



## **Common Global Implementation – Market Practice CGI-MP Plenary**

**April 27<sup>th</sup> Tuesday 2021 at 2PM UK Time**

# ISO 20022 CGI-MP Plenary

**April 27  
(Tues)  
at 2PM UK**

**Registration  
Now Open!**



Petra Kessner, Bank of America  
FI Co-Convener



François Lemaire, FISGlobal,  
Co-Convener



William Porto, JPMorgan, Digital  
Channels Host-to-Host and SWIFT  
Services, WG2 Facilitator



Bridget Meyer, Redbridge  
Analytics, WG5 Facilitator



Marcela Lacouture, BNP  
Paribas, WG4 Facilitator



Kerstin Schoenwitz, Deutsche  
Bank, WG1 Facilitator



Peter Noonan, Electrolux, WG3  
Facilitator



Kiyono Hasaka, Global Market  
Practice, SWIFT

## Common Global Implementation – Market Practice

# Welcome! Some logistics first

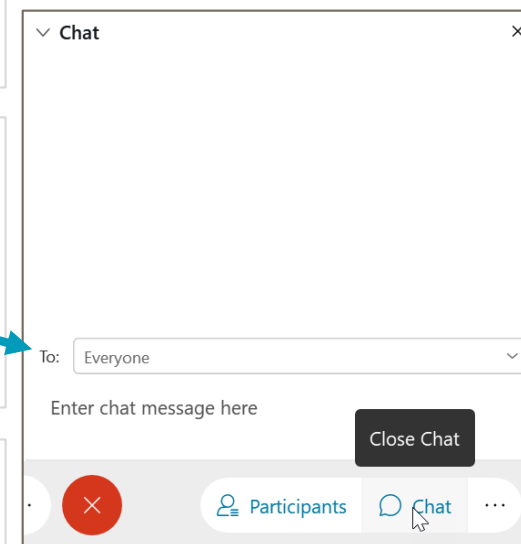
## MUTE

You will be muted upon entry and your video turned off to avoid any background noise and ensure a smooth presentation.



