

# 4 April 2023 at 3PM CET Webinar

# Minutes of the Meeting

# **Attendees**

Mike Pawilsz Kerstin Schoenwitz WG1 Facilitator, Deutsche Bank William Porto WG2 Facilitator, Lectrolux Hubert Rappold Bridget Meyer WG3 Facilitator, Electrolux Hubert Rappold Bridget Meyer WG5 Facilitator, Redbridge Rantanen, Harri SEB – Guest Speaker Kiyono Hasaka Akhil Rao Alexander Ruf Ahil Rao Alexander Ruf Anett Rau Annemarie Bona Barry Trowbridge BiANCAMARIA MORANDI Barry Trowbridge BiANCAMARIA MORANDI Boris Gigon Chandan Kandula Lloyds Bank Christian Schwinghammer Christian Schwinghammer Christian Schwingham Christian Schwingham Eliane Eysackers Eliane Eysackers Eliane Eysackers Eliane Eysackers Elaine Eysackers Elaine Front Eliane Booto Burnar Collin Haavisto-Virtanen Seija Harvisto-Virtanen Seija Harvisto-Virtanen Seija Hervé Postic Unistian Schwingham First Nomen Hervé Postic Unistian Schwingham First Nomen Biotos Gunnar Collin Heike Strasser UniFITS Hein Wagenaar Oracle Hervé Postic UTSIT Group Jatinder Virdee Uno Oracle Jatinder Virdee Uno Schelle Jatinder Virdee Uno Schelle Jatinder Virdee Uno Schelle Jatinder Virdee Uno Schelle Jatinder Skutton Wart Salli Laurence BonnAFOUX Société Générale Finnish Fintech Ecosystem Mokia Laura Salli Laurence BonnAFOUX Société Générale Mark Tiggas Accredited Standards Committee X9 Mark Muton Mark Sallon  Retalon Poputation Poputatio	Mario Reichel	CGI-MP Non-FI Co-Convener, PPI
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# **Agenda**

- 1. Welcome Address
- 2. Working Group Updates
- 3. Collaboration with Standardised Trust community
- 4. Q&A
- 5. CGI-MP Members Update
- 6. API Discussion Update
- 7. Closing of the Plenary

# 1. Welcome Address by Mario Reichel, Non-FI Co-Convener, PPI

Mario opened the 37<sup>th</sup> Plenary and welcomed the CGI-MP members, working group leads and distinguished guest to the session (**60** attendees in total). This is the first Plenary after the global ISO migration; various Market Infrastructures went-live and Swift CBPR+ entered the coexistence period on Mar 20<sup>th</sup> 2023<sup>1</sup>. The MI migrations in the UK, US and APAC are scheduled next. The beauty of ISO is tech/bank-agnostic standards that provide richer and more structured format thereby supporting happy flows & unhappy 'R' flows (reject, return, recall). CGI-MP discuss more harmonised usage of ISO 20022 in the customer to the bank space, therefore the more interbank ISO usage the better interoperability for the customer initiation, reporting and reconciliation.

## 2. Working Group Updates

# 2.2 WG 1 Credit Transfer and Payment Status Report

The WG 1 facilitator Kerstin Schoenwitz announced the key milestone achieved in the CGI Appendix B Country Specs which are available on MyStandards for the final review. The approach taken was to validate available payment instruments and datapoints required by the local clearing and settlement systems, respect the ISO fields definition and be consistent across the countries and regions to ease implementation of the pain.001 V09 for the corporates starting from Nov 2023:

- The big improvement is structured regulatory reporting in the pain.001 V09 as the payment purpose codes are squeezed in the remittance information in the pain.001 V03. This was shared with PMPG for the industry implementation in Nov 2023 but the supporting banks tbc.
- The corporate challenge with the mandatory structured address in 2025 was discussed in the CGI webinar in response to the PMPG corporate survey to facilitate the decision.
- o Published the pain.001 and pain.002 cross-border guidelines for the bank adoption.
- Produced the camt.055 and camt.029 draft usage guidelines with the help of the subgroup.

Over the coming months, her group will continue to work on the next set of CGI pain.001 usage guidelines for other countries and Version 3 migration requirements in a more harmonized way.

Additionally, her group will also work on the guideline on how to use the structured remittance information which is bilaterally agreed today but wider usage is expected in 2025.

