



# 2024 Approved Change Requests

*October 2024, Version 1.0*

## Version History

Version	Date	Author	Revision
V0.1	23 September 2024	M. Gauci	Draft for HVPS+ approval
V1.0	10 October 2024	M. Gauci	Approved for publication

For more information, including the HVPS+ Change Management Framework, visit the [HVPS+ website](#).

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# 1 Preface

## 1.1 About this Document

This document (the ACR, Approved Change Requests) gives an overview of all change requests (CRs) approved by HVPS+ for the next Usage Guideline (UG) collection, UG2025. It forms part of the standard process for HVPS+ Change Management, ahead of the Draft collection being published in December 2024.

The purpose of this document is to inform the HVPS+ community of upcoming changes to the HVPS+ usage guideline collection. This allows market infrastructures (MIs) to continue planning for the upcoming release of the next HVPS+ template collection and evaluate the impact on their own collections, interfaces and applications.

## 1.2 Disclaimer

This document is supplied for information purposes only and shall not be binding, nor shall it be construed as constituting any obligation, representation or warranty on the part of HVPS+. The information in this document is the latest available at the date of its publication and may change.

## 1.3 UG2025 Schedule

The timeline below outlines the schedule for publication of UG2025 documentation:

Date	Publication Milestones
1 June 2024	Deadline for submission of HVPS+ Change Requests.
11 July 2024	Publication of <a href="#">HVPS+ PCR</a> (Proposed Change Requests document).
11 October 2024	Publication of this document, the ACR (Approved Change Requests document), including technical articulation of how changes will be implemented in the HVPS+ usage guideline collection.
20 December 2024	Publication of <b>draft</b> HVPS+ UG2025 usage guideline collection in MyStandards
21 February 2025	Publication of <b>final</b> HVPS+ UG2025 usage guideline collection in MyStandards, along with supporting Implementation Guidance.
22 November 2025	Recommended MI implementation.

## 2 Summary of Change Requests

The following CRs were submitted for review in the 2024 change cycle.

### 2.1 UG2025 Approved Changes

The following changes were approved by HVPS+ at its meeting on Thursday, 26 September 2024. Changes will be included in the UG2025 draft collection, due to be published in December 2024. See Section 3 for details.

CR ID	Category	Name / Description	Type
<a href="#">0002</a>	Collection Review	Merge pacs.004 v09 and v10 (remove v09, retain v10)	Collection
<a href="#">0003</a>		Merge pacs.009 COR and pacs.009 COV	
<a href="#">0004</a>		Remove obsolete messages (camt.005, camt.006, camt.007, camt.008, camt.025 Receipt, camt.025 Receipt1, camt.050)	
<a href="#">0007</a>	CPMI	Part A: Time pattern corrections	Update existing UGs
<a href="#">0011</a>		Enable Hybrid Postal Address in <i>Related Remittance Information</i>	
<a href="#">0012</a>		Enable use of all <i>Charge Bearer</i> codes	
<a href="#">0013</a>		Recommend that all occurrences of <i>Amount</i> in the <i>Charges Information</i> component be stated in the currency of the <i>Interbank Settlement Amount</i> .	
<a href="#">0014</a>		Remove the requirement for bilateral/multilateral agreements for use of <i>Remittance Information / Structured</i>	
<a href="#">0015</a>		Disable <i>Instruction for Next Agent</i>	
<a href="#">0016</a>		Remove comment not to use the Tax component at Credit Transfer Transaction Information level, but at Remittance Information level.	
<a href="#">0018</a>	PMPG	Part A: Introduction of Hybrid Postal Address	
<a href="#">0019</a>	Clean Up & CBPR+ Alignment	Clean Up & CBPR+ Alignment: Functional Changes	
<a href="#">0020</a>		Clean Up & CBPR+ Alignment: Non-Functional Changes	

### 2.2 Rejected Changes

Nil.

### 2.3 Pending Changes (Future Release)

Further information on Pending Changes is included at [Appendix A](#).

### 3 UG2025 Approved Changes

#### 3.1 CR0002

<b>Name</b>	Merge pacs.004 v09 and v10 (remove v09, retain v10)		
<b>Category</b>	Collection Review	<b>Type</b>	Collection (merge)

##### 3.1.1 Change Request

<b>Message Type/s Impacted</b>	<ul style="list-style-type: none"> <li>HVPSPlus-pacs.004.001.09_PaymentReturn</li> <li>HVPSPlus-pacs.004.001.10_PaymentReturn</li> </ul>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications? MEDIUM</b></p> <p>The merging of message usage guidelines to one usage guideline per message type is expected to have a medium impact on business applications, as existing local implementations of related message types might need to be adjusted.</p>
	<p><b>Is this change required for regulatory reasons? NO</b></p>
<b>Business rationale for the change.</b>	<p>a. This change request will benefit all HVPS+ members by reducing potential duplication and number of usage guidelines per message type.</p> <p>b. The above-mentioned usage guidelines have been defined and published by HVPS+ in the past years. By supporting two different usage guidelines per message type some flexibility from implementation point of view was created on the expense of clear HVPS+ guidance for those message types. To streamline the HVPS+ guidance in the future, the HVPS+ revisions task force analysed those usage guidelines and proposes to merge or replace duplicates for those message types.</p> <p>In detail:</p> <p>The payment return (pacs.004) ISO 20022 version 10 is to replace the former ISO 20022 version 9. The newer pacs.004 ISO 20022 version 10 usage guideline closes some important gaps in the return chain which were only rectified by ISO 20022 with maintenance release 2020.</p>
<b>Outline the nature of the change.</b>	<p>Merge or replace above mentioned HVPS+ usage guidelines and allow for only one message usage guideline per message type by UG2025, i.e. as of year 2025.</p> <p>In detail:</p> <p>pacs.004 ISO 20022 version 10 is to remain and pacs.004 ISO 20022 version 09 is to become obsolete.</p>
<b>Describe a current work around, if one exists.</b>	Not applicable.
<b>Business scenario examples.</b>	Not applicable.

**3.1.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0002-001	pacs.004	-	-	Delete UG	<i>HVPSPPlus-pacs.004.001.09_PaymentReturn</i>

### 3.2 CR0003

<b>Name</b>	Merge pacs.009 COR and pacs.009 COV		
<b>Category</b>	Collection Review	<b>Type</b>	Collection (merge)

#### 3.2.1 Change Request

<b>Message Type/s Impacted</b>	<ul style="list-style-type: none"> <li>HVPSPlus-pacs.009.001.08_COV_FinancialInstitutionCreditTransfer</li> <li>HVPSPlus-pacs.009.001.08_FinancialInstitutionCreditTransfer</li> </ul>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications?</b> MEDIUM</p> <p>The merging of message usage guidelines to one usage guideline per message type is expected to have a medium impact on business applications, as existing local implementations of related message types might need to be adjusted.</p>
	<p><b>Is this change required for regulatory reasons?</b> NO</p>
<b>Business rationale for the change.</b>	<p>a. This change request will benefit all HVPS+ members by reducing potential duplication and number of usage guidelines per message type.</p> <p>b. The above-mentioned usage guidelines have been defined and published by HVPS+ in the past years. By supporting two different usage guidelines per message type some flexibility from implementation point of view was created on the expense of clear HVPS+ guidance for those message types. To streamline the HVPS+ guidance in the future, the HVPS+ revisions task force analysed those usage guidelines and proposes to merge or replace duplicates for those message types.</p> <p>In detail:</p> <p>The financial institution credit transfer (pacs.009) COV is to be merged with the CORE usage guideline, whereby the COV usage guideline can serve as super set of HVPS+ guidelines by highlighting both use cases as part of the description.</p>
<b>Outline the nature of the change.</b>	<p>Merge or replace above mentioned HVPS+ usage guidelines and allow for only one message usage guideline per message type by UG2025, i.e. as of year 2025.</p> <p>In detail:</p> <p>pacs.009 COV is to remain and pacs.009 (CORE) is to become obsolete, whereas reference to COV and CORE is to be removed from the name of the usage guideline.</p>
<b>Describe a current work around, if one exists.</b>	Not applicable
<b>Business scenario examples.</b>	Not applicable



**3.2.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0003-001	pac.009	-	-	Delete UG	<i>HVPSPPlus-pacs.009.001.08_FIToFI FinancialInstitutionCreditTransfer</i>
CR0003-002	pac.009	-	-	Rename UG	<b>UG2024:</b> <i>HVPSPPlus- pac.009.008.001_COV_FIToFI FinancialInstitutionCreditTransfer</i>  <b>UG2025:</b> <i>HVPSPPlus-pacs.009.008.001_ FinancialInstitutionCreditTransfer</i>
CR0003-003	pac.009	Underlying Customer Credit Transfer	/Document/FICdtTrf/CdtTrfTxInf/ UndlygCstmrCdtTrf	Add Textual Rule	<b><i>HVPSPPlus_pacs.009 COV_TextualRule</i></b>  <i>The Underlying Customer Credit Transfer must only be present if the pac.009 is a cover payment. It must not be present for a core Finance Institution Creditor Transfer.</i>

**3.3 CR0004**

<b>Name</b>	Remove obsolete messages (camt.005, camt.006, camt.007, camt.008, camt.025 Receipt, camt.025 Receipt1, camt.050)		
<b>Category</b>	Collection Review	<b>Type</b>	Collection (remove message/s)

**3.3.1 Change Request**

<b>Message Type/s Impacted</b>	<ul style="list-style-type: none"> <li>HVPSPlus-camt.005.001.08_GetTransaction</li> <li>HVPSPlus-camt.006.001.08_ReturnTransaction</li> <li>HVPSPlus-camt.007.001.08_ModifyTransaction</li> <li>HVPSPlus-camt.008.001.08_CancelTransaction</li> <li>HVPSPlus-camt.025.001.05_Receipt</li> <li>HVPSPlus-camt.025.001.05_Receipt1</li> <li>HVPSPlus-camt.050.001.05_LiquidityTransfer</li> </ul>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications?</b> LOW</p> <p>The removal of obsolete message usage guidelines will have no impact on business applications, as existing local implementation of related message types can remain although no HVPS+ guidance is provided.</p>
	<p><b>Is this change required for regulatory reasons?</b> NO</p>
<b>Business rationale for the change.</b>	<p>a. This change request will benefit all HVPS+ members by focussing available resources on market practice guidance which is relevant for the community of payments market infrastructures globally.</p> <p>b. The above-mentioned usage guidelines have been defined by HVPS+ several years ago and since then have not been updated or only updated sporadically. The gap between the frequently maintained usage guidelines (e.g. pacs.008, pacs.009, etc.) and the above-mentioned usage guidelines is increasing continuously. Hence, the HVPS+ revisions taskforce checked against the following criteria, if the related message types are still relevant and need to be maintained for the community of market infrastructures:</p> <ul style="list-style-type: none"> <li>Is the message type sent end-to-end throughout the payment chain?</li> <li>Is the message type part of the CPMI ISO 20022 data harmonisation requirements?</li> <li>Is the message type used in the HVPS+ community heavily (i.e. used by more than 80% of HVPS+ payments market infrastructures)?</li> <li>Will it create friction if there is no global harmonisation available for this message type?</li> </ul> <p>In summary, for the above-mentioned usage guidelines all criteria were answered with “no” not relevant from HVPS+ point of view. Hence, the HVPS+ revisions task force concluded requesting to discontinue maintenance of above-mentioned usage guidelines as of the next possible opportunity. Also marking those usage guidelines as obsolete will reduce the risk of implementation of outdated HVPS+ guidance.</p>
<b>Outline the nature of the change.</b>	Mark above mentioned HVPS+ usage guidelines as obsolete and discontinue maintenance as of UG2025, i.e. as of year 2025.
<b>Describe a current work around, if one exists.</b>	Above mentioned HVPS+ usage guidelines are ignored in local market implementations.
<b>Business scenario examples.</b>	Not applicable, as the use cases from HVPS+ perspective are limited or non-existing for the above mentioned HVPS+ usage guidelines.

**3.3.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0004-001	camt.005	-	-	Delete UG	<i>HVPSPPlus-camt.005.001.08_GetTransaction</i>
CR0004-002	camt.006	-	-	Delete UG	<i>HVPSPPlus-camt.006.001.08_ReturnTransaction</i>
CR0004-003	camt.007	-	-	Delete UG	<i>HVPSPPlus-camt.007.001.08_ModifyTransaction</i>
CR0004-004	camt.008	-	-	Delete UG	<i>HVPSPPlus-camt.008.001.08_CancelTransaction</i>
CR0004-005	camt.025 Receipt	-	-	Delete UG	<i>HVPSPPlus-camt.025.001.05_Receipt</i>
CR0004-006	camt.025 Receipt1	-	-	Delete UG	<i>HVPSPPlus-camt.025.001.05_Receipt1</i>
CR0004-007	camt.050	-	-	Delete UG	<i>HVPSPPlus-camt.050.001.05_LiquidityTransfer</i>

### 3.4 CR0007 (Part A)

<b>Name</b>	Part A: Time pattern corrections		
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

#### 3.4.1 Change Request

<b>Message Type/s Impacted</b>	All messages in HVPS+ portfolio where a time data type restriction occurs.
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications?</b> LOW</p> <p><b>PART A:</b> The current restriction not allowing for an offset of +14:00 is not only a correction, but it is also rare to occur and should have limited to no impact in applications. Use of YYYYYY-format for Year and offset with date are not common.</p>
	<p><b>Is this change required for regulatory reasons?</b> NO</p>
<b>Business rationale for the change.</b>	<p>a. All communities will benefit from the pattern corrections as they will be enabled to state the correct time in areas with a +14-hour offset, will avoid confusion around dates, and it will enable use of Zulu time which is the dominant time format for application-to-application communication.</p> <p>b. Pattern correction is needed to enable communication of correct times. Enabling use of Zulu time aligns with universally used and recognised standards. Date pattern restrictions will align with universally recognised practices.</p> <p>Note: align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #4 <i>To use a common time convention across all ISO 20022 messages associated with cross-border payments (i.e., use of either Universal Time Coordinated (UTC) or local time with UTC offset).</i></p>
<b>Outline the nature of the change.</b>	<p><b>PART A:</b></p> <ul style="list-style-type: none"> <li>• Correction of <i>HVPSPlus_DateTime</i> and <i>HVPSPlus_Time</i> datatypes to enable an offset of +14:00 (compared to max +13:00 today)</li> <li>• Creation of <i>HVPSPlus_Date</i> datatype restricting ISODate to YYYY for year and not allowing use of UTC offset with dates.</li> </ul>
<b>Describe a current work around, if one exists.</b>	<ul style="list-style-type: none"> <li>• No workaround available to provide +14-hour offset.</li> <li>• For Date 'YYYY' and not using offsets are enabled today.</li> </ul>
<b>Business scenario examples.</b>	<ul style="list-style-type: none"> <li>• The local time with offset for some Asian-Pacific countries cannot be stated correctly as +14:00 is not available because of the pattern restriction.</li> <li>• Especially for interbank settlement dates, use of offset may complicate assessing whether an interbank settlement date meets the HVPS business day.</li> </ul>

