0

1

Display full width

Instruction Identification

Synonym

20 (in context : Sender's Reference)

Type Changed

RestrictedFINXMax16Text (based on string)

- pattern: ([0-9a-zA-Z-!?:\(\)\.,'+]([0-9a-zA-Z-!?:\(\)\.,'+]*/([0-9a-zA-Z-!?:\(\)\.,'+])?)*
- minLength: 1
- maxLength: 16

Multiplicity

[0..1]

Analyse CBPR+ usage guidelines, Result View (CBPR+ specific)

The screenshot shows the 'MyStandards' application interface. The top navigation bar includes 'MyStandards Standards made simple', 'pacs.008', a search icon, and links for 'Standards Releases', 'Business Domains', 'Groups', and user icons. The main content area is titled 'Final CBPRPlus_pacs.008.001.08_Release 1.1' and 'Final CBPRPlus_pacs.008.001.08_Release 1.1 (Format: MX)'. Below the title, there are tabs for 'Content', 'Result View' (highlighted with a red box), 'Sample Messages', 'Impact Analysis', 'Compare', and 'Comments'. A 'Show details' link is also present. A search bar with the placeholder 'search message (min 2 chars)' and a 'Show xml tags' checkbox are located above the table. The table lists various elements with columns for 'Name', 'Min', and 'Max'. The 'UETR' element is highlighted with a red box. To the right of the table, a detailed view of the 'UETR' element is shown, including its definition, multiplicity, path, and type.

Name	Min	Max
FI To FI Customer Credit Transfer V08 (pacs.008.001.08)		
Group Header	1	1
Credit Transfer Transaction Information	1	*
Payment Identification	1	1
Instruction Identification	1	1
End To End Identification	1	1
Transaction Identification	0	1
UETR	1	1
Clearing System Reference	0	1
CrossElementSimpleRule : TransactionIdentificationPresenceRule		
Payment Type Information	0	1
Interbank Settlement Amount	1	1
Interbank Settlement Date	0	1
Settlement Priority	0	1
Settlement Time Indication	0	1
Settlement Time Request	0	1
Instructed Amount	0	1
Exchange Rate	0	1

UETR

Definition

Universally unique identifier to provide an end-to-end reference of a payment transaction.

Multiplicity

[1..1]

Path

/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR

Type

UUIDv4/Identifier (based on string)







• pattern: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

XML Tag


UETR

> Comments

Readiness Portal to validate against the CBPR+ Usage Guidelines

 Cross Border Payments and Reporting Plus PUBLISHED     

This service is provided free of charge to the community until the start of the migration (Nov.2021).
Usage Guidelines will be made available for testing as they are finalised by the CBPR+ Working Group.




▼ To Cross Border Payments and Reporting Plus (CBPR+) 12

DRAFT_Business Application Header_head.001.001.02 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	Final CBPRPlus_camt.056.001.08_Release 1.1 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	Final CBPRPlus_pacs.008.001.08_Release 1.1 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	Final_CBPRPlus_AccountReportingRequestV05_camt.060.001.05 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test
Final_CBPRPlus_BankToCustomerAccountReport_camt.052.001.08 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	Final_CBPRPlus_NotificationToReceiveV06_camt.057.001.06 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	Final_CBPRPlus_camt.053.001.08_Release 1.1 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	Final_CBPRPlus_camt.054.001.08_Release 1.1 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test
Final_CBPRPlus_pacs.002.001.10_Release 1.1 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	Final_CBPRPlus_pacs.004.001.09_Release 1.1 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	Final_CBPRPlus_pacs.009.001.08_Release 1.1 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test	ResolutionOfInvestigation_camt.029.001.09 0 Completed Tests 0 Valid Tests Format: MX Documentation Download Samples History Test

Compare CBPR+ usage guidelines with other market practices

Usage Guidelines Comparison


MyStandards
Standards made simple

Standards Releases Business Domains Groups 2

☐ Show only changes

See legend

REF	CBPR_FIToFICustomerCreditTransferV08_pacs.008.001.08_FINAL DRAFT	Mult.	A
A	RTGS_FIToFICustomerCreditTransferV07_pacs.008.001.08		

☒ Full Message [1..1]

☒ Document [1..1]

