21st CGI Plenary Meeting – the 22nd March 2016   **Meeting Notes**

Conference Call: **15:30 – 16:30 CET**

Attendees:

Harri Rantanen	SEB	Co-convenor
Stig Korsgaard	NETS	Co-convenor
Isabelle Bouille	SWIFT	CGI-MP Support
Alan Brown	HSBC	
Albert Apolloner	SIX	
Andrew Ogarro	Axletree Solutions	
Andy Savva	JPMChase	
Blaise Scioli	e5 Solutions	
Charlie Clarke	CPA	
Colin Kerr	BAML	
François Lemaire	UTSIT	WG3 Facilitator
David Chance	Dovetail	
Glen Solimine	JPMChase	WG4 Facilitator
Jatinder Virdee	Wall Street Systems	
Jakob Holst	Nordea	
Jamie Florio	Bottomline Technologies	
Johann Krach	Unicredit	
Joyce Maghan	FIS	
Kerstin Schoenwitz	Deutsche Bank	WG1 Facilitator
Mario Reichel	EfiS	
Mark Tiggas	Wells Fargo Bank	
Martin Noeth	Deutsche Bank	
Marton Luptak	SAP	
Mary Hughes	FRB of Minneapolis	
Mike Pawlisz	JPMorgan Chas	
Neil Clarke	Volante Technologies	WG2 Facilitator
Nikita Johnson	Goldman Sachs	
Olivier Denis	EastNets	
Patricia Hui	Mentro Graphics Corporation	
Randi Powers	Infor	
Ronny Flohr	Daimler AG	
Tod Albers	FRB of Minneapolis	
Tom Durkin	BAML	
Ronny Flohr	Daimler AG	
Volker Heinze	UNIFITS	

Agenda Summary

1. Previous meeting notes from 2015-12-15, Mr. Harri Rantanen

2. CGI-MP update on governance, Ms. Isabelle Bouille

3. WG updates by Ms. Kerstin Schoenwitz, Mr. Neil Clarke, Mr. François Lemaire, Mr. Glen Solimine and Mr. Andrew W. Griebenow

4. AOB

Agenda

1. Previous meeting notes from 2015-12-15, Mr. Harri Rantanen

- Harri Rantanen opened the meeting and welcomed participants (38)
- Notes from previous Plenary, December 15, 2015 were accepted without change.

2. CGI-MP update on governance

- Isabelle Bouille reported on the membership status.
  5 new institutions have joined the CGI-MP Group as follows:
    - December 2015: City National Bank (FI)
    - December 2015: Citizen Can (Non FI)
    - February 2016: Nedbank (FI)
    - March 2016: Statoil ASA (Non FI)
    - March 2016: Daimler AG (Non FI)
    - The total number of institutions (FI/Non FI) represented is now 149.

- Mr. Harri Rantanen explains that in some cases the level of activity might not be as expected and reminds the group about the importance and value for the markets of benefiting from the expertise from the various CGI-MP members. This becomes even more important now that the total number of member organisation will reach soon 150.

3. WG updates by Kerstin Schoenwitz, Neil Clarke, François Lemaire, Glen Solimine, and Andrew Griebenow

- Kerstin Schoenwitz reported on **WG1**, Credit Transfer and Status Report:

WG1 Activity (Jan-Mar 2016)

COMPLETED:
- Czech Republic domestic payments (symbols, small adjustment pending group review)

ONGOING:
- Thailand – review of pain.001 incl. WHT (align with local standard), normative change request
- Brazil – Tax & Utility payments
- US ACH - NACHA input
- Remittance Advice (remt) Sub Working Group
- Real-time payments

PARKED / UPCOMING:
- Qatar / UAE – Wage Protection Scheme (WPS) review
- South Africa – domestic payments
- Italy cross-border payments
- APAC regulatory changes

