



Standards MT November 2023

High-Level Information

This document describes the requested changes for the next Standards MT Release. These requests must still be validated by a standards working group and some may be modified or rejected. Country user groups must still vote the approved requests and the Board must ratify those that are accepted by the country vote. This document also includes other technical changes that are foreseen for implementation at the same time as the Standards MT Release. **The purpose of this document is to help technical implementers and operational users of the Standards MT messages to evaluate the impact of changes on interfaces and applications.**

22 July 2022

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Preface

About this document

This document gives an overview of all MT change requests received by SWIFT Standards for the next Standards MT Release. **The purpose of this document is to inform the SWIFT community and allow them to start allocating budget and resources for the next maintenance of the Standards MT messages. Technical implementers and operational users of the MT messages can use this document to evaluate the impact on interfaces and applications.**

This document is not intended to be final. All change requests need to be validated by a standards working group (SWG) and can be subject to modification or rejection.

After the MWG decision, user group chairpersons of all countries are able to discuss the change requests in their user group and vote on the acceptance or rejection of individual change requests. The SWIFT Board must ratify the outcome of the country vote.

Intended audience

This document is for the following audience:

- Technical implementers of the Standards MT messages
- Operational users of the Standards MT messages
- All other interested SWIFT users

1 Introduction

Important This document describes changes that are still requests. These requests must be validated by a standards working group and a number of them will be rejected. Country user groups must then vote the approved requests and the Board must ratify those that are accepted by the country vote. In November an updated version of this document will be published.

The High-Level Information document is part of the normal standards development and implementation procedures. This document describes the expected or requested changes for Standards MT Release 2023 (SR 2023). SWIFT distributes this document 16 months before the Standards MT Release live date.

This document also includes other technical changes that are foreseen for implementation at the same time as the Standards MT Release, for example, changes to system messages.

The sole purpose of this document is to help technical implementers and operational users of the SWIFT messages to evaluate the impact of changes on interfaces and applications. Consequently, implementers and users can plan resources and budget allocations for SR 2023 implementation.

As this document describes requests that are not yet validated, a certain number of them will not be implemented or will be implemented differently following the validation process. Readers must therefore use this document for budget and resources planning purposes only.

The Standards Release Guide 2023, which SWIFT will publish in December 2022, will fully describe SR 2023. Approved changes will be effective as of 19 November 2023, the release date on FIN.

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2 Schedule for SR 2023

The timeline below describes the schedule for development and implementation of SR 2023.

Important The only official source for information about a Standards MT Release is the Standards Release Guide that is published in December.



3 Impact Levels of the Change Requests

All change requests contain an evaluation of their impact on interfaces and applications expressed as a number in the range 0 - 3 with or without a plus "+" or minus "-" sign as in the following table.

Index of impact levels

Level 0	This is a minor change that does not impact the format of the message. For example, the scope of the message is updated, which may have an impact on some automated applications.
Level 1	This change relates to the use of the message format but does not affect the message structure or the FIN validation, for example, a definition or a usage rule is changed.
Level 1+	An existing message type is removed from the network.
Level 2-	The change has a small effect on the message structure and the FIN validation, for example, field formats, qualifiers, or codes are added or deleted.
Level 2+	The message layout or the FIN validation or both are significantly impacted, for example, fields or sequences (mandatory or optional) are added or deleted.
Level 3-	A new message type is created for use in a message user group (MUG) or the use of an existing message type is changed from use in a MUG to general use, that is, all users must be able to receive and process the new message.
Level 3	A new message type is created for general use, that is, all users must be able to receive and process the new message.

4 Evaluation of the Impact on Interfaces and Applications

Impact on interfaces

All changes can have a direct impact on interfaces. This also applies to level 0 and level 1 changes, which may require an update to input screens or help screens or both.

Impact on applications

Level 0 changes should have no to minimum impact on applications.

Higher level changes will normally have an impact on applications, although the impact for applications sending the message may be different from the impact for applications receiving the message.

Some changes may apply to message types that are to be implemented in a Message User Group (MUG). Users that are not registered in the MUG cannot send or receive messages of these message types. The impact on any application depends directly on the need or desire to support these message types.

5 Overview of Changes per Category

When a change description is not clear without further explanation, a brief business context is sometimes provided to help the readers better understand the reasoning behind the change. Changes that were modified for implementation last year are indicated in blue font.

5.1 Category 0 – FIN System Messages

There are no changes requested for implementation in SR 2023.

5.2 Other Technical Changes

There are no changes requested for implementation in SR 2023.