☒ FI To FI Customer Credit Transfer V08 (pacs.008.001.08)

☒ Group Header [1..1]

☒ Credit Transfer Transaction Information [1..*]

☒ Payment Identification [1..1]

☒ Instruction Identification [0..1]

☒ End To End Identification [1..1]

☒ Transaction Identification [0..1]

☒ UETR [1..1]

☒ Clearing System Reference [0..1]

☒ CrossElementSimpleRule : TransactionIdentificationPresenceRule [0..1]

☒ Payment Type Information [0..1]

☒ Display full width

Instruction Identification

Path

/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId

Synonym

20 (in context : Sender's Reference)

Type

HVPSRestrictedFINXMax16Text

RestrictedFINXMax35Text (based on string)








- pattern: `[{0-9a-zA-Z/\-?:\(\)\.,'+}]{0-9a-zA-Z/\-?:\(\)\.,'+ }{0-9a-zA-Z/\-?:\(\)\.,'+ }`
- minLength: 4
- maxLength: 16

text{1,16}

- 1,33}{0-9a-zA-Z/\-?:\(\)\.,'+ }

Test CBPR+ usage guidelines

Usage Guidelines Testing

 CBPR+ Internal Testing PUBLISHED      

1 error

21-08-2019 12:01

CBPRPlus_FIToFICustomerCreditTransferV08_pacs.008.001.08_Finalised

Summary

ERROR 1

Error Details:

The value '1000000000000001' has 15 total digits, but the number of total digits has been limited to 14.

[See documentation](#)

Impacted lines:

Line 8

[Escalate to support](#)

Test

Upload

Save as Sample

Download Message

```
1 <?xml version="1.0" encoding="UTF-8"?>
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:s
3   <FIToFICstmrCdtTrf>
4     <GrpHdr>
5       <MsgId>1234567890</MsgId>
6       <CreDtTm>2019-08-12T12:59:26+01:00</CreDtTm>
7       <NbOfTxs>1</NbOfTxs>
8       <TtlIntrBkSttlmAmt Ccy="USD">1000000000000001</TtlIntrBkSttlmAmt>
9       <IntrBkSttlmDt>2019-08-13</IntrBkSttlmDt>
10      <SttlmInf>
11        <SttlmMtd>INGA</SttlmMtd>
12      </SttlmInf>
17
```

MT/ISO 2022 Translation rules – Where to find out more

Q1 2020 **User Handbook** iteration will include a full section describing the Translation mapping principals.

MT/ISO 2022 Translation section of the CBPR+ landing page

The screenshot shows the 'MyStandards' website interface. At the top, there is a navigation bar with 'MyStandards' logo, a search bar, and links for 'Standards Releases', 'Business Domains', and 'Groups'. The main content area is titled 'Cross-border Payments and Reporting Plus'. It includes an 'Introduction' section, a 'User Handbook' link, and a 'MT/ISO 2022 Translation' section. The 'MT/ISO 2022 Translation' section contains a description of the translation rules and links for 'MT/IX equivalence', 'Samples Library', 'Request access', and 'Translation Portal'. There are also links for 'Find out more ISO 2022 Programme' and 'Find out more about alignment of CBPR+ and HVPS+'.

<https://www2.swift.com/mystandards/#/c/cbpr/landing>



Analyse MT to ISO 2002 CBPR+ (and vice versa) mapping rules

Visualisation of Mapping Rules – Only for CBPR+

The screenshot displays the MyStandards platform interface for visualizing mapping rules. The top navigation bar includes the MyStandards logo, a search bar, and links to Standards Releases, Business Domains, Groups, and user notifications. The main content area is titled "Mapping from MT103STP to FIToFICustomerCreditTransferV06".

