Agenda

A new language for payments

CBPR+ migration scope and timeline

Focus on payment instructions

Getting at work

Appendix: non-instruction messages
A new language for payments
A global shift to ISO 20022

Meet the G20 targets
The G20 has outlined a number of goals to enhance the speed, cost, transparency, choice and access of cross-border payments by 2027.

Cross border payments on the move
March 2023 is the start of co-existence period started with ISO 20022 and MT as standard for cross-border payments and reporting, running until November 2025.

Global adoption in domestic markets
ISO 20022 has been adopted by market infrastructures in 70+ countries replacing domestic or legacy formats.

Domination in high value payments
By 2025, ISO 20022 will dominate high-value payments, supporting over 80% of transactions values worldwide.

Delivering next gen payments
ISO 20022 is the key standard in next gen payment schemes, including instant payments, move to 24x7, supporting open banking over APIs, and others.

Innovation
ISO 20022 adoption will enable new payment models like CBDCs, allow interoperability of IPS schemes and support new payment instruments like Request to Pay.
ISO 20022 provides consistent, rich and structured data across the payments chain

- 40% of cross-border transactions have at least one ISO 20022 domestic leg, typically at the beginning and/or at the end.
- 10-50% of RTGS payments have at least one ISO 20022 cross-border leg.

- By the end of the decade more than 80% of PMI's will adopt ISO 20022 domestically hence end-to-end STP remains highly dependent on PMI development maturity and local market practice.
- Global Swift initiatives like gpi, ISO 20022 & PMI services are already reducing friction and increasing speed of transaction value chains.
What improvements does ISO 20022 bring over MT?

Element hierarchy

- Nested elements for logical grouping of data
- For example, Creditor comprises of:

```
Creditor
  └── Name
  └── Postal address
     └── Street name
     └── Town name
     └── Post Code
```

Enhanced data model

- Extensible financial language that accommodates local practices and their variants
- For example:
  - Accounts identified by sub-elements such as IBAN or Other
  - Codes identified as Proprietary or as an ISO recognized Code, which may be defined externally to the message
  - Agents and party identification includes LEI and more granular Postal Address

Dedicated elements

```
MT103, Single Customer Credit Transfer
50K Ordering Customer
50K/122287890
BIDDATA GMBH
HOCHSTRASSE, 27
8022-ZURICH
SWITZERLAND

pacs.008 v8, FI to FI Customer Credit Transfer
Debtor <Dbtr>
<Nm>BIDDATA GMBH</Nm>
<PstAdr>
<StrtNm>HOCHSTRASSE</StrtNm>
<BldgNb>27</BldgNb>
<Pscd>8022</Pscd>
<TwnNm>ZURICH</TwnNm>
<Ctry>CH</Ctry>
</PstAdr>
</Dbtr>
```

New elements

- Enabling On Behalf Of (OBO) payments for example using Initiating Party field to capture details of party initiating credit transfer on behalf of Debtor
- Structured Remittance Information can include rich invoice information to support reconciliation for the Creditor
- Dedicated instruction elements allow instructions for specific parties, such as Instruction for Creditor Agent and Instruction for Next Agent
Supercharge your payments business with ISO 20022

Leading financial institutions share their insights on real-world benefits of ISO 20022’s rich and structured data.

Run your business

Streamline financial crime compliance
Use the structured data in the ISO 20022 format, improve efficiency and free up operational teams to focus on real risks.

Improve exceptions and investigations
Increase operational efficiency, reduce costs and improve SLAs.

Simplify regulatory reporting
Improve customer experience, reduce operational and processing costs.

Grow your business

Enhance customer insights
Tailor products and services to specific customer groups.

Build vertical value propositions
Protect your existing business, gain access to new customer segments and revenue streams.

Strengthen corporate treasury activities
Reduce payments friction, streamline reconciliation, increase the accuracy of cash flow forecasting, and improve working capital.

Don’t get left behind: the time to act is now!
The time to act is now

Standards coexistence is now a reality. But before the full benefits of ISO 20022 can be realised, financial institutions need to adopt it natively and at scale.

Major reserve currencies are already in the process of adopting ISO 20022, so it’s essential that you are ready to receive, relay, acquire and initiate payments using the new standard.