3.4.2 Technical Articulation

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-101	pac.008	Creation Date Time	/Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	Update datatype	<p><i>HVPSPlus_DateTime</i> datatypes to be corrected to enable an offset of +14:00 (compared to max +13:00 today).</p> <p><b>UG2024:</b> pattern:                      .*(+ -)((0[0-9]) (1[0-3])):[0-5][0-9]</p> <p><b>UG2025:</b> pattern:                      .*(+ -)((0[0-9]) (1[0-4])):[0-5][0-9]</p>
CR0007-102	pac.008	Debit Date Time	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/StlmTmIndctn/DbtDtTm		
CR0007-103	pac.008	Credit Date Time	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/StlmTmIndctn/CdtDtTm		
CR0007-104	pac.008	Acceptance Date Time	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/AcptncDtTm		
CR0007-105	pac.009	Creation Date Time	/Document/FICdtTrf/GrpHdr/CreDtTm		
CR0007-106	pac.009	Debit Date Time	/Document/FICdtTrf/CdtTrfTxInf/StlmTmIndctn/DbtDtTm		
CR0007-107	pac.009	Credit Date Time	/Document/FICdtTrf/CdtTrfTxInf/StlmTmIndctn/CdtDtTm		
CR0007-108	pac.004	Creation Date Time	/Document/PmtRtr/GrpHdr/CreDtTm		
CR0007-109	pac.004	Original Creation Date Time	/Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlCreDtTm		
CR0007-110	pac.004	Debit Date Time	/Document/PmtRtr/TxInf/StlmTmIndctn/DbtDtTm		
CR0007-111	pac.004	Credit Date Time	/Document/PmtRtr/TxInf/StlmTmIndctn/CdtDtTm		
CR0007-112	camt.029	Creation Date Time	/Document/RsltnOfInvstgtn/Assgnmt/CreDtTm		
CR0007-113	camt.029	Original Creation Date Time	/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlCreDtTm		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-114	camt.056	Creation Date Time	/Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	Update datatype	<p><i>HVPSPlus_DateTime</i> datatypes to be corrected to enable an offset of +14:00 (compared to max +13:00 today).</p> <p><b>UG2024:</b> pattern:                      .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]</p> <p><b>UG2025:</b> pattern:                      .*(\+ -)((0[0-9]) (1[0-4])):[0-5][0-9]</p>
CR0007-115	camt.056	Original Creation Date Time	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlCreDtTm		
CR0007-116	pac.002	Creation Date Time	/Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm		
CR0007-117	pac.002	Original Creation Date Time	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlCreDtTm		
CR0007-118	pac.002	Acceptance Date Time	/Document/FIToFIPmtStsRpt/TxInfAndSts/AcptncDtTm		
CR0007-119	pac.002	Date Time	/Document/FIToFIPmtStsRpt/TxInfAndSts/FctvIntrBkStlmDt/DtTm		
CR0007-120	pac.010	Creation Date Time	/Document/FIDrctDbt/GrpHdr/CreDtTm		
CR0007-121	pac.010	Debit Date Time	/Document/FIDrctDbt/CdtInstr/StlmTmIndctn/DbtDtTm		
CR0007-122	pac.010	Credit Date Time	/Document/FIDrctDbt/CdtInstr/StlmTmIndctn/CdtDtTm		
CR0007-123	pac.010	Debit Date Time	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/StlmTmIndctn/DbtDtTm		
CR0007-124	pac.010	Credit Date Time	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/StlmTmIndctn/CdtDtTm		
CR0007-125	camt.052	Creation Date Time	/Document/BkToCstmrAcctRpt/GrpHdr/CreDtTm		
CR0007-126	camt.052	Creation Date Time	/Document/BkToCstmrAcctRpt/Rpt/CreDtTm		
CR0007-127	camt.052	From Date Time	/Document/BkToCstmrAcctRpt/Rpt/FrToDt/FrDtTm		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-128	camt.052	To Date Time	/Document/BkToCstmrAcctRpt/Rpt/FrToDt/ToDtTm	Update datatype	<p><i>HVPSPlus_DateTime</i> datatypes to be corrected to enable an offset of +14:00 (compared to max +13:00 today).</p> <p><b>UG2024:</b> pattern:                      .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]</p> <p><b>UG2025:</b> pattern:                      .*(\+ -)((0[0-9]) (1[0-4])):[0-5][0-9]</p>
CR0007-129	camt.052	Date Time	/Document/BkToCstmrAcctRpt/Rpt/Bal/CdtLine/Dt/DtTm		
CR0007-130	camt.052	Date Time	/Document/BkToCstmrAcctRpt/Rpt/Bal/Dt/DtTm		
CR0007-131	camt.052	Date Time	/Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtlNtriesPerBkTxCd/Dt/DtTm		
CR0007-132	camt.052	Date Time	/Document/BkToCstmrAcctRpt/Rpt/Ntry/BookgDt/DtTm		
CR0007-133	camt.052	Acceptance Date Time	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtIs/RltdDts/AcceptncDtTm		
CR0007-134	camt.052	Transaction Date Time	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtIs/RltdDts/TxDtTm		
CR0007-135	camt.052	Date Time	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtIs/RltdDts/Prtry/Dt/DtTm		
CR0007-136	camt.053	Creation Date Time	/Document/BkToCstmrStmnt/GrpHdr/CreDtTm		
CR0007-137	camt.053	Creation Date Time	/Document/BkToCstmrStmnt/Stmnt/CreDtTm		
CR0007-138	camt.053	From Date Time	/Document/BkToCstmrStmnt/Stmnt/FrToDt/FrDtTm		
CR0007-139	camt.053	To Date Time	/Document/BkToCstmrStmnt/Stmnt/FrToDt/ToDtTm		
CR0007-140	camt.053	Date Time	/Document/BkToCstmrStmnt/Stmnt/Bal/CdtLine/Dt/DtTm		
CR0007-141	camt.053	Date Time	/Document/BkToCstmrStmnt/Stmnt/Bal/Dt/DtTm		
CR0007-142	camt.054	Creation Date Time	/Document/BkToCstmrDbtCdtNfctn/GrpHdr/CreDtTm		
CR0007-143	camt.054	Creation Date Time	/Document/BkToCstmrDbtCdtNfctn/Nfctn/CreDtTm		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-144	camt.054	Date Time	/Document/BkToCstmrDbtCdtNfctn/Nfctn/Ntry/BookgDt/DtTm	Update datatype	<p><i>HVPSPlus_DateTime</i> datatypes to be corrected to enable an offset of +14:00 (compared to max +13:00 today).</p> <p><b>UG2024:</b> pattern:                      .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]</p> <p><b>UG2025:</b> pattern:                      .*(\+ -)((0[0-9]) (1[0-4])):[0-5][0-9]</p>
CR0007-145	camt.054	Date Time	/Document/BkToCstmrDbtCdtNfctn/Nfctn/Ntry/ValDt/DtTm		
CR0007-146	camt.054	Quotation Date	/Document/BkToCstmrDbtCdtNfctn/Nfctn/Ntry/AmtDtls/InstdAmt/CcyXchg/QtnDt		
CR0007-147	camt.054	Quotation Date	/Document/BkToCstmrDbtCdtNfctn/Nfctn/Ntry/AmtDtls/TxAmt/CcyXchg/QtnDt		
CR0007-148	camt.060	Creation Date Time	/Document/AcctRptgReq/GrpHdr/CreDtTm		
CR0007-201	pacs.008	Till Time	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/StlmTmReq/TillTm	Update datatype	<p><i>HVPSPlus_Time</i> datatypes to be corrected to enable an offset of +14:00 (compared to max +13:00 today).</p> <p><b>UG2024:</b> pattern:                      .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]</p> <p><b>UG2025:</b> pattern:                      .*(\+ -)((0[0-9]) (1[0-4])):[0-5][0-9]</p>
CR0007-202	pacs.008	From Time	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/StlmTmReq/FrTm		
CR0007-203	pacs.008	Reject Time	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/StlmTmReq/RjctTm		
CR0007-204	pacs.009	CLS Time	/Document/FICdtTrf/CdtTrfTxInf/StlmTmReq/CLSTm		
CR0007-205	pacs.009	Till Time	/Document/FICdtTrf/CdtTrfTxInf/StlmTmReq/TillTm		
CR0007-206	pacs.009	From Time	/Document/FICdtTrf/CdtTrfTxInf/StlmTmReq/FrTm		
CR0007-207	pacs.009	Reject Time	/Document/FICdtTrf/CdtTrfTxInf/StlmTmReq/RjctTm		
CR0007-208	pacs.010	CLS Time	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/StlmTmReq/CLSTm		
CR0007-209	pacs.010	Till Time	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/StlmTmReq/TillTm		
CR0007-210	pacs.010	From Time	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/StlmTmReq/FrTm		



ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-211	pac.010	Reject Time	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmReq/RjctTm	Update datatype	<p><i>HVPSPlus_Time</i> datatypes to be corrected to enable an offset of +14:00 (compared to max +13:00 today).</p> <p><b>UG2024:</b> pattern:                      .*(+ -)((0[0-9]) (1[0-3])):[0-5][0-9]</p> <p><b>UG2025:</b> pattern:                      .*(+ -)((0[0-9]) (1[0-4])):[0-5][0-9]</p>
CR0007-212	camt.060	From Time	/Document/AcctRptgReq/RptgReq/RptgPrd/FrToTm/FrTm		
CR0007-213	camt.060	To Time	/Document/AcctRptgReq/RptgReq/RptgPrd/FrToTm/ToTm		
CR0007-301	pac.008	Interbank Settlement Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Int rBkSttlmDt	Add datatype	<p>Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date.                      New type TBC.</p>
CR0007-302	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-303	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InitgPty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-304	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-305	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-306	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-307	pac.008	Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg/Dtls/Dt		
CR0007-308	pac.008	Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax/Dt		
CR0007-309	pac.008	Year	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax/Rcrd/Prd/Yr		
CR0007-310	pac.008	From Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax/Rcrd/Prd/FrToDt/FrDt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-311	pac.008	To Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax/Rcrd/Prd/FrToDt/ToDt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-312	pac.008	Year	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax/Rcrd/TaxAmt/Dtls/Prd/Yr		
CR0007-313	pac.008	From Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax/Rcrd/TaxAmt/Dtls/Prd/FrToDt/FrDt		
CR0007-314	pac.008	To Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax/Rcrd/TaxAmt/Dtls/Prd/FrToDt/ToDt		
CR0007-315	pac.008	Related Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/RltdDt		
CR0007-316	pac.008	Related Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/ld/RltdDt		
CR0007-317	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcr/ld/Prvtld/DtAndPlcOfBirth/BirthDt		
CR0007-318	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcee/ld/Prvtld/DtAndPlcOfBirth/BirthDt		
CR0007-319	pac.008	Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Dt		
CR0007-320	pac.008	Year	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/Prd/Yr		
CR0007-321	pac.008	From Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/Prd/FrToDt/FrDt		
CR0007-322	pac.008	To Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/Prd/FrToDt/ToDt		
CR0007-323	pac.008	Year	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Prd/Yr		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-325	pac.008	To Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Prd/FrToDt/ToDt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-326	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-327	pac.008	Birth Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-328	pac.008	Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Dt		
CR0007-329	pac.009	Interbank Settlement Date	/Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt		
CR0007-330	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-331	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InitgPty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-332	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-333	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-324	pac.008	From Date	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Prd/FrToDt/FrDt		
CR0007-334	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtCdtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-335	pac.009	Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Tax/Dt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-336	pac.009	Year	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Tax/Rcrd/Prd/Yr		
CR0007-337	pac.009	From Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Tax/Rcrd/Prd/FrToDt/FrDt		
CR0007-338	pac.009	To Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Tax/Rcrd/Prd/FrToDt/ToDt		
CR0007-339	pac.009	Year	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Tax/Rcrd/TaxAmt/Dtls/Prd/Yr		
CR0007-340	pac.009	From Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Tax/Rcrd/TaxAmt/Dtls/Prd/FrToDt/Fr Dt		
CR0007-341	pac.009	To Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Tax/Rcrd/TaxAmt/Dtls/Prd/FrToDt/To Dt		
CR0007-342	pac.009	Related Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/RfrdDocInf/RltdDt		
CR0007-343	pac.009	Related Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Id/Rlt dDt		
CR0007-344	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/Invcr/Id/PrvtId/DtAndPlcO fBirth/BirthDt		
CR0007-345	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/Invcee/Id/PrvtId/DtAndPlc OfBirth/BirthDt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-346	pac.009	Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/TaxRmt/Dt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-347	pac.009	Year	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/Prd/Yr		
CR0007-348	pac.009	From Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/Prd/FrToDt/ FrDt		
CR0007-349	pac.009	To Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/Prd/FrToDt/ ToDt		
CR0007-350	pac.009	Year	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtl s/Prd/Yr		
CR0007-351	pac.009	From Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtl s/Prd/FrToDt/FrDt		
CR0007-352	pac.009	To Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtl s/Prd/FrToDt/ToDt		
CR0007-353	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/GrnshmtRmt/Grnshee/Id/ PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-354	pac.009	Birth Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAd mstr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-355	pac.009	Date	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/RmtInf/Strd/GrnshmtRmt/Dt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-356	pac.004	Original Interbank Settlement Date	/Document/PmtRtr/TxInf/OrgnlIntrBkStlmDt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-357	pac.004	Interbank Settlement Date	/Document/PmtRtr/TxInf/IntrBkStlmDt		
CR0007-358	pac.004	Birth Date	/Document/PmtRtr/TxInf/RtrChain/UltmtDbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-359	pac.004	Birth Date	/Document/PmtRtr/TxInf/RtrChain/Dbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-360	pac.004	Birth Date	/Document/PmtRtr/TxInf/RtrChain/InitgPty/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-361	pac.004	Birth Date	/Document/PmtRtr/TxInf/RtrChain/Cdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-362	pac.004	Birth Date	/Document/PmtRtr/TxInf/RtrChain/UltmtCdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-363	pac.004	Birth Date	/Document/PmtRtr/TxInf/RtrRsnInf/Orgtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-364	camt.029	Birth Date	/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-365	camt.029	Birth Date	/Document/RsltnOfInvstgtn/ModDtls/RslvdCase/Cretr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-366	camt.029	Birth Date	/Document/RsltnOfInvstgtn/ModDtls/ModStsRsnInf/Orgtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-367	camt.029	Interbank Settlement Date	/Document/RsltnOfInvstgtn/ModDtls/RsltnRltDInf/IntrBkStlmDt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-368	camt.029	Original Interbank Settlement Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnlIntrBkSttlmDt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-369	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtIs/Assgnr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-370	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtIs/Assgne/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-371	camt.029	Interbank Settlement Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/IntrBkSttlmDt		
CR0007-372	camt.029	Requested Collection Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/ReqdColltnDt		
CR0007-373	camt.029	Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/ReqdExctnDt/Dt		
CR0007-374	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/CdtrSchmeld/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-375	camt.029	Date Of Signature	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/MndtRltdInf/DtOfSgntr		
CR0007-376	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/MndtRltdInf/AmdmntInfDtIs/OrgnlCdtrSchmeld/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-377	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/MndtRltdInf/AmdmntInfDtIs/OrgnlDbr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-378	camt.029	Original Final Collection Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/MndtRltdInf/AmdmntInfDtIs/OrgnlFnlColltnDt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-379	camt.029	First Collection Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/MndtRltdInf/FrstColltnDt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-380	camt.029	Final Collection Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/MndtRltdInf/FnlColltnDt		
CR0007-381	camt.029	Related Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/RfrdDocInf/RltdDt		
CR0007-382	camt.029	Related Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/RfrdDocInf/LineDtIs/Id/RltdDt		
CR0007-383	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/Invcr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-384	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/Invcee/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-385	camt.029	Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/TaxRmt/Dt		
CR0007-386	camt.029	Year	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/TaxRmt/Rcrd/Prd/Yr		
CR0007-387	camt.029	From Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/TaxRmt/Rcrd/Prd/FrToDt/FrDt		
CR0007-388	camt.029	To Date	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/TaxRmt/Rcrd/Prd/FrToDt/ToDt		
CR0007-389	camt.029	Year	/Document/RsltOfInvstgtn/ModDtIs/OrgnITx Ref/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/DtIs/Prd/Yr		



ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-390	camt.029	From Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Prd/FrToDt/FrDt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-391	camt.029	To Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Prd/FrToDt/ToDt		
CR0007-392	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/RmtInf/Strd/GrnshmtRmt/Grnshee/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-393	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-394	camt.029	Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/RmtInf/Strd/GrnshmtRmt/Dt		
CR0007-395	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/UltmtDbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-396	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/Dbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-397	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/Cdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-398	camt.029	Birth Date	/Document/RsltOfInvstgtn/ModDtls/OrgnITxRef/UltmtCdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-399	camt.056	Original Interbank Settlement Date	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnIntrBkSttlmDt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-400	camt.056	Birth Date	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-401	pac.002	Birth Date	/Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Orgtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-402	pac.002	Date	/Document/FIToFIPmtStsRpt/TxInfAndSts/FctvIntrBkSttlmDt/Dt		
CR0007-403	pac.010	Interbank Settlement Date	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt		
CR0007-404	camt.052	Birth Date	/Document/BkToCstmrAcctRpt/Rpt/Acct/Owner/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-405	camt.052	Date	/Document/BkToCstmrAcctRpt/Rpt/Bal/CdtLine/Dt/Dt		
CR0007-406	camt.052	Actual Date	/Document/BkToCstmrAcctRpt/Rpt/Bal/Avlby/Dt/ActIDt		
CR0007-407	camt.052	Actual Date	/Document/BkToCstmrAcctRpt/Rpt/TxsSummary/TtlNtriesPerBkTxCd/Avlby/Dt/ActIDt		
CR0007-408	camt.052	Date	/Document/BkToCstmrAcctRpt/Rpt/TxsSummary/TtlNtriesPerBkTxCd/Dt/Dt		
CR0007-409	camt.052	Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/ValDt/Dt		
CR0007-410	camt.052	Birth Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPties/Dbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-411	camt.052	Birth Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPties/Cdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-412	camt.052	Trade Activity Contractual Settlement Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdDts/TradActvtyCtrctlSttlmDt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-413	camt.052	Trade Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdDts/TradDt		
CR0007-414	camt.052	Interbank Settlement Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdDts/IntrBkSttlmDt		
CR0007-415	camt.052	Start Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdDts/StartDt		
CR0007-416	camt.052	End Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdDts/EndDt		
CR0007-417	camt.052	Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdDts/Prtry/Dt/Dt		
CR0007-418	camt.052	Birth Date	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RtrInf/Orgtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-419	camt.053	Birth Date	/Document/BkToCstmrStmt/Stmt/Acct/Ownr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-420	camt.053	Date	/Document/BkToCstmrStmt/Stmt/Bal/CdtLine/Dt/Dt		
CR0007-421	camt.053	Date	/Document/BkToCstmrStmt/Stmt/Bal/Dt/Dt		
CR0007-422	camt.053	Actual Date	/Document/BkToCstmrStmt/Stmt/Bal/Avlby/Dt/ActIDt		
CR0007-423	camt.053	Actual Date	/Document/BkToCstmrStmt/Stmt/TxsSummry/TtINtriesPerBkTxCd/Avlby/Dt/ActIDt		
CR0007-424	camt.053	Date	/Document/BkToCstmrStmt/Stmt/TxsSummry/TtINtriesPerBkTxCd/Dt/Dt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0007-425	camt.053	Date	/Document/BkToCstmrStmnt/Stmnt/Ntry/ValDt/Dt	Add datatype	Creation of <i>HVPSPlus_Date</i> datatype to restrict year to 'YYYY' and to not allow use of UTC offset or Zulu indicator with a date. New type TBC.
CR0007-426	camt.053	Birth Date	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtIs/RltdPties/Dbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-427	camt.053	Birth Date	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtIs/RltdPties/Cdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-428	camt.053	Interbank Settlement Date	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtIs/RltdDts/IntrBkStlmdt		
CR0007-429	camt.054	Birth Date	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Act/Ownr/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-430	camt.054	Date	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/ValDt/Dt		
CR0007-431	camt.054	Birth Date	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/RltdPties/Dbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-432	camt.054	Birth Date	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/RltdPties/Cdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-433	camt.060	Birth Date	/Document/AcctRptgReq/GrpHdr/MsgSndr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-434	camt.060	Birth Date	/Document/AcctRptgReq/RptgReq/AcctOwnr/Pty/Id/PrvtId/DtAndPlcOfBirth/BirthDt		
CR0007-435	camt.060	From Date	/Document/AcctRptgReq/RptgReq/RptgPrd/FrToDt/FrDt		
CR0007-436	camt.060	To Date	/Document/AcctRptgReq/RptgReq/RptgPrd/FrToDt/ToDt		

### 3.5 CR0011

<b>Name</b>	Enable Hybrid Postal Address in <i>Related Remittance Information</i> (to be read/implemented in conjunction with CR0018)		
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

#### 3.5.1 Change Request

<b>Message Type/s Impacted</b>	All messages in HVPS+ portfolio that have a postal address component.
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> HIGH While the change will allow for a more flexible approach in providing postal address information to better reflect (corporate) market practices and capabilities, it will still require minimum structured address information that may not be captured by business applications today.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. All communities and everyone involved in cross-border (but also domestic) payments will benefit from increased efficiency of payments processing (e.g., screening of payments) and better accommodation of globally diverse postal address formats.</p> <p>b. Will increase global interoperability as different global postal address formats and usages are accommodated for seamless end-to-end transport.</p> <p>Note: the change request will align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #11 <i>To provide a common minimum level of postal address information structured to the extent possible.</i></p>
<b>Outline the nature of the change.</b>	<p>Remove the rule defining use of structured and unstructured address information mutually exclusive and replace it with a (common, single) implementation requiring minimum data elements (<i>Country</i> and <i>Town Name</i>) and allowing a combination of using further structured elements and/or up to two lines of free-formatted address lines (i.e., hybrid).</p> <p>Note: The change request applies to <u>all</u> occurrences of postal address, including the one in the <i>Related Remittance Information</i> component for the hybrid end-state to be enabled in all parties, including <i>Invoicer, Invoicee, Garnisher, Garnishee</i> parties within the <i>Remittance Information</i> component.</p>
<b>Describe a current work around, if one exists.</b>	Combining structured and unstructured address information are not allowed today. Workarounds accommodate free-formatted address lines in more structured elements that are not 1-1 semantically equivalent, or structured address information is provided in free-formatted address lines.
<b>Business scenario examples.</b>	See above. Many online and ERP systems require certain structured elements like country, town, postal code, state, while allowing more flexible provisioning of address information like street, building number, apartment etc.

### 3.5.2 Technical Articulation

Includes changes for *Related Remittance Information* only – see CR0018 for all other Hybrid Address changes.

