Conference Call: **16:00 – 17:30 CET**

Attendees:

Harri Rantanen	SEB	Co-convenor
Stig Korsgaard	Nets	Co-convenor
David Dobbing	SWIFT	Note taker
Alexander Reinecke	Deutsche Bank	
Andy Savva	JPMorgan Chase	
Antje Reichert	Deutsche Bank	
Antti Kela	XMLdation	
Aravindh	Nasarius	
Arn Knol	Zanders	
Blaise Scioli	e5 Solutions	
Carsten Pedersen	Danish Bankers Association	
Christian Hasse	Danske Bank	
Christoph Stiefe	BBP	
Claus Richter	Nordea	
Doug Sturm-Smith	U.S. Bank	
François Lemaire	UTSIT	WG3 Facilitator
François Plou	Elcimaï	
Glen Solimine	JPMorgan Chase	WG4 Facilitator
Inigo Sanchez	RBS	
Ivana Gargiulo	CBI Consortium	
Karen McCormack	UHG	
Karin Farnsworth	Wells Fargo	
Kerstin Schoenwitz	Deutsche Bank	
Lukasz Malyjurek	Zanders	
Marcel Winterhalder	Deutsche Bank	WG2 Facilitator
Mario Reichel	Efis	
Marie-laurence Faure	BNP Paribas	
Mark Crawford	SAP	
Mark Tiggas	Wells Fargo	
Mattias Rylander	SEB	
Mike Dausman	Fiserv	
Nick Morrissey	Barclays	
Pascal Spittler	Ikea	
Phil King	Westpac	
Philip Hong	CITI	
Po Ngan	Barclays	
Richard Ramsamugh	Barclays	
Robert Blair	JPMorgan Chase	

Stefan Jensen	LVMH	
Susan Colles	BofAML	WG1 Facilitator
Tinne Verschueren	SWIFT	

Agenda Summary

1. Previous meeting notes from 2013-09-04
2. CGI update on governance
3. WG updates by Susan Colles, Antje Reichert, François Lemaire and Glen Solimine
4. Status on the ISO 20022 version statement on CGI work
5. Final status report on the CGI collaboration initiative with European Payments Council
6. CGI vendor / integrator member organisation status updates
7. AOB

Agenda

1. Previous meeting notes from 2012-09-04
   - Harri Rantanen opened the meeting and welcomed participants (41)
   - Notes from previous Plenary, 04 September 2013 were accepted without change.

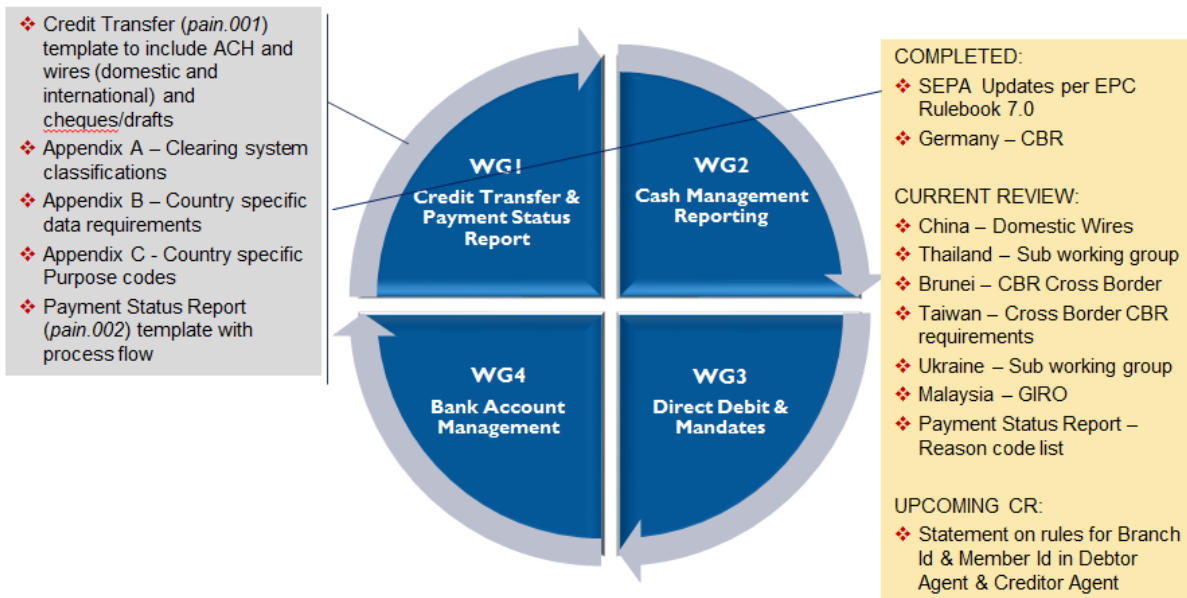### 2. CGI update on governance
   - David Dobbing reported on the membership status. As of 10 December 2013, there are now 88 registered CGI members, 35 FIs and 53 Non-FIs.
     Seven new members have joined since the previous Plenary; OpusCapita, EFiS, Tembit, Elcimaï, U.S. Bank, e5 Solutions, and Alsyon.
   - CGI Web Site updated.