There are many ways that you can use ISO 20022 to improve the efficiency of your operations, reduce costs, improve customer experience, create new value propositions, and gain market share.

Forward-thinking financial institutions are already taking advantage of these opportunities.

Whatever your business goals, start making ISO 20022 part of your strategy today to reap the rewards of rich and structured data and supercharge your business.

- Prioritise your business case based on the examples that can offer the greatest benefits for your organisation
- Consult with your internal colleagues to discuss the opportunities presented by ISO 20022
- Start working with your partners and corporate customers to plan their adoption journey

Visit the mini-hub on swift.com
CBPR+ migration scope and timeline
What are the message categories in scope of CBPR+

Scope of CBPR+
- Payments
- Payment initiation
- Rich & structured data
- Reporting
- Cheques
- Direct debits
- Charges SR2024
- Exceptions & investigations SR2025

(*) Case Manager aims to replace use of unstructured MT messages with a centralized service for managing exceptions and investigations that can be updated and accessed using structured ISO 20022 messages, an API, or a GUI.
### Scope of messages migrating to ISO 20022

#### November 2025 deadline confirmed

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT101 (interbank)</td>
<td>pain.001</td>
</tr>
<tr>
<td>MT102</td>
<td>Removed</td>
</tr>
<tr>
<td>MT103 STP</td>
<td>Removed</td>
</tr>
<tr>
<td>MT103</td>
<td>pacs.008</td>
</tr>
<tr>
<td>MT103 STP</td>
<td>pacs.008</td>
</tr>
<tr>
<td>MT103 REMIT</td>
<td>Removed</td>
</tr>
<tr>
<td>MT200</td>
<td>pacs.009</td>
</tr>
<tr>
<td>MT201</td>
<td>Removed</td>
</tr>
<tr>
<td>MT202</td>
<td>pacs.009</td>
</tr>
<tr>
<td>MT202 COV</td>
<td>pacs.009 COV</td>
</tr>
<tr>
<td>MT203</td>
<td>Removed</td>
</tr>
<tr>
<td>MT205</td>
<td>pacs.009</td>
</tr>
<tr>
<td>MT205 COV</td>
<td>pacs.009 COV</td>
</tr>
</tbody>
</table>

#### Deprecated but supported until November 2026

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT192 Removed</td>
<td>camt.055</td>
</tr>
<tr>
<td>MT195 Removed</td>
<td>camt.110</td>
</tr>
<tr>
<td>MT196 Removed</td>
<td>camt.029</td>
</tr>
<tr>
<td>MT199 Retired</td>
<td>camt.111</td>
</tr>
<tr>
<td>MT292 Removed</td>
<td>camt.056</td>
</tr>
<tr>
<td>MT295 Removed</td>
<td>camt.110</td>
</tr>
<tr>
<td>MT296 Removed</td>
<td>camt.029</td>
</tr>
<tr>
<td>MT299 Retired</td>
<td>camt.111</td>
</tr>
<tr>
<td>MT992 Removed</td>
<td>camt.056</td>
</tr>
<tr>
<td>MT995 Removed</td>
<td>camt.110</td>
</tr>
<tr>
<td>MT996 Removed</td>
<td>camt.111</td>
</tr>
</tbody>
</table>

#### SRP messages

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT192 Removed</td>
<td>camt.056</td>
</tr>
<tr>
<td>MT199 Retired</td>
<td>camt.056</td>
</tr>
<tr>
<td>MT196 Removed</td>
<td>camt.029</td>
</tr>
<tr>
<td>MT199 Retired</td>
<td>camt.029</td>
</tr>
</tbody>
</table>

### Exceptions & Investigations

#### Deprecated but supported after November 2025

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT210</td>
<td>camt.057</td>
</tr>
<tr>
<td>MT900</td>
<td>camt.054</td>
</tr>
<tr>
<td>MT910</td>
<td>camt.054</td>
</tr>
<tr>
<td>MT920</td>
<td>camt.060</td>
</tr>
<tr>
<td>MT935</td>
<td>camt.053</td>
</tr>
<tr>
<td>MT940</td>
<td>camt.053</td>
</tr>
<tr>
<td>MT941</td>
<td>camt.052</td>
</tr>
<tr>
<td>MT942</td>
<td>camt.052</td>
</tr>
<tr>
<td>MT950</td>
<td>camt.053</td>
</tr>
</tbody>
</table>