<sup>&</sup>lt;sup>1</sup> ECB-Target2, EBA clearing-Euro1/Step1, Canada, Australia and New Zealand. National Bank of Ukraine also launched 24/7 SEP (System of Electronic Payments- RTGS) based on ISO 20022 on April 1st 2023 despite war.



Question from Harri – Does CGI support different versions of ISO in the payment domain? Answer: Currently CGI focuses on ISO 2019 versions whilst we are aware that certain markets deploy other versions.

Action: WG 1 to have the final review of Appendix B and pain.001 and 002 UGs.

<u>Weekly webinars facilitated by Kerstin, normally on Wednesdays at 2PM CET; 8PM Singapore.</u> We welcome your active participation.

### 2.3 WG 2 Cash Management Reporting

William Porto leads CGI Working Group 2 which naturally complements Kerstin's group with best practice use cases to harmonize the usage across the pain and the camt. Taking the lessons learned when it comes to the camt reporting, which covers a deep message set (camt.52, 53, 54), there are significant differences between every provider on which elements are present in the messages and how they are expressed. The goal of his working group is to provide a single harmonized methodology for corporate reporting. Some of his working group achievements in the last quarter are below:

- The guideline for Virtual Account was adjusted in Version 8 of the camt in order to preserve ultimate party settlement information. Previously, the ultimate party groups were used to express Virtual Accounts, restricting the ability to convey an actual ultimate party.
- The Pagination model was developed to handle a report that exceeds the file size constraints of the communication channels. The pagination model includes guidance on how to split a report by messages, files, logical groups for EOD camt.053 statements, intraday & EOD camt.052 reports, and camt.054 notifications.
- Published new use-cases on how to report account balance availability values for settlements received on a non-business day and where the Account Servicer provides non-business day availability.
- Published various guidelines: returns and reversals, FX, charges and amount details with commentary and rational behind how we attain harmonized reporting.

*In the next few months, his group is working on the following:* 

- Consolidation of all the best practice guidelines into a single file to show an entire ecosystem to describe the use cases for harmonization across the industry.
- Revisit Swift multibank relay reporting model. Now that CBPR+ is live and with Swift's plans for interbank MT 940 to be retired in 2025, camt will be the only message type permissible for multibank relay reporting via Swift. This results in a need to work within the Swift confined InterAct pagination limit of 100,000 bytes per page along with the inherent ISO schema limitation where an Entry cannot be split across messages. This and other challenges will be covered in the months to come.



Question from Mark: with reference to Nov 2025, while interbank space will no longer support MT 940, in the C2B space, banks will continue to make available the MT 940 until the decision agreed otherwise and we should still expect corps receive MT 940.

William's Answer: That's correct. MT 940 messages via Swift SCORE will remain available, but in the FI to FI relay model (for example, when DB sends MT 940 to JPM and the corporate leverages a JPM product to receive the data), MT messages will migrate to MX messages over the Swift InterAct channel. Account Owners may see a change in how data is presented, as data migrates from MT940 Field :86: to a structured camt presentation. In addition, FIs often receive MT messages and convert them into a corporate dictated format, often with a straight-copy of field :86: data into an equivalent free-form field. With a conversion to camt, FIs receiving MX messages will need to work with their corporate partners in determining how to map camt data into the corporates chosen format.

Action: CGI-MP members to join working group 2 facilitated by William. His group always has very lively discussions as the members bring examples of reporting agent variances to seek new suggestions and harmonization.

<u>Weekly webinars facilitated by William Porto, normally on Thursdays at 9AM New York;</u> 3PM CET; 9PM Singapore. We welcome your active participation.

#### 2.4 WG 3 Direct Debit and Mandates

The WG 3 led by Peter Noonan provided a brief update on his group activities on the use of CGI standards for direct debits across Europe and North America and Canada. He observes a combination of XML, EDIFACT and local formats which are used in the existing direct debit establishments. XML is used in Canada and North America, Italy-RIBA, France and his group makes sure the XML structure remains to be consistent. Mandate is still commonly used today and is maintained by the banks and local systems.

Peter also shared that his working group also looked at Request-To-Pay standards (pain.013 and pain.014) as part of the direct debit mandate and higher finance. This is still an ongoing discussion as to how Request-To-Pay could be used and how it could be implemented.

Action: CGI-MP members to join the WG 3 calls facilitated by Peter and discuss direct debit and mandate requirements and Request-to-Pay use cases.