WG1 Credit Transfer & Payment Status Report

WG2 Cash Management Reporting

WG5 Bank Services Billing

WG3 Direct Debit & Mandates

WG4 Bank Account Management

MESSAGE TEMPLATES
- Credit Transfer (*pain.001*) template to include ACH and wires (domestic and international) and cheques/drafts
- Appendix A – Clearing system classifications
- Appendix B – Country specific data requirements
  - In draft: destination country requirements
- Appendix C - Country specific Purpose codes
- Payment Status Report (*pain.002*) template with process flow
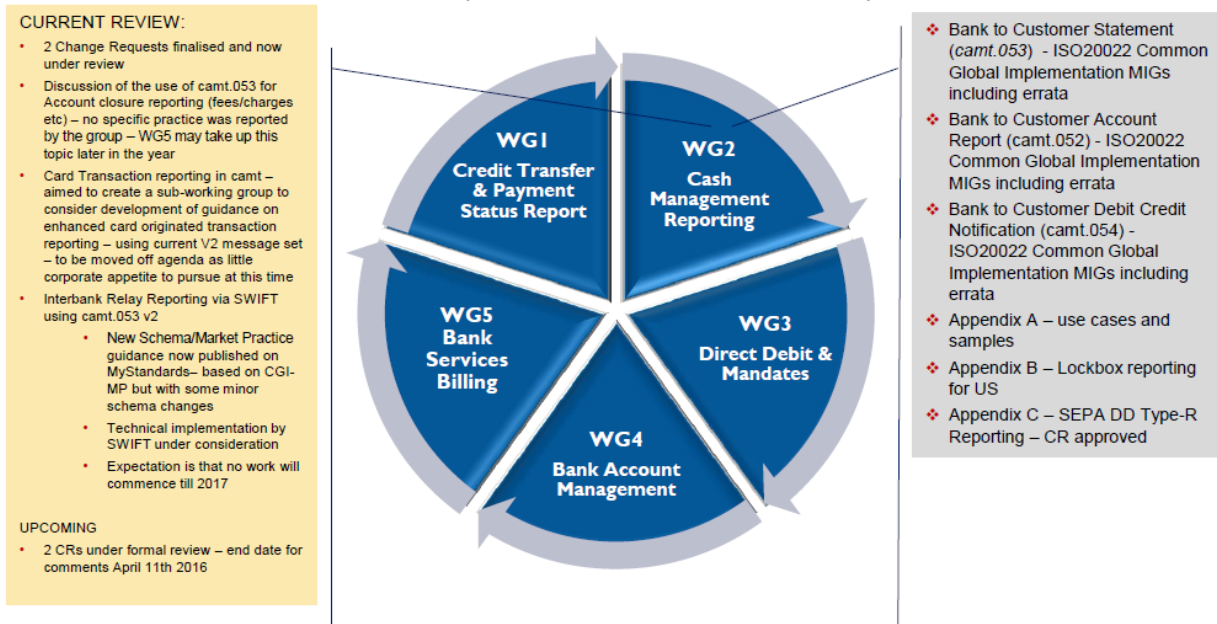
- pain.001, Customer Credit Transfer Initiation
- pain.002, Customer Payment Status Report

Bi-weekly conference calls (normally Thu 3:00PM CET, 09:00AM EST, 1 Hr)

The WG1 working group activities are reported in the above status update slide.

- Neil Clarke reported on **WG2**, Account Reporting:

WG2 Activity (Jan-Mar 2016)

CURRENT REVIEW:

- 2 Change Requests finalised and now under review
- Discussion of the use of camt.053 for Account closure reporting (fees/charges etc) – no specific practice was reported by the group – WG5 may take up this topic later in the year
- Card Transaction reporting in camt – aimed to create a sub-working group to consider development of guidance on enhanced card originated transaction reporting – using current V2 message set – to be moved off agenda as little corporate appetite to pursue at this time
- Interbank Relay Reporting via SWIFT using camt.053 v2
  - New Schema/Market Practice guidance now published on MyStandards– based on CGI-MP but with some minor schema changes
  - Technical implementation by SWIFT under consideration
  - Expectation is that no work will commence till 2017

UPCOMING

- 2 CRs under formal review – end date for comments April 11th 2016

WG1 Credit Transfer & Payment Status Report

WG2 Cash Management Reporting

WG3 Direct Debit & Mandates

WG4 Bank Account Management

WG5 Bank Services Billing

- Bank to Customer Statement (*camt.053*) - ISO20022 Common Global Implementation MIGs including errata
- Bank to Customer Account Report (camt.052) - ISO20022 Common Global Implementation MIGs including errata
- Bank to Customer Debit Credit Notification (camt.054) - ISO20022 Common Global Implementation MIGs including errata
- Appendix A – use cases and samples
- Appendix B – Lockbox reporting for US
- Appendix C – SEPA DD Type-R Reporting – CR approved

  - camt.052, Account Report
  - camt.053, Statement
  - camt.054, Debit/Credit Notification

Bi-weekly conference calls (normally Wed 3:00PM CET, 09:00AM EST, 1 Hr)

The WG2 working group activities are reported in the above status update slide.

