



# WELCOME to 40<sup>th</sup> CGI-MP Plenary!



**Mike Pawlisz**, J.P. Morgan,  
Client Access Payments Product  
Manager, FI Co-Convener



**Dr Mario Reichel**  
PPI AG  
Non-FI Co-Convener



**William Porto**, J.P. Morgan,  
Digital Channels Host-to-Host and  
SWIFT Services, WG2 Facilitator



**Bridget Meyer**  
Redbridge Analytics, WG5  
Facilitator



**Kerstin Schoenwitz**  
Deutsche Bank, WG1 Facilitator



**Peter Noonan**  
Electrolux, WG3 Facilitator



**Kiyono Hasaka**  
Standards Implementation, SWIFT



# Welcome! Some logistics first

## RECORDING & TRANSCRIPTION

Auto-recording and live transcription in-progress.

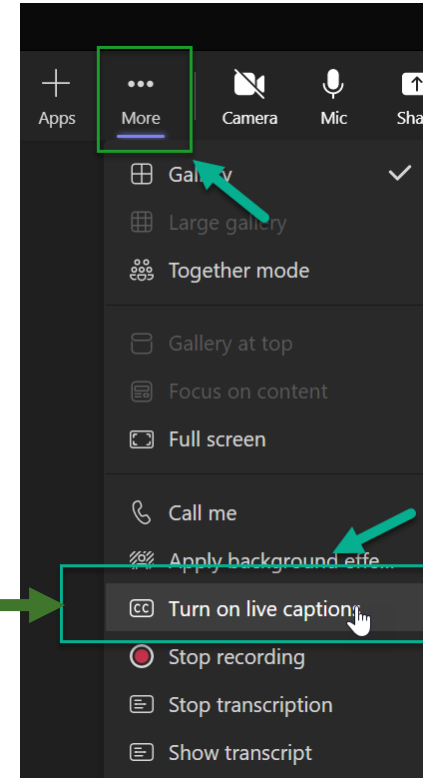
**AI-powered note taking for effective sharing**



## CART CAPTIONS

**Communication Access Realtime Translation** is enabled for **real time transcription**.

Go to «**More options**» and select «**Turn on live captions**»  
May assist you to follow market practice discussions



## QUESTIONS & INTERACTION

We have Q&A after the main presentations.

**Please enter your questions in the chat box.**

## Agenda of the 40<sup>th</sup> CGI-MP Plenary: 26 Nov 2024

CET	Topics	Speakers
3.00-3.05	Opening & Webinar logistics	
3.05-3.10	Welcome Address	Co-Convener, Mike Pawlisz – J.P. Morgan
3.10-3.50	Working Group Updates and Q&A WGI Credit Transfer & Payment Status Report WG2 Cash Management Reporting WG3 Direct Debit & Mandates WG5 Bank Services Billing	Working Group Facilitators Kerstin Schoenwitz – Deutsche Bank William Porto – J.P. Morgan Peter Noonan – Electrolux Bridget Meyer – Redbridge
3.50-4.15	Q&A	Audiences & Speakers
4.15-4.20	CGI-MP Members Update	Kiyono Hasaka – SWIFT
4.20-4.25	API Discussion Update Call for new WG4 eBAM Facilitator	Co-Convener, Dr Mario Reichel – PPI AG
4.25-4.30	Closing of the Plenary	Co-Convener, Dr Mario Reichel – PPI AG

# Welcome Address



**Mike Pawlisz**  
**J.P. Morgan, Client Access**  
**Payment Product Manager**  
**FI Co-Convener**



# Working Group 1



**Kerstin Schoenwitz**  
**Deutsche Bank**  
**WGI Facilitator**



# WG1 Activity: Credit Transfer and Payment Status Report (2H 2024)

## COMPLETED:

- ❖ Session on US AFP conference, promoting CGI-MP work
- ❖ Updated relay (concentrator) payments usage guideline and user handbook, discussed payment status flow (some details open)
- ❖ Revisited address usage in cross-border & urgent dom. payments (recommending structured or hybrid address, update of usage guideline ongoing)

## ONGOING:

- ❖ Clarify details of relay pain.002 flow with CBPR+
- ❖ Appendix B: publish update (adding further countries for “payment-into-countries” and closing some questions on APAC)
- ❖ Discuss and add remaining Eastern Europe and LATAM country-specifics to Appendix B

## UPCOMING:

- ❖ Swift SCOREPlus pain.001 V09 usage guideline
- ❖ Create and publish further payment type guidelines on MyStandards (instant payments, SEPA, APAC & US local payment types etc.)



