



Common Global Implementation Market Practice (CGI– MP) industry group

**Helping corporate realise the additional
benefits of ISO 20022**

MyStandards

Standards made simple

Webinar

7 September 2021



CGI – MP industry group

Helping corporate realise the additional
benefits of ISO 2022



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Market Manager MyStandards

SWIFT

- Moderator -



Kerstin SCHOENWITZ

CGI-MP Working Gr 1 Facilitator
Credit Transfer & Payment Status Report

Deutsche Bank



William PORTO

CGI-MP Working Gr 2 Facilitator
Cash Management Reporting

JPMorgan



Kiyono HASAKA

Principal
Global Market Practice

SWIFT

Agenda

1. Introduction
2. In conversation with CGI – MP facilitators
Kerstin Schoenwitz and William Porto
3. Q&A



In conversation..

Drivers that bring ISO 20022 into the spotlight in the C2B space



Single global format

**ISO 20022
end-to-end usage**

**ISO 20022
adoption by MIs**

Instant payments

Regulatory
Information

Account proxy

Automation

**SWIFT's gpi
tracking**

Analytical capabilities

eBAM



Value of global harmonization on a newer version of ISO 20022 for business innovations



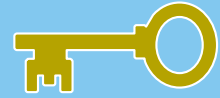
**Dedicated UETR
element for global
transaction
management e2e**



**New LEI as a trusted
identity to facilitate
KYC/AML/CFT
compliance**



**New Proxy for instant
payment evolution –
real time payment &
request to pay**



**Unlock next
generation of
business innovations**



**Extended remittance
information to
facilitate auto-
reconciliation**



**Structured address
and new building
name for accurate
compliance screening**



**New gender neutral
title “MIKS” to
respect non-binary
individuals**



**Multiple service level
codes for payment
lifecycle
management**

In conversation..

CGI-MP facilitates ISO 20022 adoption by corporates



- Provides a **forum** for financial institutions (banks and bank associations) and non-financial institutions (corporates, corporate associations, vendors and market infrastructures) to progress various corporate-to-bank implementation topics on the use of ISO 20022 messages and to other related activities, in the payments domain.
- **Simplify implementation** for corporate users and thereby promoting wider acceptance of ISO20022 as the common XML standard used between corporates and banks.



160 Institutions are the CGI-MP Members as of Aug 2021 (1/3)

Financial Institution Members In total 48 FI members (Contributing & Observers)

- Bank of America
- Bank of China (HK)
- Barclays
- BBVA
- BNP Paribas
- Citibank
- Commerzbank AG
- Danske Bank
- Deutsche Bank
- Erste Group Bank
- First Gulf Bank
- HSBC
- ING Bank
- J.P.Morgan
- Nordea Bank
- Raiffeisen Bank International
- Royal Bank of Scotland
- Santander
- SEB
- Standard Chartered Bank
- Swiss Re
- Sydbank A/S
- UniCredit Bank
- Wells Fargo

BANK OF AMERICA 

COMMERZBANK 

**Standard
Chartered** 

 **BARCLAYS**

بنك الخليج الأول
FGB 

ERSTE
Group 

BBVA

J.P.Morgan

 **citi**

HSBC 

Sydbank

Danske Bank

SEB

 **Raiffeisen Bank
International**

 **BNP PARIBAS**

Deutsche Bank



Nordea 

**WELLS
FARGO**

 **RBS**
The Royal Bank of Scotland

 **UniCredit**

 **Santander**



Non-Financial Institution Members (2/3)

In total 112 non-FI members (Contributing & Observers) as of Aug 2021

- Accredited Standards Committee X9
- ACI Worldwide
- AFP
- AFTE
- AITI
- ArcelorMittal Treasury
- Axletree
- Azzana
- BBP
- Bfinance (Redbridge DTA)
- Bottomline Technologies
- CBI Consortium
- Citizen Can
- Daimler AG
- Deutsche Post
- Dion Global
- e5 Solutions
- EastNets
- EFIS
- Exalog
- FIS
- Fiserv
- General Electric
- Hanse Orga
- Hoffmann-La Roche
- IKEA
- Infor