5.3 Category 1 – Customer Payments and Cheques

Over the coming year and beyond, the SWIFT community will be heavily focused on preparing to adopt ISO 2022 and on the transformation in the ways transactions in different business domains will be managed within our enhanced platform – end-to-end, instant, and frictionless. The platform will bring together data and common services, with the aims to significantly improve end-to-end efficiency and reduce total costs.

ISO 2022 has a vital role to play in enabling richer structured data that improves automation and processing to power the services of tomorrow. Furthermore, ISO 2022 as a standardised data model can enable interoperability across markets, including via APIs, and the creation of new technological and business services.

The need to remain focused on this is also reflected in the fact that in the payments domain only one change request was received for Category 1.

As per SWIFT board paper IR864 "no further maintenance is planned for MT category 1, 2, or 9 messages (so no ongoing maintenance for FIN/MT payments applications)" and as such we expect this CR to be subject to rejection.

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 103 MT 103 STP MT 103 REMIT	CR 001842 Substantial change to mandate field 72 based on receiver BIC country code. To address regulatory requirement from Bank of Zambia (central bank) where payments into Zambia of any amount and any currency should quote balance of payment codes.	2+	MT 103 REMIT

5.4 Category 2 – Financial Institution Transfers

Over the coming year and beyond, the SWIFT community will be heavily focused on preparing to adopt ISO 2022 and on the transformation in the ways transactions in different business domains will be managed within our enhanced platform – end-to-end, instant, and frictionless. The platform will bring together data and common services, with the aims to significantly improve end-to-end efficiency and reduce total costs.

ISO 2022 has a vital role to play in enabling richer structured data that improves automation and processing to power the services of tomorrow. Furthermore, ISO 2022 as a standardised data model can enable interoperability across markets, including via APIs, and the creation of new technological and business services.

The need to remain focused on this is also reflected in the fact that in the payments domain no change requests were received for Category 2.

5.5 Category 3 – Foreign Exchange, Money Markets, and Derivatives

The following changes are tentatively scheduled for implementation in SR 2023.

New change requests for SR 2023

These requests must still be validated by a standards working group and can be subject to modification or rejection.

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 306	<p>CR 001740</p> <p>Substantial change to several sequences, as well as to network validated rules and usage guidelines.</p> <p>Update the MT to align with an updated ISDA Barrier Event supplement that will be effective from November 2022.</p>	2+	No
MT 300 MT 304 MT 305 MT 306 MT 340 MT 341 MT 360 MT 361	<p>CR 001892</p> <p>Add new code to field 22L across Category 3 and Category 6 messages.</p> <p>To allow reporting in Switzerland of derivatives trades with a jurisdiction reporting code for the Swiss Financial Market Infrastructure Act. Code FMIA is already being populated in field 22L by SWIFT users, this change seeks to add the code to the user handbook.</p>	1	No Except MT 304
MT 300 MT 304 MT 305 MT 306	<p>CR 001899</p> <p>Address the business need of identifying a non-ISO currency in a message.</p> <p>Extension of field to align with ISO 24165 which includes an extra check character for the 8-character digital token identifier.</p>	2-	No Except MT 304

5.6 Category 4 – Collections and Cash Letters

There are no changes requested impacting this category for implementation in SR 2023.

5.7 Category 5 – Securities Markets

The following changes are tentatively scheduled for implementation in SR 2023.

5.7.1 Impact on all Category 5 Messages

New change requests for SR 2023

These requests must still be validated by a standards working group and can be subject to modification or rejection.

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 500 MT 501 MT 503 MT 504 MT 505 MT 506 MT 510 MT 502 MT 509 MT 513 MT 514 MT 515 MT 518 MT 519 MT 527 MT 508 MT 524 MT 530 MT 535 MT 536 MT 537 MT 538 MT 540 MT 541 MT 542 MT 543 MT 544 MT 545 MT 546 MT 547 MT 548 MT 558 MT 564 MT 565 MT 566 MT 567 MT 568 MT 569 MT 575 MT 576 MT 578	CR 001848 In all 36a fields with format option D, when the usage rule is present, update usage rule to "Format option D may only be used for digital assets. When quantity type code is UNIT or DITU, qualifier XXXX must not be repeated". Additionally, in the MT 564 in NVR C13, in the MT 565, in NVR C4, in the MT 566 in NVR C7, in the MT 567 in NVR C3, amend the NVR text by adding or amending a note saying that the qualifier having format option D cannot be repeated. Relieve the restriction imposing the presence of a blockchain address or wallet account number for the usage of digital token quantities.	1	No except MT 575

5.7.2 Trade Initiation and Confirmation

MTs 502, 509, 513, 514, 515, 517, 518, 528, 529, 576, 584 (alignment in other messages possible).