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0011-001	pacs.008	Address Line	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtLctnDtIs/PstlAdr/Adr/AdrLine	Enable element	Enable element with multiplicity of [0...2]
CR0011-002	pacs.008	Address Line	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtLctnDtIs/PstlAdr/Adr/AdrLine	Add datatype	<i>HVPSPlus_RestrictedFINXMax70Text_Extended</i>
CR0011-003	pacs.008	Postal Address	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtLctnDtIs/PstlAdr	Add textual rule	<b><i>HVPSPlus_Duplication_PostalAddresses_TextualRule</i></b> <i>Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.</i>

**3.6 CR0012**

<b>Name</b>	Enable use of all <i>Charge Bearer</i> codes		
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

**3.6.1 Change Request**

<b>Message Type/s Impacted</b>	All messages in the HVPS+ portfolio that have a <i>Charge Bearer</i> component with restricted code sets (i.e., pacs.008 and pacs.004 messages not allowing code 'SLEV').
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> LOW Charge Bearer codes 'SHAR' (shared), CRED (paid by Creditor) and DEBT (paid by Debtor) reflect cross-border payment market practices that are not necessarily used or relevant for purely domestic payments with charges handled outside of the actual payment message and/or defined by local regulation and rules. For those communities the code SLEV may better accommodate those local practices, while those not in need of the code may remove it as part of their domestic specifications.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	a. All countries/communities that have defined charging practices/agreement/mechanisms that are not well-catered for by (the definitions of) the codes SHAR, DEBT, and CRED. b. The current restriction requires those communities described under bullet point a. above to define a workaround using code SHAR, DEBT, or CRED, while use of code SLEV may better accommodate those local practices. Those not in need of the code may remove it as part of their domestic specifications.  Note: the change request will align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #6 <i>To ensure full transparency on amounts, currency conversions and charges of cross-border payments.</i>
<b>Outline the nature of the change.</b>	Remove the restriction not allowing use of code 'SLEV' as one of the 4 options in a <i>Charge Bearer</i> component (i.e., enable use of all 4 codes as defined at global ISO 20022 level).
<b>Describe a current work around, if one exists.</b>	Use of one of the other codes with a community specific definition of the code for domestic purposes (very likely use of code SHAR).
<b>Business scenario examples.</b>	(Domestic) charging practices, whether bilateral or multilaterally agreed, may be described in separate rulebooks, operating procedures, regulations. Use of the code SLEV will allow to send payments under those specific agreements instead of requiring redefinition of one of the 3 other codes for specific purposes.

**3.6.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0012-001	pacs.008	Charge Bearer	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	Enable Code	Enable SLEV
CR0012-002	pacs.004	Charge Bearer	/Document/PmtRtr/TxInf/ChrgBr		



### 3.7 CR0013

<b>Name</b>	Recommend that all occurrences of <i>Amount</i> in the <i>Charges Information</i> component be stated in the currency of the <i>Interbank Settlement Amount</i> .		
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

#### 3.7.1 Change Request

<b>Message Type/s Impacted</b>	All messages in the HVPS+ portfolio that have a <i>Charges Information</i> component (i.e., pacs.008 and pacs.004 messages).
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> LOW Firstly, the textual rule will be a recommendation, i.e., best practice. Secondly, business applications convert any amount in a local currency in the interbank settlement currency prior to adding or deducting the amount from the interbank settlement amount, so the amount is already available.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. All those involved in an end-to-end payment chain, including the end-customers will benefit from the increased transparency in payments charges and amounts exchanged.</p> <p>b. Charges Information allows for different occurrences of the (repetitive) component to carry amounts in different currencies. This can negatively impact the transparency as a payment moves along the end-to-end chain and amounts are deducted from the interbank settlement amount in one currency while they are documented in a different currency without the possibility to document the exchange rate that was applied. Documenting those charges in the currency of the interbank settlement amount will allow for easier reconciliation by all those involved end to end.</p> <p>Everyone participating in the end-to-end chain will be able to 'do the math' and verify whether there is full transparency on amounts sent and deducted.</p> <p>Note: the change request will align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #6 <i>To ensure full transparency on amounts, currency conversions and charges of cross-border payments,</i></p>
<b>Outline the nature of the change.</b>	Add a guideline recommending the specification of charges in the currency of the interbank settlement amount.
<b>Describe a current work around, if one exists.</b>	N/A. It is already possible today to include the amount in the currency of the interbank settlement amount.
<b>Business scenario examples.</b>	For a payment chain with at least two agents deducting charges and documenting these in a currency different than the interbank settlement amount, it is no longer transparent which agent has taken exactly what amount from the interbank settlement amount as the exchange rate of how the charge was converted into the interbank settlement amount currency cannot be specified.

**3.7.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0013-001	pacs.008	Charges Information / Amount	FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt	Add comment	It is recommended that all occurrences of Amount in the Charges Information component be stated in the currency of the Interbank Settlement Amount, to the extent possible.
CR0013-002	pacs.004	Charges Information / Amount	PmtRtr/TxInf/ChrgsInf/Amt		
CR0013-003	pacs.002	Charges Information / Amount	FIToFIPmtStsRpt/TxInfAndSts/ChrgsInf/Amt		

### 3.8 CR0014

<b>Name</b>	Remove the requirement for bilateral/multilateral agreements for use of <i>Remittance Information / Structured</i>		
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

#### 3.8.1 Change Request

<b>Message Type/s Impacted</b>	All messages in the HVPS+ portfolio that have a <i>Remittance Information / Structured</i> component (i.e., pacs.008 and pacs.009 messages).
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> MEDIUM / HIGH Enabling upstream and downstream systems to deal with, e.g., take in and deliver up to 9,000 characters of structured remittance information may be a significant impact for business applications.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. All those involved in an end-to-end payment chain as information can seamlessly travel, but mainly the (corporate) end-customers as their reconciliation processes are optimized.</p> <p>b. Making the exchange subject to bilateral/multilateral agreements in practice means that the enhancements brought by ISO 20022 message capabilities cannot be rolled out efficiently as there would still be no guarantee that the data can always travel end-to-end, which may lead to a less-than-optimal customer experience. Furthermore, entering in bilateral/multilateral agreements is not efficient and time-consuming.</p> <p>Note: the change request will align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #12 <i>To cater for the transport of customer remittance information across the end-to-end cross-border payment chain by enabling the inclusion of a minimum size of structured or unstructured remittance information with the payment, or to reference such information when sent separately.</i></p> <p>CPMI ISO 20022 harmonised data requirements will come into effect by end-2027. However, some markets may decide to enable requirements starting as early as 2025 and therefore the change should be part of the next version of the implementation guidelines, i.e., UG2025, to enable usage at the end of the Swift MT/MX coexistence period.</p>
<b>Outline the nature of the change.</b>	Remove the textual rule limiting the exchange of extended remittance information to bilateral/multilateral agreements.
<b>Describe a current work around, if one exists.</b>	N/A. Financial institutions need to enter in bilateral agreements with their counterparties.
<b>Business scenario examples.</b>	Today corporate clients interested in sending rich and structured remittance information are held back by systems and/or financial institutions truncating the data complicating automated reconciliation processes.

**3.8.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0014-001	pacs.008	Remittance Information / Structured	FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd	Remove comment	<p><i>The recommendation is that Remittance Information/Structured should be limited to 9000 characters excluding the tags (ie, 9000 characters of business data only).</i></p> <p><i>Usage is only allowed when it has been bilaterally or multilaterally agreed.</i></p>
CR0014-002	pacs.009	Remittance Information / Structured	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd		
CR0014-003	pacs.008	Remittance Information / Structured	FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd	Add textual rule	<p><b>HVPSPPlus_StructuredRemittance_TextualRule</b></p> <p><i>Remittance Information/Structured must be limited to 9000 characters excluding the tags (i.e., 9000 characters of business data only).</i></p>
CR0014-004	pacs.009	Remittance Information / Structured	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd	Reword existing textual rule	<p><b>UG2024:</b></p> <p><b>HVPSPPlus_StructuredRemittance_TextualRule</b></p> <p><i>Structured Remittance is limited to 9000 characters excluding the tags (ie, 9000 characters of business data only).</i></p> <p><b>UG2025:</b></p> <p><b>HVPSPPlus_StructuredRemittance_TextualRule</b></p> <p><i>Remittance Information/Structured must be limited to 9000 characters excluding the tags (i.e., 9000 characters of business data only).</i></p>

### 3.9 CR0015

<b>Name</b>	Disable <i>Instruction for Next Agent</i>		
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

#### 3.9.1 Change Request

<b>Message Type/s Impacted</b>	All messages in the HVPS+ portfolio that have an <i>Instruction For Next Agent</i> element (i.e., pacs.008, pacs.009 and pacs.004 messages).
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> MEDIUM / HIGH (indirect) While the actual schema change, i.e., removal of the element has a low impact, the expectation is that financial institutions ensure correct coding of all instructions previously captured in a free-formatted text element and provide the information in the appropriate ISO 20022 elements (i.e., correctly use the ISO 20022 enhancements).
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. All banks involved in an end-to-end payment chain to benefit from the fact that non-STP instructions will no longer block automated processing, and that data will be provided in a structured way using the enhancements that ISO 20022 brings.</p> <p>b. Removal of the element will force the migration of free-formatted instructions that cause for payments to be non-STP to functionality into the appropriate structured ISO 20022 elements or -if equivalent functionality is not yet catered for- should lead to change requests being submitted to update the global ISO 20022 messages and cater for these functions in a proper way.</p> <p>Note: the change request is to a certain extent related to harmonised data requirement #2 To use ISO 20022 externalised codes for payments and payment-related processes.</p> <p>Removal of the element no later than the end of Swift's MT/MX coexistence period, i.e., UG2025.</p> <p>Note: invite CBPR+ to identify any recognized use cases where instructions need to be passed on in a structured manner between Sender and Receiver of a message.</p>
<b>Outline the nature of the change.</b>	Removal of <i>Instruction For Next Agent</i> element from the usage guidelines.
<b>Describe a current work around, if one exists.</b>	N/A.
<b>Business scenario examples.</b>	Today the proprietary equivalent of <i>Instruction For Next Agent</i> , e.g., Field 72 in Swift MT messages, is used to identify parties and agents involved in a payment, but not properly catered for in the proprietary message. In ISO 20022 3 additional parties and 4 additional agents have been added. Category Purpose to trigger processing at Receivers, and Purpose to document the underlying nature of the payment, Regulatory and Tax Information components have been added, and many more to accommodate functionality previously provided in free-formatted ways.

**3.9.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0015-001	pacs.008	Instruction For Next Agent	FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt	Disable element	Disable element (delete all comments & rules)
CR0015-002	pacs.009	Instruction For Next Agent	FICdtTrf/CdtTrfTxInf/InstrForNxtAgt		

### 3.10 CR0016

<b>Name</b>	Remove comment not to use the Tax component at Credit Transfer Transaction Information level, but at Remittance Information level.		
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

#### 3.10.1 Change Request

<b>Message Type/s Impacted</b>	All messages in the HVPS+ portfolio that have a <i>Tax</i> component at credit transfer transaction level (i.e., pacs.008).
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> LOW Removal of a comment. No change to optional character of both components.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. All will benefit from a clearer distinction between both Tax-related components available in ISO 20022 messages. All countries / communities requiring specific tax withholding information will have access to the appropriate component instead of being advised to (mis-)use a similar, but different component at <i>Remittance Information</i> level.</p> <p>b. The guidance given through the comment that is currently written is not correct as the scope of the <i>Tax</i> component at transaction level (withholding taxes) is different from the one at <i>Remittance Information</i> (invoice tax information) level, and the components are also different when it comes to underlying data elements.</p>
<b>Outline the nature of the change.</b>	Remove comment from <i>Tax</i> component.
<b>Describe a current work around, if one exists.</b>	The component is optional today and can be used.
<b>Business scenario examples.</b>	Withholding taxes applied in certain jurisdictions are different from documenting tax aspects in remittance information, e.g., sales tax on goods and services bought and sold.

**3.10.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0016-001	pacs.008	Tax	FIToFICstmrCdtTrf/CdtTrfTxInf/Tax	Delete comment	<i>It is recommended not to use Tax information at transaction level unless mandated by certain communities. If tax information must be transported to the creditor, the information should be transported as part of the Remittance Information.</i>
CR0016-002	pacs.008	Tax Remittance	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt	Delete comment	<i>It is recommended to use Tax information in the Remittance Information block - it should not be used at transaction level.</i>
CR0016-003	pacs.009	Underlying Customer Credit Transfer/Tax	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Tax	Delete comment	<i>It is recommended not to use Tax information at transaction level unless mandated by certain communities. If tax information must be transported to the creditor, the information should be transported as part of the Remittance Information.</i>
CR0016-004	pacs.009	Underlying Customer Credit Transfer/.../Tax Remittance	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt	Delete comment	<i>It is recommended to use Tax information in the Remittance Information block - it should not be used at transaction level.</i>



### 3.11 CR0018 (Part A)

<b>Name</b>	Part A: Introduction of Hybrid Postal Address (to be read/implemented in conjunction with CR0011)		
<b>Category</b>	PMPG	<b>Type</b>	Update Existing UGs

Note: this CR was presented to, reviewed and approved by HVPS+ in 2023, prior to the establishment of the HVPS+ Change Management Framework. Although already approved, this CR has been included here for completeness of all changes impacting (or potentially impacting) the UG2025 HVPS+ template collection.

#### 3.11.1 Change Request

<b>Message Type/s Impacted</b>	<b>All messages</b> in HVPS+ portfolio that have a postal address component
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> HIGH While the change will allow for a more flexible approach in providing postal address information to better reflect (corporate) market practices and capabilities, it will still require minimum structured address information that may not be captured by business applications today.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	See <a href="#">Appendix C</a> for the original PMPG change request, presented to, reviewed and approved by HVPS+ in 2023. While some information is now outdated, this information has been included to provide context to the change.
<b>Outline the nature of the change.</b>	<b>PART A:</b> Introduction of Hybrid Postal Address into all instances of the Postal Address component, across all message types. To be implemented in UG2025.
<b>Describe a current work around, if one exists.</b>	Combining structured and unstructured address information are not allowed today. Workarounds accommodate free-formatted address lines in more structured elements that are not 1-1 semantically equivalent, or structured address information is provided in free-formatted address lines.
<b>Business scenario examples.</b>	See above. Many online and ERP systems require certain structured elements like country, town, postal code, state, while allowing more flexible provisioning of address information like street, building number, apartment etc.

**3.11.2 Technical Articulation – Summary**

The following changes apply to all messages within the HVPS+ collection, except statements (camt.052, camt.053, camt.054). Agents and parties have been categorised into two groups, according to whether they currently allow an unstructured address. All rules (textual and formal) are to be anchored at *Postal Address* only.

	Group A	Group B
<b>Agents &amp; Parties</b>	<ul style="list-style-type: none"> <li>Charges Information/Agent</li> <li>Previous Instructing Agent 1 / 2 / 3</li> <li>Intermediary Agent 1 / 2 / 3</li> <li>Debtor &amp; Creditor Agents</li> <li>Debtor &amp; Creditor</li> <li>Originator</li> <li>Creator</li> <li>Instructing &amp; Instructed Agents</li> <li>Assignee &amp; Assigner</li> <li>Account/Service</li> <li>Message Sender/Agent &amp; Message Sender/Party</li> <li>Account Owner/Agent &amp; Account Owner/Party</li> </ul>	<ul style="list-style-type: none"> <li>Initiating Party</li> <li>Ultimate Debtor &amp; Creditor</li> <li>Invoicer &amp; Invoicee</li> <li>Garnishee</li> <li>Garnishment Administrator</li> <li>Related Remittance Information/Postal Address/Address</li> </ul>
<b>In UG2024</b>	Components allow unstructured address	Components do not allow unstructured address
<b>In UG2025</b> (see <a href="#">CR0018 Part A</a> )	<p>Rules and schema restrictions allow <b>unstructured, hybrid or structured address</b></p> <ul style="list-style-type: none"> <li>Remove all instances of <i>StructuredvsUnstructuredRule</i> and <i>TownNameAndCountryRule</i></li> <li>AddressLine element – has multiplicity [0..3] and datatype <i>HVPSPlus_RestrictedFINXMax70Text_Extended</i></li> <li>Add Duplication rule – anchored to Postal Address component only <i>HVPSPlus_Duplication_PostalAddress_TextualRule</i></li> <li>Add Grace Period rules – anchored to Postal Address component only                             <ul style="list-style-type: none"> <li><i>HVPSPlus_Grace Period_Structured_FormalRule</i></li> <li><i>HVPSPlus_Grace Period_Unstructured_TextualRule</i></li> <li><i>HVPSPlus_Grace Period_Hybrid_TextualRule</i></li> </ul> </li> </ul>	<p>Rules and schema restrictions allow <b>hybrid or structured address</b></p> <ul style="list-style-type: none"> <li>Ensure TownName and Country elements are already mandatory within the schema</li> <li>AddressLine element – has multiplicity of [0..2] and datatype <i>HVPSPlus_RestrictedFINXMax70Text_Extended</i></li> <li>Add Duplication rule – anchored to Postal Address component only <i>HVPSPlus_Duplication_PostalAddress_TextualRule</i></li> </ul>
<b>In UG2026</b> (see <a href="#">CR0018 Part B</a> )	<p>Rules and schema restrictions allow <b>hybrid or structured address</b></p> <ul style="list-style-type: none"> <li>Remove Grace Period rules</li> <li>AddressLine element – change multiplicity to [0..2]</li> <li>Make TownName and Country elements mandatory</li> </ul>	<p>Rules and schema restrictions allow <b>hybrid or structured address</b>. No changes required.</p>

**Interoperability with Statement Messages:**

To ensure interoperability across the HVPS+ collection, agent and party components of the statement messages must be able to accommodate a hybrid postal address. Therefore, the following changes must be applied to the following components of the statement messages (camt.052, camt.053, camt.054).

Applicable Agents & Party Components	Applicable Changes - UG2025 (see <a href="#">CR0018 Part A</a> )
<ul style="list-style-type: none"> <li>• Originator</li> <li>• Instructing &amp; Instructed Agents</li> <li>• Intermediary Agent 1 / 2 / 3</li> <li>• Debtor &amp; Creditor</li> <li>• Debtor &amp; Creditor Agents</li> <li>• Account/Owner &amp; Account/Service</li> </ul>	<p>Schema restrictions allow <b>unstructured, hybrid or structured address</b></p> <ul style="list-style-type: none"> <li>• AddressLine element – has multiplicity [0..3] and datatype <i>HVPSPlus_RestrictedFINXMax70Text_Extended</i></li> <li>• Change multiplicity of <i>TownName</i> and <i>Country</i> to [0..1]</li> <li>• Remove all instances of <i>StructuredvsUnstructuredRule</i> and <i>TownNameAndCountryRule</i></li> </ul> <p>No rules to be added.</p>

**Rules:**

Status	Rule Type	Rule Name	Rule
All instances to be deleted	Formal rule	HVPSPlus_StructuredVsUnstructured_FormalRule	If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.
	Formal rule	HVPSPlus_TownNameAndCountry_FormalRule	If "PostalAddress" is used, and if AddressLine is absent, then Country and Town name must be present.
To be added (per tables above)	Textual rule	HVPSPlus_Duplication_PostalAddress_TextualRule	Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.
	Formal rule	HVPSPlus_Grace Period_Structured_FormalRule	If PostalAddress is used, and if AddressLine is absent, then TownName and Country must be present.
	Textual rule	HVPSPlus_Grace Period_Unstructured_TextualRule	If PostalAddress is present and if no other element than AddressLine is present, then every occurrence of AddressLine must not exceed 35 characters.
	Textual rule	HVPSPlus_Grace Period_Hybrid_TextualRule	If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress, and maximum of two occurrences of AddressLine are allowed.