Axletree Solutions®
Our expertise, your advantage



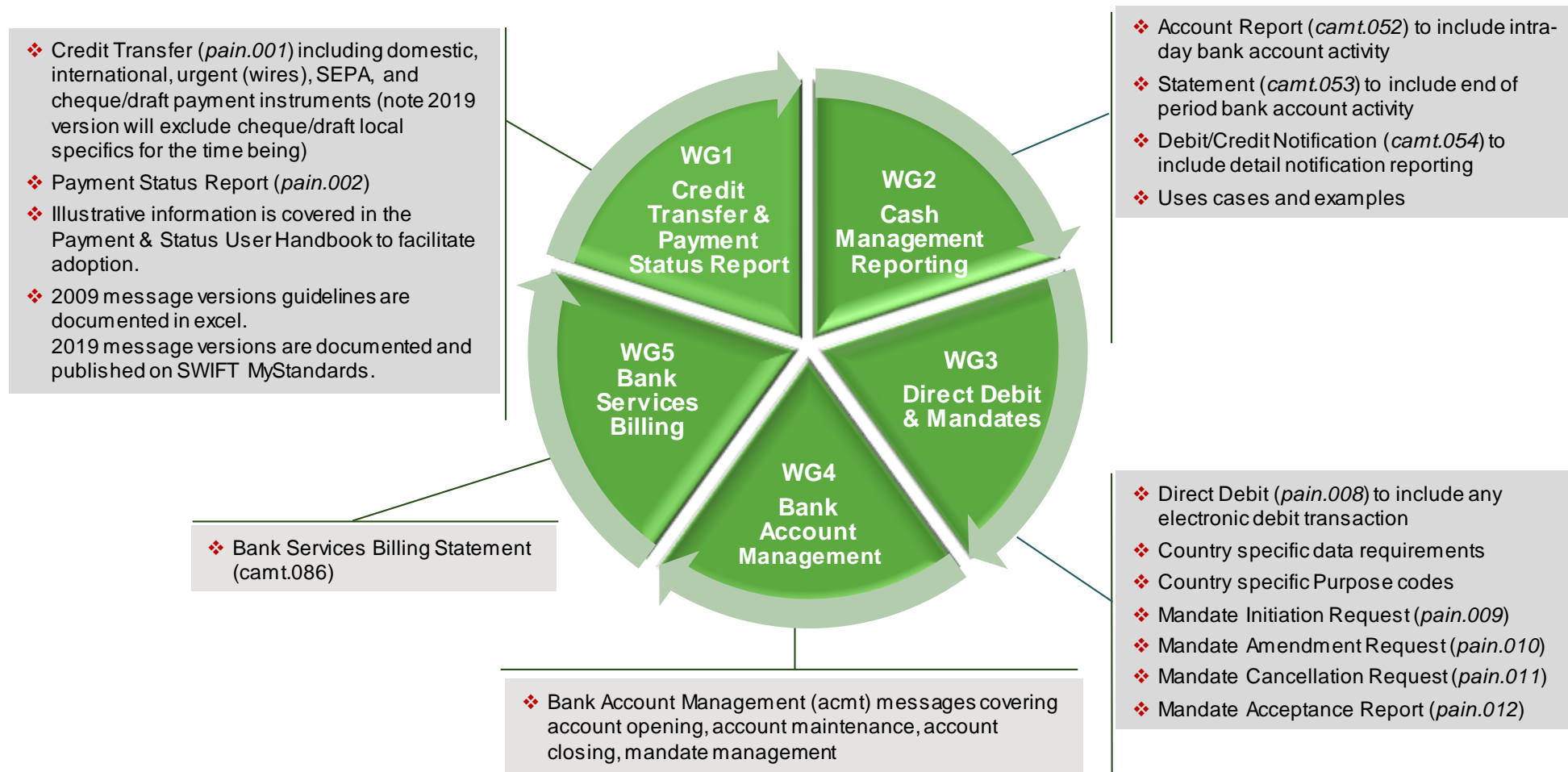
Non-Financial Institution Members (3/3)