3. WG updates by Susan Colles, Antje Reichert, François Lemaire and Glen Solimine

   • Susan Colles reported on **WG1**, Credit Transfer and Status Report:

WG1 Activity
(Sep – Dec 2013)

- 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
- Appendix C - Country specific Purpose codes
- Payment Status Report (*pain.002*) template with process flow

WG!
Credit Transfer & Payment Status Report

WG2
Cash Management Reporting

WG4
Bank Account Management

WG3
Direct Debit & Mandates

COMPLETED:
- SEPA Updates per EPC Rulebook 7.0
- Germany – CBR

CURRENT REVIEW:
- China – Domestic Wires
- Thailand – Sub working group
- Brunei – CBR Cross Border
- Taiwan – Cross Border CBR requirements
- Ukraine – Sub working group
- Malaysia – GIRO
- Payment Status Report – Reason code list

UPCOMING CR:
- Statement on rules for Branch Id & Member Id in Debtor Agent & Creditor Agent

- 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)

Recent WG1 activities have focused on Appendix B (Country Specific Requirements) and SEPA updates. Two sub-working groups covering Taiwan and Thailand are progressing with the definition of the respective country specific requirements. A new sub-working group is being established to examine the requirements for Ukraine.

Appendix B SEPA entries aligned with the 2014 SEPA requirements. Discussion held on practicability of extending this to include the maintenance of entries for SEPA country variants. Initial conclusion was that this would be problematic without direct participation by the countries concerned. To be further discussed by the broader WG1 group.

- Antje Reichert reported on **WG2**, Account Reporting.
  - camt.052, Account Report
  - camt.053, Statement
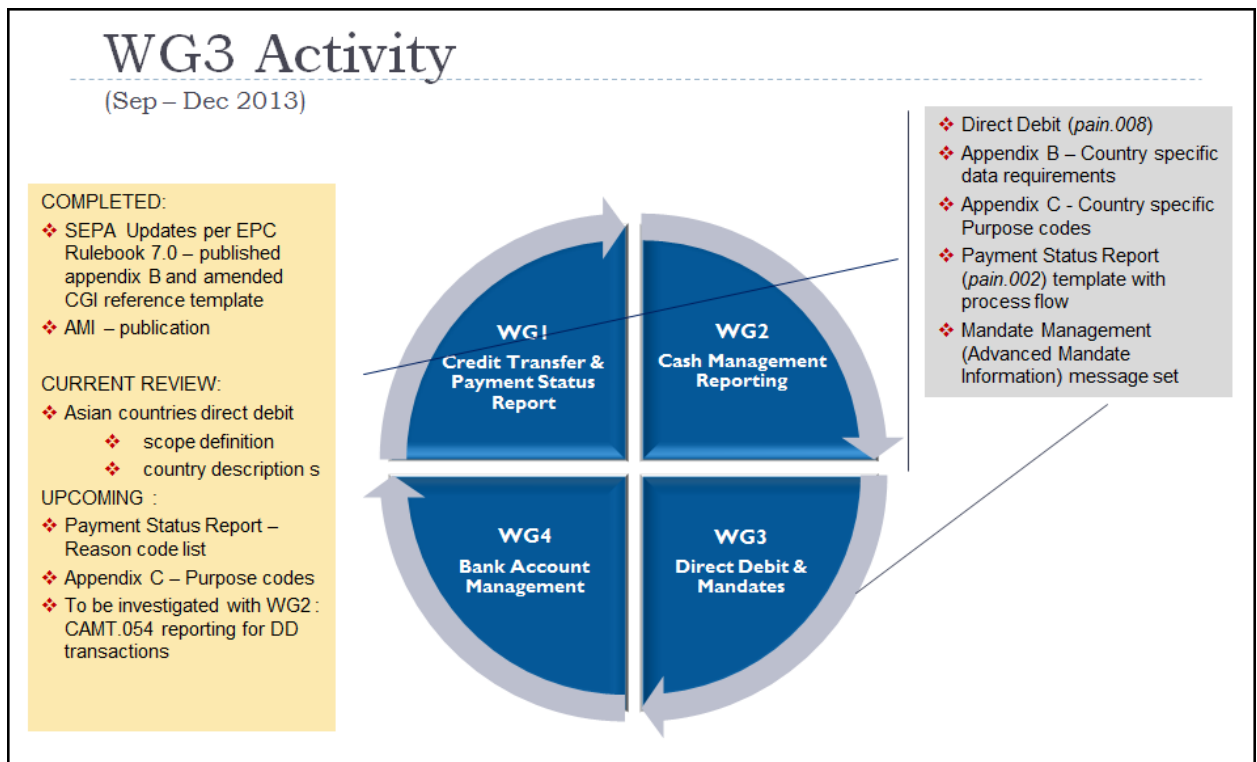 - camt.054, Debit/Credit Notification

Periodic conference calls, to be advised by Facilitator.