## MESSAGES IN SCOPE

- ❖ Credit Transfer (*pain.001.001.03 / 09*)
- ❖ Payment Status Report (*pain.002.001.03 / 10*)
- ❖ Payment Cancellation Request (*camt.055*) & Resolution of Investigation (*camt.029*)
- ❖ Notice to Receive and Status of Notice to Receive (*camt.057/059*)



## Impact of ISO 20022 adoption on Corporates

- Globally seen pain.001 V09 is not mandatory for corporates but recommended once supported by the banks. There is no CGI-MP deadline yet for current ISO 2009 version (pain.001 V03)

Swift channel, use V09 (FA can support any)

- Postal Address - Strongly recommended for Corporates to start providing structured address information across all payment types. Country is mandatory (as per CGI-MP guidance) whilst Town Name is recommended (will become mandatory for certain scenarios in Nov. 2025). Other data should also be provided, if available.  
Banks have to remap Country to unstructured Address Line in the interbank messages until Nov 2025
- Hybrid Postal Address – This address option will be supported formally as of Nov. 2025\*. Corporates who wish to use it before (across different channels) should liaise with the banks re. availability
- Town Name and Country – Corporates should check, if their banking partners validate mandatory provision already by Nov 2025\*
- By Nov 2026, Town Name and Country become mandatory if postal address is provided\*
- **No single MT101 deadline** by Swift. Several banks however plan to stop supporting single MT101 in Nov 2026
- No MT940/942 deadline by Swift. It depends on the bank and local market to support MT 9xx beyond Nov 2025

\*Applicable for International Payments and Domestic Urgent Payments. For SEPA, deadline for the unstructured address not yet confirmed

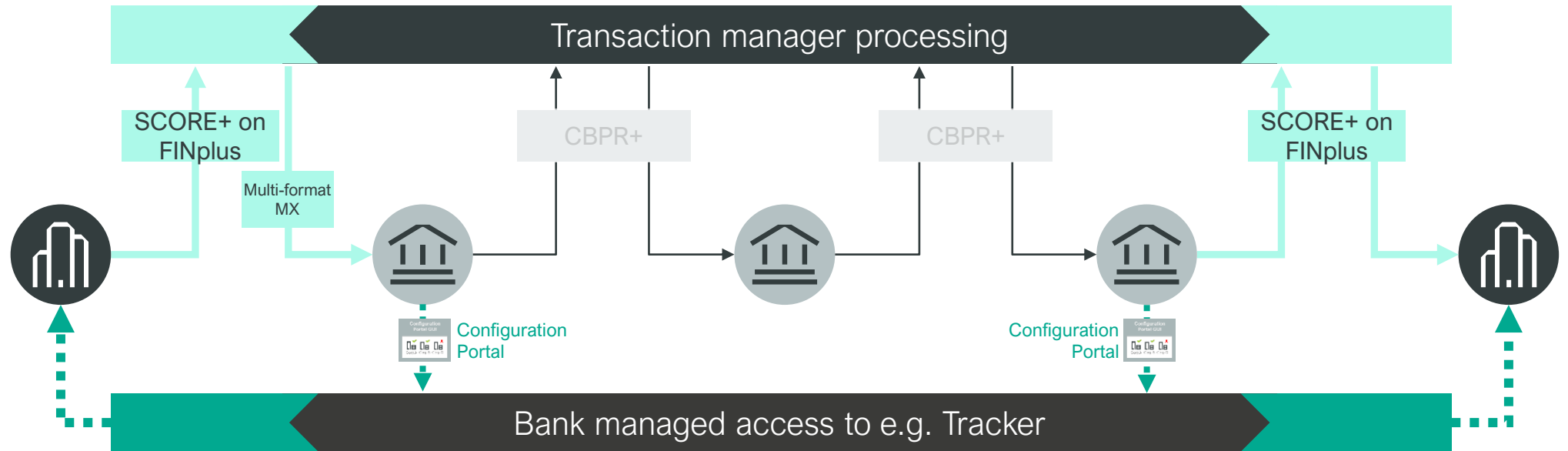
New FINplus channel is launched by Swift for corporates in Nov 2024 (SCORE+). This is a replacement for FIN MT101 and offers a tracking service for international payments and domestic urgent payments