**3.12 CR0019**

<b>Name</b>	Clean Up & CBPR+ Alignment: Functional Changes		
<b>Category</b>	Clean Up & CBPR+ Alignment	<b>Type</b>	Update Existing UGs

**3.12.1 Change Request**

<b>Message Type/s Impacted</b>	<ul style="list-style-type: none"> <li>HVPSPlus-camt.029.001.09_ResolutionOfInvestigation</li> <li>HVPSPlus-camt.056.001.08_FIToFIPaymentCancellationRequest</li> <li>HVPSPlus-pacs.004.001.10_PaymentReturn</li> <li>HVPSPlus-pacs.009.001.08_FIToFIFinancialInstitutionCreditTransfer</li> <li>HVPSPlus-pacs.008.001.08_FIToFICustomerCreditTransfer</li> <li>_BusinessApplicationHeaderV01_head.001.001.01</li> </ul>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications? LOW</b></p> <p>The changes to align the HVPS+ and CBPR+ collections are expected to have a low impact on business applications, as many local implementations of impacted message types will already have work arounds in place to enable interoperability with CBPR+.</p>
	<p><b>Is this change required for regulatory reasons? NO</b></p>
<b>Business rationale for the change.</b>	<p>a. Everyone involved in the end-to-end payment chain will benefit from increased efficiency of payments processing and aligned schemas and market practises.</p> <p>b. Will increase global interoperability as collections are aligned for seamless end-to-end transport.</p> <p>c. End-users of both CBPR+ and HVPS+ will benefit as differences between the collections used in cross-border and within MIs are minimised.</p>
<b>Outline the nature of the change.</b>	Implement key principles across the HVPS+ collection.
<b>Describe a current work around, if one exists.</b>	The current misalignment between HVPS+ and CBPR+ has resulted in some collection owners moving away from the HVPS+ template to either provide clarity within their own collections or to better harmonise with cross-border schemas, rules and market practice. FIs operating in multiple jurisdictions have to contend with multiple, sometimes conflicting, usage guidelines across the payment chain.
<b>Business scenario examples.</b>	Individual changes impacting function will be listed against the approved CR.

**3.12.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
<b>Add equivalent rule to align with CBPR+.</b>					
CR0019-001	head.001	Related	/AppHdr/Rltd	Add Textual Rule	<b>HVPSPlus_Related_Business_Application_Header_</b> <b>TextualRule:</b> If used, the Related BAH must transport the exact same information as in the BAH of the related message
<b>Town Name in new party components should be mandatory.</b>					
CR0019-002	pacs.008	Town Name	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/PstlAdr/TwnNm	Change multiplicity	<b>UG2024:</b> [0...1] <b>UG2025:</b> [1...1]
CR0019-003	pacs.009	Town Name	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtCdtr/ PstlAdr/TwnNm		
CR0019-004	pacs.009	Town Name	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/Grnshee/PstlAdr/TwnNm		
CR0019-005	pacs.009	Town Name	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/PstlAdr/TwnNm		
CR0019-006	pacs.004	Town Name	/Document/PmtRtr/TxInf/RtrChain/UltmtCdtr/Pty/PstlAdr/TwnNm		

ID	Message Type	Element Name	Path	Change Type	Change Description
<b>Change algorithm to align with CBPR+.</b>					
CR0019-007	pacs.008	@Currency	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt/@Ccy	Change algorithm	<b>UG2024:</b> <i>Algorithm : ActiveorHistoricCurrency</i>  <b>UG2025:</b> <i>Algorithm : ActiveCurrency</i>
CR0019-008	pacs.008	@Currency	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt/@Ccy		
CR0019-009	pacs.008	@Currency	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg/Dtls/Amt/@Ccy		
CR0019-010	pacs.009	@Currency	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstdAmt/@Ccy		
CR0019-011	pacs.004	@Currency	/Document/PmtRtr/TxInf/OrgnlIntrBkStlmAmt/@Ccy		
CR0019-012	pacs.004	@Currency	/Document/PmtRtr/TxInf/ RtrdInstdAmt/@Ccy		
CR0019-013	pacs.004	@Currency	/Document/PmtRtr/TxInf/ ChrgsInf/Amt/@Ccy		
<b>Address Line in new party components should be enabled</b>					
CR0019-014	pacs.008	Address Line	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtLctnDtls/PstlAdr/Adr/AdrLine	Enable element	Enable element with multiplicity of [0...2]
<b>Add equivalent rule to align with CBPR+.</b>					
CR0019-015	camt.029	Additional Information	/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf	Delete comment	<i>Payment Returned: Include the reference of the returned payment</i>
CR0019-016	camt.029	Additional Information	/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf	Add textual rule	<b><u>HVPSPlus_Returned_Payment_TextualRule:</u></b> <i>If Reason Code = Already Returned (ARDT), the element "Additional Information" should include the Return ID of the returned payment</i>

ID	Message Type	Element Name	Path	Change Type	Change Description
<b>Add equivalent rule to align with CBPR+.</b>					
CR0019-017	camt.056	Transaction Information	/Document/FIToFIPmtCxlReq/ Undrlyg/TxInf	Add formal rule	<p><b><i>HVPSPlus_Reason_Code_NARR</i></b>  <b><i>_Additional_Information_FormalRule</i></b>  <i>If Reason code = NARR, then Additional Information is mandatory.</i>                      -----  <i>For each <u>Transaction Information</u>, if for each <u>Cancellation Reason Information</u>, every occurrence of <u>Code</u> has value included in the following list 'NARR', then at least one occurrence of the following element(s) <u>Additional Information</u> must be present</i></p>
CR0019-018	camt.056	Cancellation Reason Information	/Document/FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf		
CR0019-019	camt.056	Code	/Document/FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/Rsn/Cd		
CR0019-020	camt.056	Additional Information	/Document/FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/AddtlInf		
<b>Add equivalent rule to for consistency with camt.056 - CBPR+ to raise equivalent change in UG2026.</b>					
CR0019-021	camt.029	Transaction Information And Status	/Document/RsltnOfInvstgtn/ CxlDtls/TxInfAndSts	Add formal rule	<p><b><i>HVPSPlus_Reason_Code_NARR</i></b>  <b><i>_Additional_Information_FormalRule</i></b>  <i>If Reason code = NARR, then Additional Information is mandatory.</i>                      -----  <i>For each <u>Transaction Information and Status</u>, if for each <u>Cancellation Status Reason Information</u>, every occurrence of <u>Code</u> has value included in the following list 'NARR', then at least one occurrence of the following element(s) <u>Additional Information</u> must be present</i></p>
CR0019-022	camt.029	Cancellation Status Reason Information	/Document/RsltnOfInvstgtn/ CxlDtls/TxInfAndSts/CxlStsRsnInf		
CR0019-023	camt.029	Code	/Document/RsltnOfInvstgtn/ CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd		
CR0019-024	camt.029	Additional Information	/Document/RsltnOfInvstgtn/ CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf		

**3.13 CR0020**

<b>Name</b>	Clean Up & CBPR+ Alignment: Non-Functional Changes		
<b>Category</b>	Clean Up & CBPR+ Alignment	<b>Type</b>	Update Existing UGs

**3.13.1 Change Request**

<b>Message Type/s Impacted</b>	<ul style="list-style-type: none"> <li>HVPSPlus-camt.029.001.09_ResolutionOfInvestigation</li> <li>HVPSPlus-camt.056.001.08_FIToFIPaymentCancellationRequest</li> <li>HVPSPlus-pacs.004.001.10_PaymentReturn</li> <li>HVPSPlus-pacs.009.001.08_FIToFIFinancialInstitutionCreditTransfer</li> <li>HVPSPlus-pacs.008.001.08_FIToFICustomerCreditTransfer</li> <li>_BusinessApplicationHeaderV01_head.001.001.01</li> </ul>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications? LOW</b></p> <p>The changes to align the HVPS+ and CBPR+ collections are expected to have a low impact on business applications, as many local implementations of impacted message types will already have work arounds in place to enable interoperability with CBPR+.</p>
	<p><b>Is this change required for regulatory reasons? NO</b></p>
<b>Business rationale for the change.</b>	<p>a. Everyone involved in the end-to-end payment chain will benefit from increased efficiency of payments processing and aligned schemas and market practises.</p> <p>b. Will increase global interoperability as collections are aligned for seamless end-to-end transport.</p> <p>c. End-users of both CBPR+ and HVPS+ will benefit as differences between the collections used in cross-border and within MIs are minimised.</p>
<b>Outline the nature of the change.</b>	<p>Implement key principles across the HVPS+ collection.</p>
<b>Describe a current work around, if one exists.</b>	<p>The current misalignment between HVPS+ and CBPR+ has resulted in some collection owners moving away from the HVPS+ template to either provide clarity within their own collections or to better harmonise with cross-border schemas, rules and market practice. FIs operating in multiple jurisdictions have to contend with multiple, sometimes conflicting, usage guidelines across the payment chain.</p>
<b>Business scenario examples.</b>	<p>Individual changes that do not impact function will be listed against the approved CR.</p>



**3.13.2 Technical Articulation**

ID	Message Type	Element Name	Path	Change Type	Change Description
<b>Delete comments &amp; rules from disabled elements.</b>					
CR0020-001	pac.s.008	Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C hrgsInf/Agt/FinInstnId/Othr/Id	Delete comment	Delete comment – disabled element
CR0020-002	pac.s.008	Contact Details	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C dtr/CtctDtIs		
CR0020-003	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstn Id/Othr/Id		
CR0020-004	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/DbtrAgt/Finl nstnId/Othr/Id		
CR0020-005	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/CdtrAgt/Finl nstnId/Othr/Id		
CR0020-006	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstn Id/Othr/Id		
CR0020-007	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/DbtrAgt/FinInstnId/Othr/Id		
CR0020-008	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt1/FinInstnId/Othr/Id		
CR0020-009	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt2/FinInstnId/Othr/Id		
CR0020-010	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt3/FinInstnId/Othr/Id		
CR0020-011	pac.s.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/CdtrAgt/FinInstnId/Othr/Id		
CR0020-012	pac.s.009	Contact Details	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Cdtr/CtctDtIs		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-013	pac.004	Batch Booking	/Document/PmtRtr/GrpHdr/BtchBookg	Delete comment	Delete comment – disabled element
CR0020-014	pac.004	Control Sum	/Document/PmtRtr/GrpHdr/CtrlSum		
CR0020-015	pac.004	Identification	/Document/PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/Othr/Id		
CR0020-016	camt.029	Original Creation Date Time	/Document/RsltnOfInvstgtn/CxlDtls/OrgnlGrplnfAndSts/OrgnlCreDtTm		
CR0020-017	camt.029	Transaction Cancellation Status	/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/TxCxlSts		
CR0020-018	camt.056	Assigner	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/Assgnr		
CR0020-019	camt.056	Assignee	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/Assgne		
CR0020-020	pac.002	Identification	/Document/FIToFIPmtStsRpt/TxInfAndSts/ChrgsInf/Agt/FinInstnId/Othr/Id		
CR0020-021	pac.002	Original Transaction Reference	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef		
CR0020-022	pac.010	Identification	/Document/FIDrctDbt/CdtInstr/CdtrAgt/FinInstnId/Othr/Id		
CR0020-023	pac.010	Identification	/Document/FIDrctDbt/CdtInstr/Cdtr/FinInstnId/Othr/Id		
CR0020-024	pac.010	Identification	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbr/FinInstnId/Othr/Id		
CR0020-025	pac.010	Identification	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/DbrAgt/FinInstnId/Othr/Id		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-026	camt.052	Electronic Sequence Number	/Document/BkToCstmrAcctRpt/Rpt/ElctrncSeqNb	Delete comment	Delete comment – disabled element
CR0020-027	camt.052	Commission Waiver Indicator	/Document/BkToCstmrAcctRpt/Rpt/Ntry/ComssnWvrlnd		
CR0020-028	camt.052	Amount Details	/Document/BkToCstmrAcctRpt/Rpt/Ntry/AmtDtls		
CR0020-029	camt.052	Charges	/Document/BkToCstmrAcctRpt/Rpt/Ntry/Chrgs		
CR0020-030	camt.052	Technical Input Channel	/Document/BkToCstmrAcctRpt/Rpt/Ntry/TechInptChanl		
CR0020-031	camt.052	Interest	/Document/BkToCstmrAcctRpt/Rpt/Ntry/Intrst		
CR0020-032	camt.052	Card Transaction	/Document/BkToCstmrAcctRpt/Rpt/Ntry/CardTx		
CR0020-033	camt.053	Electronic Sequence Number	/Document/BkToCstmrStmt/Stmt/ElctrncSeqNb		
CR0020-034	camt.053	Legal Sequence Number	/Document/BkToCstmrStmt/Stmt/LglSeqNb		
CR0020-035	camt.053	Reporting Source	/Document/BkToCstmrStmt/Stmt/RptgSrc		
CR0020-036	camt.053	Related Account	/Document/BkToCstmrStmt/Stmt/RltdAcct		
CR0020-037	camt.053	Interest	/Document/BkToCstmrStmt/Stmt/Intrst		
CR0020-038	camt.053	Additional Information Indicator	/Document/BkToCstmrStmt/Stmt/Ntry/AddtlInflnd		
CR0020-039	camt.053	Amount Details	/Document/BkToCstmrStmt/Stmt/Ntry/AmtDtls		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-040	camt.053	Amount Details	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/AmtDtls	Delete comment	Delete comment – disabled element
CR0020-041	camt.053	Availability	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/Avlbtty		
CR0020-042	camt.054	Message Pagination	/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgPgntn		
CR0020-043	camt.054	Original Business Query	/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/OrgnlBizQry		
CR0020-044	camt.054	Additional Information	/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/AddtlInf		
CR0020-045	camt.054	Notification Pagination	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/NtfctnPgntn		
CR0020-046	camt.054	From To Date	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/FromDt		
CR0020-047	camt.054	Transactions Summary	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/TxsSummry		
CR0020-048	camt.060	Identification	/Document/AcctRptgReq/GrpHdr/MsgSndr/Aggt/FinInstnId/Othr/Id		
CR0020-049	pacs.010	Postal Address	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/BrnchId/PstlAdr	Delete rule	Delete rule – disabled element
<b>Delete unnecessary commentary.</b>					
CR0020-050	pacs.008	Category Purpose	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTplnf/CtgyPurp	Delete comment	<i>It is recommended to use the coded information only.</i>
CR0020-051	pacs.008	Category Purpose/Proprietary	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTplnf/CtgyPurp/Prtry		
CR0020-052	pacs.009	Category Purpose	/Document/FICdtTrf/CdtTrfTxInf/PmtTplnf/CtgyPurp		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-053	pac.008	Purpose	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Purp	Delete comment	<i>If available, the coded information is the preferred option.</i>
CR0020-054	camt.052	Purpose	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/Purp		
CR0020-055	camt.053	Purpose	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/Purp		
CR0020-056	camt.054	Purpose	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Purp		
<b>Delete misleading commentary.</b>					
CR0020-057	pac.008	Street Name	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/PstlAdr/StrtNm	Delete comment	<i>StreetName can be used to transport the PO Box if required</i>
CR0020-058	pac.008	Street Name	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InitgPty/PstlAdr/StrtNm		
CR0020-059	pac.008	Street Name	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/StrtNm		
CR0020-060	pac.008	Street Name	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/StrtNm		
CR0020-061	pac.008	Street Name	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/PstlAdr/StrtNm		
CR0020-062	pac.009	Street Name	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtDbtr/PstlAdr/StrtNm		
CR0020-063	pac.009	Street Name	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InitgPty/PstlAdr/StrtNm		
CR0020-064	pac.009	Street Name	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr/StrtNm		
CR0020-065	pac.009	Street Name	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/StrtNm		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-066	pac.009	Street Name	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/UltmtCdtr/PstlAdr/StrtNm	Delete comment	<i>StreetName can be used to transport the PO Box if required</i>
CR0020-067	pac.004	Street Name	/Document/PmtRtr/TxInf/RtrRsnInf/Orgtr/Pstl Adr/StrtNm		
CR0020-068	camt.029	Street Name	/Document/RsltnOfInvstgtn/CxlDtls/TxInfAnd Sts/CxlStsRsnInf/Orgtr/PstlAdr/StrtNm		
CR0020-069	camt.056	Street Name	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/ CxlRsnInf/Orgtr/PstlAdr/StrtNm		
CR0020-070	pac.002	Street Name	/Document/FIToFIPmtStsRpt/TxInfAndSts/St sRsnInf/Orgtr/PstlAdr/StrtNm		
CR0020-071	camt.060	Street Name	/Document/AcctRptgReq/GrpHdr/MsgSndr/Pt y/PstlAdr/StrtNm		
CR0020-072	pac.008	Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UI tmtDbtr/Id/Orgld/Othr/Id	Delete comment	<i>Other/Identification can be used to transport a LEI</i>
CR0020-073	pac.008	Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/D btr/Id/Orgld/Othr/Id		
CR0020-074	pac.008	Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C dtr/Id/Orgld/Othr/Id		
CR0020-075	pac.008	Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UI tmtCdtr/Id/Orgld/Othr/Id		
CR0020-076	pac.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/UltmtDbtr/Id/Orgld/Othr/Id		
CR0020-077	pac.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Dbtr/Id/Orgld/Othr/Id		
CR0020-078	pac.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Cdtr/Id/Orgld/Othr/Id		
CR0020-079	pac.009	Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/UltmtCdtr/Id/Orgld/Othr/Id		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-080	camt.056	Identification	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/Orgld/Othr/Id	Delete comment	<i>Other/Identification can be used to transport a LEI</i>
CR0020-081	pac.002	Identification	/Document/FIToFIPmtStsRpt/TxInfAndSts/ChrgsInf/Agt/FinInstnld/Othr/Id		
<b>Delete unnecessary commentary.</b>					
CR0020-082	pac.008	Group Header	/Document/FIToFICstmrCdtTrf/GrpHdr	Delete comment	<i>General information: References: Uniqueness criteria for references should be defined by local communities. This applies to all references, except for the EndToEndIdentification Special characters: It is recommended to use only the Basic Latin characters. however, whenever bilaterally agreed within a community, special characters may be used in : - Non FIs identification: Name and Address - Remittance Information</i>
CR0020-083	pac.009	Group Header	/Document/FICdtTrf/GrpHdr		
CR0020-084	pac.004	Group Header	/Document/PmtRtr/GrpHdr		
CR0020-085	camt.029	Assignment	/Document/RsltnOfInvstgtn/Assgnmt		
CR0020-086	camt.056	Assignment	/Document/FIToFIPmtCxlReq/Assgnmt		
CR0020-087	pac.002	Group Header	/Document/FIToFIPmtStsRpt/GrpHdr		
CR0020-088	pac.010	Group Header	/Document/FIDrctDbt/GrpHdr		
CR0020-089	pac.008	Message Identification	/Document/FIToFICstmrCdtTrf/GrpHdr/Msgld	Delete comment	<i>If no unique MessageIdentification can be generated, then the element is recommended to be populated with a copy of InstructionIdentification.</i>
CR0020-090	pac.009	Message Identification	/Document/FICdtTrf/GrpHdr/Msgld		
CR0020-091	pac.008	Transaction Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Pmtld/Txld	Delete comment	<i>If no unique TransactionIdentification can be generated, then the element is recommended to be populated with a copy of InstructionIdentification.</i>
CR0020-092	pac.009	Transaction Identification	/Document/FICdtTrf/CdtTrfTxInf/Pmtld/Txld		
CR0020-093	pac.008	Settlement Time Indication	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/StlmTmIndctn	Delete comment	<i>Indicates to the MI participant the time at which the settlement took place on its account (Credit/Debit Date Time) -</i>