## QUESTIONS?

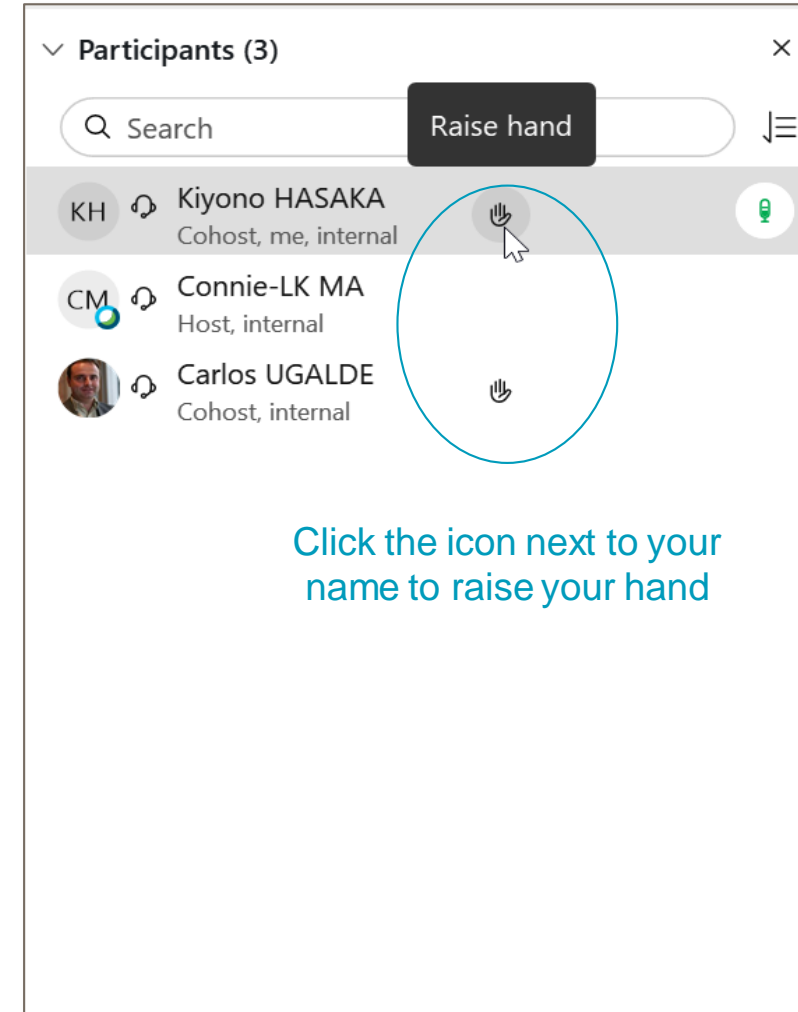
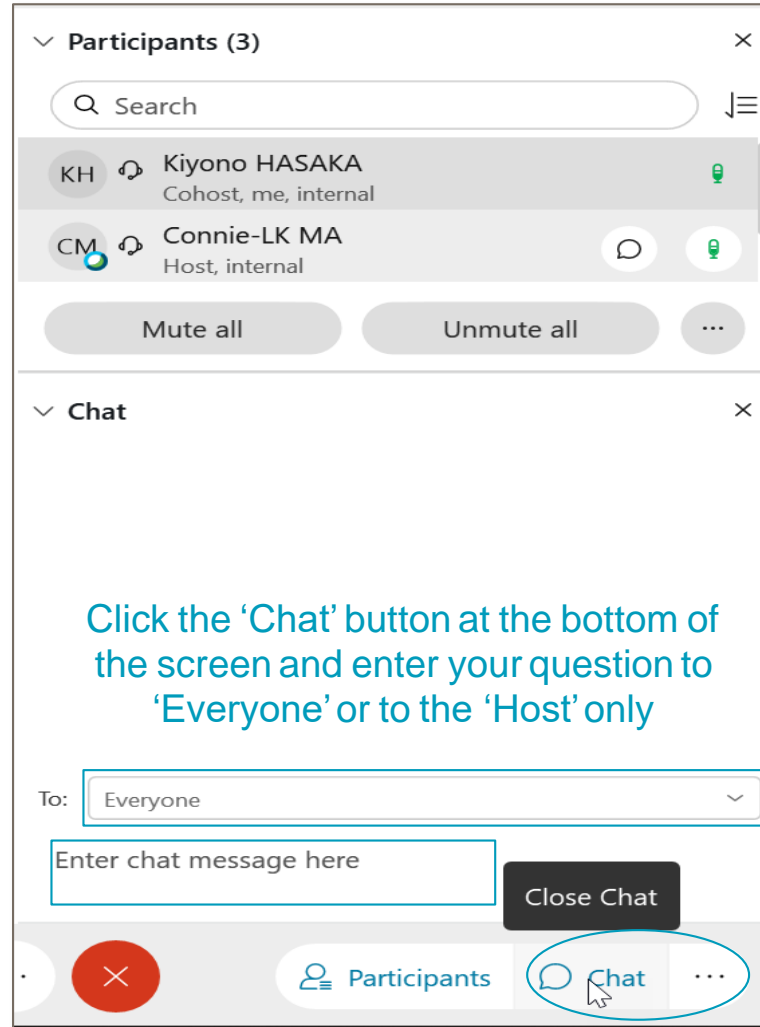
Feel free to **enter your questions** in the «**Chat**» box and send it to «**Everyone**» or to «**Host only**» OR **raise your hand** and **we will unmute you**  
We will try to take questions during or at the end of the session



## INTERACTION

We value your feedback.  
Don't hesitate to speak, raise questions, share feedback or concerns.  
You can **raise your hand** at any point and we will unmute you.

# How to ask questions? How to raise your hand?



# Agenda of the Plenary

Time	Topics	Speakers
2.00-2.05	Opening & Webinar logistics	
2.05-2.20	Welcome Address	FI Co-Convener, Petra Kessner – Bank of America
2.20-3.10	Working Group Updates and Q&A WG1 Credit Transfer & Payment Status Report WG2 Cash Management Reporting WG3 Direct Debit & Mandates WG4 Electronic Bank Account Management WG5 Bank Services Billing	Working Group Facilitators Kerstin Schoenwitz – Deutsche Bank William Porto – JP Morgan Peter Noonan – Electrolux Karine Amas / Marcela Lacouture – BNP Bridget Meyer – Redbridge
3:10-3.20	Election of Co-Conveners and WG 4 Facilitator	
3:20-3.25	Q&A	Audiences & Speakers
3.25-3.30	Closing of the Plenary	Co-Convener, François Lemaire - Fisglobal



# Welcome



**Petra Kessner**  
**Bank of America**  
**FI Co-Convener**



# Working Group 1



**Kerstin Schoenwitz**  
**Deutsche Bank**  
**WG1 Facilitator**



# WG1 Activity: Credit Transfer and Payment Status Report (Q1 2021)

## COMPLETED:

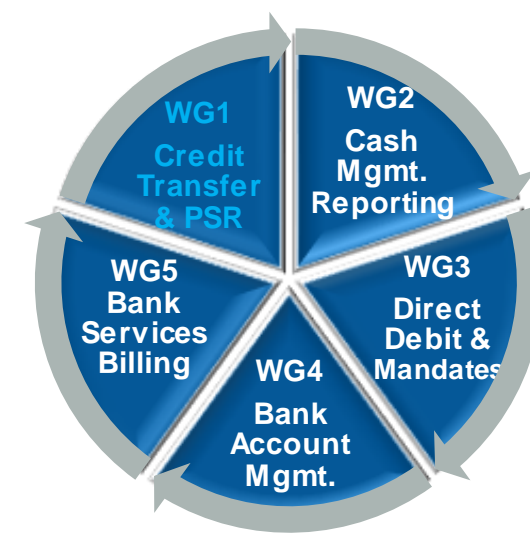
- ❖ Agreement: Support of ISO version 2019 by Nov. 2022
- ❖ Published guidelines for relay payments (pain.001 V09 and pain.002 V10) on MyStandards (close alignment to interbank CBPR+ guidelines)