See 5.7.1.

5.7.3 Settlement and Reconciliation

MTs 508, 524, 535-8, 540-9, 578, 586 (alignment in other messages possible).

New change requests for SR 2023

These requests must still be validated by a standards working group and can be subject to modification or rejection.

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 508 MT 536 MT 537 MT 538 MT 548 MT 575	CR 001847 Add code PMET to qualifier CAEV in field 22F in sequence A of MT 564, MT 566, and MT 568 and apply same change in the qualifier CAEV present in the settlement and reconciliation messages. To correctly identify such events as related to votes lodged for a meeting with incentive premium.	2-	No
MT 537	CR 001887 Addition of a new flag or indicator qualifier to the MT 537 PENA to indicate that the penalty is a continuation of the one of the page before it. The MT 537 PENA (Penalty Report) is structured as such that it contains a great number of subsequences. This new flag means that the maximum length of the message was reached.	2+	No
MT 537	CR 001889 Add a new network validated rule to enforce the presence of the statement period in the monthly penalty report. The field 69a STAT (Statement Period) is considered mandatory in monthly penalty reports. However, the statement period is often not contained in the monthly report.	2-	No
MT 537	CR 001890 Add a new network validated rule to enforce the presence of the payment date in the monthly penalty report. The field 98a PAYD (pre-advise payment date) is considered mandatory in monthly penalty reports. However, the payment date is often not contained in the monthly report.	2-	No
MT 537 MT 548	CR 001891 Add sequence D1a1B1 to network validated rule C2. The NVR C2 states that, if the transaction type is against payment, then 19A PSTA is mandatory. This should be the case for any occurrence in the message when 19A PSTA is present.	2-	No

5.7.4 Corporate Actions

MTs 564, 565, 566, 567, 568 (alignment in other messages possible).

New change requests for SR 2023

These requests must still be validated by a standards working group and can be subject to modification or rejection.

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 564 MT 565 MT 566 MT 567 MT 568	<p>CR 001780</p> <p>1) Add format option E to qualifiers PREP, ANOU, CERT, IFIX, REGI, RESU, SPLT, ECDT, ETPD, FDAT, OAPD, TPDT, TSDT, DVCP in field 98a in sequences A, D, E in MT 564 and to PREP in sequence A of MT 566.</p> <p>2) Remove format option C and rename accordingly the following qualifiers: EFFD, EQUL, LOTO, MATU, PROD, RDTE, UNCO, WUCO, XDTE, COAP, GUPA, LAPD, MCDT, MFIX, SXDT, PAYD, SUBS, BLOK, AVAL, DIVR, PPDT, LTRD, EARL, VALU, FXDT in field 98a in (sub)sequences D, E, E1, E2 of MT 564.</p> <p>3) Remove format option C and rename accordingly the following qualifiers: POST, EXPI, EFFD, EQUL, IFIX, LOTO, PROD, RDTE, XDTE, PAYD, SUBS, AVAL, DIVR, PPDT, EARL, VALU, FXDT, TRAD in field 98a in (sub)sequences C, D, D1, D2 of MT 566.</p> <p>4) Delete the following qualifiers: ANOU, CERT, MATU, REGI, RESU, SPLT, TAXB, UNCO, WUCO, PODT, RDDT, MKDT in field 98a in (sub)sequences C, D, D1, D2 of the MT 566.</p> <p>5) Add format option E to qualifier EXRQ in field 98a in sequence D of MT 565.</p> <p>To harmonise the format options and to support consistency in the presence of the field 98a qualifiers across announcement and confirmation messages.</p>	2-	No
MT 564	<p>CR 001845</p> <p>Add qualifier FCCP in field 17B in sequence D.</p> <p>Add NVR C31 to restrict the presence of FCCP qualifier to presence of code MCAL in qualifier CAEV in field 22F in sequence A.</p> <p>To indicate whether the payment made by the issuer for a full call event is based on a stated condition.</p>	2-	No
MT 564 MT 566	<p>CR 001846</p> <p>1) Add qualifier TAXR in fields 92a in sequence E1 of MT 564 and sequence D1 of MT 566.</p> <p>2) Add field 19B with qualifier TAXR in sequence E1 of MT 564 and in sequence D1 of MT 566.</p> <p>3) Add qualifier CINL in field 92a in sequence E2 of MT 564 and sequence D2 of MT 566.</p> <p>To enable the communication of the tax rate that has been applied to the securities distribution/re-investment as well as the cash equivalent of the tax that has been deducted and could be reclaimed.</p>	2+	No

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 564 MT 566 MT 568	CR 001847 Add code PMET to qualifier CAEV in field 22F in sequence A of MT 564, MT 566, and MT 568 and apply same change in the qualifier CAEV present in the settlement and reconciliation messages. To correctly identify such events as related to votes lodged for a meeting with incentive premium.	2-	No

5.7.5 Collateral Management

MTs 503-507, 527, 558, 569 (alignment in other messages possible).

