



WELCOME to 43rd 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



Dr. Thomas Stucht
PPI AG, WG4 Facilitator



Kerstin Schoenwitz
Deutsche Bank, WG1 Facilitator



Peter Noonan
Electrolux, WG3 Facilitator



Anne-Catherine Corbu
Standards Implementation, SWIFT



Welcome! Some logistics first

RECORDING & TRANSCRIPTION

Auto-recording and live transcription in-progress.

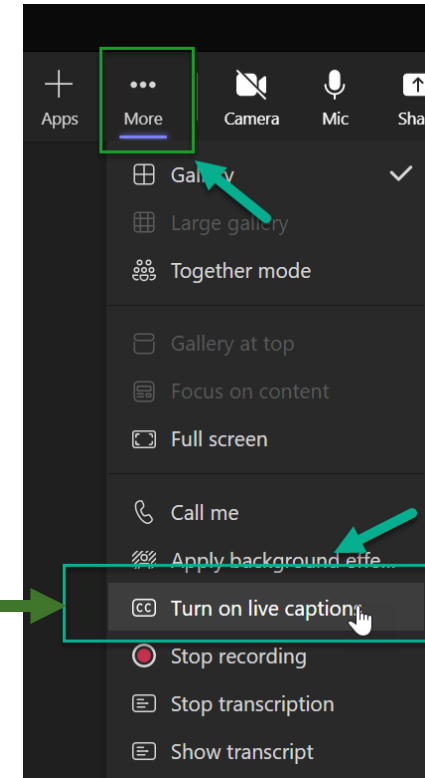
AI-powered note taking for effective sharing



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 43rd CGI-MP Plenary: April 15, Wednesday 2026

CEST	Topics	Speakers
3.00-3.02	Opening & Webinar logistics	
3.02-3.07	Welcome Address	Co-Convener, Mike Pawlisz – J.P. Morgan
3.07-3.10	CGI-MP Members Update	Anne-Catherine Corbu – Swift
3.10-3.50	Working Group Updates and Q&A WG5 Bank Services Billing WG4 electronic Bank Account Management (eBAM) WG3 Direct Debit & Mandates WG2 Cash Management Reporting WGI Credit Transfer & Payment Status Report	Working Group Facilitators: Bridget Meyer – Redbridge Thomas Stuht – PPI AG Peter Noonan – Electrolux William Porto – J.P. Morgan / Justin John – Citibank Kerstin Schoenwitz – Deutsche Bank
3.50-4.20	Hybrid/Structured Address – Practical guidance for the corporates	Kerstin Schoenwitz – Deutsche Bank Nicolas Stuckens – Swift
4.20-4.27	Q&A	Audiences & Speakers
4.27-4.30	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
<TwnNm>Tampa</TwnNm>
<Ctry>US</Ctry>



CGI-MP Members Update



Anne-Catherine Corbu

CGI-MP

Swift

<TwnNm>Jemeppe-Sur-Sambre</TwnNm>

<Ctry>BE</Ctry>



In total 130 Institutions are the CGI-MP Members as of April 2026 (1/3)

42 Financial Institution Members (Contributing Members)

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



As we are updating the CGI-MP members' list, kindly email us if your logo and/or name is wrongly stated in this slide. If any CGI-MP members wish to add your logo and/or name, please email to CGI.Support@swift.com. Thanks.



In total 130 Institutions are the CGI-MP Members as of April 2026 (2/3)

88 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 CanDeutsche Post
- Dion Global
- e5 Solutions
- EastNets
- EFiS
- Electrolux Group
- Equinor ASA
- Exalog
- Finastra
- FINANCEKEY
- Fiserv
- General Electric
- HCL
- Hoffmann-La Roche
- Hydro
- IKEA
- Infor
- ION
- Kalkberg Solutions
- Kyriba
- KPMG
- LPA
- Merck Group
- Movitz



As we are updating the CGI-MP members' list, kindly email us if your logo and/or name is wrongly stated in this slide. If any CGI-MP members wish to add your logo and/or name, please email to CGI.Support@swift.com. Thanks



In total 130 Institutions are the CGI-MP Members as of April 2026 (3/3)

88 Non-Financial Institution Members (Contributing & Observers)

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



As we are updating the CGI-MP members' list, kindly email us if your logo and/or name is wrongly stated in this slide. If any CGI-MP members wish to add your logo and/or name, please email to CGI.Support@swift.com. Thanks



Additional Members since 42nd Plenary – Welcome to CGI-MP!