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-094	pacs.009	Settlement Time Indication	/Document/FICdtTrf/CdtTrfTxInf/StlmTmIndctn	Delete comment	<i>Indicates to the MI participant the time at which the settlement took place on its account (Credit/Debit Date Time) -</i>
CR0020-095	pacs.008	Settlement Time Request	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/StlmTmReq	Delete comment	<i>Settlement Time Requests allows the MI Participant to provide information on the requested settlement time for the payment.</i>
CR0020-096	pacs.009	Settlement Time Request	/Document/FICdtTrf/CdtTrfTxInf/StlmTmReq		
CR0020-097	pacs.008	Interbank Settlement Amount	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkStlmAmt	Delete comment	<i>AmountCurrency must be bilaterally or multilaterally agreed (within a community). This must be respected but cannot be validated as such. The MI will then validate that the currency transported is supported for its community.</i>
CR0020-098	pacs.009	Interbank Settlement Amount	/Document/FICdtTrf/CdtTrfTxInf/IntrBkStlmAmt		
CR0020-099	pacs.004	Original Interbank Settlement Amount	/Document/PmtRtr/TxInf/OrgnlIntrBkStlmAmt	Delete comment	<i>AmountCurrency must be bilaterally or multilaterally agreed (within a community). This must be respected but cannot be validated as such. The MI will then validate that the currency transported is supported for its community. Amount is 18 digits, however unless required by a specific currency (eg RAND, IDR, VND), the length should be limited to 14 digits.</i>
CR0020-100	pacs.004	Returned Interbank Settlement Amount	/Document/PmtRtr/TxInf/RtrdIntrBkStlmAmt		
CR0020-101	camt.056	Original Interbank Settlement Amount	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkStlmAmt		
CR0020-102	pacs.008	Instructed Amount	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	Delete comment	<i>AmountCurrency must be bilaterally or multilaterally agreed (within a community)</i>



ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-103	pac.009	Instructed Amount	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/InstdAmt	Delete comment	<i>AmountCurrency must be bilaterally or multilaterally agreed (within a community)</i>
CR0020-104	pac.004	Returned Instructed Amount	/Document/PmtRtr/TxInf/RtrdInstdAmt		
CR0020-105	pac.004	Compensation Amount	/Document/PmtRtr/TxInf/CompstnAmt		
CR0020-106	pac.004	Amount	/Document/PmtRtr/TxInf/ChrgsInf/Amt		
CR0020-107	pac.008	Intermediary Agent 1 Account	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Int rmyAgt1Acct	Delete comment	<i>It is recommended not to use [elementname] Account, unless mandated within a community or bilaterally agreed (e.g. Mexico).</i>
CR0020-108	pac.008	Intermediary Agent 2 Account	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Int rmyAgt2Acct		
CR0020-109	pac.008	Intermediary Agent 3 Account	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Int rmyAgt3Acct		
CR0020-110	pac.008	Debtor Agent Account	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/D btrAgtAcct		
CR0020-111	pac.008	Creditor Agent Account	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C dtrAgtAcct		
CR0020-112	pac.009	Intermediary Agent 1 Account	/Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt1A cct		
CR0020-113	pac.009	Debtor Account	/Document/FICdtTrf/CdtTrfTxInf/DbtrAcct		
CR0020-114	pac.009	Debtor Agent Account	/Document/FICdtTrf/CdtTrfTxInf/DbtrAgtAcct		
CR0020-115	pac.009	Creditor Agent Account	/Document/FICdtTrf/CdtTrfTxInf/CdtrAgtAcct		
CR0020-116	pac.009	Creditor Account	/Document/FICdtTrf/CdtTrfTxInf/CdtrAcct		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-117	pac.009	Debtor Agent Account	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/DbtrAgtAcct	Delete comment	<i>It is recommended not to use [elementname] Account, unless mandated within a community or bilaterally agreed (e.g. Mexico).</i>
CR0020-118	pac.009	Intermediary Agent 1 Account	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt1Acct		
CR0020-119	pac.009	Intermediary Agent 2 Account	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt2Acct		
CR0020-120	pac.009	Intermediary Agent 3 Account	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt3Acct		
CR0020-121	pac.009	Creditor Agent Account	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/CdtrAgtAcct	Delete textual rule	<b>HVPSPlus_Account_TextualRule:</b> <i>It is recommended not to use [elementname]Account, unless mandated within a community or bilaterally agreed (e.g. Mexico).</i>
CR0020-122	pac.010	Creditor Agent Account	/Document/FIDrctDbt/CdtInstr/CdtrAgtAcct		
CR0020-123	pac.010	Creditor Account	/Document/FIDrctDbt/CdtInstr/CdtrAcct		
CR0020-124	pac.010	Debtor Account	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/D btrAcct		
CR0020-125	pac.010	Debtor Agent Account	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/D btrAgtAcct		
CR0020-126	pac.008	Service Level	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/P mtTpInf/SvcLvl	Delete comment	<i>Service Level can be used to specify GPI service type identifier with new codes to be registered with ISO (e.g. G001).</i>
CR0020-127	pac.009	Service Level	/Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/Sv cLvl		
CR0020-128	pac.008	Instruction For Creditor Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/In strForCdtrAgt	Delete comment	<i>In case the HVPS+ transaction is the first transaction in the chain (pac.008), and if Instruction for Creditor Agent is used, then is must contain a code, possibly complemented with additional information to allow mapping to field 23E of onward MT 103.</i>
CR0020-129	pac.009	Instruction For Creditor Agent	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/InstrForCdtrAgt		

ID	Message Type	Element Name	Path	Change Type	Change Description
<b>Remove Group Header elements, ensuring best practice using payload level elements.</b>					
CR0020-130	pac.008	Payload/.../Instructing Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt	Delete comment	<i>It is recommended to use InstructingAgent at CreditTransferTransactionInformation level.</i>
CR0020-131	pac.009	Payload/.../Instructing Agent	/Document/FICdtTrf/CdtTrfTxInf/InstgAgt		
CR0020-132	pac.004	Payload/.../Instructing Agent	/Document/PmtRtr/TxInf/InstgAgt		
CR0020-133	pac.002	Payload/.../Instructing Agent	/Document/FIToFIPmtStsRpt/TxInfAndSts/InstgAgt		
CR0020-134	pac.009	Group Header/.../Instructing Agent	/Document/FICdtTrf/GrpHdr/InstgAgt	Disable element	Disable element (remove all comments & rules)
CR0020-135	pac.008	Group Header/.../Instructing Agent	/Document/FIToFICstmrCdtTrf/GrpHdr/InstgAgt		
CR0020-136	pac.004	Group Header/.../Instructing Agent	/Document/PmtRtr/GrpHdr/InstgAgt		
CR0020-137	pac.002	Group Header/.../Instructing Agent	/Document/FIToFIPmtStsRpt/GrpHdr/InstgAgt		
CR0020-138	pac.008	Payload/.../Instructed Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt		
CR0020-139	pac.009	Payload/.../Instructed Agent	/Document/FICdtTrf/CdtTrfTxInf/InstdAgt	Delete comment	<i>It is recommended to use InstructedAgent at CreditTransferTransactionInformation level.</i>
CR0020-140	pac.004	Payload/.../Instructed Agent	/Document/PmtRtr/TxInf/InstdAgt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-141	pacs.002	Payload/.../Instructed Agent	/Document/FIToFIPmtStsRpt/TxInfAndSts/InstdAgt	Delete comment	<i>It is recommended to use InstructedAgent at CreditTransferTransactionInformation level.</i>
CR0020-142	pacs.008	Group Header/.../Instructed Agent	/Document/FIToFICstmrCdtTrf/GrpHdr/InstdAgt	Disable element	<i>Disable element (remove all comments &amp; rules)</i>
CR0020-143	pacs.009	Group Header/.../Instructed Agent	/Document/FICdtTrf/GrpHdr/InstdAgt		
CR0020-144	pacs.004	Group Header/.../Instructed Agent	/Document/PmtRtr/GrpHdr/InstdAgt		
CR0020-145	pacs.002	Group Header/.../Instructed Agent	/Document/FIToFIPmtStsRpt/GrpHdr/InstdAgt		
CR0020-146	pacs.008	Payload/.../Instructed Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	Delete comment	<i>InterbankSettlementDate should be used at Transaction Level only. However, in order to cater for existing implementations, InterbankSettlementdate is left optional at GroupHeader level</i>
CR0020-147	pacs.009	Payload/.../Instructed Agent	/Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt		
CR0020-148	pacs.004	Payload/.../Instructed Agent	/Document/PmtRtr/TxInf/IntrBkSttlmDt		
CR0020-149	pacs.008	Group Header/.../Instructed Agent	/Document/FIToFICstmrCdtTrf/GrpHdr/IntrBkSttlmDt	Disable element	<i>Disable element (remove all comments &amp; rules)</i>
CR0020-150	pacs.009	Group Header/.../Instructed Agent	/Document/FICdtTrf/GrpHdr/IntrBkSttlmDt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-151	pac.004	Group Header/.../Instructed Agent	/Document/PmtRtr/GrpHdr/IntrBkSttlmDt	Disable element	<i>Disable element (remove all comments &amp; rules)</i>
CR0020-152	pac.008	Ultimate Debtor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UlmtDbtr	Delete comment	<i>When bilaterally or multilaterally agreed, [elementname] field may contain non Latin-based Characters.</i>
CR0020-153	pac.008	Initiating Party	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InitgPty		
CR0020-154	pac.008	Ultimate Creditor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UlmtCdtr		
CR0020-155	pac.009	Ultimate Debtor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UlmtDbtr		
CR0020-156	pac.009	Initiating Party	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InitgPty		
CR0020-157	pac.009	Ultimate Creditor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UlmtCdtr		
<b>Delete unnecessary commentary – alignment on identification of Agents &amp; Parties to be addressed in UG2026.</b>					
CR0020-158	pac.008	Instructing Agent	/Document/FIToFICstmrCdtTrf/GrpHdr/InstgAgt	Delete comment	<i>In HVPS+ usage guidelines, the restrictions for Agents and Parties Identification are more flexible than in CBPR+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space when applicable.</i>
CR0020-159	pac.008	Instructed Agent	/Document/FIToFICstmrCdtTrf/GrpHdr/InstdAgt		
CR0020-160	pac.008	Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt		
CR0020-161	pac.008	Previous Instructing Agent 1	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1		
CR0020-162	pac.008	Previous Instructing Agent 2	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-163	pacs.008	Previous Instructing Agent 3	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3	Delete comment	<p><i>In HVPS+ usage guidelines, the restrictions for Agents and Parties Identification are more flexible than in CBPR+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space when applicable.</i></p>
CR0020-164	pacs.008	Instructing Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt		
CR0020-165	pacs.008	Instructed Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt		
CR0020-166	pacs.008	Intermediary Agent 1	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmAgt1		
CR0020-167	pacs.008	Intermediary Agent 2	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmAgt2		
CR0020-168	pacs.008	Intermediary Agent 3	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmAgt3		
CR0020-169	pacs.008	Ultimate Debtor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr		
CR0020-170	pacs.008	Initiating Party	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InitgPty		
CR0020-171	pacs.008	Debtor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr		
CR0020-172	pacs.008	Debtor Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt		
CR0020-173	pacs.008	Creditor Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt		
CR0020-174	pacs.008	Creditor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr		
CR0020-175	pacs.008	Ultimate Creditor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr		
CR0020-176	pacs.009	Instructing Agent	/Document/FICdtTrf/GrpHdr/InstgAgt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-177	pacs.009	Instructed Agent	/Document/FICdtTrf/GrpHdr/InstdAgt	Delete comment	<p><i>In HVPS+ usage guidelines, the restrictions for Agents and Parties Identification are more flexible than in CBPR+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space when applicable.</i></p>
CR0020-178	pacs.009	Previous Instructing Agent 1	/Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1		
CR0020-179	pacs.009	Previous Instructing Agent 2	/Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2		
CR0020-180	pacs.009	Previous Instructing Agent 3	/Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3		
CR0020-181	pacs.009	Instructing Agent	/Document/FICdtTrf/CdtTrfTxInf/InstgAgt		
CR0020-182	pacs.009	Instructed Agent	/Document/FICdtTrf/CdtTrfTxInf/InstdAgt		
CR0020-183	pacs.009	Intermediary Agent 1	/Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt1		
CR0020-184	pacs.009	Intermediary Agent 2	/Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt2		
CR0020-185	pacs.009	Intermediary Agent 3	/Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt3		
CR0020-186	pacs.009	Debtor	/Document/FICdtTrf/CdtTrfTxInf/Dbtr		
CR0020-187	pacs.009	Debtor Agent	/Document/FICdtTrf/CdtTrfTxInf/DbtrAgt		
CR0020-188	pacs.009	Creditor Agent	/Document/FICdtTrf/CdtTrfTxInf/CdtrAgt		
CR0020-189	pacs.009	Creditor	/Document/FICdtTrf/CdtTrfTxInf/Cdtr		
CR0020-190	pacs.009	Ultimate Debtor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/UltmtDbtr		
CR0020-191	pacs.009	Initiating Party	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/InitgPty		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-192	pac.009	Debtor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Dbtr	Delete comment	<p><i>In HVPS+ usage guidelines, the restrictions for Agents and Parties Identification are more flexible than in CBPR+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space when applicable.</i></p>
CR0020-193	pac.009	Debtor Agent	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/DbtrAgt		
CR0020-194	pac.009	Previous Instructing Agent 1	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/PrvsInstgAgt1		
CR0020-195	pac.009	Previous Instructing Agent 2	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/PrvsInstgAgt2		
CR0020-196	pac.009	Previous Instructing Agent 3	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/PrvsInstgAgt3		
CR0020-197	pac.009	Intermediary Agent 1	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt1		
CR0020-198	pac.009	Intermediary Agent 2	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt2		
CR0020-199	pac.009	Intermediary Agent 3	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt3		
CR0020-200	pac.009	Creditor Agent	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/CdtrAgt		
CR0020-201	pac.009	Creditor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Cdtr		
CR0020-202	pac.009	Ultimate Creditor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/UltmtCdtr		
CR0020-203	pac.004	Instructing Agent	/Document/PmtRtr/GrpHdr/InstgAgt		
CR0020-204	pac.004	Instructed Agent	/Document/PmtRtr/GrpHdr/InstdAgt		
CR0020-205	pac.004	Agent	/Document/PmtRtr/TxInf/ChrgsInf/Agt		



ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-206	pac.004	Instructing Agent	/Document/PmtRtr/TxInf/InstgAgt	Delete comment	<p><i>In HVPS+ usage guidelines, the restrictions for Agents and Parties Identification are more flexible than in CBPR+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space when applicable.</i></p>
CR0020-207	pac.004	Instructed Agent	/Document/PmtRtr/TxInf/InstdAgt		
CR0020-208	pac.004	Ultimate Debtor	/Document/PmtRtr/TxInf/RtrChain/UltmtDbtr		
CR0020-209	pac.004	Debtor	/Document/PmtRtr/TxInf/RtrChain/Dbtr		
CR0020-210	pac.004	Initiating Party	/Document/PmtRtr/TxInf/RtrChain/InitgPty		
CR0020-211	pac.004	Debtor Agent	/Document/PmtRtr/TxInf/RtrChain/DbtrAgt		
CR0020-212	pac.004	Previous Instructing Agent 1	/Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt1		
CR0020-213	pac.004	Previous Instructing Agent 2	/Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt2		
CR0020-214	pac.004	Previous Instructing Agent 3	/Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt3		
CR0020-215	pac.004	Intermediary Agent 1	/Document/PmtRtr/TxInf/RtrChain/IntrmyAgt1		
CR0020-216	pac.004	Intermediary Agent 2	/Document/PmtRtr/TxInf/RtrChain/IntrmyAgt2		
CR0020-217	pac.004	Intermediary Agent 3	/Document/PmtRtr/TxInf/RtrChain/IntrmyAgt3		
CR0020-218	pac.004	Creditor Agent	/Document/PmtRtr/TxInf/RtrChain/CdtrAgt		
CR0020-219	pac.004	Creditor	/Document/PmtRtr/TxInf/RtrChain/Cdtr		
CR0020-220	pac.004	Ultimate Creditor	/Document/PmtRtr/TxInf/RtrChain/UltmtCdtr		
CR0020-221	pac.002	Instructing Agent	/Document/FIToFIPmtStsRpt/GrpHdr/InstgAgt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-222	pac.002	Instructed Agent	/Document/FIToFIPmtStsRpt/GrpHdr/InstdAg t	Delete comment	In HVPS+ usage guidelines, the restrictions for Agents and Parties Identification are more flexible than in CBPR+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space when applicable.
CR0020-223	pac.002	Instructing Agent	/Document/FIToFIPmtStsRpt/TxInfAndSts/InstgAgt		
CR0020-224	pac.002	Instructed Agent	/Document/FIToFIPmtStsRpt/TxInfAndSts/InstdAgt		
<b>Delete market-specific rules.</b>					
CR0020-225	pac.008	Ultimate Debtor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Ul tmtDbtr	Delete textual rule	<p><b>HVPSPlus_Debtor3_TextualRule</b>  <b>HVPSPlus_Jurisdictions_TextualRule</b>  <b>HVPSPlus_Creditor3_TextualRule</b></p> <p>For Jurisdictional transactions, <b>[elementname]</b> /Name is mandatory with either <b>[elementname]</b> Account OR <b>[elementname]</b> Identification (that is within a country or for regions under same legislations – e.g. EEA) Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden, Iceland, Liechtenstein, Norway.</p> <p>Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.</p>
CR0020-226	pac.008	Debtor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/D btr		
CR0020-227	pac.008	Creditor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C dtr		
CR0020-228	pac.008	Ultimate Creditor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Ul tmtCdtr		
CR0020-229	pac.009	Ultimate Debtor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Ul tmtDbtr		
CR0020-230	pac.009	Debtor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/D btr		
CR0020-231	pac.009	Creditor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/C dtr		
CR0020-232	pac.009	Ultimate Creditor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Ul tmtCdtr		
CR0020-233	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/Ul tmtDbtr/ Pty		
CR0020-234	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/D btr/Pty		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-235	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/Cdtr/Pty	Delete textual rule	<p><b>HVPSPlus_Debtor3_TextualRule</b>  <b>HVPSPlus_Jurisdictions_TextualRule</b>  <b>HVPSPlus_Creditor3_TextualRule</b></p> <p>For Jurisdictional transactions, <b>[elementname]</b> /Name is mandatory with either <b>[elementname]</b> Account OR <b>[elementname]</b> Identification (that is within a country or for regions under same legislations – e.g. EEA)  Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden, Iceland, Liechtenstein, Norway.  Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.</p>
CR0020-236	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/UltmtCdtr/Pty		
CR0020-237	camt.052	Owner	/Document/BkToCstmrAcctRpt/Rpt/Acct/Owner		
CR0020-238	camt.052	Party	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty		
CR0020-239	camt.052	Originator	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RtrInf/Orgtr		
CR0020-240	camt.053	Owner	/Document/BkToCstmrStmt/Stmt/Acct/Owner		
CR0020-241	camt.053	Party	/Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty		
CR0020-242	camt.053	Party	/Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty		
CR0020-243	camt.054	Owner	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Account/Owner		
CR0020-244	camt.054	Party	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty		
CR0020-245	camt.054	Party	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty		
CR0020-246	camt.060	Party	/Document/AcctRptgReq/GrpHdr/MsgSndr/Party		
CR0020-247	camt.060	Party	/Document/AcctRptgReq/RptgReq/AccountOwner/Party		

