ISO 20022 35th CGI-MP Plenary

Petra Kessner
Bank of America
FI Co-Convener

Dr Mario Reichel
PPI AG
Non-FI Co-Convener

William Porto, JPMorgan, Digital Channels Host-to-Host and SWIFT Services, WG2 Facilitator

Bridget Meyer
Redbridge Analytics, WG5 Facilitator

WELCOME!

Hubert Rappold
Nomentia, WG4 Facilitator

Kerstin Schoenwitz
Deutsche Bank, WG1 Facilitator

Peter Noonan
Electrolux, WG3 Facilitator

Kiyono Hasaka
Global Implementation, SWIFT
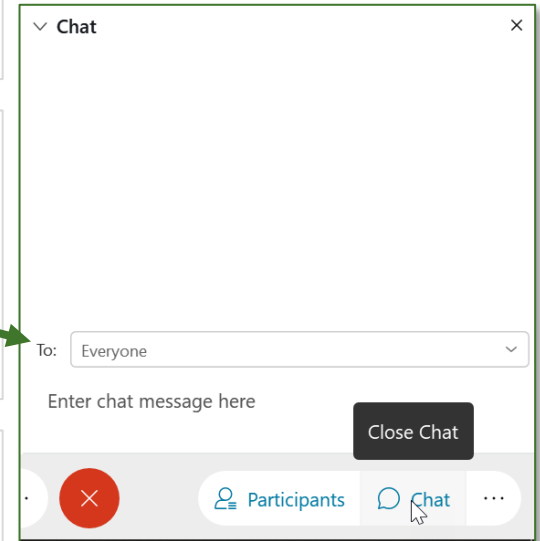
Welcome! Some logistics first

MUTE	You will be muted upon entry and your video turned off to avoid any background noise and ensure a smooth presentation.
QUESTIONS?	Feel free to **enter your questions** in the **«Chat» box** and send it to **« Everyone »** or to **« Host only »** OR **raise your hand** and **we will unmute you** We will try to take questions during or at the end of the session
INTERACTION	We value your feedback. Don't hesitate to speak, raise questions, share feedback or concerns. You can **raise your hand** at any point and we will unmute you.

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Agenda of the 35th CGI-MP Plenary

Time	Topics	Speakers
3.00-3.05	Opening & Webinar logistics	
3.05-3.10	Welcome Address	Co-Convener, Petra Kessner - Bank of America
3.10-4.00	Working Group Updates and Q&A WG1 Credit Transfer & Payment Status Report WG2 Cash Management Reporting WG3 Direct Debit & Mandates WG4 eBAM WG5 Bank Services Billing	Working Group Facilitators Kerstin Schoenwitz – Deutsche Bank William Porto – JP Morgan Peter Noonan – Electrolux Hubert Rappold - Nomentia Bridget Meyer – Redbridge
4.00-4.10	Governance Model Update	Kiyono Hasaka – SWIFT
4:10-4.20	Developments in bank communication – possible scope extension	Co-Convener, Dr Mario Reichel – PPI AG
4.20-4.25	Q&A	Audiences & Speakers
4.25-4.30	Closing of the Plenary	Co-Convener, Dr Mario Reichel – PPI AG

Welcome

**Petra Kessner
Bank of America
FI Co-Convener**

Working Group 1

**Kerstin Schoenwitz
Deutsche Bank
WG1 Facilitator**

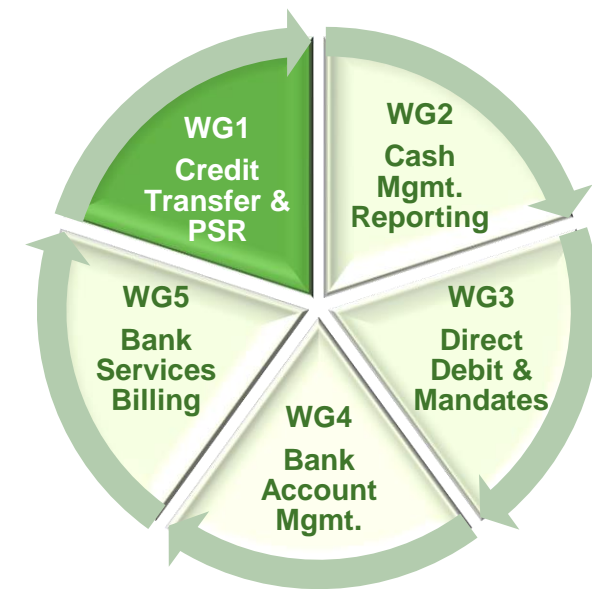# WG1 Activity: Credit Transfer and Payment Status Report (Q2 2022)