# Evolving SCORE to enable financial institutions to bring value to corporate clients

SR 2024  
SCORE+ Update



## 1. Create end-to-end ISO 2022 standard

Set the richer data standard end-to-end, support with communication channels, as an evolution of SCORE to capture and deliver high data quality at payment initiation.

## 2. Enable FIs to offer ready-made services

Make it easier for banks to offer and manage ready-made services to their corporate customers, to accelerate adoption of Swift capabilities by corporates.

## 3. Explore options for non-connected and add value

Enable banks to scale Swift capabilities to corporates not connected to Swift.

### Evolving SCORE

- SCORE+ pain.001 V09 and pain.002 V10 UGs are available on MyStandards ([here](#)).

# End of Coexistence, Grace Period Towards end of Unstructured Data

- **When would the banks allow corporates to consume the camt on FINplus?  
(SR 2025)**
- **When should the banks start validating the presence of Country and Town?  
Swift guidance is needed**
- **Do we need to validate the correctness of Town where the Creditor lives?**
- **Clear communication from Swift retire MT 101 by Nov 2026**
- **When Swift supports bulk settlement and reporting for corporates?**
- **IR 904 – instruction messages vs non-instruction messages**
  - **Swift's date for the camt migration**
  - **Relay Payment – the pain.001 vs the camt.055/029, pain.002 tbc**
  - **Case Manager / Transaction Manager**



# Working Group 2



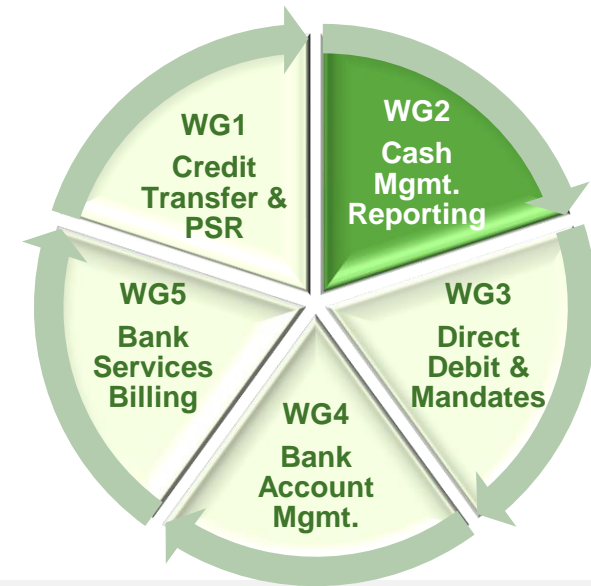
**William Porto**  
**J.P. Morgan, Digital Channels**  
**Host-to-Host and SWIFT Services**  
**WG2 Facilitator**



## WG2 Activity: Cash Management Reporting (2H 2024)

### Ongoing:

- ❖ Bank Transaction Code Usage Harmonization Workgroup in progress
- ❖ Multibank-Concentrator reporting via InterACT: Comparison of CGI, SCORE+, CBPR+ and Market Infrastructure camt. variances