ID	Message Type	Element Name	Path	Change Type	Change Description
<b>Ensure elements are referenced accurately.</b>					
CR0020-248	pac.008	Debtor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/D btr	Update textual rule	<b>HVPSPlus_Debtor1_TextualRule:</b> Organisation Identification/AnyBIC AND ( <del>Account-Number Debtor</del> Account/Identification OR Organisation Identification/Other)
CR0020-249	pac.009	Debtor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Dbtr		
CR0020-250	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/Dbtr/Pty		
CR0020-251	camt.052	Party	/Document/BkToCstmrAcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/Dbtr/Pty		
CR0020-252	camt.053	Party	/Document/BkToCstmrStmt/Stmt/Ntry/NtryDtl s/TxDtls/RltdPties/Dbtr/Pty		
CR0020-253	camt.054	Party	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Nt ry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty		
CR0020-254	pac.008	Debtor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/D btr	Update textual rule	<b>HVPSPlus_Debtor2_TextualRule:</b> Name AND (Unstructured OR [Structured Address with minimumTown Name & Country (+ recommended to add Postal code when available)]) AND ( <del>Account-Number Debtor</del> Account/Identification OR Identification: Private or Organisation)
CR0020-255	pac.009	Debtor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Dbtr		
CR0020-256	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/Dbtr/Pty		
CR0020-257	camt.052	Party	/Document/BkToCstmrAcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/Dbtr/Pty		
CR0020-258	camt.053	Party	/Document/BkToCstmrStmt/Stmt/Ntry/NtryDtl s/TxDtls/RltdPties/Dbtr/Pty		
CR0020-259	camt.054	Party	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Nt ry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty		
CR0020-260	pac.008	Creditor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C dtr	Update textual rule	<b>HVPSPlus_Creditor1_TextualRule:</b> Organisation Identification/AnyBIC AND ( <del>Account-Number Creditor</del> Account/Identification OR Organisation Identification/Other)
CR0020-261	pac.009	Creditor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Cdtr		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-262	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/Cdtr/Pty	Update textual rule	<b>HVPSPlus_Creditor1_TextualRule:</b> Organisation Identification/AnyBIC AND ( <del>Account Number Creditor Account/Identification</del> OR Organisation Identification/Other)
CR0020-263	camt.053	Party	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty		
CR0020-264	camt.054	Party	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty		
CR0020-265	pac.008	Creditor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr	Update textual rule	<b>HVPSPlus_Creditor2_TextualRule:</b> Name AND (Unstructured OR [Structured Address with minimumTown Name & Country (+ recommended to add Postal code when available)]) AND ( <del>Account Number Creditor Account/Identification</del> OR Identification: Private or Organisation)
CR0020-266	pac.009	Creditor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr		
CR0020-267	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/Cdtr/Pty		
CR0020-268	camt.053	Party	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty		
CR0020-269	camt.054	Party	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty		
<b>Delete unnecessary commentary.</b>					
CR0020-270	pac.008	Interbank Settlement Amount	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Int rBkStlmAmt	Delete textual rule	<b>HVPSPlus_Amount1_TextualRule:</b> AmountCurrency must be bilaterally or multilaterally agreed (within a community).
CR0020-271	pac.008	Instructed Amount	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstAmt		
CR0020-272	pac.008	Amount	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C hrgsInf/Amt		
CR0020-273	pac.009	Instructed Amount	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstAmt		
CR0020-274	pac.004	Returned Instructed Amount	/Document/PmtRtr/TxInf/RtrdInstAmt		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-275	pac.004	Compensation Amount	/Document/PmtRtr/TxInf/CompstnAmt	Delete textual rule	<b>HVPSPlus_Amount1_TextualRule:</b> AmountCurrency must be bilaterally or multilaterally agreed (within a community).
CR0020-276	pac.004	Amount	/Document/PmtRtr/TxInf/ChrgsInf/Amt		
CR0020-277	pac.002	Amount	/Document/FIToFIPmtStsRpt/TxInfAndSts/ChrgsInf/Amt		
CR0020-278	pac.010	Interbank Settlement Amount	/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt		
CR0020-279	pac.008	Amount	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt	Delete textual rule	<b>HVPSPlus_Amount2_TextualRule:</b> Amount is 18 digits, however unless required by a specific currency (eg RAND), the length should be limited to 14 digits.
CR0020-280	pac.002	Amount	/Document/FIToFIPmtStsRpt/TxInfAndSts/ChrgsInf/Amt		
<b>Ensure consistent naming convention for datatypes.</b>					
CR0020-281	head.001	Proprietary	/AppHdr/Fr/FIId/FinInstnId/ClrSysMmbld/ClrSysId/Prtry	Rename datatype	<b>UG2024:</b> HVPS+_RestrictedFINMax35Text  <b>UG2025:</b> HVPSPlus_RestrictedFINMax35Text
CR0020-282	head.001	Member Identification	/AppHdr/Fr/FIId/FinInstnId/ClrSysMmbld/Mmbld		
CR0020-283	head.001	Identification	/AppHdr/Fr/FIId/FinInstnId/Othr/Id		
CR0020-284	head.001	Proprietary	/AppHdr/Fr/FIId/FinInstnId/Othr/SchmeNm/Prtry		
CR0020-285	head.001	Issuer	/AppHdr/Fr/FIId/FinInstnId/Othr/Issr		
CR0020-286	head.001	Proprietary	/AppHdr/To/FIId/FinInstnId/ClrSysMmbld/ClrSysId/Prtry		
CR0020-287	head.001	Member Identification	/AppHdr/To/FIId/FinInstnId/ClrSysMmbld/Mmbld		
CR0020-288	head.001	Identification	/AppHdr/To/FIId/FinInstnId/Othr/Id		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-289	head.001	Proprietary	/AppHdr/To/Flld/FinInstnId/Othr/SchmeNm/Prtry	Rename datatype	<p><b>UG2024:</b>  <i>HVPS+_RestrictedFINMax35Text</i></p> <p><b>UG2025:</b>  <i>HVPSPlus_RestrictedFINMax35Text</i></p>
CR0020-290	head.001	Issuer	/AppHdr/To/Flld/FinInstnId/Othr/Issr		
CR0020-291	head.001	Business Message Identifier	/AppHdr/BizMsgldr		
CR0020-292	head.001	Message Definition Identifier	/AppHdr/MsgDefldr		
CR0020-293	head.001	Business Service	/AppHdr/BizSvc		
CR0020-294	head.001	Proprietary	/AppHdr/Rltd/Fr/Flld/FinInstnId/ClrSysMmbld/ClrSysId/Prtry		
CR0020-295	head.001	Member Identification	/AppHdr/Rltd/Fr/Flld/FinInstnId/ClrSysMmbld/Mmbld		
CR0020-296	head.001	Identification	/AppHdr/Rltd/Fr/Flld/FinInstnId/Othr/Id		
CR0020-297	head.001	Proprietary	/AppHdr/Rltd/Fr/Flld/FinInstnId/Othr/SchmeNm/Prtry		
CR0020-298	head.001	Issuer	/AppHdr/Rltd/Fr/Flld/FinInstnId/Othr/Issr		
CR0020-299	head.001	Proprietary	/AppHdr/Rltd/To/Flld/FinInstnId/ClrSysMmbld/ClrSysId/Prtry		
CR0020-300	head.001	Member Identification	/AppHdr/Rltd/To/Flld/FinInstnId/ClrSysMmbld/Mmbld		
CR0020-301	head.001	Identification	/AppHdr/Rltd/To/Flld/FinInstnId/Othr/Id		
CR0020-302	head.001	Proprietary	/AppHdr/Rltd/To/Flld/FinInstnId/Othr/SchmeNm/Prtry		
CR0020-303	head.001	Issuer	/AppHdr/Rltd/To/Flld/FinInstnId/Othr/Issr		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-304	head.001	Business Message Identifier	/AppHdr/Rltd/BizMsgldr	Rename datatype	<b>UG2024:</b> <i>HVPS+_RestrictedFINMax35Text</i>  <b>UG2025:</b> <i>HVPSPlus_RestrictedFINMax35Text</i>
CR0020-305	head.001	Message Definition Identifier	/AppHdr/Rltd/MsgDefldr		
CR0020-306	head.001	Business Service	/AppHdr/Rltd/BizSvc		
<b>Delete unnecessary commentary.</b>					
CR0020-307	head.001	Business Message Identifier	/AppHdr/BizMsgldr	Delete comment	<i>Unless specific local requirements, Business Message Identifier should transport the Message Identification of the message it relates to</i>
CR0020-308	head.001	Business Message Identifier	/AppHdr/Rltd/BizMsgldr		
CR0020-309	head.001	Message Definition Identifier	/AppHdr/MsgDefldr	Delete comment	<i>Message Definition Identifier can be used to transport the Message Definition Identifier with an extension when required, e.g. to differentiate the use of the pacs.009, Core or COV. Exemple: pacs.009.01.007.COV</i>
CR0020-310	head.001	Related	/AppHdr/Rltd	Delete comment	<i>Keep with same restrictions</i>
CR0020-311	head.001	Other	/AppHdr/Rltd/Fr/FIld/FinInstnld/Othr	Delete comment	<i>It is recommended not to use Other (used by T2S)</i>
CR0020-312	head.001	Other	/AppHdr/Rltd/To/FIld/FinInstnld/Othr		



ID	Message Type	Element Name	Path	Change Type	Change Description
<b>Insert missing comments to ensure application is consistent across collection.</b>					
CR0020-313	pacs.008	Country of Residence	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee/CtryOfRes	Add comment	<i>Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).</i>
CR0020-314	pacs.008	Country of Residence	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/CtryOfRes		
CR0020-315	pacs.009	Country of Residence	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/Invcr/CtryOfRes		
CR0020-316	pacs.009	Country of Residence	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/Invcee/CtryOfRes		
CR0020-317	pacs.009	Country of Residence	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/Grnshee/CtryOfRes		
CR0020-318	pacs.009	Country of Residence	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/CtryOfRes		
CR0020-319	camt.029	Country of Residence	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/RmtInf/Strd/Invcr/CtryOfRes		
CR0020-320	camt.029	Country of Residence	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/RmtInf/Strd/Invcee/CtryOfRes		
CR0020-321	camt.029	Country of Residence	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/RmtInf/Strd/GrnshmtRmt/Grnshee/CtryOfRes		
CR0020-322	camt.029	Country of Residence	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/CtryOfRes		
CR0020-323	camt.029	Country of Residence	/Document/RsltOfInvstgtn/ModDtIs/OrgnlTxRef/UltmtDbtr/Pty/CtryOfRes		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-324	camt.029	Country of Residence	/Document/RsltOfInvstgtn/ModDtls/OrgnlTxRef/Dbtr/Pty/CtryOfRes	Add comment	Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
CR0020-325	camt.029	Country of Residence	/Document/RsltOfInvstgtn/ModDtls/OrgnlTxRef/Cdtr/Pty/CtryOfRes		
CR0020-326	camt.029	Country of Residence	/Document/RsltOfInvstgtn/ModDtls/OrgnlTxRef/UltmtCdtr/Pty/CtryOfRes		
CR0020-327	camt.052	Country of Residence	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty/CtryOfRes		
CR0020-328	camt.052	Country of Residence	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty/CtryOfRes		
CR0020-329	camt.053	Country of Residence	/Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty/CtryOfRes		
CR0020-330	camt.053	Country of Residence	/Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty/CtryOfRes		
CR0020-331	camt.054	Country of Residence	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty/CtryOfRes		
CR0020-332	camt.054	Country of Residence	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty/CtryOfRes		
CR0020-333	camt.060	Country of Residence	/Document/AcctRptgReq/RptgReq/AcctOwnr/Pty/CtryOfRes		
<b>Disable deprecated element.</b>					
CR0020-334	pacs.004	Initiating Party/Agent	/Document/PmtRtr/TxInf/RtrChain/InitgPty/Agent	Disable element	Disable element (remove all comments & rules)
<b>Delete unnecessary commentary.</b>					

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-335	pac.004	Original Message Name Identification	/Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgNmId	Delete comment	<i>example: pac.008.001.06</i>
CR0020-336	camt.056	Original Message Name Identification	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId		
CR0020-337	camt.029	Original Message Name Identification	/Document/RsltOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId		
CR0020-338	pac.002	Original Message Name Identification	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId		
CR0020-339	pac.009	UETR	/Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	Delete comment	<i>The UETR is based on the recommended standard IETF RFC 4122 for creating a universally unique identifier.</i>
CR0020-340	pac.004	Original UETR	/Document/PmtRtr/TxInf/OrgnlUETR		
CR0020-341	camt.029	Original UETR	/Document/RsltOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR		
CR0020-342	camt.056	Original UETR	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR		
CR0020-343	pac.002	Original UETR	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR		
CR0020-344	pac.008	Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/PrvtId/Othr/Id	Delete comment	<i>Can be used to transport information such as a passport number</i>
CR0020-345	pac.008	Other	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntgPty/Id/PrvtId/Othr		
CR0020-346	pac.008	Other	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvtId/Othr		
CR0020-347	pac.008	Other	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/PrvtId/Othr		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-348	pac.008	Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtTrf/Id/PrvtId/Othr/Id	Delete comment	<i>Can be used to transport information such as a passport number</i>
CR0020-349	pac.009	Other	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/UltmtDbtr/Id/PrvtId/Othr		
CR0020-350	pac.009	Other	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/InitgPty/Id/PrvtId/Othr		
CR0020-351	pac.009	Other	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Dbtr/Id/PrvtId/Othr		
CR0020-352	pac.009	Other	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/CdtTrf/Id/PrvtId/Othr		
CR0020-353	pac.009	Other	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/UltmtCdtTrf/Id/PrvtId/Othr		
CR0020-354	pac.004	Other	/Document/PmtRtr/TxInf/RtrRsnInf/Orgtr/Id/PrvtId/Othr		
CR0020-355	camt.029	Other	/Document/RsltnOfInvstgtn/CxIDtls/TxInfAnd Sts/CxlStsRsnInf/Orgtr/Id/PrvtId/Othr		
CR0020-356	camt.056	Other	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/PrvtId/Othr		
CR0020-357	pac.002	Other	/Document/FIToFIPmtStsRpt/TxInfAndSts/St sRsnInf/Orgtr/Id/PrvtId/Othr		
CR0020-358	camt.060	Other	/Document/AcctRptgReq/GrpHdr/MsgSndr/Pty/Id/PrvtId/Othr		
<b>Delete internal HVPS+ commentary.</b>					
CR0020-359	camt.029	Original Group Information	/Document/RsltnOfInvstgtn/CxIDtls/TxInfAnd Sts/OrgnlGrpInf	Delete comment	<i>Comment: Made mandatory in order to have Original Message Identification</i>
<b>Delete unnecessary commentary.</b>					

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-360	camt.056	Assigner	/Document/FIToFIPmtCxlReq/Assgnmt/Assgnr	Delete comment	<i>Note: Mandatory Field Equivalent to the Sender / Instructing Agent</i>
CR0020-361	camt.056	Assignee	/Document/FIToFIPmtCxlReq/Assgnmt/Assgnee	Delete comment	<i>Note: Mandatory Field Equivalent to the Receiver / Instructed Agent</i>
<b>Delete internal HVPS+ commentary.</b>					
CR0020-362	pac.002	Original Group Information	/Document/FIToFIPmtStsRpt/TxInfAndSts/OriginalGrpInf	Delete comment	<i>Group agrees to make mandatory</i>
CR0020-363	pac.004	Group Header	/Document/PmtRtr/GrpHdr	Delete comment	<i>Market Practice for Returning a pac.009COV will be discussed with the PMPG</i>
<b>Delete unnecessary commentary.</b>					
CR0020-364	pac.008	Financial Institution Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId	Delete comment	<i>For payments that strictly remain within the HVPS and if clearing codes are used to identify agents within that community, no other identification (i.e., BICFI, Name, PostalAddress, or Other) should be used.</i>
CR0020-365	pac.008	Financial Institution Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId		
CR0020-366	pac.009	Financial Institution Identification	/Document/FICdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId		
CR0020-367	pac.009	Financial Institution Identification	/Document/FICdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId		
CR0020-368	pac.009	Financial Institution Identification	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnId		

ID	Message Type	Element Name	Path	Change Type	Change Description
<b>Remove blank comments</b>					
CR0020-369	pac.008	Instruction Identification	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Delete comment	[blank comment]
CR0020-370	pac.008	Clearing System Reference	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ClrSysRef		
CR0020-371	pac.008	Instruction Priority	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/InstrPrty		
CR0020-372	pac.008	Local Instrument	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm		
CR0020-373	pac.008	Acceptance Date Time	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/AccptncDtTm		
CR0020-374	pac.008	Remittance Information	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf		
CR0020-375	pac.009	Unstructured	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Ustrd		
CR0020-376	pac.004	Message Identification	/Document/PmtRtr/GrpHdr/MsgId		
CR0020-377	pac.004	Original Message Identification	/Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgId		
CR0020-378	camt.056	Original Message Identification	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId		
CR0020-379	pac.002	Message Identification	/Document/FIToFIPmtStsRpt/GrpHdr/MsgId		
CR0020-380	pac.002	Original Message Identification	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-381	pac.002	Clearing System Reference	/Document/FIToFIPmtStsRpt/TxInfAndSts/Clr SysRef	Delete comment	[blank comment]
CR0020-382	camt.052	Message Recipient	/Document/BkToCstmrAcctRpt/GrpHdr/MsgRcpt		
CR0020-383	camt.052	Other	/Document/BkToCstmrAcctRpt/Rpt/Acct/Id/Other		
CR0020-384	camt.052	Balance	/Document/BkToCstmrAcctRpt/Rpt/Bal		
CR0020-385	camt.052	Type	/Document/BkToCstmrAcctRpt/Rpt/Bal/Type		
CR0020-386	camt.052	Sub Type	/Document/BkToCstmrAcctRpt/Rpt/Bal/Type/SubType		
CR0020-387	camt.053	Related Dates	/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDetails/TxDtls/RtdDts		
CR0020-388	camt.054	Identification	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id		
CR0020-389	camt.054	Type	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Account/Type		
CR0020-390	camt.054	Amount	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDetails/TxDtls/Amt		
CR0020-391	camt.054	Credit Debit Indicator	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDetails/TxDtls/CdtDbtInd		
<b>Delete unnecessary commentary.</b>					
CR0020-392	pac.004	Original UETR	/Document/PmtRtr/TxInf/OrgnlUETR	Delete comment	<i>Example of local usage: GPI : TransactionIdentification should be used to transport the Unique End-to-End Transaction Reference (UETR) used in the Global Payments Innovation (GPI).</i>
CR0020-393	pac.008	Debtor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Debtor	Delete comment	<i>If address must be used, it is recommended to use structured address only.</i>