In total 112 non-FI members (Contributing & Observers) as of Aug 2021

- KPMG
- NIKE
- Nordson
- OpenText GXS
- Omikron Systemhaus
- Redbridge
- SAP SE
- Siemens
- SIX Interbank Clearing
- Statoil ASA
- Storck
- SunTec
- SWIFT
- Tembit
- ThyssenKrupp
- Tieto Sweden AB
- Tipco
- TIS
- UNIFITS
- UTSIT
- Verband Deutscher Treasurer
- Visma Software International AS
- Volante Technologies
- Vorwerk
- Wall Street Systems
- XMLdation
- Zanders



CGI-MP Work Group Deliverables



pain.002 V10 CGI-MP Best Practice (successful / accepted with change scenarios)

Validation scenario	pain.002 status level			Original Ids from pain.001			Reporting obligation
	Group (file)	Payment Info	Transaction	Payment Info ID	Instruction ID	E2E ID	
File receipt acknowledgement	RCVD	-	-	no	no	no	Optional
All txns of the instructing file successfully validated re. syntax (group level)	ACTC	-	-	no	no	no	Conditional (at least one of acceptance status ACTC or ACCP must be provided)
All txns of the instructing file successfully validated (first step biz./content validation)	ACCP	-	-	no	no	no	
File with one or multiple batches, all successful (e.g. all debtor accounts valid).	ACCP	ACCP		yes	no	no	Optional
File with one or multiple batches, all successful, as well as validation on transaction level successful.	ACCP	ACCP	ACCP	yes	yes*	yes	Optional
All txns successfully validated, but changes were applied – in whole file	ACWC			no	no	no	Optional, provide Addit.Info on group level
All txns successfully validated, but changes were applied – on payment (batch) level (some or all batches)	ACWC	ACWC	-	yes	no	no	Optional, provide Addit.Info on payment level
All txns successfully validated, but changes were applied – on transaction level (some or all txns)	ACWC	ACWC	ACWC	yes	yes*	yes	Optional, provide Addit.Info on transaction level

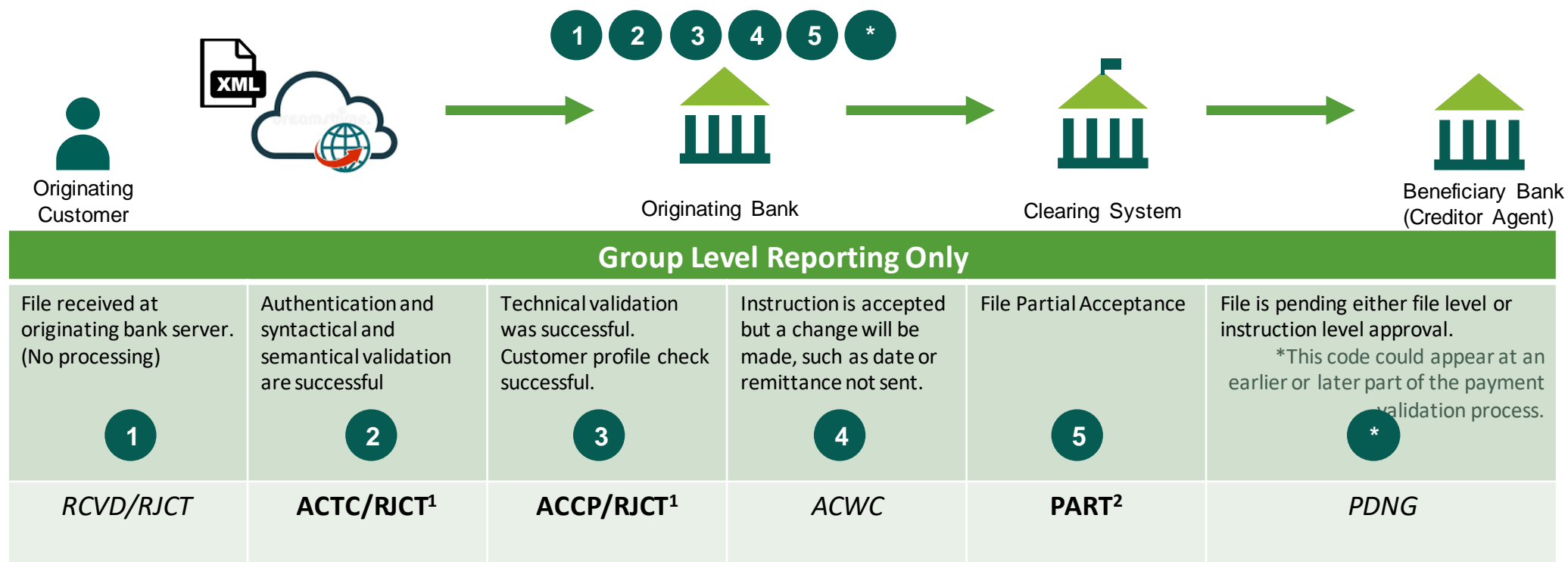
Reporting of Original Message ID on group level is mandatory in all scenarios.