Handover from Marcel Winterhalder completed.

Recent focus has been on the reporting of SEPA credit transfer and direct debit transactions in the *camt* messages. A number of CRs will be submitted to ISO for the next version of the 20022 camt messages and to amend the existing CGI mapping guidelines (for V02 of the camt messages).

Multibank account report concentration (performed by SWIFT for the MT messages) to be examined by WG2 for the ISO equivalent messages, in order to determine the need for CGI implementation requirements.

- 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
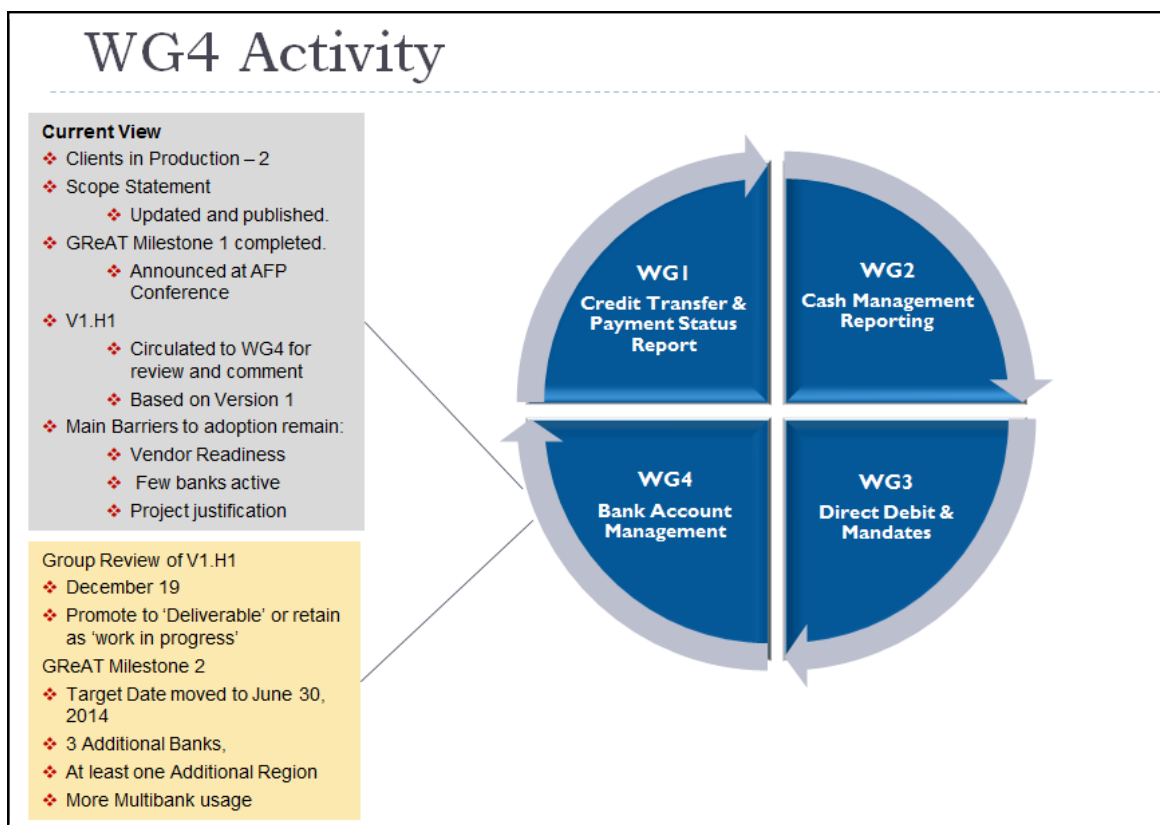- pain.012, Mandate Acceptance Report

Bi-weekly conference calls, new schedule to be advised by Facilitator.

In preparation for SEPA 2014, SEPA implementation template updated in Appendix B. Base reference template also updated. Both approved and published on the CGI Web Site.

AMI (Advanced Mandate Information) approved and published on the CGI Web Site. This first publication of the AMI templates covers the country specific requirements for Denmark, Finland, Norway, Sweden and SEPA, for the 4 mandate messages (pain.009, 010, 011, 012).