COMPLETED:

❖ Published usage guidelines for cross-border / HVP and relay payments (pain.001 V09, pain.002 V10, aligned with interbank guidelines), along with illustrating information (User Handbook) on SWIFT MyStandards

❖ Finalized review of many country-specifics in Appendix B (14 out of 27 EMEA countries, Nordic instant payments)

❖ New ISO external codes published for ServiceLevel (code INST) and Account Proxy Type (e.g. MBNO, SOSE, NIDN)

ONGOING:

❖ Review of country-specifics APAC, EMEA, AMERICAS in Appendix B, supported by several sub-group discussions

❖ Agree for some data points on the pain elements to be used

❖ Usage guideline Request for Cancellation/Feedback (camt.055/029)

UPCOMING:

❖ Publication of guidelines in MyStandards

❖ Document interbank ISO migration requirements for pain.001 V03

MESSAGES IN SCOPE

❖ Credit Transfer (*pain.001.001.03 / 09*)

❖ Payment Status Report (*pain.002.001.03 / 10*)

❖ Notice to Receive and Status of Notice to Receive (*camt.057, 059*)

# WG1 Activity: Credit Transfer pain.001 Appendix B

Why Appendix B?

❖ Simplify ISO 20022 implementation for global corporates which are multi-banked with multi-payment types for multi-country implementations

What is Appendix B?

❖ Country specific data requirements for corporate to bank payment initiations (50+ countries across the regions; Europe, Asia, Middle East, Americas and Africa)

What's New?

❖ Based on ISO 2019 versions in alignment with the industry initiatives of CBPR+ and payment markets migrating to the same versions to facilitate interoperability

❖ Regulatory compliance by clear guidelines of Regulatory Reporting requirements to central banks/authorities

❖ More prescriptive recommendation of data points and locations to improve STP, e.g, Debtor and Creditor ID - Tax ID, passport #

❖ Provide more visibility of local language requirements, e.g., Creditor Name, Postal Address, Remittance Information

❖ The review of cheque initiation country-specifics has been postponed, as the review of electronic payment country-specifics has priority
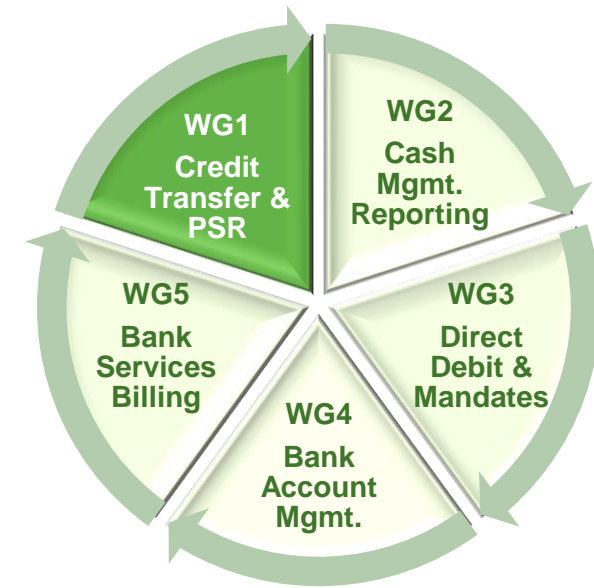
UPCOMING

❖ A series of webinars to introduce a newer version of Appendix B in 2nd half of 2022

❖ Publication of Appendix B in the CGI-MP website

❖ Transformation of Appendix B content into MyStandards usage guidelines

WG1 Credit Transfer & PSR

WG2 Cash Mgmt. Reporting

WG3 Direct Debit & Mandates

WG4 Bank Account Mgmt.