* Original Instruction ID is reported, if provided in original pain.001/pain.008.

Extract from User Handbook



Status sequence for reporting option 1: Receiving Bank Performs Initial File Level Validation (a separate batch and transaction level acknowledgement will follow)



Status Reason Codes in **BOLD** are CGI-MP required / conditional on validation scenario. Status Reason Codes in *Italics* are optional/bi-laterally determined.

- Rule 1: At least one of acceptance status **ACTC** or **ACCP** must be provided – unless rejected.
- Rule 2: **PART** indicates partial acceptance of a file, **meaning at least one transaction has been rejected**.

Extract from User Handbook



WG2 camt.05x.001.08 Amount Details Use-Cases V1.0

<Scenario: 01 DbtrAgt Xchg / No Chrgs / DbtrAcct:EUR / Interbank:USD / CdtrAcct:USD >

The Debtor has a EUR Account
The Creditor has a USD Account
The Debtor wishes to pay the Creditor USD 150
The Debtor Agent will perform the Xchg and send USD
No Charges will be applied

Debtor Currency EUR
Creditor Currency USD
Instructed Amount USD 150
Debtor XchgRate 1.5

<pain.001>
/DbtrAcct/Ccy EUR
/InstAmt USD 150
/CdtrAcct/Ccy USD <!-- Normally not provided -->
</pain.001>

<DbtrAgt settlement>
/DbtrAmt EUR 100
/DbtrAcct/Ccy EUR
/Xchg EUR to USD 1.5
/IntrBkSttlmAmt USD 100
/CdtrAcct/Ccy USD <!-- Normally not provided -->
</DbtrAgt settlement>

<Debtor camt.053>
<NtryAmt> EUR 100 </NtryAmt> pain /CdtTrfTxInf/Amt
<CdtDbtInd> DBIT </CdtDbtInd>
<NtryDtls/TxDtls>

<InstAmt>
<Amt> 150 </Amt> pain /CdtTrfTxInf/Amt
<SrcCcy> EUR </SrcCcy> pain /DbtrAcct/Ccy
<TrgtCcy> USD </TrgtCcy> pain /CdtrAcct/Ccy
<UnitCcy> EUR </UnitCcy> Debtor Agent Exchange Direction
<XchgRate> 1.5 </XchgRate> Debtor Agent conversion rate

<AmtDtls ISO and CGI Rules>

CGI Rules:

When Xchg is performed by the Initiating Agent, CcyXchg are to be reported in /InstAmt
When Xchg is performed by the Receiving Agent, CcyXchg are to be reported in /TxAmt

Unless bilaterally agreed, Amount Details are always to be reported at the Transaction Details /TxDtls level for both single and batch bookings and never at the Entry /Ntry level for any booking.