New/Additional members from

1. Société Générale
2. CA-CIB
3. Barclays
4. Deutsche Bank
5. HSBC
6. PPI AG
7. J.P.Morgan
8. Federal Reserve Bank of Minneapolis



J.P.Morgan



Deutsche Bank



Working Group 5



Bridget Meyer
Redbridge Analytics
WG5 Facilitator

<TwnNm>Houston</TwnNm>

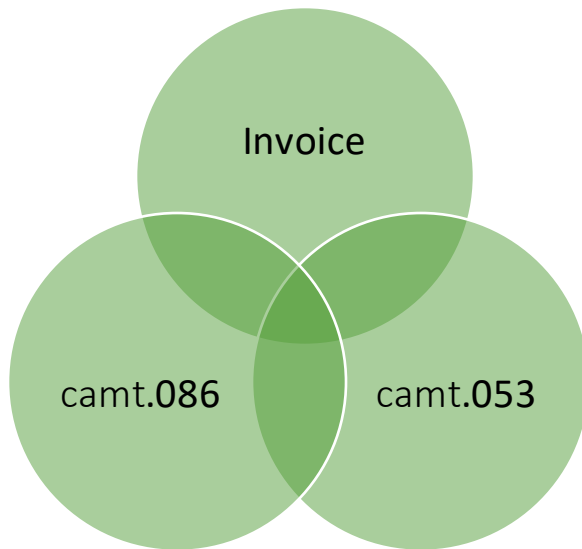
<Ctry>US</Ctry>



WG5 Activity: Bank Services Billing (Q1 2026)

Key Questions Explored

- Can camt.086 support or replace e-invoicing?
- How should camt.086, e-invoices, and statements align?
- Can the current invoice reference (e.g., <InvcNb>) support reconciliation?
- Is there demand for expanded data within camt.086 (e.g., interest reporting)?



Decisions & Outcomes

- camt.086 ≠ e-invoicing (different purpose, users, standards)
 - Invoice = Includes Totals, Taxable items – used by Procurement
 - camt.086= Detailed fees w/AFP Codes for analysis and validation by Treasury
 - camt.053= Transaction level posting details used for settlement
- Priority should be on improving ways to reconcile the three. Current invoice reference <InvcNb>) usage being researched.
- Corporates want **interest, balances, and rates** in camt.086 as the current process is manual and fragmented. There is significant technical challenges to meeting this demand and further research and feasibility assessments are underway.



Working Group 4



Dr Thomas Stuhlt

PPI AG

WG4 Facilitator

<TwnNm>Hamburg</TwnNm>

<Ctry>DE</Ctry>



WG4 Activity: electronic Bank Account Management (eBAM) (Q1 2026)

COMPLETED / ONGOING:

- ❖ No recent activities, due to the pause of the WG4 ... *until now*

UPCOMING:

- ❖ Invitation to join the *restart* of the CGI-MP WG4 “eBAM”
- ❖ Signals noticed that eBAM is gaining importance in the market
- ❖ Adoption limited due to the absence of harmonised rules for field usage within the ISO 20022 scheme for certain communities
- ❖ Aim of the working group
 - ❖ Share experiences and use cases around eBAM
 - ❖ Work towards consistent and interoperable message specs
 - ❖ Broader adoption: financial institutions, vendors, corporates
- ❖ First topics on the agenda
 - ❖ Use case European IP Regulation – IP limit management with eBAM
 - ❖ Harmonised format descriptions for communities (e. g. EBICS)



MEETINGS

- ❖ Online meetings (MS Teams)
- ❖ Initial meeting:
Mon, 11 May / 15:00 -- 16:30 CEST
- ❖ Planned meeting frequency: quarterly



Are you interested in getting involved in the working group?
Great! Then please contact us: CGI.Support@swift.com