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-394	pac.008	Debtor Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/D btrAgt	Delete comment	<i>If address must be used, it is recommended to use structured address only.</i>
CR0020-395	pac.008	Creditor Agent	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C dtrAgt		
CR0020-396	pac.008	Creditor	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C dtr		
CR0020-397	pac.009	Debtor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Dbtr		
CR0020-398	pac.009	Debtor Agent	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/DbtrAgt		
CR0020-399	pac.009	Intermediary Agent 1	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/IntrmyAgt1		
CR0020-400	pac.009	Creditor Agent	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/CdtrAgt		
CR0020-401	pac.009	Creditor	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstm rCdtTrf/Cdtr		
CR0020-402	pac.004	Agent	/Document/PmtRtr/TxInf/ChrgsInf/Agt		
CR0020-403	pac.004	Originator	/Document/PmtRtr/TxInf/RtrRsnInf/Orgtr		
CR0020-404	camt.029	Originator	/Document/RsltnOfInvstgtn/CxlDtls/TxInfAnd Sts/CxlStsRsnInf/Orgtr		
CR0020-405	camt.056	Originator	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/ CxlRsnInf/Orgtr		
CR0020-406	pac.002	Originator	/Document/FIToFIPmtStsRpt/TxInfAndSts/St sRsnInf/Orgtr		
CR0020-407	pac.008	Postal Address	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/C hrgsInf/Agt/FinInstnId/PstlAdr	Delete comment	<i>It is recommended to use Structured Address only.</i>



ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-408	pac.008	Previous Instructing Agent 1	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1	Delete comment	<i>It is recommended to use Structured Address only.</i>
CR0020-409	pac.008	Postal Address	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr		
CR0020-410	pac.008	Intermediary Agent 1	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmAgt1		
CR0020-411	pac.008	Postal Address	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmAgt1/FinInstnId/PstlAdr		
CR0020-412	pac.008	Postal Address	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr		
CR0020-413	pac.008	Postal Address	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr		
CR0020-414	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/Dbtr/Pty		
CR0020-415	pac.004	Postal Address	/Document/PmtRtr/TxInf/RtrChain/Dbtr/Pty/PstlAdr		
CR0020-416	pac.004	Postal Address	/Document/PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/PstlAdr		
CR0020-417	pac.004	Postal Address	/Document/PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/PstlAdr		
CR0020-418	pac.004	Postal Address	/Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt1/FinInstnId/PstlAdr		
CR0020-419	pac.004	Postal Address	/Document/PmtRtr/TxInf/RtrChain/IntrmAgt1/FinInstnId/PstlAdr		
CR0020-420	pac.004	Postal Address	/Document/PmtRtr/TxInf/RtrChain/CdtrAgt/FinInstnId/PstlAdr		
CR0020-421	pac.004	Party	/Document/PmtRtr/TxInf/RtrChain/Cdtr/Pty		

ID	Message Type	Element Name	Path	Change Type	Change Description
CR0020-422	pacs.004	Postal Address	/Document/PmtRtr/TxInf/RtrChain/Cdtr/Pty/PstlAdr	Delete comment	<i>It is recommended to use Structured Address only.</i>
CR0020-423	pacs.004	Postal Address	/Document/PmtRtr/TxInf/RtrChain/Cdtr/Agt/FinInstnId/PstlAdr		

## Appendix A Pending Changes (Future Release)

The following changes will be reassessed in the 2025 change cycle for implemented in a future release (i.e., UG2026, UG2027, and beyond).

CR ID	Category	Name / Description	Type	Proposed Implementation Timeline
<a href="#">0001</a>	Collection Review	Add new message types: camt.110 and camt.111	Collection	UG2026
<a href="#">0005</a>		Add new message types: pacs.028		UG2026
<a href="#">0006</a>	CPMI	Enable use of externalised code sets	Update existing UGs	UG2026 or UG2027
<a href="#">0007</a>		Part B: Open patterns to allow Zulu time		Part B: UG2026
<a href="#">0008</a>		Enable optional use of the <i>Proxy</i> element, with a rule requiring at least one of either an <i>Account Identification</i> or <i>Proxy</i>		UG2026 or UG2027
<a href="#">0009</a>		Require use of <i>Type</i> when <i>Proxy</i> element is used		UG2026 or UG2027
<a href="#">0010</a>		Require <i>(Returned) Instructed Amount</i> element		UG2026
<a href="#">0017</a>	Base Message Upgrade	Upgrade the HVPS+ collection to the latest base message version	Base Message	UG2026 or UG2027
<a href="#">0018</a>	PMPG	Part B: Removal of Unstructured Postal Address	Update existing UGs	Part B: UG2026
<a href="#">0021</a>	Clean Up & CBPR+ Alignment	Alignment: Enable <i>Original Transaction Reference</i>		UG2026
<a href="#">0022</a>		Alignment: Identification of Agents and Parties		UG2026

**A-1. CR0001**

<b>Name</b>	Add new message types: camt.110 and camt.111		
<b>CR ID</b>	CR0001	<b>Proposed Timeline</b>	UG2026
<b>Category</b>	Collection Review	<b>Type</b>	Collection (new message/s)

<b>Message Type/s Impacted</b>	<p>No impact to existing message types.</p> <ul style="list-style-type: none"> <li>• New: camt.110.001.01 InvestigationRequest</li> <li>• New: camt.111.001.01 InvestigationResponse</li> </ul>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications?</b> LOW</p> <p>The addition of message usage guidelines is expected to have a low impact on business applications, as local implementations of related message types might need to be considered. Once the local implementation is decided, this may have a medium impact on business application.</p> <hr/> <p><b>Is this change required for regulatory reasons?</b> NO</p>
<b>Business rationale for the change.</b>	<p>a. This change request will benefit all HVPS+ members by defining clear usage guidelines for the new message types as of first use.</p> <p>b. The above-mentioned message types have been registered at ISO level recently and are piloted by select CBPR+ members currently. Hence, the HVPS+ revision task force checked against the following criteria, if the related message types are relevant and need to be defined for the community of market infrastructures:</p> <ul style="list-style-type: none"> <li>• Is the message type sent end-to-end throughout the payment chain?</li> <li>• Is the message type part of the CPMI ISO 20022 data harmonisation requirements?</li> <li>• Is the message type used in the HVPS+ community heavily (i.e. used by more than 80% of HVPS+ payments market infrastructures)?</li> <li>• Will it create friction if there is no global harmonisation available for this message type?</li> </ul> <p>In summary, for the above-mentioned usage guidelines criteria 1, 2 and 4 were answered with “yes” indicating relevance from HVPS+ point of view. Hence, the HVPS+ revisions task force concluded requesting new usage guidelines for those message types as of the next possible opportunity.</p> <p>Criteria 3 in view of usage by the HVPS+ community is to be answered with “no” at the current juncture as these message types are only registered recently, and actual implementation and usage is still to be seen. However, due to expected business benefits and high future usage, new HVPS+ usage guidelines are still recommendable for the two new exception and investigation message types.</p>
<b>Outline the nature of the change.</b>	Define new HVPS+ usage guidelines for the two new message types by UG2026
<b>Describe a current work around, if one exists.</b>	HVPS+ members to collect requirements for local market implementations of the two new exception and investigation message types on their own.
<b>Business scenario examples.</b>	Not applicable yet.

**A-2. CR0005**

<b>Name</b>	Add new message types: pacs.028		
<b>CR ID</b>	CR0005	<b>Proposed Timeline</b>	UG2026
<b>Category</b>	CPMI	<b>Type</b>	Collection (new message/s)

<b>Message Type/s Impacted</b>	<p>No impact to existing message types.</p> <ul style="list-style-type: none"> <li>New: pacs.028.001.03 FI To FI Payment Status Request</li> </ul>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications? LOW</b></p> <p>The decision to implement the additional messages remains with the individual HVPS+ communities.</p> <p>Note: If a community decides to implement these messages (e.g., to replace existing investigation processes and messaging), then the impact may be significant.</p>
	<p><b>Is this change required for regulatory reasons? NO</b></p>
<b>Business rationale for the change.</b>	<p>Any HVPS+ community that intends to implement these messages to enable participants to handle investigations via message exchange will benefit from the availability of global best practice defined by the HVPS+ group ahead of their individual implementations.</p> <p>Note: the change request will align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #1 <i>To use the appropriate ISO 20022 message for a specific business function.</i></p> <p>CPMI ISO 20022 harmonised data requirements will come into effect by end-2027. However, some communities may decide to start rollout of the messages ahead of that date.</p>
<b>Outline the nature of the change.</b>	Addition of pacs.028 message to the HVPS+ message portfolio.
<b>Describe a current work around, if one exists.</b>	Not applicable.
<b>Business scenario examples.</b>	The pacs.028 will define a structured approach to requesting counterparties for an update on a payment instruction processing status, e.g., when no initial response has been received, or when an initial response informed of a pending or temporary status.

**A-3. CR0006**

<b>Name</b>	Enable use of externalised code sets		
<b>CR ID</b>	CR0006	<b>Proposed Timeline</b>	UG2026 or UG2027
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

<b>Message Type/s Impacted</b>	Driven by the requirement to use externalised codes direct impact on pacs.008, pacs.009, pacs.010 messages, but potentially broader if a message version upgrade is to be synchronised across the HVPS+ portfolio.
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> MEDIUM Business applications will possibly need to cater for additional data elements and codes that have been added to later versions of the impacted messages, e.g., cater for new codes on externalised lists compared to a more limited number of codes embedded in release 2019/2022 version of ISO 20022 message schemas and HVPS+ usage guidelines.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>All HVPSs and their members will benefit from being able to use all externalised codes available today, and from remaining aligned with evolving code lists without need for message version upgrades.</p> <p>The version upgrade is needed to provide a flexible way of evolving the payment messages in line with changing market needs, and to protect global interoperability as codes and features are added.</p> <p>Note: The change request is mainly focused to align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #2 <i>To use ISO 20022 externalised codes for payments and payment-related processes.</i></p> <p>CPMI ISO 20022 harmonised data requirements will come into effect by end-2027. While some markets may decide to enable requirements starting as early as 2025, accommodating for this request needs a globally synchronised base message version upgrade and suggestion is to aim at UG2026 (preferred, earliest) or UG2027 (latest).</p>
<b>Outline the nature of the change.</b>	<p>Upgrade to a post-2019/2020 version of the following ISO 20022 messages in the HVPS+ message portfolio (upgrade to at least 2023 release):</p> <ul style="list-style-type: none"> <li>• pacs.008, pacs.009, pacs.010 (Instruction For Creditor Agent)</li> <li>• pacs.008, pacs.009 (Remittance Information)</li> </ul> <p>We suggest the HVPS+ group to undertake a revision of the externalised code sets referenced in HVPS+ usage guidelines and document codes relevant for HVPS+ purposes.</p>
<b>Describe a current work around, if one exists.</b>	If communities need to use codes available on externalised lists while their HVPS operator is still on a message version with schema-embedded codes, then they would need to use free-formatted options, e.g., code NARR (narrative) if available), to pass on the desired code/information.
<b>Business scenario examples.</b>	A major example resides in the structured remittance information component where most codes were schema-embedded until release 2023. Since then, they have been externalised to better cater for the ongoing broad interest in and global adoption of ISO 20022 across markets, business areas and solutions with a need for more codes than the limited embedded list currently catered for.

**A-4. CR0007 (Part B)**

<b>Name</b>	Part B: Open patterns to allow Zulu time		
<b>CR ID</b>	CR0007	<b>Proposed Timeline</b>	Part B: UG2026
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

<b>Message Type/s Impacted</b>	All messages in HVPS+ portfolio where a time data type restriction occurs.
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> LOW <b>PART B:</b> Business applications tend to already accommodate for all standardised times, and on sending side an additional option (i.e., Zulu time) is being added, but current options remain available.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. All communities will benefit from the pattern corrections as they will be enabled to state the correct time in areas with a +14-hour offset, will avoid confusion around dates, and it will enable use of Zulu time which is the dominant time format for application-to-application communication.</p> <p>b. Pattern correction is needed to enable communication of correct times. Enabling use of Zulu time aligns with universally used and recognised standards. Date pattern restrictions will align with universally recognised practices.</p> <p>Note: align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #4 <i>To use a common time convention across all ISO 20022 messages associated with cross-border payments (i.e., use of either Universal Time Coordinated (UTC) or local time with UTC offset).</i></p>
<b>Outline the nature of the change.</b>	<b>PART B:</b> Correction of <i>HVPSPlus_DateTime</i> and <i>HVPSPlus_Time</i> datatypes to enable use of both UTC with offset and 'pure' UTC, i.e., use of Z (Zulu time).
<b>Describe a current work around, if one exists.</b>	<ul style="list-style-type: none"> <li>Workaround not being able to provide Zulu time is to provide time in UTC with zero offset.</li> </ul>
<b>Business scenario examples.</b>	<ul style="list-style-type: none"> <li>Enabling Zulu time as one of the possible formats will enable stating processing/settlement etc times in a 100% clear and valid format.</li> </ul>

**A-5. CR0008**

<b>Name</b>	Enable optional use of the <i>Proxy</i> element, with a rule requiring at least one of either an <i>Account Identification</i> or <i>Proxy</i>		
<b>CR ID</b>	CR0008	<b>Proposed Timeline</b>	UG2026 or UG2027
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

<b>Message Type/s Impacted</b>	All messages in HVPS+ portfolio that have the account component (CashAccount38 or later data type), but potentially broader if a message version upgrade is to be synchronised across the HVPS+ portfolio.
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> LOW The current data type for the account component forces use of the account identification element even if only a proxy for the account is available (with a workaround solution agreed by the industry). Use of the newer account component in later versions of the ISO 20022 messages will allow business applications to only provide a proxy if that is the only information available for the transaction, no longer requiring them to code for the workaround and provide a dummy account number value.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. All communities will benefit if participants no longer are forced to use a workaround, i.e., populate account identification with a dummy value, when only a proxy is available as alternative to providing the actual account identifiers.</p> <p>b. The need for a workaround was caused by an oversight at global ISO 20022 message level that has been addressed in a later version of the messages.</p> <p>Note: the change request will align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #7 <i>To recommend use of account numbers (or proxies) to the extent possible.</i></p> <p>CPMI ISO 20022 harmonised data requirements will come into effect by end-2027. While some markets may decide to enable requirements starting as early as 2025, accommodating for this request needs a globally synchronised version upgrade and suggestion is to aim at UG2026.</p>
<b>Outline the nature of the change.</b>	Upgrade to a post-2019/2020 version of ISO 20022 messages with the account component where both account <i>Identification</i> and <i>Proxy</i> elements are optional with a rule requiring at least one of these vs always requiring account identification element even if no account id is available and a proxy is provided.
<b>Describe a current work around, if one exists.</b>	The current workaround suggests populating the account <i>Identification</i> with the word 'PROXY' when a proxy needs to be communicated and an account identification is not needed or available.
<b>Business scenario examples.</b>	The use case is that a customer initiating a payment identifies the account/counterparty in the transaction with a proxy, e.g. email address or mobile phone number, and does not have the account number of that party. Later versions of the ISO 20022 messages in portfolio cater for this scenario whereas the 2019/2020 version always requires an account number, hence need for the workaround.



**A-6. CR0009**

<b>Name</b>	Require use of <i>Type</i> when <i>Proxy</i> element is used		
<b>CR ID</b>	CR0009	<b>Proposed Timeline</b>	UG2026 or UG2027
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

<b>Message Type/s Impacted</b>	All messages in HVPS+ portfolio that have implementation guidance for an account identification component (CashAccount38 or later).
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> LOW When business applications allow customers to identify an account by means of a proxy, it is likely they already obtain the type of proxy from the customer and provide it in the instructions even if it is optional from a HVPS+ usage guideline point of view.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. All communities exposed to use of proxies to identify the customer accounts to be debited/credited.</p> <p>b. Requiring the type of proxy will increase efficiency and transparency as more proxies are defined and used, beyond the traditional and well-understood email addresses and mobile phone numbers.</p> <p>Note: the change request will align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #7 <i>To recommend use of account numbers (or proxies) to the extent possible</i></p> <p>CPMI ISO 20022 harmonised data requirements will come into effect by end-2027, so the suggestion is to align the change with the globally synchronized message version upgrade (also in light of the HVPSPlus_CR2024_0008_CPMI4_Collection_Upgrade_Proxy change request to enable use of standalone proxy identifiers).</p> <p>Note: some markets may decide to enable the requirement sooner at individual community level by making the optional <i>Type</i> required.</p>
<b>Outline the nature of the change.</b>	The optional <i>Type</i> within the <i>Proxy</i> option in an account component to become mandatory.
<b>Describe a current work around, if one exists.</b>	The <i>Type</i> element is available on an optional basis and can be used today.
<b>Business scenario examples.</b>	See above. The use case is that when a customer account is identified with an email, mobile number, messenger, Instagram etc. proxy, that the type will document what kind of proxy is provided to allow for more transparent identification and more efficient processing.

**A-7. CR0010**

<b>Name</b>	Require ( <i>Returned</i> ) <i>Instructed Amount</i> element		
<b>CR ID</b>	CR0010	<b>Proposed Timeline</b>	UG2026
<b>Category</b>	CPMI	<b>Type</b>	Update existing UGs

<b>Message Type/s Impacted</b>	<ul style="list-style-type: none"> <li><i>Instructed Amount</i> in pacs.008 and pacs.009 (Underlying Customer Credit Transfer component for cover payments)</li> <li><i>Returned Instructed Amount</i> in pacs.004</li> </ul>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications? LOW</b></p> <p>Business applications already request customers to provide the amount as they instruct the payment. While today that amount only needs to be populated when the amount sent is different as the result of charges or currency exchanges being applied, it would now always need to be provided.</p>
	<p><b>Is this change required for regulatory reasons? NO</b></p>
<b>Business rationale for the change.</b>	<p>a. All communities and everyone involved in cross-border (but also domestic) payments will benefit from the increased transparency as the amount as instructed by the customer is communicated.</p> <p>b. Always requiring the instructed amount will increase the overall transparency with payments and will also provide easier and efficient payments initiation when the instructed amount is provided by default compared to running complex processes/decision trees to identify whether the element is required or not.</p> <p>Note: the change request will align HVPS+ usage guidelines with CPMI ISO 20022 harmonised data requirement #6 <i>To ensure full transparency on amounts, currency conversions and charges of cross-border payments.</i></p> <p>CPMI ISO 20022 harmonised data requirements will come into effect by end-2027, so the suggestion is to align the change with the globally synchronized message version upgrade and suggestion is to aim at UG2026.</p> <p>Note: markets may decide to enable the requirement sooner at individual community level by making the optional (<i>Returned</i>) <i>Instructed Amount</i> required.</p>
<b>Outline the nature of the change.</b>	<p>The optional (<i>Returned</i>) <i>Instructed Amount</i> in customer payments, cover payments of those, and return payments, will become mandatory in the usage guidelines.</p>
<b>Describe a current work around, if one exists.</b>	<p>The element is available on an optional basis and can be used today.</p>
<b>Business scenario examples.</b>	<p>See above. The amount as instructed by the customer will always be provided, offering complete transparency end to end of what was instructed to what eventually is credited to the beneficiary customer's account.</p>

**A-8. CR0017**

<b>Name</b>	Upgrade the HVPS+ collection to the latest base message version		
<b>CR ID</b>	CR0017	<b>Proposed Timeline</b>	UG2026 or UG2027
<b>Category</b>	Base Message Upgrade	<b>Type</b>	Base Message

<b>Message Type/s Impacted</b>	<p>head.001, pacs.002, pacs.004, pacs.008, pacs.009, pacs.010, camt025, camt029, camt052, camt053, camt054, camt.056, camt.060</p> <p><b>Note:</b></p> <p>CR only lists ISO 20022 CRs with relevance to HVPS+ message portfolio. It needs to be considered that HVPS+ messages can get a higher technical version as illustrated in table <b>Overview ISO 20022 MR Release Years and Message Version</b>, e.g. camt.056 which is upgraded from v08 to v11 from 2019 to 2024.</p> <p>In particular this would mean that for example in the case of upgrading the HVPS+ message portfolio from 2019 to 2024 also the camt.056 would be switched from v08 to v11.</p>
<b>Business Impact of Request and Regulation</b>	<p><b>What impact will this change have on business applications?</b> MEDIUM</p> <p>CR mainly consists of XSD changes including upgrade of technical version IDs.</p> <p>Implementation of majority of ISO 20022 MR CRs could be skipped during implementations by simply not amending the upgraded messages with the new elements.</p> <p><b>Is this change required for regulatory reasons?</b> NO</p>
<b>Business rationale for the change.</b>	<p>HVPS+ members would be enabled to benefit from broader content of messages.</p> <p>Single MIs plan to upgrade their ISO 20022 message version.</p> <p>New ISO 20022 implementations would benefit from HVPS+ guidance if they plan to start with newer ISO 20022 MR versions. It is very likely that current ISO 20022 MR version 2019 does not fit all business needs anymore.</p> <p>In addition also CPMI data model is based on newer version, in particular ISO 20022 MR 2021.</p> <p>Aligned approach with CBPR+ is to be considered.</p> <p>The upgraded HVPS+ usage guidelines are to be made available not before UG2026.</p> <p>In consequence the CR only represent intermediate status as it does not contain content of ISO 20022 MRs 2025 (and 2026).</p> <p>CR should be amended with ISO 20022 MRs 2025 (and 2026) when released by ISO 20022.</p>
<b>Outline the nature of the change.</b>	See <a href="#">Appendix B</a> for more information.
<b>Describe a current work around, if one exists.</b>	Not applicable
<b>Business scenario examples.</b>	Not applicable

**A-9. CR0018 (Part B)**

<b>Name</b>	Part B: Removal of Unstructured Postal Address		
<b>CR ID</b>	CR0018	<b>Proposed Timeline</b>	Part B: UG2026
<b>Category</b>	PMPG	<b>Type</b>	Update Existing UGs

Note: this CR was presented to, reviewed and approved by HVPS+ in 2023, prior to the establishment of the HVPS+ Change Management Framework. Although already approved, this CR has been included here for completeness of all changes impacting (or potentially impacting) the UG2025 HVPS+ template collection.