### Reporting

#### Deprecated but supported after November 2025

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT198</td>
<td></td>
</tr>
<tr>
<td>MT199</td>
<td></td>
</tr>
<tr>
<td>MT298</td>
<td></td>
</tr>
<tr>
<td>MT299</td>
<td></td>
</tr>
<tr>
<td>MT998</td>
<td></td>
</tr>
<tr>
<td>MT999</td>
<td></td>
</tr>
</tbody>
</table>

### Other

#### SRP messages

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT190</td>
<td>camt.105</td>
</tr>
<tr>
<td>MT191</td>
<td>camt.106</td>
</tr>
<tr>
<td>MT290</td>
<td>camt.105</td>
</tr>
<tr>
<td>MT291</td>
<td>camt.106</td>
</tr>
<tr>
<td>MT990</td>
<td></td>
</tr>
<tr>
<td>MT991</td>
<td></td>
</tr>
</tbody>
</table>

#### Charges

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT110</td>
<td>camt.107</td>
</tr>
<tr>
<td>MT111</td>
<td>camt.108</td>
</tr>
<tr>
<td>MT112</td>
<td>camt.109</td>
</tr>
</tbody>
</table>

#### Direct Debit

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT104</td>
<td>pain.008</td>
</tr>
<tr>
<td>MT107</td>
<td>pacs.003</td>
</tr>
<tr>
<td>MT204</td>
<td>pacs.010</td>
</tr>
</tbody>
</table>

#### Tracker notifications

<table>
<thead>
<tr>
<th>Message</th>
<th>Transition Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT199</td>
<td>trck.001</td>
</tr>
<tr>
<td>MT299</td>
<td>trck.002</td>
</tr>
</tbody>
</table>

#### Deprecated but supported after November 2025

- MT199/299: New functionality available only on API/trck
ISO 20022 for CBPR+ and coexistence roadmap

March Board confirmed the end of coexistence for Nov 2025 and all banks shall be focusing on Payment Instruction messages being completed by Nov 2025.

- **March 2023**: Start of CBPR+ coexistence
  - Start of the coexistence period for cross-border payments and cash reporting messages

- **May 2023**: Transaction Manager go live

- **November 2023**: Extra CBPR+ messages go live
  - New set of messages that mainly pertain to direct debits and cheques

- **November 2024**: Extra messages go live
  - New set of messages that relate to charges, exceptions and investigations

- **November 2025**: End of CBPR+ coexistence
  - Unstructured Address removed from party fields
  - Must use rich, structured addresses
## Highlights on CBPR+

**May 1st, 2024 – May 31st, 2024**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Daily ISO</td>
<td>1,030,000+</td>
</tr>
<tr>
<td>Total Sender BIC8s</td>
<td>1,180+</td>
</tr>
<tr>
<td>Total Receiver BIC8s</td>
<td>5,740+</td>
</tr>
<tr>
<td>Total Sending Countries</td>
<td>130+</td>
</tr>
<tr>
<td>Total Receiving Countries</td>
<td>210+</td>
</tr>
<tr>
<td>Adoption Rate</td>
<td>24.5%</td>
</tr>
</tbody>
</table>

- **Average Daily ISO:** Daily Average of 1,030,000+ ISO 20022 payment instructions are sent and received on FINplus service globally.
- **Total Sender BIC8s:** 1,180+ BIC8s sending domestic or international ISO 20022 messages on FINplus service globally.
- **Total Receiver BIC8s:** 5,740+ BIC8s receiving domestic or international ISO 20022 messages on FINplus service globally.
- **Total Sending Countries:** 130+ countries sending ISO 20022 messages on FINplus service.
- **Total Receiving Countries:** 210+ countries receiving ISO 20022 messages on FINplus service.
- **Adoption Rate:** 24.5% of payment instructions traffic has already shifted from FIN to ISO 20022 messages (pacs.002, pacs.004, pacs.008, pacs.009 & pacs.009Cov).

