



# WG1 Activity (Q1 2018)

## COMPLETED:

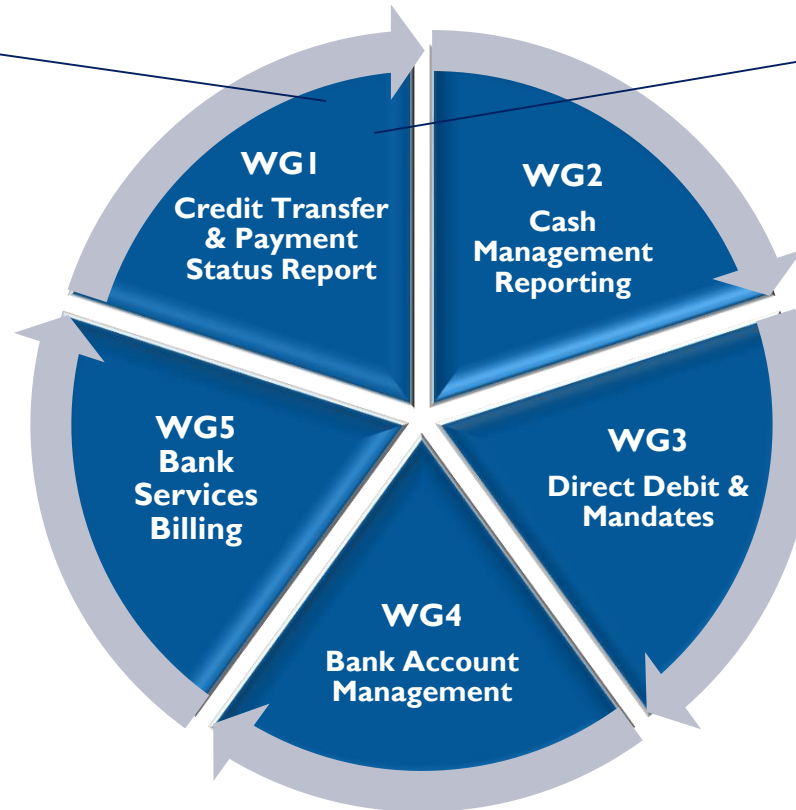
- ❖ Published:
  - US ACH – NACHA update
  - UAE, Oman, Qatar update

## ONGOING:

- ❖ India UPI (real-time) payments
- ❖ Philippines payments incl. WHT
- ❖ SWIFT gpi payments

## PARKED / UPCOMING:

- ❖ SEPA Instant payments
- ❖ Other APAC regulatory changes
- ❖ Poland Split payments
- ❖ Other real-time payments (Denmark, UK, Hong Kong)
- ❖ pain.002: Improve wording re. Initiating Party



## MESSAGE TEMPLATES

- ❖ Credit Transfer (*pain.001*) core template including ACH and wires (domestic and international) and cheques/drafts
- ❖ Appendix A – Clearing system classifications
- ❖ Appendix B – Country specific data requirements
  - ❖ China: destination country requirements
- ❖ Appendix C - Country specific Purpose codes
- ❖ Payment Status Report (*pain.002*) template with process flow
- ❖ Notice to Receive and Status of Notice to Receive (*camt.057, 059*)



# WG2 Activity (Oct -Dec 2017)

## CURRENT REVIEW:

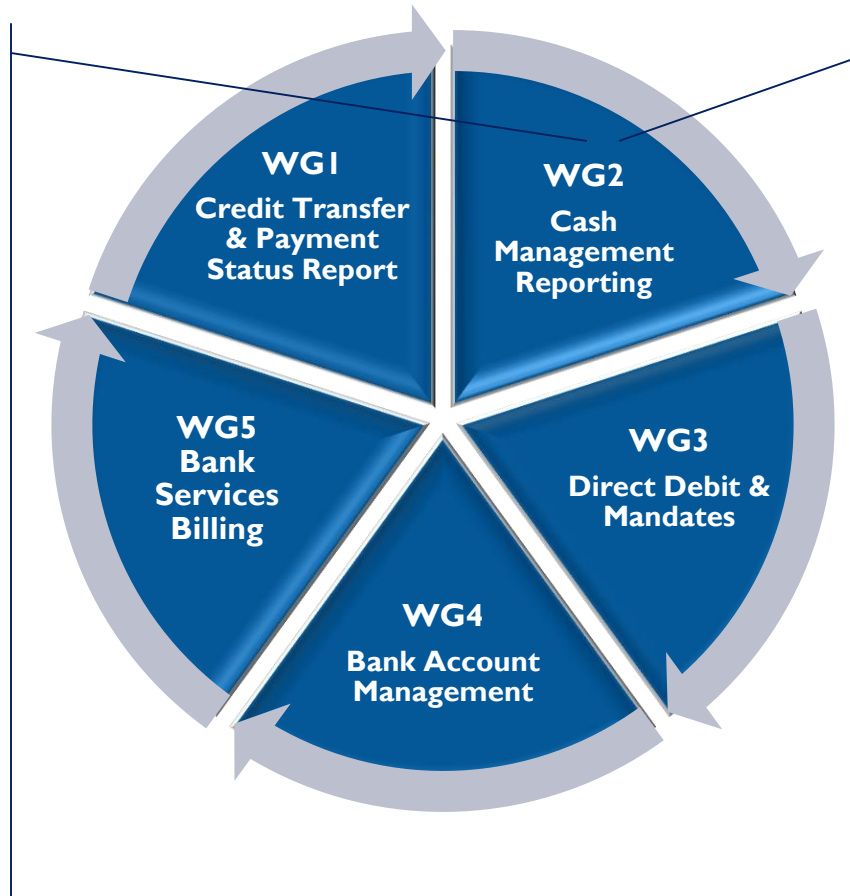
- Ongoing; Proposal to review ID code mapping from MT103 field 50F/59F
- Ongoing; SWIFT gpi impact
  - aligning with WG1
  - discussions ongoing with SWIFT as to what ISO element to use for transmission and reporting of UETR