Working Group 3



Peter Noonan
Electrolux
WG3 Facilitator

<TwnNm>Stockholm</TwnNm>
<Ctry>SE</Ctry>



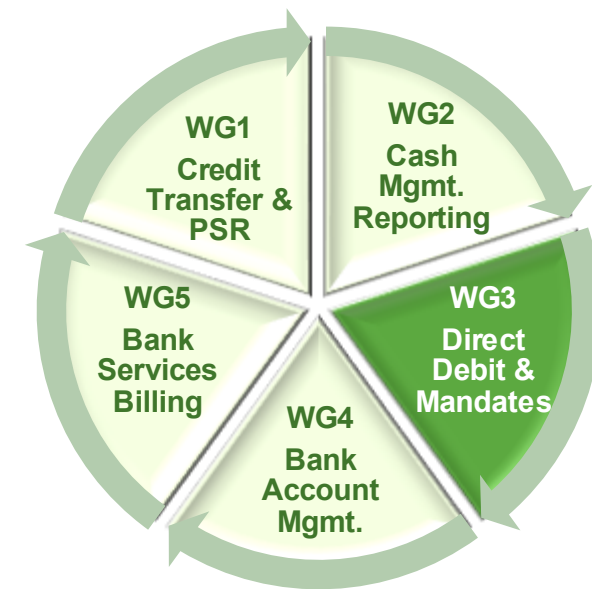
WG3 Activity: Direct Debit and Mandates (Q1 2026)

ONGOING:

- ❖ pain.008 ver8 SEPA reviewed and published
- ❖ pain.008 ver8 Non-SEPA under review

UPCOMING:

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



MESSAGE TEMPLATES

- ❖ pain.008 ver8 SEPA reviewed and published
- ❖ pain.008 ver8 Non-SEPA work in progress



Working Group 2



William Porto
J.P. Morgan, Digital Channels Host-to-Host and SWIFT Services
WG2 Facilitator
<TwnNm>NOTPROVIDED</TwnNm>
<Ctry>US</Ctry>



WG2 Activity: Cash Management Reporting (Q1 2026)

Ongoing:

- ❖ Update of the CGI "Best Practices and Use Cases" Guideline: Additional examples are being provided to illustrate key reporting scenarios. Language throughout the guideline is being standardized and reviewed for clarity and consistency. Through the use of concrete examples and precise language, we aim to remove ambiguity and ensure harmonization across implementations.
- ❖ Introduction of a Best Practice for Reporting Multiple Proprietary Values in Bank Transaction Codes: A new best practice is being introduced to provide guidance on how account servicers should report multiple proprietary values within Bank Transaction Codes. This addresses inconsistencies in how these values are currently represented across different implementations.
- ❖ Guideline for Conveying the Original Counterparty in Virtual Transaction Settlements: Guidance is being provided on how to accurately convey the original counterparty information when reporting virtual transaction settlements. This ensures that end consumers retain visibility into the true counterparty even when transactions are settled through virtual account structures.
- ❖ Review of Bank Transaction Codes: A review of Bank Transaction Codes is underway to ensure consistent adoption across account servicers. This effort aims to align usage and reduce variation in how transaction types are categorized and reported.



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 1



Kerstin Schoenwitz
Deutsche Bank
WGI Facilitator

<TwnNm>Frankfurt</TwnNm>

<Ctry>DE</Ctry>



WG1 Activity: Credit Transfer and Payment Status Report (Q1 2026)

COMPLETED:

- ❖ Published updated pain.001 User Handbook
- ❖ Published SEPA SDD pain.008 usage guideline
- ❖ Best practice on Creditor Agent Postal Address validation (if BIC provided, postal address not used, but if only clearing code, address & name required)

ONGOING:

- ❖ Update pain.002 User Handbook incl. comparison V03 – V10
- ❖ Harmonization of LATAM payment types, review of APAC payment type specifics
- ❖ Change request to ISO SEG for addition of ISO codes (Japan Account Type, India Local Instrument Code, Discount Amount Type). Evolution of market infrastructure for instant payments will be watched to determine if in future further ISO code granularity will be required.
- ❖ Impact of upcoming Swift Standards Releases and new interbank message version
- ❖ Exchange on corporate experiences re. upcoming ISO structured / hybrid address

