ISO 20022 34th CGI-MP Plenary

Petra Kessner
Bank of America
FI Co-Convener

Dr Mario Reichel
PPI AG
Non-FI Co-Convener

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

Bridget Meyer
Redbridge Analytics, WG5
Facilitator

WELCOME!

Kerstin Schoenwitz
Deutsche Bank, WG1 Facilitator

Peter Noonan
Electrolux, WG3 Facilitator

Kiyono Hasaka
Global Market Practice, SWIFT
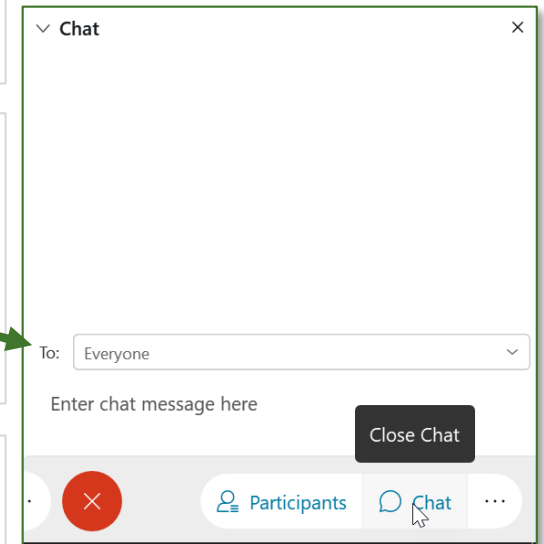
Welcome! Some logistics first

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.

Agenda of the 34th CGI-MP Plenary

Time	Topics	Speakers
3.00-3.05	Opening & Webinar logistics	
3.05-3.15	Welcome Address	FI Co-Convener, Petra Kessner – Bank of America
3.15-4.05	Working Group Updates and Q&A WG1 Credit Transfer & Payment Status Report WG2 Cash Management Reporting WG3 Direct Debit & Mandates WG5 Bank Services Billing	Working Group Facilitators Kerstin Schoenwitz – Deutsche Bank William Porto – JP Morgan Peter Noonan – Electrolux Bridget Meyer – Redbridge
4.05-4.10	CGI-MP Membership Update	Kiyono Hasaka – SWIFT
4:10-4.20	Q&A	Audiences & Speakers
4.20-4.30	Closing of the Plenary	Co-Convener, Dr Mario Reichel – PPI AG

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 (Q2 2021)

COMPLETED:

❖ Agreement: Support of ISO version 2019 by Nov. 2022
❖ Published guidelines for relay payments (pain.001 V09 and pain.002 V10, aligned with interbank guidelines), pain.002 V10 with illustrating information (User Handbook) on SWIFT MyStandards

ONGOING:

❖ Finalization of international & domestic urgent pain.001 V09, incl. regulatory reporting (interoperable with interbank CBPR+ guidelines)
❖ Review of APAC & EMEA country-specifics for pain.001 V09
❖ ISO code change requests for account proxy types, party ID, and service level pending with SEG for approval

UPCOMING:

❖ Review of Americas country-specifics for pain.001 V09
❖ Structuring of guidelines in MyStandards
❖ Document interbank ISO migration requirements for pain.001 V03

MESSAGES IN SCOPE

❖ Credit Transfer (*pain.001.001.03 and 09*) including ACH and wires (domestic and international) and cheques/drafts
❖ Payment Status Report (*pain.002.001.03 and 10*)
❖ Notice to Receive and Status of Notice to Receive (*camt.057, 059*)

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 family:

- 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

WG1 Credit Transfer & PSR
WG2 Cash Mgmt. Reporting
WG3 Direct Debit & Mandates
WG4 Bank Account Mgmt.
WG5 Bank Services Billing

Approach

❖ Avoid implementation variations and provide unambiguous guidance to facilitate a true harmonization. Therefore, review in detail all payment types, supported by sub-groups with local experts.
Illustrate usage details and examples in a User Handbook. Finalisation postponed to end of Nov. 2021 latest (for implementation by Nov. 2022).

❖ ISO 2019 message version usage guidelines and User Handbook will be published on MyStandards

❖ 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 2021/22 the EPC version, and work on the delta, if required.

❖ Cheque/draft initiation review has low priority, as it is difficult to harmonize this legacy and very local / bank-specific payment instrument

Working Group 2

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

WG2 Activity: Cash Management Reporting (Q2 2021)

COMPLETED:

❖ Published consolidated guideline for
- camt.053.001.08
- camt.052.001.08
- camt.054.001.08

❖ Published FX-reporting guideline: Amount Details group, including examples of pacs./pain. to camt.

❖ Published camt.052 intra-day balance Best-practice guidelines

❖ Published latest guidelines and use-cases to SWIFT MyStandards at the collection and guideline level

❖ Identified Best-practice for elements which are repeated in parent and detail groups.