### Approach

- ❖ Harmonized Bank-to-Corporate reporting by providing recommended maps between payment messages and bank reporting
- ❖ Provide cross-format guidelines for legacy camt. and other applicable formats, ensuring industry consistency for Corporates who do not migrate to Version 8 yet request Version 2 or other formats.
- ❖ Remove Reporting Agent variations by providing reporting best-practice use-cases.
- ❖ Remove superfluous guidance which were introduced when ISO was novel to the industry.
- ❖ Provide unambiguous guidance

# Working Group 3



**Peter Noonan**  
**Electrolux**  
**WG3 Facilitator**

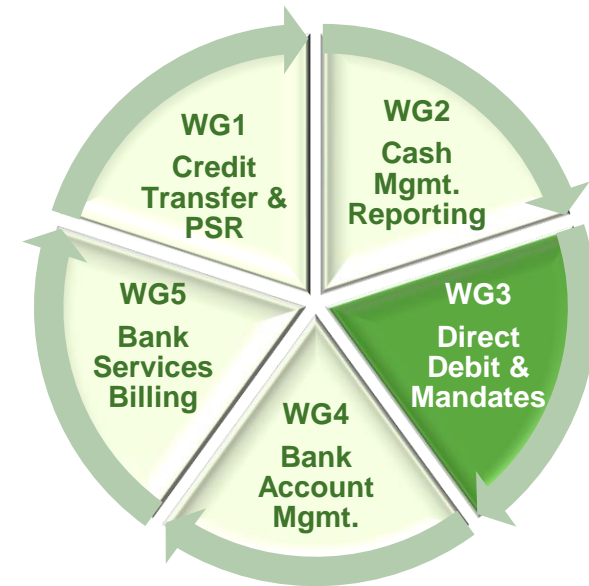
## WG3 Activity: Direct Debit and Mandates (2H 2024)

### ONGOING:

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

### UPCOMING:

- ❖ Review of current available formats:
  - ❖ Austria
  - ❖ Belgium
  - ❖ Germany
  - ❖ Spain
  - ❖ France
  - ❖ Ireland
  - ❖ Italy
  - ❖ Netherlands
  - ❖ Portugal
  - ❖ Canada
  - ❖ United States



## MESSAGE TEMPLATES

- ❖ Will be re-designed for MyStandards

# Working Group 5



**Bridget Meyer**  
**Redbridge Analytics**  
**WG5 Facilitator**



## WG5 Activity: Bank Services Billing (2H 2024)

### COMPLETED

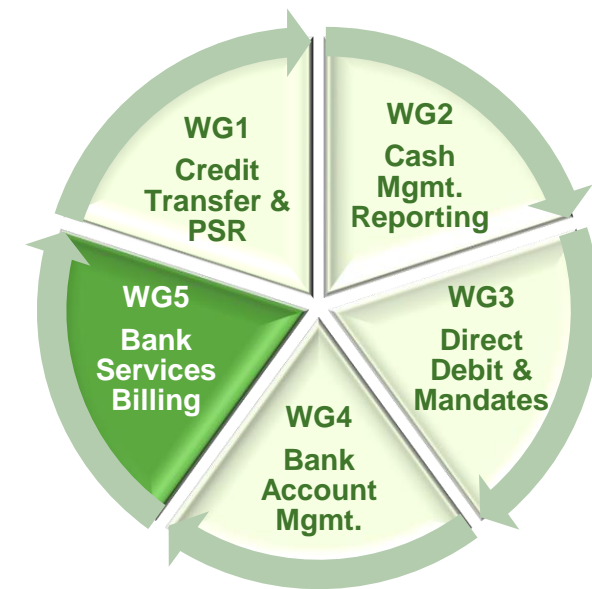
- ❖ Discussed and advised new super-regional bank on camt.086 best practices when it comes to reporting different types of credits and interest in a camt.086.

There are really four possible cases that could be offered by a bank.

1. Earnings Credit only - an offsetting earnings allowance is calculated from the balances and used to offset the balance compensable fees which would leave the account either in a deficit position or excess position.
2. Hard interest only - The fees would be computed and charged to the appropriate account and the interest would be calculated separately and credited to the appropriate account.
3. No interest - A simple fee only calculation, no balance calculation required
4. Hybrid interest account - Earnings credit would be calculated as in #1 and in the case where the account is in excess, hard interest would be calculated on the Excess Collected Balance and credited to the appropriate account.