## ONGOING:

- ❖ Finalization of international and domestic urgent pain.001 V09 and generic pain.002 V10 (interoperability with interbank CBPR+ guidelines)
- ❖ Review of APAC country-specifics for pain.001 V09
- ❖ ISO change request for account proxy type codes pending with SEG for approval

## UPCOMING:

- ❖ Review of other regions country-specifics for pain.001 V09
- ❖ Structuring of guidelines in MyStandards
- ❖ Document interbank ISO migration requirements for pain.001 V03
- ❖ pain.013/014 Request to Pay



## MESSAGE TEMPLATES (will be re-designed for MyStandards)

- ❖ Credit Transfer (*pain.001*) core template including ACH and wires (domestic and international) and cheques/drafts (planned to be merged with Appendix B)
- ❖ Appendix A – Clearing system classifications
- ❖ Appendix B – Country specific data requirements
  - ❖ China: destination country requirements
- ❖ Appendix C - Country specific Purpose codes
- ❖ Payment Status Report (*pain.002*) template with process flow
- ❖ Notice to Receive and Status of Notice to Receive (camt.057, 059)
- ❖ Pending: Request to Pay (pain.013 / pain.014)



# New ISO Version Approach

**Agreed to support ISO 2019 version by Nov. 2022** based on following drivers:

- ❖ Increased market usage of account proxies (substitutes for bank account numbers): dedicated tags in that version
- ❖ SEPA Instant Payments: Requested Execution DateTime available in that version
- ❖ SWIFT gpi specific tracking data: dedicated tags in that version
- ❖ Various upcoming ISO 20022 adoptions in interbank and clearing space work with this version

## ISO 2019 maintenance version:

- pain.001.001.09
- pain.002.001.10
- pain.008.001.08
- camt.053.001.08
- camt.052.001.08
- camt.054.001.08
- pain.013.001.07
- pain.014.001.07
- camt.086.001.03



## Approach

- ❖ Decision in last Plenary Call: Agree on 2019 version for the time being, but aim to use same version as EPC for SEPA. Review in 2021 the EPC version, and work on the delta, if required.
- ❖ Review all country-specifics, supported by sub-groups with local experts. Aim to finalize by end of June 2021 latest (for implementation by Nov. 2022).
- ❖ SWIFT kindly captures such guidelines into MyStandards
- ❖ Decision required whether to harmonize cheques in APAC and direct debits (suggestion to focus on few active direct debit countries only)

# Working Group 2



**William Porto**  
**JPMorgan, Digital Channels**  
**Host-to-Host and SWIFT Services**  
**WG2 Facilitator**

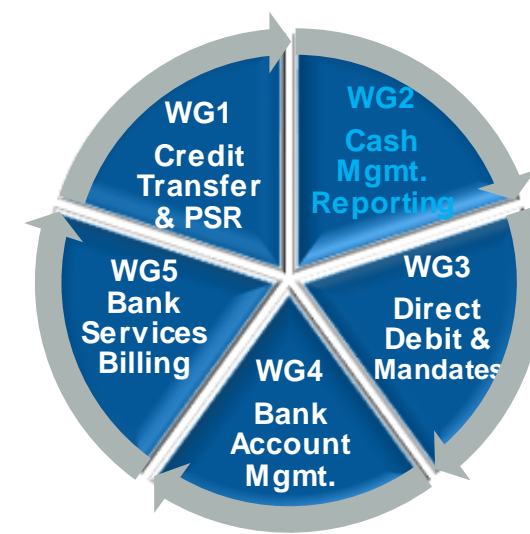
## WG2 Activity: Cash Management Reporting (Q1 2021)

### COMPLETED:

- ❖ Published consolidated guideline for
  - camt.053.001.08
  - camt.052.001.08
  - camt.054.001.08
- ❖ Published individual guidelines on MyStandards
- ❖ Published camt to BAI/BTRS guide
- ❖ Published camt...08 to camt...02 guide
- ❖ Published Cross-referenced guide for camt...08 to pacs.008..08 and pain.001..09
- ❖ Published Cross-referenced CGI camt. to CBPR+ camt.