# 2.1 WG 4 electronic Bank Account Management

The WG 4 facilitator Hubert announced the publication of New Whitepaper, eBAM best practice guides for corporates to successfully implement eBAM on swift.com (<u>link</u>). The whitepaper also provides eBAM workflows and market overview on which banks and vendors are eBAM ready to support corporate implementation.

He also updated an ongoing work by the subgroup lead, Lior who continues to work on the harmonization of eBAM acmt message usage with vendors, banks and corporates.



Question from Bridget: Are the corporates able to use APIs for bank account management?

Hubert's Answer: Currently BAM is file-based. API channel could be a next possible step as the corporates made huge investments in the current connections.

Peter agreed that use of APIs is long-term not overnight and need to consider costs involved in connecting with the core banks as well as third party banks. He also advised that API is unable to handle the file-based EDIFACT and XML that are used to manage corporate treasury today.

Action: CGI-MP members who wish to take part in the eBAM survey are invited to share information with Hubert and his subgroups.

#### 2.5 WG 5 Bank Services Billing update by Bridget Meyer

The WG 5 led by Bridget Meyer focuses on best practices for a camt.086 (bank services billing) which is used by a number of banks globally. She provided an update on her working group activities below:

- Completed review of 1117 AFP Global Service Codes and provided recommendations
  - Suggested to add 172 new codes, such as instant payments related and fraud detections
  - Suggested to remove 7 codes
  - How to translate AFP Global Codes into BTC
  - EFT Electronic Funds Transfer has the largest code list which contains domestic direct debits credits, wires and x-border payments and cash pooling for example.

*In the next few months, her group continue to work on the following:* 

- Work on correlation between the BTC and AFP Codes
- o Report billing at the Virtual Account level
- Discussion of reporting negative and positive interests
- Consistent use of ISO compensation/balance reporting codes
- Collaborating with AFP for the timeline of rolling out the new codes

Camt.086 is useful for consistent reporting of billing information. From the corporate point of view, share of wallet is important to determine the banks' capabilities incl. the camt.086 reporting capabilities.

Action: CGI-MP members to join the WG 5 calls facilitated by Bridget and discuss billing enhancement through standards harmonization

# 3. Collaboration with Standardised Trust community

Harri Rantanen / SEB introduced his Standardised Trust community which focuses on trade finance standards, comprising 390 followers 30+ active members from the banks and International Chamber of Commerce. His community focuses on creation of common semantic model for Guarantees and Documentary Credits with a variety of use cases in the life-cycles of global supply chains. He sent an



open invitation to the CGI-MP members for further collaboration. Likewise, his community is welcome to join the CGI-MP to collaborate and contribute to the working groups.

Action: CGI-MP members to email Harri if you wish to join the call with Standardised Trust.

## 5. CGI-MP Members Update

Kiyono updated the group of the CGI-MP members as of April 2023, in total 154 institutions are the CGI-MP members; 49 Financial Institution members and 105 Non-Financial Institution members. She welcomed the new and additional members to the CGI-MP including DZ Bank, FinaceKey, Redbridge, Six Group and SEB.

**Action: CGI-MP Members to email** CGI.Support@swift.com *if you wish to publish your company name and logo on to the CGI-MP marketing materials.* 

## 6. API Discussion Update

Mario shared the global trends of APIs which are driven by regulatory forces and market-led initiatives. API is not a new channel to communicate in the C2B space but global and local initiatives require a API channel – PSD2, UK Open Banking, the Berlin group, SEPA account access, CH, UAE, Asia. He invited people to discuss APIs security framework in the next call.

Action: CGI-MP Members to email Mario if you wish to join the APIs discussion in May 2023

### 7. Closing of the Plenary

The 37<sup>th</sup> CGI-MP Plenary was closed by Mike Pawlisz, our Co-Convener for Financial Institutions. He expressed his sincere appreciation to all the CGI members, work group leaders and Swift for their continued collaboration, dedication and unwavering commitments to the ISO journey. He found the members' efforts in establishing best practice in the competitive environment commendable. CGI members' contribution not only enhances reputation and credibility of the banks, corporates and third party solution providers but also drive growth, stability and prosperity of the industry. Mike is confident that we will continue to overcome the challenges and strive towards accomplishing the common goal of CGI-MP.

Next CGI-MP Plenary date/time will be advised accordingly.