From (MT103STP):

- Blocks123 (6)
 - :4: Block4
 - :20: SendersReference [String]
 - :13C: TimeIndication (4)
 - :23B: BankOperationCode [Code]
 - :23E: InstructionCode (1)
 - :26T: TxnTypeCode [String]
 - :32A: ValDateCcyInterbankSettledAmt (3)
 - :33B: CcyOrInstructedAmt
 - :36: ExchangeRate [Decimal]
 - :50a: OrderingCustomer (9)
 - :52a: OrderingInstitution (3)
 - :53a: SendersCorrespnt (5)
 - :54a: RcvrsCorrespondent (3)
 - :55a: ThirdReimburselnt (3)
 - :56a: IntermediaryInst (3)
 - :57a: AcctWithInstitution (3)
 - :59a: BeneCustomer (7)
 - :70: RemittanceInfo [String]

Mapping Rules:

- Copy = SendersReference TO InstrId
- Copy = SendersReference TO MsgId
- Copy = SendersReference TO TxId
- IF NOT RemittanceInfo Matches (?(s).*/ROC/.*
- THEN
- Copy = SendersReference TO EndToEndId

To (FIToFICustomerCreditTransferV06):

- FIToFICustomerCreditTransferV06
 - GrpHdr
 - MsgId [xsd:string]
 - CreDtTm [xsd:dateTime]
 - BtchBookg [xsd:boolean]
 - NbOfTxes [xsd:string]
 - CtrlSum [xsd:decimal]
 - TtlIntrBkSttlmAmt [xsd:decimal]
 - IntrBkSttlmDt [xsd:date]
 - SttlmInf (8)
 - PmtTpInf
 - InstgAgt
 - InstdAgt
 - CdtTrfTxInf
 - PmtId
 - InstrId [xsd:string]
 - EndToEndId [xsd:string]
 - TxId [xsd:string]
 - ClrSysRef [xsd:string]

A vertical "feedback" button is located on the right side of the interface.

Translation Portal for visualisation of rules – only for CBPR+

The screenshot displays the Translation Portal interface. On the left, a 'Source' panel shows a sample message in MT format, numbered 1 to 13. In the center, a dropdown menu is set to 'mT103toPACS008' with a 'Convert' button. On the right, a 'Result' panel shows the translated XML message, numbered 1 to 15. Two callout boxes are present: one pointing to the 'Drop sample message' area and another pointing to the 'Get translated message' area.

Source

```
1 {1:F01SWHQBEBBAXX0000000000}{2:I103DEMOUS33XXXN}{4:
2 :20:REF001
3 :23B:CRED
4 :32A:180301GBP827000,12
5 :33B:GBP827000,12
6 :50K:/ACC7992
7 JOHN DOE
8 123 MAIN STREET
9 :59:/9344320
10 JANE DOE
11 456 ANY STREET
12 :71A:SHA
13 -}
```

Drop sample message

mT103toPACS008 **Convert**

Result

```
1 <?xml version="1.0"?>
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.06" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
3   <FIToFICstmrCdtTrf>
4     <GrpHdr>
5       <MsgId>REF001</MsgId>
6       [...]
7     </GrpHdr>
8     <CdtTrfTxInf>
9       <PmtId>
10        <InstrId>REF001</InstrId>
11        <EndToEndId>REF001</EndToEndId>
12        <TxId>REF001</TxId>
13      </PmtId>
14      <IntrBkSttlmAmt Ccy="GBP">827000.12</IntrBkSttlmAmt>
15      <IntrBkSttlmDt>2018-03-01</IntrBkSttlmDt>
```

Get translated message

CBPR+ Sample Libraries – User Handbook Use Cases & Others

CBPR+ Samples

This archive contains various kind of samples for your free usage. This note aims at explaining the logic underlying each group of sample files.

There are two main groups:

One collection of 'Generic' and one collection of some meaningful, 'scenario-based' samples, following the User Handbook use cases. All messages are valid Vs the ISO 20022 message format and the CBPR+ Usage Guideline (UG)

The collection of 'User Handbook' Samples is arranged per Use Case form the CBPR+ User Handbook published on MyStandards. Each .zip file contains the xml messages as represented in the use case as per which they are named and a pdf document showing the context and flow.

The naming convention is as follows:

- CBPR.UseCaseNumber.MessageType.xx.XML

This collection will be gradually completed.

The collection of 'Generic' sample files is meant for helping the implementers handle the specifics of the CBPR+ Usage Guideline (UG), not the ISO 20022 rules. These are purposely either Correct (positive) or Incorrect (negative) – one of each for each CBPR+ Rule, Restriction and Changed Pattern (Amount, Date/Time, etc.) in the UG. The rules are provided in the .zip files.