WG5 Bank Services Billing

Working Group 2

**William Porto
JPMorgan, Digital Channels Host-to-Host and SWIFT Services
WG2 Facilitator**

WG2 Activity: Cash Management Reporting (Q2 2022)

COMPLETED:

❖ Updated MyStandards and consolidated guideline for
  ▪ camt.053.001.08
  ▪ camt.052.001.08
  ▪ camt.054.001.08

❖ Published new Virtual Account use-case in support of Ultimate Parties identification within a Virtual settlement

❖ Virtual Account VACC code-word has approved by the ISO 20022 Payment SEG

❖ Continued harmonization of codes, element rules, and guideline definitions (ISO 8601-1, Opening Balances, UTER, <BkTxCd>, <FrToDt>, <ElctrncSeqNb>, and others)

UPCOMING:

❖ Joint review with WG1 of Relay/Multibank use-cases

❖ Message pagination use-cases

❖ Refinement of returns-reversal use-cases

❖ Publish sample messages

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

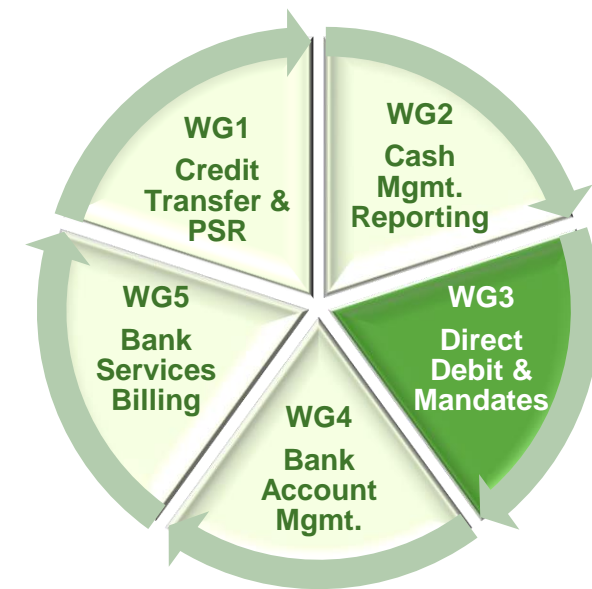# WG3 Activity: Direct Debit and Mandates (Q2 2022)

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
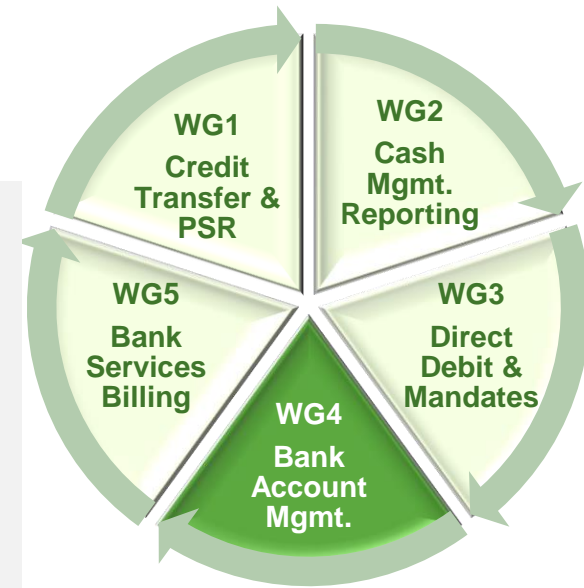
❖ Will be re-designed for MyStandards

Working Group 4

Hubert Rappold
Nomentia
WG4 Facilitator

WG4 Activity: electronic Bank Account Management (eBAM) (Q2 2022)

Approach

❖Handover of working group in late 2021 from Marcela La Couture to Hubert Rappold

❖Organized new sub-groups

    ❖Sub-group best-practice approach to eBAM for corporates

    ❖Sub-group bank-harmonization to align/extend use of message formats between banks

    ❖Sub-group electronic signatures

    ❖Sub-group marketing to perform vendor and bank-surveys

WG1 Credit Transfer & PSR

WG2 Cash Mgmt. Reporting

WG3 Direct Debit & Mandates

WG4 Bank Account Mgmt.