Visit swift.com for the latest stats.
Focus on payment instructions
## Payments message scope

<table>
<thead>
<tr>
<th>CBPR+ message</th>
<th>Eligible for in-flow translation?</th>
<th>Processed by Transaction Manager?</th>
<th>Set of equivalent MT messages</th>
</tr>
</thead>
<tbody>
<tr>
<td>pacs.008 (incl. STP)</td>
<td>Yes</td>
<td>Yes</td>
<td>MT 102 (incl. STP)</td>
</tr>
<tr>
<td>FIToFiCustomerCreditTransfer</td>
<td></td>
<td></td>
<td>MT 103 (incl. REMIT, STP, /RETN/)</td>
</tr>
<tr>
<td>pacs.009 (incl. COV, ADV)</td>
<td>Yes</td>
<td>Yes</td>
<td>MT 200</td>
</tr>
<tr>
<td>FinancialInstitutionCreditTransfer</td>
<td></td>
<td></td>
<td>MT 201</td>
</tr>
<tr>
<td>pacs.002</td>
<td>Yes</td>
<td>Roadmap currently under discussion</td>
<td>MT 202 (incl. COV, /RETN/)</td>
</tr>
<tr>
<td>FIToFiPaymentStatusReport</td>
<td></td>
<td></td>
<td>MT 203</td>
</tr>
<tr>
<td>pacs.004</td>
<td>Yes</td>
<td>Roadmap currently under discussion</td>
<td>MT 205 (incl. COV, /RETN/)</td>
</tr>
<tr>
<td>PaymentReturn</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For the Usage Guidelines, please consult the CBPR+ group on MyStandards.

For the specifications of the translation rules, please consult the Translation Portal on MyStandards.

For more details, please consult the MX/MT Equivalence Tables on MyStandards.
Payment initiation ‘relay’ – pain.001 sent by Forwarding Agent
Replaces Request for Transfer (MT 101) Service Level Agreement

Visit KB article 5026117 for more details

*CGI-MP or other proprietary method for sending an instruction or receiving a status and statement.
In-flow vs Transaction Manager

Transaction Manager and In-flow Translation are two independent services directly embedded into current messaging services.

1. **Debtor Agent** sends ISO 20022 to **Intermediary**. Message is internally routed to **Transaction Manager**, which creates transaction copy and delivers ISO 20022 to Intermediary.

2. **Intermediary** receives ISO 20022 + embedded MT added by In-flow translation after TM processing.

3. **Intermediary** sends MT (same UETR) internally routed to TM. TM converts to MX, applies data integrity rules, updates transaction copy and delivers ISO 20022 to receiver.

4. **Creditor Agent** receives ISO 20022 + embedded MT added by In-flow translation after TM processing.
### In-flow vs Transaction Manager

<table>
<thead>
<tr>
<th><strong>What?</strong></th>
<th>In-flow Translation</th>
<th>Transaction Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Translates ISO 20022 messages into a multi-format message in which a translated MT message format is embedded. The receiver can choose for the output message to be the untranslated ISO 20022 message or a multi-format message</td>
<td>Processes in scope messages, stores a centrally maintained transaction copy, holds all transaction information for all parties and ensures the transaction data is preserved across the entire lifecycle</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>How?</strong></th>
<th>In-flow</th>
<th>Transaction Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Follows mapping rules defined by the CBPR+ working group and is agnostic of the content</td>
<td>Uses process-based and data-based logic to look at data quality, applying business validation and data integrity rules to the transaction</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Scope</strong></th>
<th>In-flow</th>
<th>Transaction Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>All eligible in-scope messages will be processed by in-flow, <strong>unless an institution decides to opt out</strong></td>
<td>All eligible in-scope messages will be processed by Transaction Manager, there is <strong>no opportunity to opt out</strong></td>
<td></td>
</tr>
</tbody>
</table>

As Transaction Manager output is an ISO 20022 message, all messages processed by it can be subject to In-flow Translation.
Impact of ISO 20022 on Financial Crime compliance operations
Consult the ISO 20022 screening guidelines document on swift.com

Benefits of ISO 20022

- ISO 20022 creates opportunities to increase efficiency and effectiveness in your Financial Crime compliance processes
- ISO 20022 provides additional and more structured data elements to better identify names, addresses as well as different party fields involved in the transaction
- To take full benefit of ISO 20022 you need to:
  - Work with your compliance department to check how additional data elements can improve your existing processes
  - Engage with your compliance vendor check how and when they will support ISO 20022