### FUTURE (meetings to restart after Jan 1)

- ❖ Vendor and bank surveys
- ❖ Discussion of reporting negative and positive interest.
- ❖ ISO compensation/balance reporting codes not being used consistently by all.





# Questions?



# CGI-MP Members Update



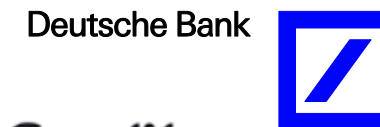
**Kiyono Hasaka**  
**CGI-MP**  
**SWIFT**



# In total 152 Institutions are the CGI-MP Members as of Nov 2024 (1/3)

## 50 Financial Institution Members (Contributing Members)

- Bank of America
- Bank of China (HK)
- Barclays
- BBVA
- BNP Paribas
- BNY Mellon
- Citibank
- Commerzbank AG
- Danske Bank
- Deutsche Bank
- DZ Bank
- Erste Group Bank
- First Abu Dhabi Bank (fka. First Gulf Bank)
- HSBC
- ING Bank
- J.P.Morgan
- LLOYDS Bank
- Nordea Bank
- Payments Canada
- Raiffeisen Bank International
- Royal Bank of Scotland
- Santander
- SEB
- SMBC
- South African Reserve Bank
- Standard Chartered Bank
- Swiss Re
- Sydbank A/S
- UniCredit Bank
- Wells Fargo



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# In total 152 Institutions are the CGI-MP Members as of Nov 2024 (2/3)

## 102 Non-Financial Institution Members (Contributing & Observers)

- Accredited Standards Committee X9
- ACI Worldwide
- AFP
- AFTE
- AITI
- Aperam
- ArcelorMittal Treasury
- Axletree
- Azzana
- Backbase
- BASF
- Bottomline Technologies
- CBI Consortium
- Cegid
- Citizen Can
- Daimler AG
- Deutsche Post
- Dion Global
- e5 Solutions
- EastNets
- EFiS
- Electrolux Group
- Exalog
- FIS
- Finastra
- FINANCEKEY
- Fiserv
- General Electric
- HCL
- Hoffmann-La Roche
- IKEA
- Infor
- ION
- Kyriba
- KPMG
- LPA
- Merck Group
- Movitz
- Neofi



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# In total 152 Institutions are the CGI-MP Members as of Nov 2024 (3/3)

## 102 Non-Financial Institution Members (Contributing & Observers)

- NIKE
- Nordson
- NOMETIA
- Nth Exception
- NTT DATA Luweave Corporation
- OpenText GXS
- Omikron Systemhaus
- Pay.UK
- Payxtron GmbH (fka. Wuerth)
- PPI
- Redbridge
- SAP SE
- SERRALA
- Siemens
- SIX Interbank Clearing
- Statoil ASA
- Storck
- SunTec
- Swift
- Tembit
- ThyssenKrupp
- Tieto Sweden AB
- TIS
- UNIFITS
- UTSIT
- Valantic Financial Services Automation (fka. Dicon)
- Verband Deutscher
- Visma Software International AS
- Volante Technologies
- Vorwerk
- Wall Street Systems
- XMLdation
- Zanders



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# New/Additional Members & Updated Logos as of Nov 2024 – Welcome to CGI-MP!