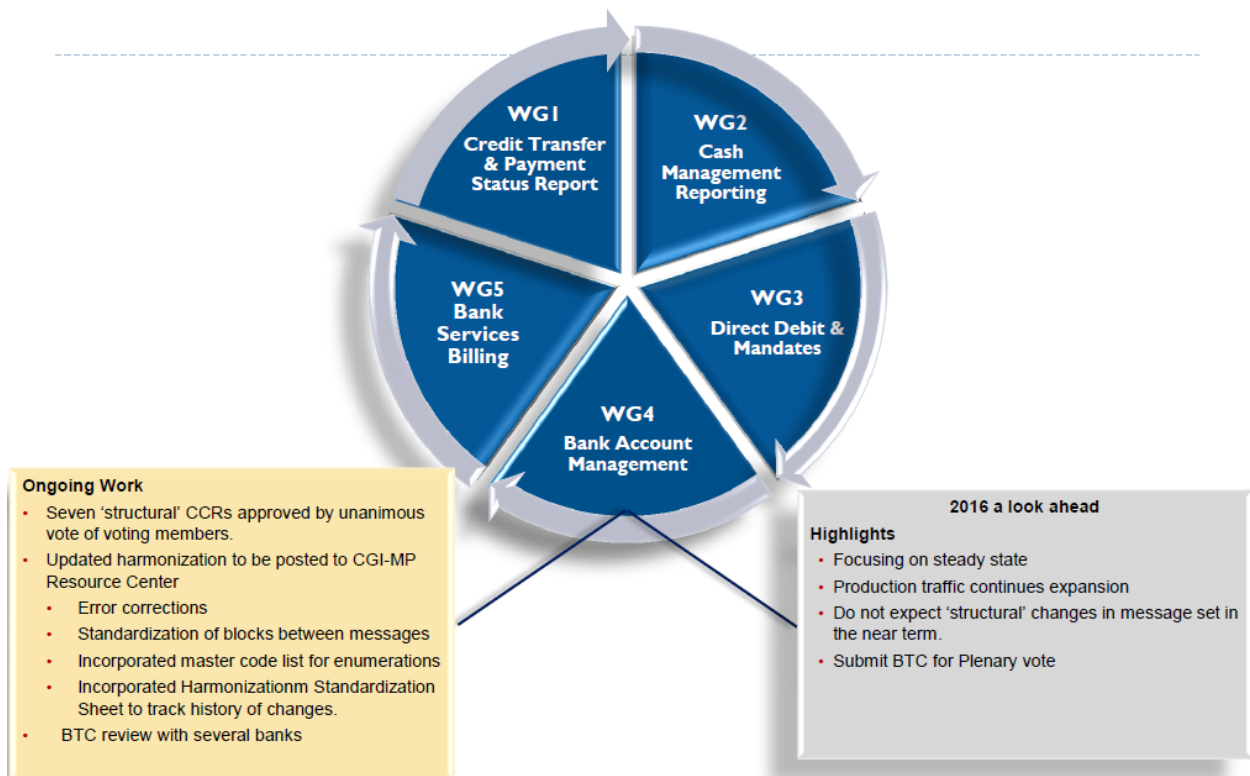- François Lemaire reported on **WG3**, Direct Debits and Direct Debit Mandates.

- pain.008, Customer Direct Debit
- pain.009, Mandate Initiation Request
- pain.010, Mandate Amendment Request
- pain.011, Mandate Cancellation Request
- pain.012, Mandate Acceptance Report

Monthly conference calls (normally Mon 3:00PM CET, 09:00AM EST, 1 Hr)

The WG3 working group activities are reported in the above status update slide.