## TBC

- Reporting of API initiated payments (PSD2/UK Open banking etc); propose sub group to investigate; to be followed up; interested participants please contact me
- Country variation – collation of information from country associations/industry groups advocating specific local usage guidance

## Future;

- Virtual Accounts reporting
- RTP transaction reporting



- ❖ 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



# WG3 Activity (Q1 2018)

## PARKED / UPCOMING:

- ❖ APAC regulatory & clearing changes – liaise with WG1
- ❖ Coordinate with WG1 on Pain002 with regard to the <InitgPty> and how its being returned.
- ❖ merge the core document of Pain001 and Pain 008 with appendix B for each of them
- ❖ India UPI direct debits shall be discussed in the CGI-MP direct debits



- ❖ Direct Debit  
pain.008.001.02  
Including country specific data requirements
- ❖ Mandate Management  
pain.009 to 012

# WG4 Activity (Q1 2018)

## COMPLETED

- ❖ eBAM Survey: results was shared with the members of WG4

## ONGOING

- ❖ Final review of implementation guidelines for Account Mandate Maintenance V02
- ❖ Change request to complete the CGI Harmonized Bank Mandate Table

## UPCOMING

- ❖ Public review and publication of implementation guidelines for Account Mandate Maintenance and Bank Mandate Table. Target date : March 2017
- ❖ Illustrate through the business cases the implementation of eBAM processes
- ❖ Organization of a Face to Face Meeting or dedicated Conference Call

## NOTICE

- ❖ Very low participation of members



## MESSAGE TEMPLATES AND SWIFT DOCUMENTATION

- ❖ 15 messages Bank Account Management (*acmt.007* to *acmt.021*)
- ❖ Appendix A: CGI Harmonized Bank Mandate Table
- ❖ Appendix B: SWIFT\_ebam\_file\_naming\_convention
- ❖ Appendix C: SWIFT\_EBAM\_Signature\_Specifications\_20170302

# WG5 Activity – Bank Services Billing (BSB) (Q1 2018)

## COMPLETED

- ❖ BSB Business Case Study for Corporates was finalized
- ❖ BSB Newsletter published December 2017
- ❖ Review of Global AFP Codes finalized December 2017

## ONGOING

- ❖ Updated Global AFP Codes to be published Q1 2018
- ❖ BSB implementation procedures for banks and corporates

## UPCOMING

- ❖ Business Case for Banks to begin using BSB or upgrade BSB
- ❖ Looking to form vendor sub-group to discuss capabilities for using different Bank BSB files
- ❖ Will be forming BSB Schema sub-group to discuss any updates needed to camt.086 format





# Governance update (proposal)

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## Needs :

- Evolve at real life implementation pace
  - Attract regular participation from members
  - Decrease administrative workload
  - Improve external communication
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- ➔ Lead to less formal, more efficient procedures and governance model
  - ➔ Target is to keep a strong consensus mind, while improving 'time-to-market' release time and soften internal procedures
  - ➔ Membership structure also under examination
  - ➔ Target adoption June 2018



# Governance Model

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## Already adopted

- Working groups autonomy
  - Distribution list management
  - Technical facilities
- Regular management team meetings → planned every 2 months
- Review of plenary distribution lists

## Proposals to be validated by Plenary (June 2018)

- Only 3 plenary meetings / year instead of 4
- Membership : observer status suppression
- Use of LinkedIn CGI-MP group for general communication

## **Not changing**

- Management team structure, mandate, duration
- Plenary final decision owner (ultimately by vote) on any topic.



# Document maintenance process

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- While maintaining their respective scope, merge normative and informative guidelines into one document. Impact:
  - WG1 (credit transfer)
  - WG3 (direct debit)
- Align adoption processes for both normative and informative guidelines
  - No more annual cycle
  - Align review periods to 20 days (with one renewal) and final decision to Plenary, with active intervention of Management team.
- Restrict change requests to CGI-MP members (actual current practice)
- **Unchanged** : process transparency, document distribution.