If both a single instance of /TxDtls/AmtDtls is present and /Ntry/AmtDtls is also present, /TxDtls/AmtDtls takes precedence over /Ntry/AmtDtls.


CGI recommends that the aggregate amount of Amount Details not be reported at the /Ntry level for batched bookings because of the possibility of a mixed currency being reported on two or more /TxDtls/AmtDtls elements.

For example, under a single /Ntry with multiple /TxDtls, one /TxDtls may report an /Ntry/AmtDtls/TxAmt in EUR and a different /TxDtls may report an /Ntry/AmtDtls/TxAmt in GBP.

As the multiplicity of /Ntry/AmtDtls and /Ntry/AmtDtls/TxAmt are [0..1], one cannot convey an aggregate total in /Ntry/AmtDtls for two currencies. Therefore for consistency, CGI recommends never to report the /Ntry/AmtDtls group at the /Ntry level.

Extract from camt Use-Cases

CGI-MP Working Group 1 Deliverables



CGI-MP_Relay_pain.001 and pain.002_Final

Technical version: v.6 imported

CGI-Relay pain.001 and pain.002 Change History....


Usage Guidelines | Technical Versions ⓘ | Dictionary | Annotation Structures

CGI-MP_Relay_CustomerCreditTransferInitiationV09_pain.001.001.09

CGI-MP_Relay_CustomerPaymentStatusReportV10_pain.002.001.10

Available for download in ppt

Click the specific CGI-MP guideline



CGI-MP_pain.002_Final

Technical version: v.9 imported


CGI-MP Payments and Status Handbook_202108...

Usage Guidelines | Technical Versions | Dictionary | Annotation Structures

CGI-MP_CustomerPaymentStatusReportV10_pain.002.001.10

CGI-MP Rules and Guidelines are available for review:

- Relay pain.001 Version 9 (click [here](#))
- Relay pain.002 Version 10 (click [here](#))



CGI-MP_Relay_CustomerCreditTransferInitiationV09_pain.001.001.09

CGI-MP_Relay_pain.001 and pain.002_Final (Technical version: 6 , Format: MX)

Intended Header: BusinessApplicationHeaderV02 **Mandatory**

Content | Result View | Sample Messages | Impact Analysis | Comments

☐ View only restricted elements ☐ Hide removed elements ☐ Show xml tags

search message (min 2 chars)

Name	Min	Max	Restrictions
Full Message	1	1	🚫
Business Application Header V02 (head.001.001.02)	1	1	⚠️ 🚫
Document	1	1	🚫
Customer Credit Transfer Initiation V09 (pain.001.001.09)			🚫
Group Header	1	1	🚫
Message Identification	1	1	⚠️
Creation Date Time	1	1	⚠️
Authorisation	0	2	⚠️
Number Of Transactions	1	1	⚠️
Control Sum	0	1	⚠️
Initiating Party	1	1	⚠️ 🚫
Forwarding Agent	0	1	⚠️ 🚫

Forwarding Agent

Rules

⚠️ Rule "CGI-I-MP_Forwarding Agent"

If the Debtor Agent is not the receiver of the pain.001, the Initiating Party

Multiplicity

[0..1]

Type

BranchAndFinancialInstitutionIdentification6

Definition

Financial institution that receives the instruction from the initiating party

XML Tag

FwdgAgt

Path

/Document/CstmrCdtTrfInitn/GrpHdr/FwdgAgt

CGI-MP Rules, Guidelines and User Handbook are available for review:

- CGI-MP pain.002 Version 10 (click [here](#))

CGI-MP Working Group 2 Deliverables

CGI-MP WG2 camt.05x.001.08
Technical version: v.1 imported

Available for download in excel

CGI-MP WG2 ISO 20022 camt.053-052-054.001.0... CGI-MP WG2 camt.052.001.08 Balance Reporting... CGI-MP WG2 camt.05x.001.08 Amount Details - A...