The naming convention is as follows:

- Positive samples: CBPR.POS.pacs008.XMLTAG.xxx.XML where XMLTAG will be the element/restriction being tested and xxx being incremental number of samples
- Negative samples: CBPR.NEG.pacs008.XMLTAG.xxx.XML where XMLTAG will be the element/restriction being tested and xxx being incremental number of samples

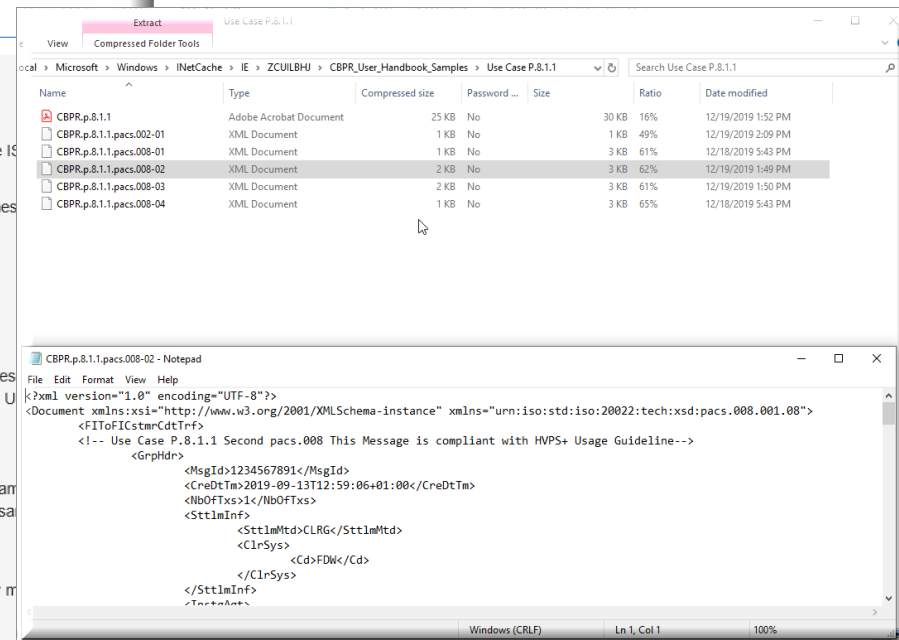
For NEG samples, XML comments explain what is wrong.

The list is not exhaustive and is not meant for qualification testing. Please note that this exercise is iterative and the sample files are provided "as is". Therefore, they may contain typos or mistakes. Feedback is welcomed at the following address: cbpr@swift.com

User Handbook Samples

Generic Samples

Note: Even though the sample messages do contain realistic BIC, IBAN, LEI, addresses etc. for the sake of quality and in order to pass validation in the Readiness Portal, they are by no means the reflection of any reality, either in their business meaning or in their representations of specific relationships existing in the SWIFT community. All is fictional and invented.



Where can I find more information?



**CBPR+
Specifications**



**CBPR+
User Handbook**

**The full CBPR+ usage guidelines and
user handbook is published on MyStandards:**

<https://www2.swift.com/mystandards/#/c/cbpr/landing>

Where can I get more help?

New resources are available for **customers**



Webinars & work sessions

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

SWIFTSmart

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

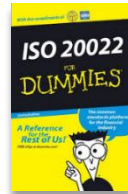
- Introduction to ISO 20022
- Introduction to MX
- (New) ISO 20022 Adoption for CBPR+



ISO 20022 Programme hub

The ISO 20022 Programme [Document Centre](#) now includes:

- (Updated) ISO 20022 for Dummies e-book
- (New) Third party toolkit & FAQ
- (New) ISO 20022 for payments webinar



MyStandards

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

- (New) camt.053 / 052– Statement & Report
- (New) camt.054 / 057 – Notifications
- (New) camt.056 – Cancellation
- (New) camt.060 – Account Reporting

Knowledge Centre

New [Frequently Asked Questions \(FAQ\)](#) is available in the Knowledge Centre



Adoption services

Get support for your project with:

- Training
- Impact assessment
- Standards mapping
- Translation & integration solutions

Vendor support

A Vendor Readiness Portal is live, allowing vendors to test their applications

A self-attestation framework has been launched to allow vendors to confirm readiness for CBPR+

List of attested vendors will be published on [swift.com](#) starting March 2020

Customer support

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



www.swift.com