ISO 20022 support on Swift Products

1. Swift's screening and anomaly detection solution – Transaction Screening and Payment Controls, are fully ISO 20022 ready
2. During the CBPR+ migration, you must be ready to screen at least incoming ISO 20022 CBPR+ MX messages
3. Review your configuration to ensure that you have appropriate rules in place to screen ISO 20022 messages
4. Test the impact of ISO 20022 on your sanction's compliance processes with Swift Sanctions Testing

For more information on how to set up ISO 20022 screening configuration, see the Transaction Screening Support Page and Payment Controls Support Page. More information on Sanctions Testing.
Universal Confirmation and ISO 20022 Adoption

Migration Checklist

- **Consult** the latest Universal Confirmation Rulebook available
- **Test** your confirmation capabilities within your own institution
- Reach out to **Swift Support** in case you have any questions to ensure your confirmation process is **ready** for receiving pacs.008 and multi-format MX messages
- Consider including the migration of your MTs 199 to trc.001.001.02 or API in your migration plan
- **Deprecated** support for MT199/299. New functionality available only on API or trc

For **every** Customer Credit Transfer received, **you must send** a confirmation status to the Tracker*

<table>
<thead>
<tr>
<th>What?</th>
<th>How?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Credit Transfer includes MT 103, pacs.008 and multi-format MX messages received</td>
<td>You can use the channel and format of your choice to send a confirmation status</td>
</tr>
</tbody>
</table>

Observer will calculate your compliance based on your combined performance across FIN and FINplus

(*) Universal Confirmation Rulebook was introduced in 2020
Self-attestations have been renewed for all vendors describing their solutions for CBPR+ since 31st March 2024.

This renewal of CBPR+ self-attestation did ensure the vendor solutions are compliant with the most up to date CBPR+ usage guidelines.

Swift is looking to enforce a mandatory criteria for CBPR+ self-attestation to further enhance CBPR+ ready listing.

Engage with your vendors as soon as possible. Check that your vendor solution is compliant with the most up to date CBPR+ usage guidelines – check the self-attestation date on the CBPR+ ready listing.

Ensure your CBPR+ ISO 20022 implementation roadmap is line with your vendor’s roadmap for being CBPR+ ready.

Let us know if your vendor’s timelines for CBPR+ implementation are stopping you from your own ISO 20022 adoption.
Updated October 2023, following start of coexistence and completion of Transaction Manager ramp-up

"With Transaction Manager safeguarding the end-to-end data integrity, customers can now leverage the full potential of ISO 20022 and start sending 'enhanced' data"

Set of papers published from November 2023 onwards

Guidelines on the provision of

- Ultimate Parties
- Regulatory Reporting
- Structured Remittance Information
- Hybrid Postal Address (unstructured Postal Address not allowed after November 2026, i.e. NAK on network)
Introduction of hybrid (semi-structured) postal address option across CBPR+ messages for all parties and agents

**Fully structured**
- All available address data is mapped into one of the 14 ISO 20022 fields
- No co-mingling of data
- No combination with “AdrLine” allowed

**Unstructured**
- No combination with structured ISO 20022 address elements allowed
- Difficulty to interpret data due to co-mingling of address elements
- MT unstructured (Debtor and Creditor):
  - :50P:/GB12CITI0030078493433
    1/ERIC STOWERS
    2/GRANGE ROAD,50
    3/GB/LONDON,SW28 1EU
  - :59P:/GB12MID40051587235467
    1/DESK SUPPLIES PLC
    2/MILL ROAD,48
    3/GB/LONDON,SE 58 76E

**Hybrid (semi-structured)**
- Combination of structured ISO 20022 address elements and up to 2 lines of 70 characters of unstructured “AdrLine” allowed
- Elements available in structured format must be mapped into the respective structured element (minimum: TownName & Country)
- Structured elements must not be repeated in the AdrLine element(s)

**Network validation rules**

**Textual rule**

Visit KB article 5026188 for more details

---

**Timeline**

- **June 2024**
  - ISO 20022
  - Community Readiness Deck

- **Nov 2025**
  - Fully structured and unstructured allowed
  - All three options allowed (‘grace period’)

- **Nov 2026**
  - Unstructured not allowed anymore
Getting at work
Native adoption of ISO 20022 has vast implications
Plan for the end of coexistence now!
Initial Assessment
Identify stakeholders and establish a project team with the necessary expertise. Define scope and objectives.