<b>Message Type/s Impacted</b>	<b>All messages</b> in HVPS+ portfolio that have a postal address component
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> HIGH While the change will allow for a more flexible approach in providing postal address information to better reflect (corporate) market practices and capabilities, it will still require minimum structured address information that may not be captured by business applications today.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	See <a href="#">Appendix C</a> for the original PMPG change request, presented to, reviewed and approved by HVPS+ in 2023. While some information is now outdated, this information has been included to provide context to the change.
<b>Outline the nature of the change.</b>	<b>PART B:</b> Removal of Unstructured Postal Address from all instances of the Postal Address component, across all message types. To be implemented in UG2026.
<b>Describe a current work around, if one exists.</b>	Combining structured and unstructured address information are not allowed today. Workarounds accommodate free-formatted address lines in more structured elements that are not 1-1 semantically equivalent, or structured address information is provided in free-formatted address lines.
<b>Business scenario examples.</b>	See above. Many online and ERP systems require certain structured elements like country, town, postal code, state, while allowing more flexible provisioning of address information like street, building number, apartment etc.

## A-10. CR0021

<b>Name</b>	Alignment: Enable <i>Original Transaction Reference</i>		
<b>CR ID</b>	CR0021	<b>Proposed Timeline</b>	UG2026
<b>Category</b>	Clean Up & CBPR+ Alignment	<b>Type</b>	Update Existing UGs

<b>Message Type/s Impacted</b>	HVPSPlus-pacs.004.001.10_PaymentReturn
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications?</b> LOW The changes to align the HVPS+ and CBPR+ collections are expected to have a low impact on business applications, as many local implementations of impacted message types will already have work arounds in place to enable interoperability with CBPR+.
	<b>Is this change required for regulatory reasons?</b> NO
<b>Business rationale for the change.</b>	<p>a. Everyone involved in the end-to-end payment chain will benefit from increased efficiency of payments processing and aligned schemas and market practises.</p> <p>b. Will increase global interoperability as collections are aligned for seamless end-to-end transport.</p> <p>c. End-users of both CBPR+ and HVPS+ will benefit as differences between the collections used in cross-border and within MIs are minimised.</p> <p>d. Enablement of the <i>Original Transaction Reference</i> within the HVPS+ template will allow MIs to increase transparency, particularly in those scenarios where the receiver does not have access to the original transaction.</p>
<b>Outline the nature of the change.</b>	<p>Enable use of <i>Original Transaction Reference</i> component within the pacs.004. This allows MIs the choice to implement (as per CBPR+), to implement partially, or to disable the component as per their local market requirements, while maintaining alignment with the HVPS+ template.</p> <p>To ensure interoperability, restrictions within this component should align with the restrictions of the HVPS+ pacs.008.</p>
<b>Describe a current work around, if one exists.</b>	The current misalignment between HVPS+ and CBPR+ has resulted in some collection owners moving away from the HVPS+ template to either provide clarity within their own collections or to better harmonise with cross-border schemas, rules and market practice. FIs operating in multiple jurisdictions have to contend with multiple, sometimes conflicting, usage guidelines across the payment chain.
<b>Business scenario examples.</b>	Not applicable.

**A-11. CR0022**

<b>Name</b>	Alignment: Identification of Agents and Parties		
<b>CR ID</b>	CR0022	<b>Proposed Timeline</b>	UG2026
<b>Category</b>	Clean Up & CBPR+ Alignment	<b>Type</b>	Update Existing UGs

<b>Message Type/s Impacted</b>	All agent and party components across messages within the HVPS+ message collection.
<b>Business Impact of Request and Regulation</b>	<b>What impact will this change have on business applications? MEDIUM</b> While the change will allow for a more consistent approach to agent and party identification information to better reflect market practices and capabilities, it will still require minimum information that may not be captured consistently by business applications today.
	<b>Is this change required for regulatory reasons? NO</b>
<b>Business rationale for the change.</b>	a. All communities and everyone involved in cross-border and domestic payments will benefit from increased efficiency of payments processing (e.g., screening of payments) and consistently defined agent and party identification practises. b. Will increase global interoperability as different approaches to the identification of parties and agents are aligned for seamless end-to-end transport.
<b>Outline the nature of the change.</b>	Align the approach to identification of party and agent components across HVPS+ and CBPR+. Ideally, impacted components/elements should be identical (schema, rules, guidance) between the HVPS+ template collection and the CBPR+ collection, allowing collection owners to inherit the HVPS+ template without requiring further changes to enable interoperability with CBPR+. Development of this consistent approach across HVPS+ and CBPR+ will be a cross-group collaborative effort.
<b>Describe a current work around, if one exists.</b>	The current misalignment between HVPS+ and CBPR+ has resulted in some collection owners moving away from the HVPS+ template to better harmonise with cross-border rules and market practice. FIs operating in multiple jurisdictions have to contend with multiple, sometimes conflicting, approaches to identifying parties and agents.
<b>Business scenario examples.</b>	Not applicable.

## Appendix B Additional Information: CR0017

### B-1. Overview ISO 20022 MR Release Years and Message Version

The following table summarises the message types impacted by each base message release between 2020-2024, with the version number for each message type shown in the column under the relevant release. It is important to note that not every change to the base message will impact HVPS+

Message ID	Message Version by Release				
	MR2020	MR2021	MR2022	MR2023	MR2024
head.001	head.001.001.02		head.001.001.03		head.001.001.04
pacs.002	pacs.002.001.11	pacs.002.001.12		pacs.002.001.13	pacs.002.001.14
pacs.004	pacs.004.001.10	pacs.004.001.11		pacs.004.001.12	pacs.004.001.13
pacs.008	pacs.008.001.09	pacs.008.001.10		pacs.008.001.11	pacs.008.001.12
pacs.009	pacs.009.001.09	pacs.009.001.10			pacs.009.001.11
pacs.010	pacs.010.001.04	pacs.010.001.05			pacs.010.001.06
camt.029	camt.029.001.10	camt.029.001.11		camt.029.001.12	camt.029.001.13
camt.052		camt.052.001.09	camt.052.001.10	camt.052.001.11	camt.052.001.12
camt.053		camt.053.001.09	camt.053.001.10	camt.053.001.11	camt.053.001.12
camt.054		camt.054.001.09	camt.054.001.10	camt.054.001.11	camt.054.001.12
camt.056	camt.056.001.09	camt.056.001.10			camt.056.001.11
camt.060				camt.060.001.06	camt.060.001.07

### B-2. ISO 20022 CRs with Relevance to HVPS+

ISO 20022 CRs with relevance to HVPS+ message portfolio but to be described in a separate CR when relevant due to their nature.

- 0942 - Enhance Postal Address
- 1124 - Extend Organisation Identification/Other length to Max256Text
- 1310 - Enhance Contact Details with the addition of a URL

**B-3. List of CRs Subject to HVPS+ CR**

The following table outlines only those ISO Change Requests from each release (between MR2020-2024) that would apply to the next HVPS+ collection:

Base Message Version	ISO Change Request ID	ISO Change Request Name	Impacted Messages / New Message IDs
MR2020	0722	Add an optional content indicator	head.001.001.02
	0771	Change datatype of the <i>Creation Date</i> element.	head.001.001.02
	0775	Add codes for <i>Instruction for Creditor Agent</i> and externalise code list	pac.008.001.09 pac.009.001.09
	0817	Add <i>Underlying Customer Credit Transfer</i>	pac.004.001.10
MR2021	0906	Add <i>Payment Type Information</i> component in the return message	pac.004.001.11
	0907	Add <i>Settlement Type Information</i>	pac.004.001.11
	0938	Correction of datatype for <i>TaxPeriod</i> element and amendment with <i>Ultimate Debtor</i>	pac.008.001.10 pac.009.001.10
MR2022	0966	Add the <i>Market Practice</i> component into <i>Related</i>	head.001.001.03
	0985	Add <i>Payment Type Information</i> into reporting messages	camt.052.001.10 camt.053.001.10 camt.054.001.10
MR2023	1105	Modify <i>Charges Information</i> element	camt.029.001.12 pac.002.001.13 pac.004.001.12 pac.008.001.11
MR2024	1318	Externalize certain code sets within <i>Structured Remittance Information</i>	pac.008.001.12 pac.009.001.11
	1319	Enhance <i>Referred Document Amount Structure</i> within <i>Structured Remittance Information</i>	pac.008.001.12 pac.009.001.11
	1322	Enhance <i>Referred Document Information Structure</i> in <i>Remittance Information</i>	pac.008.001.12 pac.009.001.11



**Appendix C Additional Information: CR0018**

See below the original PMPG change request, presented to, reviewed and approved by HVPS+ in 2023. While some information is now outdated, this information has been included to provide context to the change.

		Instructions
<b>Proposed title of change request</b>		
Allow simulatneous usage of unstructured AdrLine and structured address elements in Postal Address		Enter a short title here, for example, add a date subfield to field xx
<b>Origin of request</b>		
Requesting country <b>OR</b> Industry body	<b>Country Code</b> <b>Name of Industry Body</b> Do not use <b>Country Code</b> if this field is used	← Either this cell  <b>NOT BOTH</b> ← OR this cell
Person or persons that can be contacted for additional information	<p>Name: Michael Meyer E-mail Address: michael.meyer@pmpg.com Telephone Number: +1-415-774-4100</p> <p>Name: Stephanie E-mail Address: stephanie@pmpg.com</p> <p>Name: Michael Meyer E-mail Address: michael.meyer@pmpg.com</p>	A minimum of one contact is required. Two or three contacts may be listed but no more than three
Group that sponsors the request <i>It must be a group of users or multiple institutions within a group</i>	PMPG (Payments Market Practice Group) CGI (Common Global Implementation)	Provide the name of the group or a list of all the institutions that support and commit to implement this change. For example, if a UGC submits the request on behalf of a local market practice group, then this field should contain the name of the local market practice group, otherwise it is the name of the country
<b>Message type(s) impacted</b>		
pacs.008, pacs.008 STP, pacs.004, pacs.009COV		List all the message types affected by this request. For example, MT 502, MT 513, MT 515
<b>Business impact of request and regulation:</b>		
What impact will this change have on business applications?	MEDIUM	Only enter HIGH, MEDIUM or LOW
The proposed change intends to ease the migration to structured addresses and to reduce the efforts of the impacted stakeholders. It takes into consideration the lack of globally standardized addresses and the inability of the end-user/client to unambiguously map all information from today's "address line" into the respective structured ISO20022 element, e.g. street name, building name, floor, room etc. It aims at improving the data quality required for sanction and embargo checks prior to payment processing by enforcing the use of a minimums set of structured data, such as country and town, while it supports the provision of all other information in the format available (structured or unstructured based on the initiating party's capability).		Provide a justification for the level of impact on business applications – this is optional
Is this change required for regulatory reasons?	YES	Only enter either YES or NO

<p>RTGS operator (incl. T2, Chaps, Fed etc..) as well as the BIS (Bank for International Settlement) / CPMI (Committee for Payment Market Infrastructures) are mandating structured addresses in ISO 20022 in order to improve the efficiency and remove friction (delays, RFIs ) in cross-border payments. Not adhering to the same standard in CBPR+ will cause friction and jeopardize the interoperability. Once this CR is approved, PMPG will engage with those stakeholder in order to align the standard in HPVS+, the basis for the RTGS specific Usage Guideline</p>		<p>If the change is required for regulatory reasons, then <b>it is mandatory</b> to identify the regulation (name/number/etc.) or to provide a link (URL) to the regulation.</p>
<p><b>Commitment to implement the change</b></p>		
<p>Total number of messages of this type that the sponsors currently send and receive in one year</p>	<p>100,000,000</p>	<p>This is <b>mandatory</b> for a change request related to Corporate Actions messages. <b>ESTIMATE</b> (when possible) of total traffic (or events for Corporate Actions) sent and received by the requesting group in one year.</p>
<p>What percentage of the messages sent and received (see previous cell) will include this change in the future? EVERY message (100%)? Half - 50%?</p>	<p>50</p>	<p>This is <b>mandatory</b> for a change request related to Corporate Actions messages. <b>ESTIMATE</b> (when possible) of the percentage of sent and received messages or events (in cell D22) that will be impacted by the change.</p>
<p>Country, community or group that is committed to use this change</p>	<p>PMPG (Payments Market Practice Group)</p>	<p>This must be completed even if it is the same as the group that sponsors the change request. "All SWIFT users" is not an acceptable response here. The submitter or submitting group cannot make a commitment on behalf of the entire SWIFT community.</p>
<p>Year they commit to use this change</p>	<p>2025</p>	<p>Mention the year in which the submitting community will start to use the change. If the year is the same as the release year, then use will start after the release in November.</p>
<p><b>Business rationale for the change</b></p>		
<p>As per the current plan, the usage of unstructured AdrLine element will not be supported after November 2025. Without this Change Request, the PMPG sees the risk that the wider industry (corporates and financial institutions) will not be able to map all data of today's address information correctly into the appropriate structured address elements ad defined by ISO20022. While elements like post code, Town Name and Country are often available in a structured format and could be provided with reasonable efforts in the respective ISO 20022 elements, information relating to "the last mile" of an address is often stored in unstructured text strings/"Address Lines" (e.g. street name, building number, building name, floor, room etc).</p> <p>The current definition of inter-bank messages as per CBPR+ (and HVPS+) doesn't allow the simultaneous usage of unstructured Address Line and structured data elements, hence it is currently an "all-or-nothing" approach. This holds up many stakeholders to migrate to structured addresses and endangers the successful completion of the migration to ISO 20022 by November 2025.</p> <p>After various iterations and multiple dialogues with stakeholders and industry groups such as the CGI, corporate community, and the financial sector, the PMPG concluded that only a reconsideration of the current strategy/approach for the postal address will allow the industry to successfully complete the migration to ISO 20022 and to retire the legacy FIN messages. This conclusion was reconfirmed by the outcome of the recent corporate survey to which more than 120 corporate and globally servicing ERP/TMS provider replied (key results under the tab 'Industry survey April 2023').</p> <p>The proposed change still aims at improving the data quality and structure of the addresses as needed for the pre-payment processes (such as sanctions and embargo checks), while it reduces the complexity and efforts for all stakeholders in the migration to ISO 20022.</p>		<p>Indicate the following:</p> <ol style="list-style-type: none"> <li>1. Who will benefit from the change?</li> <li>2. Why is the change needed? Describe the business rationale for the request and its criticality for your market. It must be complete and detailed.</li> </ol>

<p><b>Nature of change / proposed change</b></p> <p>The PMPG proposes the following changes to the "Postal Address" data element for the CBPR+ portfolio of ISO 20022 UGs:</p> <ol style="list-style-type: none"> <li>1) Allow the usage of structured address elements together with up to max. 2 occurrences of Address Line (AdrlLine') each with a maximum of 70 characters (max70text)</li> <li>2) introduce a formal rule: If Postal Address is present, Town Name and Country must be provided as structured data elements, all other address attributes may be provided in structured data elements or address line. Duplication of Country and Town in Address Line must be avoided.</li> <li>3) remove following rules :</li> </ol> <p>Rule "CBPR_Structured_vs_Unstructured_FormaRule" If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.</p> <p>Rule "CBPR_Town_Name_And_Country_FormaRule" If "PostalAddress" is used, and if AddressLine is absent, then Country and Town name must be present.</p> <p>Target implementation date: November 2025.</p>	<p>What must change? For example, add a code to qualifier xxx in field nn. Describe the change to the standard - to the field and the messages</p>
<p><b>Describe a current work around if one exists</b></p> <p>Enforcing a fully structured Postal address in CBPR+ with a formal network validation as of November 2025 would come with the following risks:</p> <ol style="list-style-type: none"> <li>1) Data loss: Stakeholders may limit the address data to the mandatory data elements "Name", "Town Name" and "Country", eliminating all secondary address attributes important for transaction monitoring (such as AML, fraud detection etc.) which will decrease the level of information required for payment processing, triggering friction and Exceptions &amp; Investigations.</li> <li>2) Mixed data elements: Commingle various address attributes in incorrect address elements, which will undermine the value of the ISO 20022 standard</li> </ol> <p>Both risk are not acceptable in the view of the PMPG and industry's AFC experts as they would be in conflict with the original purpose of ISO20022 and richer and better data.</p>	
<p><b>Business scenario examples</b></p> <p>Assumptions: - Coexistence MT and MX ends in NOV 2025 - Alignment between HVPS+ and Market Infrastructures in order to ensure interoperability with CBPR+ on SWIFT</p> <p>Otherwise, this change request would need to be splits into two parts: 1) allowing the hybrid Postal Address effective NOV 2025 2) introduce technical validation enforcing the minimum provision of "Town Name" and "Country" in the structured format at the end of the coexistence period</p>	<p>Provide business scenario examples</p> <p>For Securities changes, it is mandatory to provide at least 3 examples, with ISINs or security identification numbers</p>