### UPCOMING:

- ❖ Finalize FX-reporting guideline
- ❖ Establish Best-practice for elements repeated in parent and detail groups.
- ❖ Update Version 2 use-cases
- ❖ Create new use-cases (Virtual Accounts, eWallet reporting, other)
- ❖ Publish sample messages



### Approach

- ❖ Harmonized Bank-to-Corporate reporting by providing recommended maps between payment messages and bank reporting
- ❖ Provide cross-format guidelines for legacy camt. and other applicable formats, ensuring industry consistency for Corporates who do not migrate to Version 8 yet request Version 2 or other formats.
- ❖ Remove Reporting Agent variations by providing reporting best-practice use-cases.
- ❖ Remove superfluous guidance which were introduced when ISO was novel to the industry.
- ❖ Provide unambiguous guidance

# Working Group 3



**Peter Noonan**  
**Electrolux**  
**WG3 Facilitator**

## WG3 Activity: Direct Debit and Mandates (Q1 2021)

### ONGOING:

- ❖ No changes to current content, due to lack of input

### UPCOMING:

- ❖ Review of current available formats:
  - ❖ Austria
  - ❖ Belgium
  - ❖ Germany
  - ❖ Spain
  - ❖ France
  - ❖ Ireland
  - ❖ Italy
  - ❖ Netherlands
  - ❖ Portugal
  - ❖ Canada
  - ❖ United States



## MESSAGE TEMPLATES

- ❖ Will be re-designed for MyStandards

# Working Group 4



**Karin Amas**  
**Marcela Lacouture**  
**BNP Paribas**  
**WG4 Facilitator**

## WG4 Activity: Bank Account Management (Q1 2021)

### COMPLETED:

- ❖ CGI- MP Harmonised Bank Mandate Table
- ❖ CGI-MP Implementation Guidelines for Account Mandate Maintenance Request
- ❖ The V3 of XML has been submitted by Swift and validated by ISO. Technical version without functional and business improvements, not used/validated by the eBAM community

### UPCOMING:

- ❖ The change request for managing a new data “Group Name” through the Supplementary Data has been rejected by ISO. New discussions with ISO in January 2021:
  - ⇒ Creation of a new message version from March/April 2022. Use the ISO Change Request to propose a new element as part of the necessary acmt message.
  - ⇒ Workaround: choose to use the approved element name within the existing Supplementary Data of other versions of the targeted messages.
- ❖ The updated of digital signature documentation for eBAM messages in accordance with eIDAS regulation => waiting feedbacks from Swift (Expected date: end of January 2021)



### Following actions has been identified on Group Name:

1. *Mark-up changes to the current Change Request. This can then be re-submitted as necessary to the ISO 20022 Registration Authority for the PaySEG to evaluate => To do*
2. *Prepare a CGI-MP implementation guideline for the use of the Group Name as part of the supplementary data => Done*
3. *Swift (Neil/Kiyono) explains the ISO 20022 best practices with regards to officializing the use of the supplementary data => To be confirmed if it's done*





# Working Group 5



**Bridget Meyer**  
**Redbridge Analytics**  
**WG5 Facilitator**

## WG5 Activity: Bank Services Billing (Q1 2021)

### COMPLETED AND PUBLISHED

- ❖ BSB Bank Survey!
- ❖ US Billing Codes updated in 2020

### ONGOING

- ❖ Vendor Survey.
- ❖ Impact of API delivery of bank fee reporting
- ❖ Additional Best Practices to be added to our Industry Best Practices guides for consistent implementations
  - ❖ Summary/Detail reporting
  - ❖ Reporting accounts without activity
  - ❖ Merchant Subgroup Forming to adapt standard for card fees
  - ❖ TimeStamps



### FUTURE

- ❖ Webinar of BSB Survey Results to be coordinated with SWIFT and Redbridge
- ❖ Some sections of the MUG have been identified as out of date and should be reviewed.

# CGI-MP Plenary Election

## *Call for Candidates for Co-Conveners and Facilitator of Working Group 4*

### **Co-Conveners: one for FI and one for non-FI**

- Organize and chair management team meetings as well as plenary meetings – 2 to 4 occurrences a year each
- Ensure publication and publicity of CGI-MP documents and meeting summaries
- Ensure that working groups are able to function properly
- Point of contact for internal/external solicitations
- Guarantor of organization independence, reliability and efficiency regarding its objectives

### **Working Group 4 Facilitator**

electronic Bank Account Management (eBAM)

- Collaborate with the group on fostering broad adoption and enhancing the quality, effectiveness and efficiency of eBAM standards and processes around the world
- Lead the conduct of the work group meetings and coordinate the production of the deliverables
- Distribute calendar meeting planner for meetings, including web meeting capabilities
- Distribute updates to working documents

# Questions ?



# Closing



**François Lemaire**  
**FISGlobal**  
**Convener**