WG5 Bank Services Billing

Working Group 5

Bridget Meyer
Redbridge Analytics
WG5 Facilitator

WG5 Activity: Bank Services Billing (Q2 2022)

COMPLETED AND PUBLISHED

❖ Clarified best practices when consolidating multiple countries in a single camt.086 file (versus 1 file per country)

❖ BSB Survey results presented at AFP National Conference

❖ AFP published the 2020 version of billing codes for use in the US. Banks need to make a plan to implement them by Spring 2022

ONGOING

❖ Vendor Survey.

❖ Coordination between WG2 and WG5 on reconciliation between billing files and daily reporting. Looking to update the AFP Global Industry Standard codes and BTC codes for greater harmonization.

❖ Additional Best Practices to be added to our Industry Best Practices guides for consistent implementations (pass through/previously charged fees)

FUTURE

❖ Confirm taskforce members to update the BTC and AFP Codes.

❖ Some sections of the MUG have been identified as out of date and should be reviewed.

❖ Confirm with SWIFT where the 'Best Practices Guide' vs Message User Guide should ideally be stored and maintained.

WG1 Credit Transfer & PSR
WG2 Cash Mgmt. Reporting
WG3 Direct Debit & Mandates
WG4 Bank Account Mgmt.
WG5 Bank Services Billing

Governance Model Update

Kiyono Hasaka
CGI-MP
SWIFT

Update: CGI-MP Governance Model & Membership Application Form

1 **Visit our CGI-MP site:**
www.swift.com/cgi

2 **Click on the "Registration & contact"**

3 **Updated CGI-MP Governance Model & Registration Form are available – click 'form'**

Update: CGI-MP Governance Model & Membership Application Form

Simplification	• Simplified the membership types - contributing member or observer - to one single membership to encourage everyone to actively participate in our open forums • Voting rights – one vote per organisation (previously observer had no voting rights)

Compliance	• Legal review and input on:
	
	    o General Data Protection Regulation (GDPR)
	    o Competition Law restrictions

Roadmap	• Replaced the term "ISO 20022 xml /message" with "ISO 20022 standards" to reflect syntax-agnostic standards which can be reusable to other syntax like JSON in the future • Introduced MyStandards online repository to make the CGI-MP deliverables available

In total **150** Institutions are the CGI-MP Members as of Mar 2022 (1/3)

49 Financial Institution Members (Contributing & Observers)

- Bank of America
- Bank of China (HK)
- Barclays
- BBVA
- BNP Paribas
- Citibank
- Commerzbank AG
- Danske Bank
- Deutsche Bank
- Erste Group Bank
- HSBC
- ING Bank
- J.P.Morgan
- Nordea Bank
- Raiffeisen Bank International
- Royal Bank of Scotland
- Santander
- SEB
- 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 **150** Institutions are the CGI-MP Members as of Mar 2022 (2/3)

101 Non-Financial Institution Members (Contributing & Observers)

- Accredited Standards Committee X9
- ACI Worldwide
- AFP
- AFTE
- AITI
- ArcelorMittal Treasury
- Axletree
- Azzana
- Bottomline Technologies
- CBI Consortium
- Cegid
- Citizen Can
- Daimler AG
- Deutsche Post
- Dion Global
- e5 Solutions
- EastNets
- EFiS
- Exalog
- FIS
- Finastra
- Fiserv
- General Electric
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- IKEA
- Infor

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- o Omikron Systemhaus
- o PPI
- o Redbridge
- o SAP SE
- o SERRALA
- o Siemens
- o SIX Interbank Clearing
- o Statoil ASA
- o Storck
- o SunTec
- o SWIFT
- o Tembit
- o ThyssenKrupp
- o Tieto Sweden AB
- o TIS
- o UNIFITS
- o UTSIT
- o Verband Deutscher
- o Visma Software International AS
- o Volante Technologies
- o Vorwerk
- o Wall Street Systems
- o XMLdation
- o Zanders

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If any CGI-MP members wish to add your logo and/or name, please email to CGI.Support@swift.com. Thanks