## New/Additional members and new / updated logos

1. Aperam
2. Electrolux Group
3. Kyriba

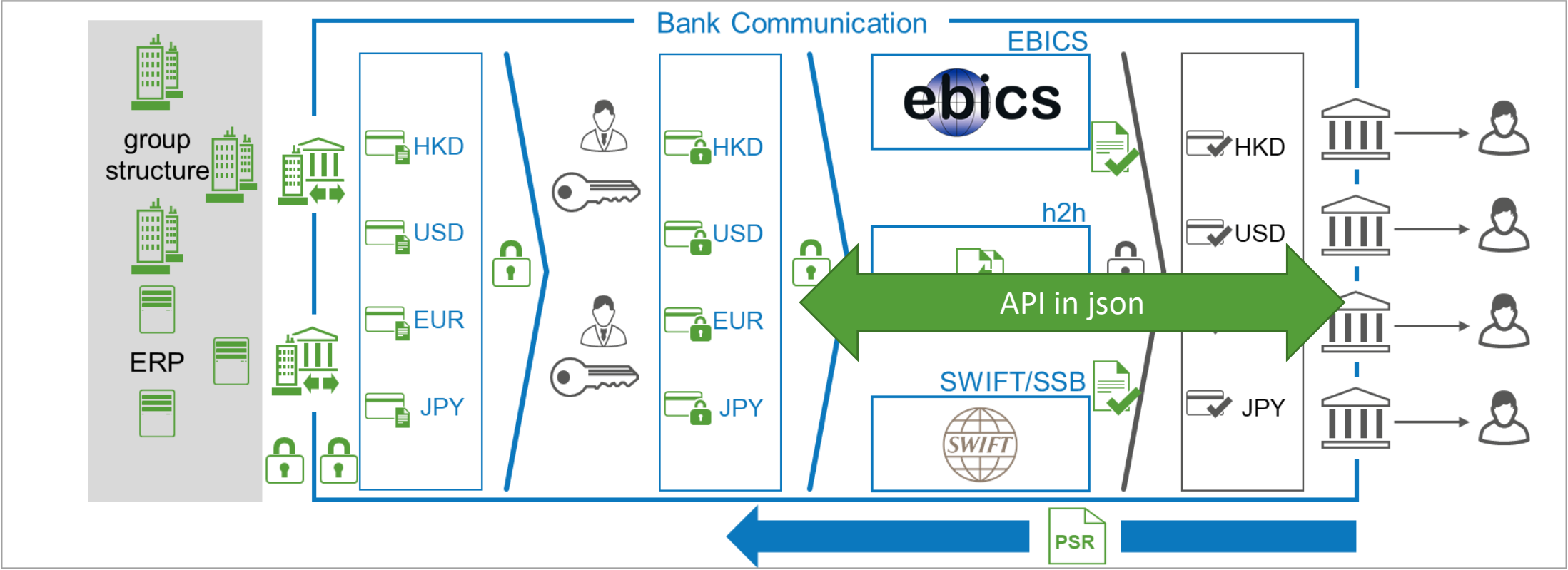


# API Discussion Update



**Dr Mario Reichel**  
**PPI AG**  
**Co-Convener**

**CGI-MP standards concentrate on XML format by ISO 20022**  
**The standard is transport agnostic – concentration on data elements and business processes**



What is needed to get an “installation agnostic” API style as we have now in “file transfer” ?