Usage Guidelines Technical Versions Dictionary Annotation Structures

Click the specific CGI-MP guideline

CGI-MP camt.052.001.08
CGI-MP camt.053.001.08
CGI-MP camt.054.001.08

- A** Harmonised Market Practice Guidelines for cash management
- B** Use cases on Balance Reporting
- C** Use cases on Amount Details

CGI-MP Rules and Guidelines are available for review:

- camt.052 Version 8 (Click [here](#))
- camt.053 Version 8 (Click [here](#))
- camt.054 Version 8 (Click [here](#))

https://www2.swift.com/mystandards/#/mp/mx/_ulfpOp8EeuB-ad3pRzOYA!usage_guidelines

CGI-MP camt.053.001.08
CGI-MP WG2 camt.05x.001.08 (Technical version: 1, Format: MX)

CGI-MP WG2 ISO 20022 camt.053-052-054.001.0... CGI-MP WG2 camt.05x.001.08 Amount Details - A...

Show details

Content Result View Sample Messages Impact Analysis Comments

☐ View only restricted elements ☐ Hide removed elements ☐ Show xml tags

search message (min 2 chars) [Q] [X]

Name	Min	Max	Restrictions
Bank To Customer Statement V08 (camt.053.001.08)			
Group Header	1	1	
Message Identification	1	1	
Creation Date Time	1	1	
Message Recipient	0	1	
Message Pagination	0	1	
Original Business Query	0	1	
Additional Information	0	1	

Bank To Customer Statement V08 (camt.053.001.08)

Rules

Rule "CGI Time"
Use local time with the UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)m:ss.sssZ)

Rule "CGI Agent Name and Address"
For all Agent Financial Institution Identifications and Agent Branch Identifications: Name and/or Postal Address should only be reported if present in the original trans

For Book Transfers:
If a BIC, Clearing System Member ID, LEI, or Branch ID is present, the Name and

Definition
Scope

Intro to MyStandards



MyStandards

SWIFT's MyStandards offers standards expertise and a collaborative web platform that allows banks, market infrastructures, and market practice groups to **create, publish and share their message specifications and usage guidelines with ease.** MyStandards users are able **to view, analyse, consume and test, all in one place.**

Opportunities and challenges corporates have with the new ISO 20022 message version



Opportunities

Facilitates innovative payment instruments and services

Less bank implementation variations

Clarity by illustrative documentation

Support & align with AML / AFC / other regulations

Leverage on ISO for API channel adoption

Additional fields

Challenges

Complex structure of ISO messages

Business / investment prioritisation

Readiness of ERP/TMS providers and banks

Full-fledge benefits upon full interbank adoption

In conversation..

Recommendation to the audience



1. Engage with CGI-MP



Join us & actively participate in the CGI-MP forum to drive Corporate-to-Bank Standardisation

1 Visit our CGI-MP site:
www.swift.com/cgi

2 Click on “Registration & contact”

3 Complete the registration form and email to
CGI.Support@swift.com

Common Global Implementation
Bringing together community expertise on corporate-to-bank implementation topics

Maintenance process

Overview Working groups SWIFT Support Members Maintenance process & FAQs **Registration & contact** Document centre **Contact us**

Registration

You can register for CGI in 3 steps:

1. Decide on your category of membership.
 - Contributing members can choose their level of active CGI participation based on specific areas of interest, such as account reporting, credit transfer and direct debit.
 - Observers are free to participate in CGI activities but do not have any voting rights.
2. Download and complete your registration form.
3. Sign and return to CGI.Support@swift.com.

Contact us

Please use this form if you want to contact the CGI-MP secretariat.



In conversation..