Project Plan
Develop a project plan outlining all identified areas and tasks to be carried out in each of the initiatives impacted by the migration to CBPR+.

User Detailed Functional Specifications (UDFS)
Create all functional documentation with business requirements, including vendor specifications, and validate that the requirements comply with the new ISO 20022 format.

Impact Analysis
See how the migration will affect the business processes and IT systems. Identify the GAPs in existing workflows and architecture.

Technical Implementation
Adaptation and implementation of all processes and systems to ensure the correct generation and processing of data and messages according to CBPR+ guidelines.

Test and Validations
Develop test cases and conduct thorough testing to ensure that messages are generated, transmitted, and received correctly. Perform end-to-end testing with counterparties and other stakeholders.

Migration Plan
Developing a migration plan, conducting specific Go-Live tests, as well as contingency plans. Communicate the migration plan and timeline to internal stakeholders, customers, and partners.

Deployment and Go-Live
Monitor the migration process closely and address any issues that arise. Conduct post-implementation reviews to assess the success of the migration and identify areas for improvement.

Continuous Improvement
Refinement of applications and processes, anticipation of changes in messages and regulations that may impact the flows. Gather feedback from users and stakeholders to identify opportunities for further optimization or enhancement.
How to dive further
ISO 20022 for Financial Institutions – Support Page

One-stop shop for all business/technical specifications
Protected, requires swift.com login

- Getting Started Documentation
- Customer Adoption Guide Documentation
- All CBPR+ Learning resources: SwiftSmart modules
- CBPR+ MT/MX equivalence tables

Additional collateral
Free access

- Benefits of ISO 20022
- ISO 20022 FAQs
- PMPG Migration & interoperability considerations
- BAFT ISO 20022 Migration: Lessons Learned
Key resources on CBPR+ payments

- Swift Smart module ‘Customer Payments and Transaction Reporting using ISO 20022’
- Swift Smart module ‘FI Credit Transfers and Transaction Reporting using ISO 20022’
- CBPR+ User Handbook
- PMPG Cover Payments Market Guidance
- PMPG Best Practice Guidance for the Return of Funds and Rejects of Payments
- Swift Smart learning curriculum ‘CBPR+ – Customer Payments’
- Swift Smart learning curriculum ‘CBPR+ – Financial Institution Transfers’
- CBPR+ Usage Guidelines
- CBPR+ Translation Rules
- In-Flow Translation Service Overview

- Readiness Portal
- Translation Portal
- Swift Test Sparring Partner
- ISO 20022 Readiness Directory
Don’t miss CBPR+-related communications!

**Business communications**

**How to register?**
Update your swift.com domains of interest
Select ‘ISO 20022’ (under the ‘Standards’ category) in the Swift Preference Centre

**For whom?**
Anyone with Payments Product Management responsibilities and/or interest in why, when and how the payments industry is migrating to the ISO 20022 format

**Examples**
- ISO 20022 in bytes newsletter
- Publication of new ISO 20022 papers
- Promotion of learning resources

**Operational communications**

**Register as a FINplus contact person**
Select ‘FINplus Contact Person’ under the ‘Business roles’ category in the Contact Roles linked to your MySwift profile

**For whom?**
Anyone with Payments operational responsibilities and/or interest in the implementation of ISO 20022

**Examples**
- Mailings on upcoming deployments, milestones, maintenance items

Ask team members in your organization to register to the upcoming webinars
Migrating to ISO 20022 is **not** a Standard Release change

Start your ISO 20022 migration project without delay, November 2025 is just behind the door

Thank you for your attention!
Appendix: non-instruction messages
## Payments message scope

<table>
<thead>
<tr>
<th>CBPR+ message</th>
<th>Eligible for in-flow translation?</th>
<th>Processed by Transaction Manager?</th>
<th>Set of equivalent MT messages</th>
</tr>
</thead>
<tbody>
<tr>
<td><code>camt.052</code> BankToCustomerAccountReport</td>
<td>Yes</td>
<td>No</td>
<td>MT 210, MT 900, MT 910, MT 920, MT 935, MT 940, MT 941, MT 942, MT 950</td>
</tr>
<tr>
<td><code>camt.053</code> BankToCustomerStatement</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td><code>camt.054</code> BankToCustomerDebitCreditNotification</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td><code>camt.057</code> NotificationToReceive</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td><code>camt.060</code> AccountReportingRequest</td>
<td>No</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

For the Usage Guidelines, please consult the CBPR+ group on MyStandards.