See 5.7.1.

5.7.6 Other Category 5 Changes

See 5.7.1.

5.8 Category 6 – Commodities and Reference Data

The following changes are tentatively scheduled for implementation in SR 2023.

New change requests for SR 2023

These requests must still be validated by a standards working group and can be subject to modification or rejection.

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 600 MT 601	CR 001892 Add new code to field 22L across Category 3 and Category 6 messages. To allow reporting in Switzerland of derivatives trades with a jurisdiction reporting code for the Swiss Financial Market Infrastructure Act. Code FMIA is already being populated in field 22L by SWIFT users, this change seeks to add the code to the user handbook.	1	No
MT 600 MT 601	CR 001893 No technical change to the message. Only usage rules are updated. Update usage rules to refer to the correct ISDA Master Agreement to use for commodity trades.	1	No

5.9 Category 7 – Documentary Credits and Guarantees/Standby Letters of Credit

The following changes are tentatively scheduled for implementation in SR 2023.

Change requests postponed in previous Standards release

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 760	CR 001651 Add a new field dedicated to the bank of the beneficiary that could be used (if any) when a Local Guarantee is requested alternatively to field 57 of sequence B that could be used in case of Direct Guarantee issuance. Enhancement to new structured MT 760.	2+	No
MT 760 MT 767 MT 785 MT 786 MT 787	CR 001773 Add usage rule for transmission outside SWIFT network. To clarify the practice of using the SWIFT message in "pretty print" to advise de beneficiary or applicant.	1	No
MT 760	CR 001784 Add an optional subfield for country subdivision after country in field 44H. For a number of countries, the law cannot be specified by a country code only. Example UK where you have to specify England or Scotland, etc. For the USA where you have to specify the state.	2+	No
MT 767	CR 001797 Add optional field for reference of Advising Bank. It is a consistency requirement because the reference is assigned by advising bank and already present in field 23 of MT 760.	2+	No

New change requests for SR 2023

These requests must still be validated by a standards working group and can be subject to modification or rejection.

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 765	CR 001849 Add a new field - Requested New Date of Expiry of Local Undertaking. The new field shall provide more clarity and transparency for the local undertaking.	2+	No
MT 760 MT 767	CR 001850 Increase the length of field 24G and allow Z character set. In many countries, the 6 lines of 35 digits are not enough to detail the contact and address information, where the guarantee should be sent or collected and there are issues due to the limited character set where some characters like @ which are important part of name and address are currently not allowed.	2+	No

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 767	CR 001851 Add a missing NVR in MT 767 (Similar to NVR C6 for MT 700) : "In sequence A, if field 22A is ISCA or ICCA, then, in sequence B, fields 24E and 24G are not allowed". The rule must have been part of the previous SR and was found missing. This is a technical change. This change request appears to be similar to CR 001882.	2+	No
MT 760	CR 001852 MT 760 field 39D (Additional Amount Information) update to name/format/definition and addition of codes. The definition and name of field 39D in MT 760 is not clear and has caused a lot of confusion in the trade finance community. A change in definition and name will ease the use of the field and STP of information on the core trade systems. The change applies to both sequences B and C of MT 760.	2-	No
MT 760	CR 001853 MT 760 field 44H (Governing Law and/or Place of Jurisdiction) update to name and definition. Precise name and definition of field 44H. This CR is an extension to CR#1784 approved earlier (yet to be implemented).	2-	No
MT 760	CR 001854 MT 760 field 51 (Obligor/Instructing Party) update to definition. Modify definition of field 51 in sequence C to avoid confusion with respect to the role of Obligor/Instructing Party.	2-	No