- Glen Solimine reported on **WG4**, eBAM (electronic Bank Account Management).
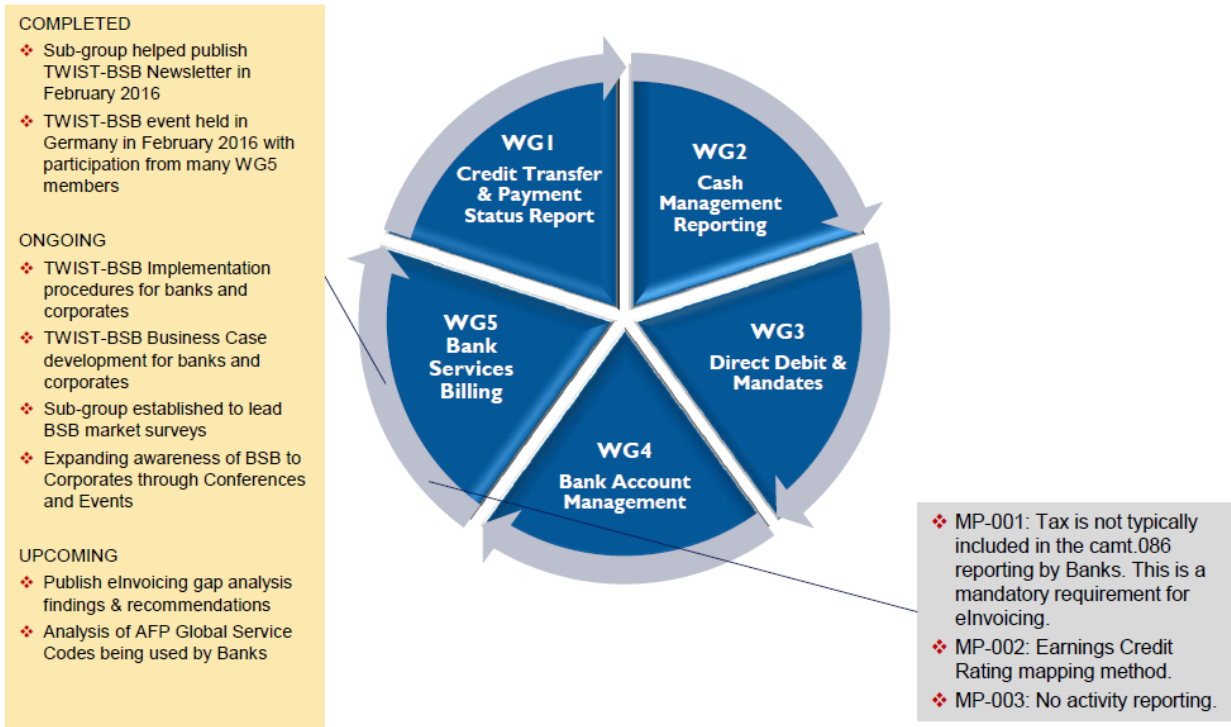
WG4 Activity (January– March 2016)

WG1 Credit Transfer & Payment Status Report

WG2 Cash Management Reporting

WG5 Bank Services Billing

WG3 Direct Debit & Mandates

WG4 Bank Account Management

Ongoing Work
- Seven 'structural' CCRs approved by unanimous vote of voting members.
- Updated harmonization to be posted to CGI-MP Resource Center
  - Error corrections
  - Standardization of blocks between messages
  - Incorporated master code list for enumerations
  - Incorporated Harmonizationm Standardization Sheet to track history of changes.
- BTC review with several banks

2016 a look ahead

Highlights
- Focusing on steady state
- Production traffic continues expansion
- Do not expect 'structural' changes in message set in the near term.
- Submit BTC for Plenary vote

- 15 acmt (Account Management) messages

Bi-weekly conference calls, scheduled and advised by Facilitator.

The WG4 working group activities are reported in the above status update slide.

- Andrew Griebenow reported on **WG5**, BSB (Bank Services Billing).

WG5 Activity – Bank Services Billing (Jan-March 2016)

- camt.086, Bank Services Billing Statement Bi-weekly conference calls (TBC)
    The W5 working group activities are reported in the above status update slide.

There are no comments on the work conducted by the different Working Groups.

4. AOB
Harri Rantanen indicates that the CGI-MP Work is now included on the agenda of several external events/conference – links to these are made available on the CGI-MP Plenary call agenda and also material of the events are welcomed to be shared for CGI-MP home site with the help of CGI-MP Support. Francois Lemaire provides requested additional information with regards to the Utsit SWIFTNet event that took place in Paris on 15th March 2016: There were 1000 participants, from which 600 corporates. The CGI-MP dedicated workshop gathered 40 persons.

Meeting closed at 16:20 CET and Mr. Harri Rantanen and Mr. Stig Korsgaard thanked all the participants and members of their attendance.
Next CGI-MP Plenary will be scheduled for June 2016, and the day/time will be advised accordingly.