For the specifications of the translation rules, please consult the Translation Portal on MyStandards.

For more details, please consult the MX/MT Equivalence Tables on MyStandards.
Key resources on CBPR+ reporting

- Swift Smart module ‘Transaction and Account Reporting with ISO 20022’
- CBPR+ User Handbook
- Swift Smart learning curriculum ‘CBPR+ – Transaction and Account Reporting’
- CBPR+ Usage Guidelines
- CBPR+ Translation Rules

Resources:
- Readiness Portal
- Translation Portal
- Swift Test Sparring Partner
- ISO 20022 Readiness Directory
## Cheques message scope

<table>
<thead>
<tr>
<th>CBPR+ message</th>
<th>Eligible for in-flow translation?</th>
<th>Processed by Transaction Manager?</th>
<th>Set of equivalent MT messages</th>
</tr>
</thead>
<tbody>
<tr>
<td>camt.107 ChequePresentmentNotification</td>
<td>Yes</td>
<td>No</td>
<td>MT 110&lt;br&gt; MT 111&lt;br&gt; MT 112</td>
</tr>
<tr>
<td>camt.108 ChequeCancellationOrStopRequest</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>camt.109 ChequeCancellationOrStopReport</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

For the Usage Guidelines, please consult the CBPR+ group on MyStandards.

For the specifications of the translation rules, please consult the Translation Portal on MyStandards.

For more details, please consult the MX/MT Equivalence Tables on MyStandards.

RMA authorizations were bootstrapped in September 2023.

Check with your application provider(s) on their readiness.

Learn more with the dedicated e-learning module on Swift Smart.
### Direct Debits message scope

<table>
<thead>
<tr>
<th>CBPR+ message</th>
<th>Eligible for in-flow translation?</th>
<th>Processed by Transaction Manager?</th>
<th>Set of equivalent MT messages</th>
</tr>
</thead>
<tbody>
<tr>
<td>pain.008 CustomerDirectDebitInitiation</td>
<td>No</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>pacs.003 FIToFiCustomerDirectDebit</td>
<td>No</td>
<td>No</td>
<td>MT 104, MT 107, MT 204</td>
</tr>
<tr>
<td>pacs.010 (incl. margin collection)</td>
<td>No</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>FinancialInstitutionDirectDebit</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For the Usage Guidelines, please consult the CBPR+ group on MyStandards.

For the specifications of the translation rules, please consult the Translation Portal on MyStandards.

For more details, please consult the MX/MT Equivalence Tables on MyStandards.

No bootstrapping of RMA authorizations.

Check with your application provider(s) on their readiness.

Learn more with the dedicated e-learning curriculum on Swift Smart.
### Charges message scope (CBPR+ SR 2024)

<table>
<thead>
<tr>
<th>CBPR+ message</th>
<th>Eligible for in-flow translation?</th>
<th>Processed by Transaction Manager?</th>
<th>Set of equivalent MT messages</th>
</tr>
</thead>
<tbody>
<tr>
<td>camt.105 (Single Transaction) ChequePresentmentNotification</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>camt.105 (Multiple Transactions) ChequeCancellationOrStopRequest</td>
<td>No</td>
<td>No</td>
<td>MT 190, MT 191, MT 290, MT 291</td>
</tr>
<tr>
<td>camt.106 (Single Transaction) ChequeCancellationOrStopReport</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>camt.109 (Multiple Transactions) ChequeCancellationOrStopReport</td>
<td>No</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

For the Usage Guidelines, please consult the CBPR+ group on MyStandards.

For the specifications of the translation rules, please consult the Translation Portal on MyStandards.

For more details, please consult the MX/MT Equivalence Tables on MyStandards.

- RMA authorizations will be bootstrapped in September 2024 (exact date TBC)
- Check with your application provider(s) on their readiness
- Dedicated e-learning material will soon be available on Swift Smart