UPCOMING:

❖ Create new use-cases (Virtual Accounts, eWallet reporting, other)

❖ Publish sample messages

WG1 Credit Transfer & PSR

WG2 Cash Mgmt. Reporting

WG3 Direct Debit & Mandates

WG4 Bank Account Mgmt.

WG5 Bank Services Billing

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
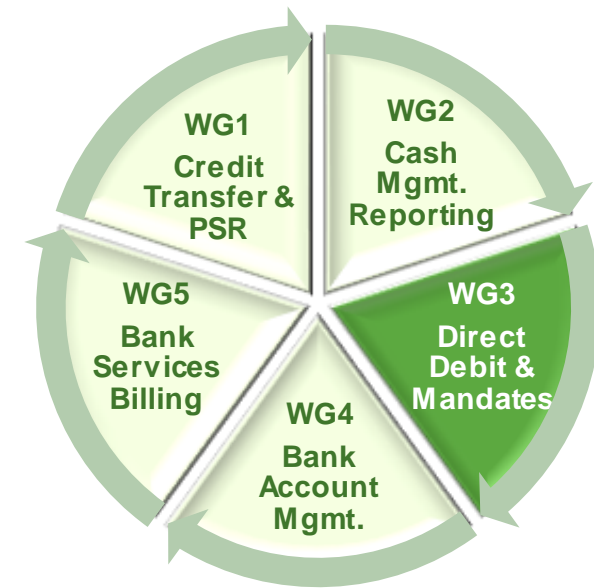

Peter Noonan
Electrolux
WG3 Facilitator

WG3 Activity: Direct Debit and Mandates (Q2 2021)

ONGOING:

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

❖ Ongoing discussions on RTP and how it will be used.

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

WG1 Credit Transfer & PSR

WG2 Cash Mgmt. Reporting

WG3 Direct Debit & Mandates

WG4 Bank Account Mgmt.

WG5 Bank Services Billing

Working Group 5

**Bridget Meyer
Redbridge Analytics
WG5 Facilitator**

WG5 Activity: Bank Services Billing (Q2 2021)

COMPLETED AND PUBLISHED

❖ Clarified best practices in implementing camt.086
- ❖ Reporting fee holidays
- ❖ Reporting multicountry Summary/Heirarchy statements
- ❖ Reporting value-based fees
- ❖ Proper use of the Delayed Debit field
- ❖ Reporting inactive accounts

❖ AFP published the 2020 version of billing codes for use. Banks need to make a plan to implement them by Spring 2022

ONGOING

❖ Vendor Survey.

❖ Additional Best Practices to be added to our Industry Best Practices guides for consistent implementations

❖ Merchant Subgroup Forming to adapt standard for card fees

FUTURE

❖ Webinar of BSB Survey Results to be coordinated with SWIFT and Redbridge (TBD)

❖ Some sections of the MUG have been identified as out of date and should be reviewed.

WG1
Credit Transfer & PSR

WG2
Cash Mgmt. Reporting

WG3
Direct Debit & Mandates

WG4
Bank Account Mgmt.

WG5
Bank Services Billing

CGI Membership Update

**Kiyono Hasaka
CGI-MP
SWIFT**

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

48 Financial Institution 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

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In total 160 Institutions are the CGI-MP Members as of Aug 2021 (2/3)

112 Non-Financial Institution Members (Contributing & Observers)

- Accredited Standards Committee X9
- ACI Worldwide
- AFP
- AFTE
- AITI
- ArcelorMittal Treasury
- Axletree
- Azzana
- Bottomline Technologies
- CBI Consortium
- Cegid
- Citizen Can
- Daimler AG
- Deutsche Post
- Dion Global
- e5 Solutions
- EastNets
- EFiS
- Exalog
- FIS
- Finastra
- Fiserv
- General Electric
- Hoffmann-La Roche
- IKEA
- Infor
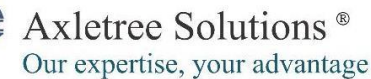
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In total 160 Institutions are the CGI-MP Members as of Aug 2021 (3/3)

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- SIX Interbank Clearing
- Statoil ASA
- Storck
- SunTec
- SWIFT
- Tembit
- ThyssenKrupp
- Tieto Sweden AB
- Tipco
- TIS
- UNIFITS
- UTSIT
- Verband Deutscher
- Visma Software International AS
- Volante Technologies
- Vorwerk
- Wall Street Systems
- XMLdation
- Zanders

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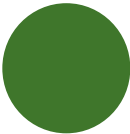# Join us & participate in the CGI-MP forum to drive Corporate-to-Bank Standardisation

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www.swift.com/cgi

2 **Click on the "Registration & contact"**

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

Questions?

Closing

Dr Mario Reichel
PPI AG
Co-Convener

CGI-MP: R/R of Co-Conveners for FI and non-FI

Co-Convener for FI and 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