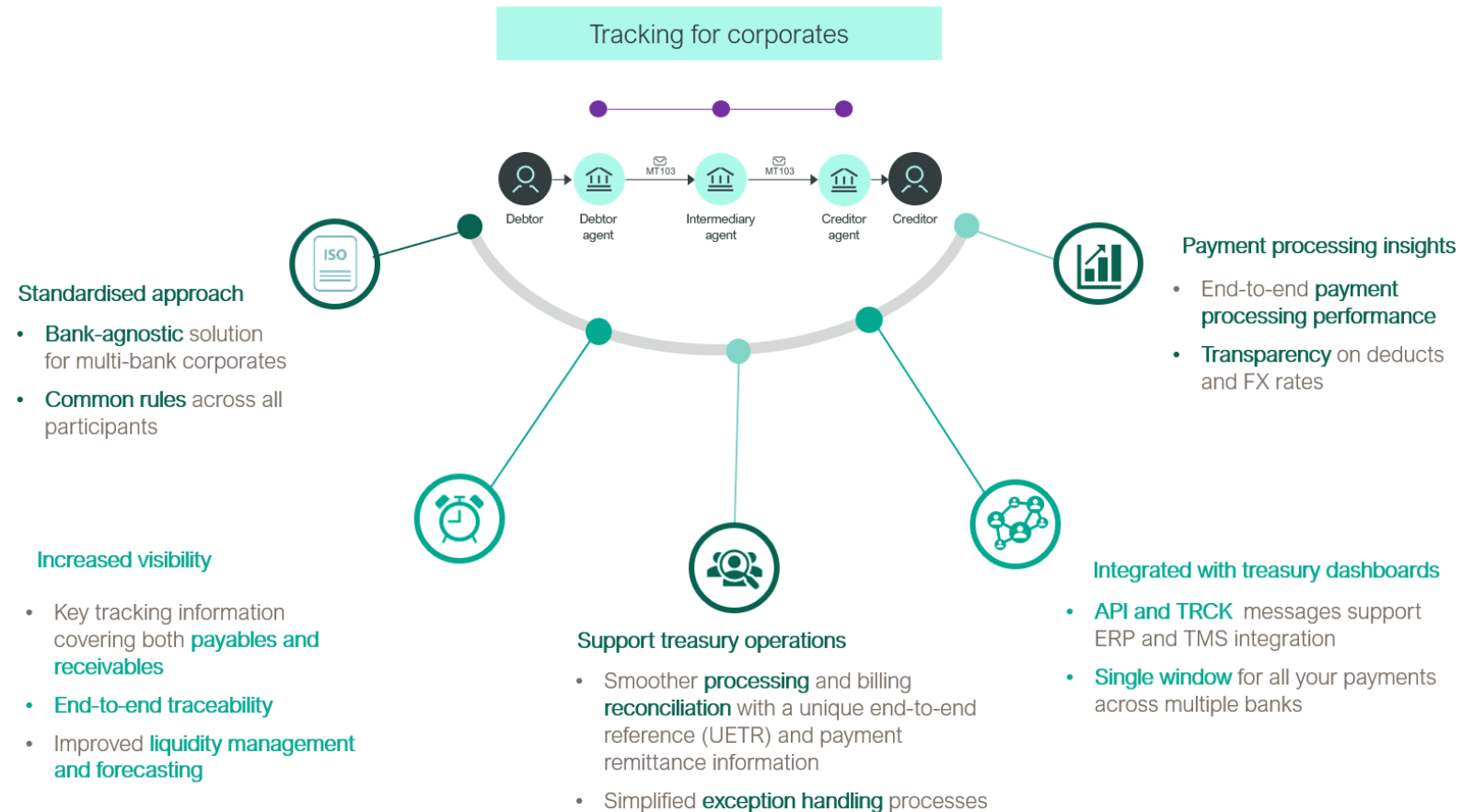
# Latest Info from SWIFT – Access API to gpi tracker directly

## Direct access to value added capabilities

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September 2024  
SCORE is evolving:  
Find out how

### How can I benefit from payments tracking?



# Update on Trade Guarantee API – driving adoption phase

November 2024  
Swift for Corporates  
webinar

## Trade Guarantees APIs

### Project initiation

What is the problem?

What is the solution?

Working with the Trade community to define the problem statement to build a solution.

### Development of the API standard

ICC/Swift Working Group

Creation of the new APIs

Building on the initial work to define the new API standards for Trade Guarantees.

### Driving Adoption

Adoption Working Group

Deep-dive technical sessions

Showcasing the APIs to the community to share knowledge and drive adoption.



# Closing



**Dr Mario Reichel**  
**PPI AG**  
**Co-Convener**



## *Call for Candidate of Working Group 4 Facilitator*

### **Working Group 4 Facilitator**

electronic Bank Account Management (eBAM)

- Collaborate with the group on fostering broad adoption and enhancing the quality, effectiveness and efficiency of eBAM standards and processes around the world
- Lead the conduct of the work group meetings and coordinate the production of the deliverables
- Distribute calendar meeting planner for meetings, including web meeting capabilities
- Distribute updates to working documents

Many thanks Hubert for facilitating and leading Working Group 4 eBAM!

If any CGI-MP members wish to join as a WG4 facilitator, please email [CGI.Support@swift.com](mailto:CGI.Support@swift.com).