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 700 MT 701 MT 705 MT 707 MT 708 MT 710 MT 711 MT 720 MT 721 MT 730 MT 732 MT 734 MT 740 MT 742 MT 744 MT 747 MT 750 MT 752 MT 754 MT 756 MT 759 MT 760 MT 761 MT 765 MT 767 MT 768 MT 769 MT 775 MT 785 MT 786 MT 787 MT 790 MT 791 MT 792 MT 795 MT 796 MT 798 MT 799	CR 001855 Allow a hyphen (-) in the beginning of the fields. Change will allow the users to be more flexible in creating messages and reduce the number of erroneous messages.	2-	No
MT 700 MT 707 MT 710 MT 720	CR 001856 Increase the length of fields 50, 59, 44A, 44B, 44E, 44F of MT 700 and similar. Increase the length of fields to allow for more information.	2-	No

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 710	CR 001857 Add a new field for INSTRUCTIONS FROM INTERMEDIARY BANK. Change would make MT 710 more clear for intermediary and advising banks.	2+	No
MT 720	CR 001858 Add a new field for INSTRUCTIONS FROM TRANSFERRING BANK. The new field would make a MT 710 more clear for transferring and advising banks.	2+	No
MT 700 MT 707 MT 710 MT 720	CR 001859 Add field 71D similar to field 71N in MT 707. MT 700 does not have a field for Charges Payable By. Fields in the messages (MT 700, MT 707, etc.) should be as coherent as possible.	2+	No
MT 700 MT 710 MT 720	CR 001860 Allow field 39A to be filled in with a number with two decimal points. Allow for decimal places in plus or minus tolerances.	2-	No
MT 707	CR 001861 Delete rule C3 - Either field 50B or field 52a, but not both, must be present (Error code(s): C06). A vast majority of amendments are made by issuing bank, rule C3 should not be valid. Every time when bank or non-bank that issued Documentary Credit (DC) amends that DC, it is obliged to fill in, either field 50B or 52A. In most cases, it is the same party that amends the DC. Accordingly, the party that issues the amendment puts in field 50B/52A its own details. Of course, in case of transferring/forwarding the amendment as an intermediary bank, one of the mentioned fields must be present. However, when the same party that issued DC, now amends it, filling in these tags seems unnecessary. Maybe rephrasing rule C3 might be good idea for example: "Either field 50B or 52a, but not both, may be present".	2+	No
MT 707	CR 001862 Modify either field 20 or 23 to conditional. As vast majority of amendments are made by issuing bank, tag 23 should not be mandatory as references are same as in tag 20. Modify either field 20 or 23 to conditional.	2+	No
MT 760	CR 001880 Add a new type of code for OVERDRAFT to field 22K in sequence B. Add a new code to allow for overdrafts.	2-	No

Message Types (MT)	Short description of the modification	Impact level	MUG
MT 760	CR 001881 Add new fields to indicate the counter guarantor bank and the counter-counter guarantor bank. Add new fields to indicate the counter guarantor bank and the counter-counter guarantor bank.	2+	No
MT 767	CR 001882 Rule C3 in MT 767 about 24G and 24E to be compliant with rules in MT 760. This is a technical change. The missing NVR must be implemented. This change request appears to be similar to CR 001851.	2+	No
MT 760	CR 001883 Field 56 and 57 to be added in sequence C of MT 760 - reformulation of CR 1651. This CR is an extension to the CR #1651 (which is already approved but not implemented).	2+	No
MT 760	CR 001884 Add 22K in sequence B of MT 760, only for ISSU, ADVI, ACNF. Add 22K in sequence B of MT 760, only for ISSU, ADVI, ACNF. 22K in sequence B of MT 760 could be optional in ISSU, ADVI, ACNF undertaking; it could be not allowed in ISCO and ICCO undertaking.	2+	No
MT 760	CR 001885 Field 41a should not be allowed in sequence C for DEPU undertaking. To include code DEPU (available in field 22D) along with DGAR in the network validated rule C11. So that, the field 41a (Available With..) is available only for Standby Letter of Credit STBY.	2-	No

5.10 Category 8 – Travellers Cheques

There are no changes requested impacting this category for implementation in SR 2023.

5.11 Category 9 – Cash Management and Customer Status

Over the coming year and beyond, the SWIFT community will be heavily focused on preparing to adopt ISO 20022 and on the transformation in the ways transactions in different business domains will be managed within our enhanced platform – end-to-end, instant, and frictionless. The platform will bring together data and common services, with the aims to significantly improve end-to-end efficiency and reduce total costs.

ISO 20022 has a vital role to play in enabling richer structured data that improves automation and processing to power the services of tomorrow. Furthermore, ISO 20022 as a standardised data model can enable interoperability across markets, including via APIs, and the creation of new technological and business services.

The need to remain focused on this is also reflected in the fact that in the payments domain no change requests were received for Category 9.

5.12 Category n – Common Group Messages

There are no changes requested impacting this category for implementation in SR 2023.

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