UPCOMING:

- ❖ Depending on capacities: Create further payment type guidelines on MyStandards (instant payments, prioritized APAC & US local payment types), review relay UG



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*) – *no publication yet*



Structured/Hybrid Address – Practical guidance for the Corporates



Kerstin Schoenwitz
Deutsche Bank
WGI Facilitator

<TwnNm>Frankfurt</TwnNm>
<Ctry>DE</Ctry>



Nicolas Stuckens
Swift
Head of ISO Adoption & Data quality

<TwnNm>La Hulpe</TwnNm>
<Ctry>BE</Ctry>



SR2026 update

Postal Address

CGI-MP



April 2026

Confidentiality: **Restricted**

Overview of the Removal of Unstructured Address

April 2026

Today



Until November 2026, there are 3 valid formats for providing postal addresses in cross-border payment messages:

1. Fully structured (already available, strongly recommended)
2. Hybrid (already available)
3. Fully unstructured (to be decommissioned by November 2026)

No address remains a possibility in specific cases (e.g. single jurisdictions payments)

What is changing?



From November 2026, only **fully structured** or **hybrid postal addresses will be accepted**. **Payments that do not adhere to these formats may be rejected or delayed** – potentially impacting processing timelines and increasing operational overhead.

- This change is a **community driven standards evolution**, endorsed through the formal maintenance process and country vote, and directly supports the G20 objective of improving data quality and transparency in cross-border payments.
- This planned change has **significant implications for financial institutions, corporates and market infrastructures**.
- From **14 November 2026**, **Town** and **Country** information **must be provided in designated fields** at a minimum, for **all agents and parties** in CBPR+ payment messages.
 - The change applies to all party and agent elements in ISO 20022 CBPR+ messages, except admi.024, camt.052, camt.053, camt.054, camt.060.
 - For agents, use of the BIC only continues to be a valid option rather than providing name and address.
 - This requirements applies to **all type of payments including corporate, securities, trade, FX and funds**

CBPR+ timeline

November 2025 to November 2026 (Standards Release 2025)

Fully structured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>MARK LANE</StrtNm>
  <BldgNb>55</BldgNb>
  <BldgNm>THE CORN EXCHANGE</BldgNm>
  <Flr>6</Flr>
  <PstCd>EC3R 7NE</PstCd>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
</PstlAdr>
```

Hybrid

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE, 6TH FLOOR, EC3R 7NE</AdrLine>
</PstlAdr>
```

Unstructured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE</AdrLine>
  <AdrLine>6TH FLOOR, LONDON, GREAT BRITAIN</AdrLine>
  <AdrLine>EC3R 7NE</AdrLine>
</PstlAdr>
```

April 2026

CBPR+ timeline

November 2026 onwards... (Standards Release 2026)

April 2026

Fully structured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <StrtNm>MARK LANE</StrtNm>
  <BldgNb>55</BldgNb>
  <BldgNm>THE CORN EXCHANGE</BldgNm>
  <Flr>6</Flr>
  <PstCd>EC3R 7NE</PstCd>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
</PstlAdr>
```

Hybrid

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <TwnNm>LONDON</TwnNm>
  <Ctry>GB</Ctry>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE, 6TH FLOOR, EC3R 7NE</AdrLine>
</PstlAdr>
```

Unstructured

```
<Nm>JOHN SMITH</Nm>
<PstlAdr>
  <AdrLine>55 MARK LANE, THE CORN EXCHANGE</AdrLine>
  <AdrLine>6TH FLOOR, LONDON, GREAT BRITAIN</AdrLine>
  <AdrLine>EC3R 7NE</AdrLine>
</PstlAdr>
```

Postal Address transition to structured or hybrid options (February 2026)

April 2026

	Debtor	Creditor
Structured addresses	20.3%	15.6%
Hybrid addresses	10.4%	5.0%
Unstructured addresses	64.7%	64.6%
No address	4.6%	14.8%

Questions?



Closing



Dr Mario Reichel

PPI AG

Co-Convener

<TwnNm>Bad Vilbel</TwnNm>

<Ctry>DE</Ctry>