WG3 calls to resume in January, with a focus on Asian country requirements, notably concerning reporting of rejected Direct Debit transactions, payment status reason codes, and reporting of direct debit transactions in the camt.054 (Debit/credit notification).

- Glen Solimine reported on **WG4**, eBAM (electronic Bank Account Management).

WG4 Activity

Current View
- ❖ Clients in Production – 2
- ❖ Scope Statement
    - ❖ Updated and published.
- ❖ GReAT Milestone 1 completed.
    - ❖ Announced at AFP Conference
- ❖ V1.H1
    - ❖ Circulated to WG4 for review and comment
    - ❖ Based on Version 1
- ❖ Main Barriers to adoption remain:
    - ❖ Vendor Readiness
    - ❖ Few banks active
    - ❖ Project justification

Group Review of V1.H1
- ❖ December 19
- ❖ Promote to 'Deliverable' or retain as 'work in progress'
GReAT Milestone 2
- ❖ Target Date moved to June 30, 2014
- ❖ 3 Additional Banks,
- ❖ At least one Additional Region
- ❖ More Multibank usage

WG1 Credit Transfer & Payment Status Report
WG2 Cash Management Reporting
WG4 Bank Account Management
WG3 Direct Debit & Mandates

- 15 acmt (Account Management) messages

Specific conference calls, advised by Facilitator. Next call December 19, 2013.

Since the last Plenary, WG4 has experienced growth in terms of participants. Two corporates are now live with Version 1 (V1) messages. The published scope statement will guide the ongoing WG4 developments. WG4 is viewed as an ideal forum for sharing practical implementation knowledge on what works and what does not work. December 19 call will be used to review progress in achieving Milestone 1 (V1.H1), in particular to validate the draft eBAM implementation templates.

The global footprint of eBAM is to be expanded, in addition the current North American banks, 3 European banks have indicated they will participate in the effort to achieve Milestone 2, targeted for 30 June 2014.

Ongoing focus will be on widening multibank usage and obtaining the commitment from another region to join in the implementation activities.

4. Status on the ISO 20022 version statement on CGI work

As convener of the ISO 20022 Payments SEG, Susan Colles reported on the current status of the ISO payments message maintenance. No new release of the payments messages is planned for 2014, the limited number of outstanding CRs did not warrant any urgency and these CRs will be carried forward for consideration under the 2015 release cycle. Closure for 2015 CR submissions is 1st June 2014, after which the SEG will determine if there will be a 2015 release.

Regarding version support, CGI has published the following [statement](#):

"At this time, CGI will continue to support guidelines based on the ISO 20022 2009 release of the messages. This decision is fundamental due to the growing adoption of the current guidelines by corporate clients and software applications along with financial industry market stakeholders unwillingness to invest in development for the 2012 release with knowledge that a new ISO 20022 release is available in 2013. CGI will launch a gap analysis between the versions in each respective WG to summarize the changes which will be critical in determining the next version of the CGI guidelines."

WG1's view is that at this point there does not appear to be a market need nor customer demand to migrate to a version other than the 2009 version as currently supported by CGI. Robert Blair questioned whether the statement should differentiate the *pacs*/*camt* payments messages from the *acmt* eBAM messages since the base version dates differ. While recent versions of the payments messages have no significant changes, V2 of eBAM messages is a significant change, published 2013.

Harri Rantanen responded that the CGI Management Team would further refine the statement given the aforementioned.

5. Final status report on the CGI collaboration initiative with European Payments Council

Stig Korsgaard reported on the status of the approach made to EPC (European Payments Council) that sought to foster closer ties and greater collaboration in setting market practice for B2C payment initiation and account reporting across the SEPA community. In terms of establishing a formalized collaboration process, the EPC declined citing that the EPC should not be seen to be coupled to one particular organization and the current uncertainty surrounding the longer term positioning and governance of the EPC. While the EPC recognized that CGI represents an important and useful body, it recommended that the relationship remain as informal and that the CGI members contribute to establishing standards market practice related to SEPA through the various AOS (Additional Optional Services) initiatives.

Phil Hong observed that the future opportunity for CGI to engage in a more formal liaison with EPC could be influenced through pressure from local communities.

6. CGI vendor / integrator member organisation status updates

- Zanders: Mr. Arn Knol   [presentation](#)
- XMLdation: Mr. Antti Kela   [presentation](#)

7. AOB

Upcoming events
- [SWIFT Business Forum Americas](#), March 4th, 2014 in New York, US
- [SWIFT Standards Forum](#), New York March 5th, 2014
- [SWIFT Standards Forum](#), London March 25th, 2014: jointly with SWIFT

Meeting closed at 17:30 CET.