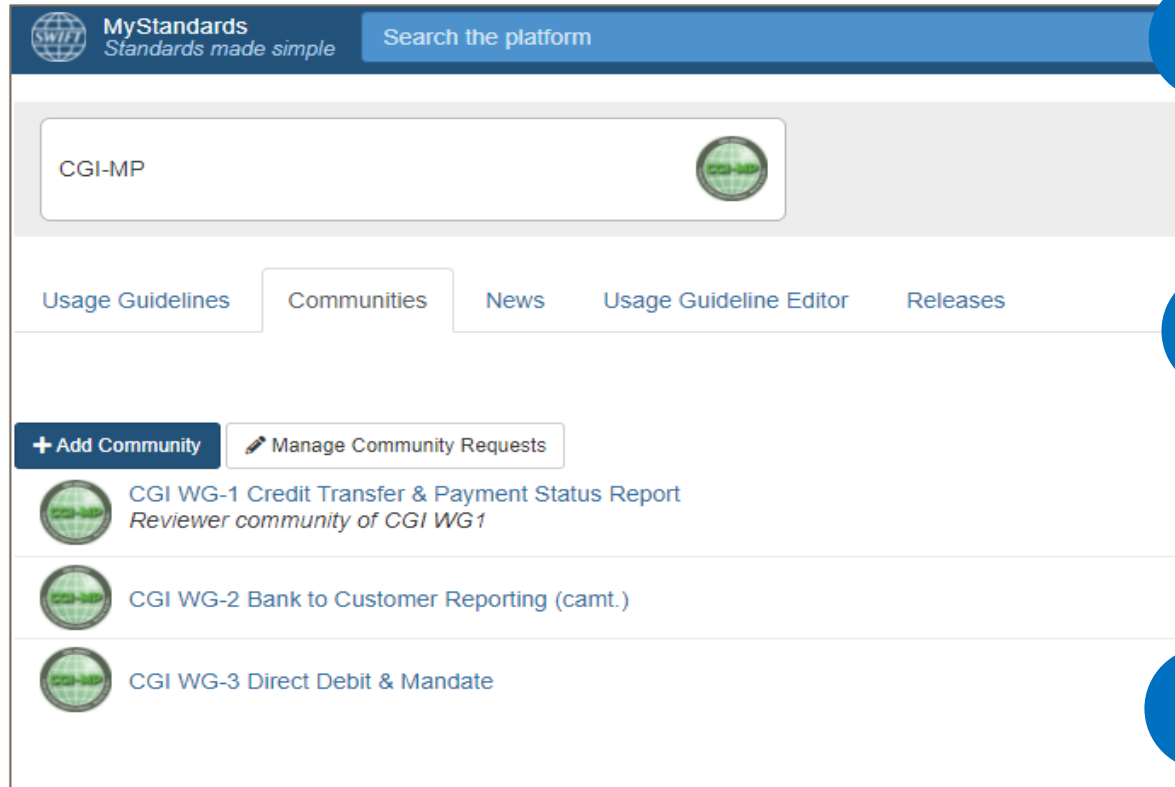
Recommendation to the audience



1. Engage with CGI-MP
- 2. Access and consult the specifications on MyStandards**



Access MyStandards, consult and understand the specifications



1

Access MyStandards :

<https://www2.swift.com/mystandards/#/group/CGI-MP>

2

Create your swift.com account and access free of charge

3

Consult the specifications

In conversation..

Recommendation to the audience



1. Engage with CGI-MP
2. Access and consult the specifications on MyStandards
3. Plan and prepare
 - engage with your service providers and banks
 - budget resources





Useful links

CGI-MP industry group

- **Visit us** www.swift.com/cgi for information related to the CGI-MP group, members and management, governance and documentation,
- **Access the CGI-MP content on** [MyStandards](https://www2.swift.com/mystandards/#/group/CGI-MP),
<https://www2.swift.com/mystandards/#/group/CGI-MP>.



Useful links

MyStandards

- **Visit us** www.swift.com/mystandards for full overview on product offering, features, benefits and licensing options,
- **Get your free access to limited set of features** on [MyStandards](#),
- Make sure you receive updates and invites to events via the **MyStandards newsletter**; to subscribe go to the [preference centre](#) and select MyStandards on www.swift.com,
- For **additional questions** contact your account manager or directly at mystandards@swift.com.



Thank you