New Members and/or Updated Logos as of April 2022

New members and new / updated logos

1. Bank of China HK
2. BASF
3. BNY Mellon
4. Finastra
5. First Abu Dhabi Bank (fka. First Gulf Bank)
6. ION
7. KPMG
8. Merck Group
9. Neofi
10. NOMENTIA
11. Nth Exception
12. NTT DATA Luweave Corporation
13. Payments Canada
14. Payyxtron GmbH (fka. Wuerth)
15. PPI
16. Santander
17. SERRALA (fka. Hanse Orga)
18. TIS
19. Valantic Financial Services Automation (fka. Dion)
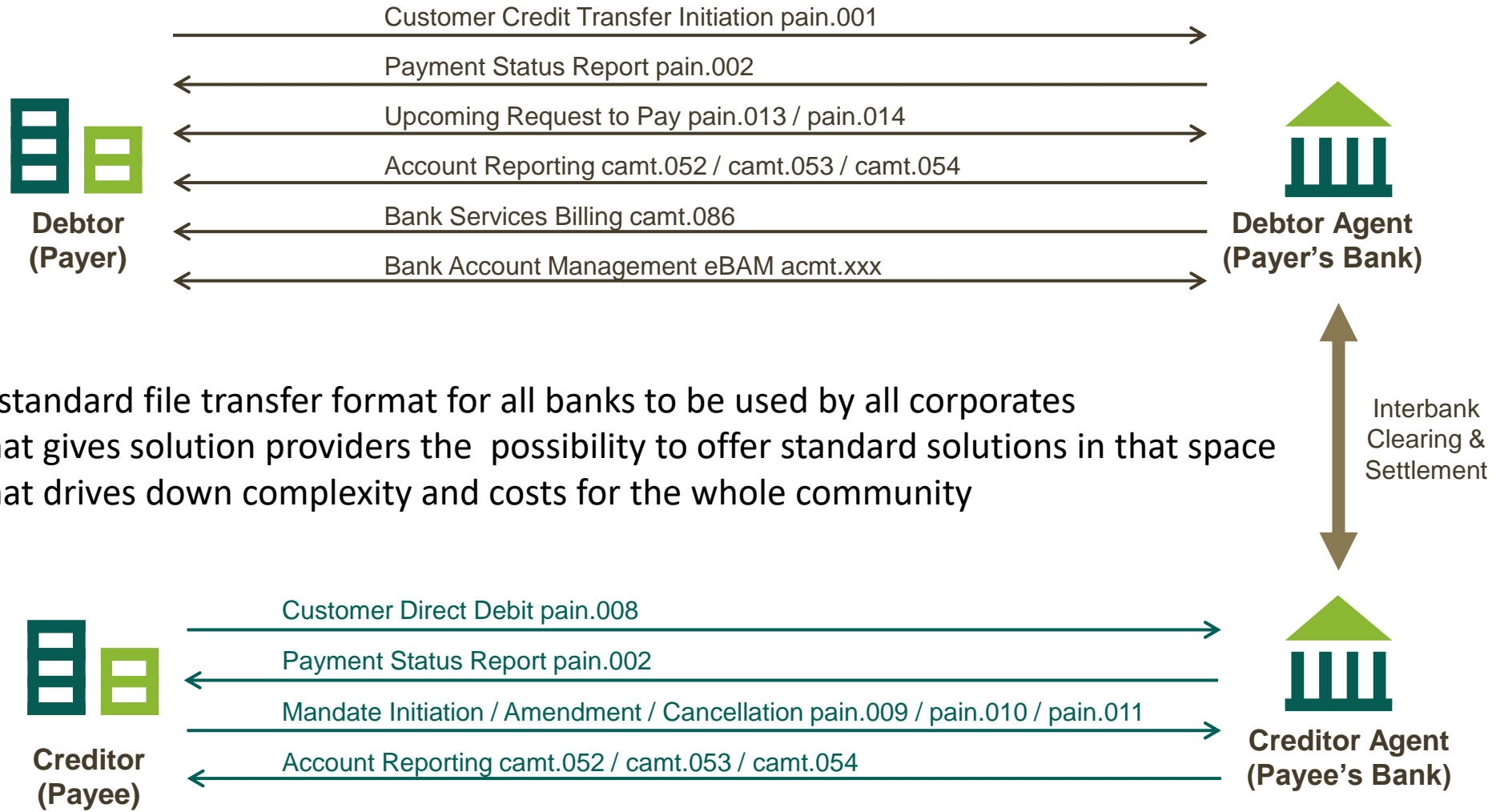
The above excludes observers

Developments in bank communication – possible scope extension
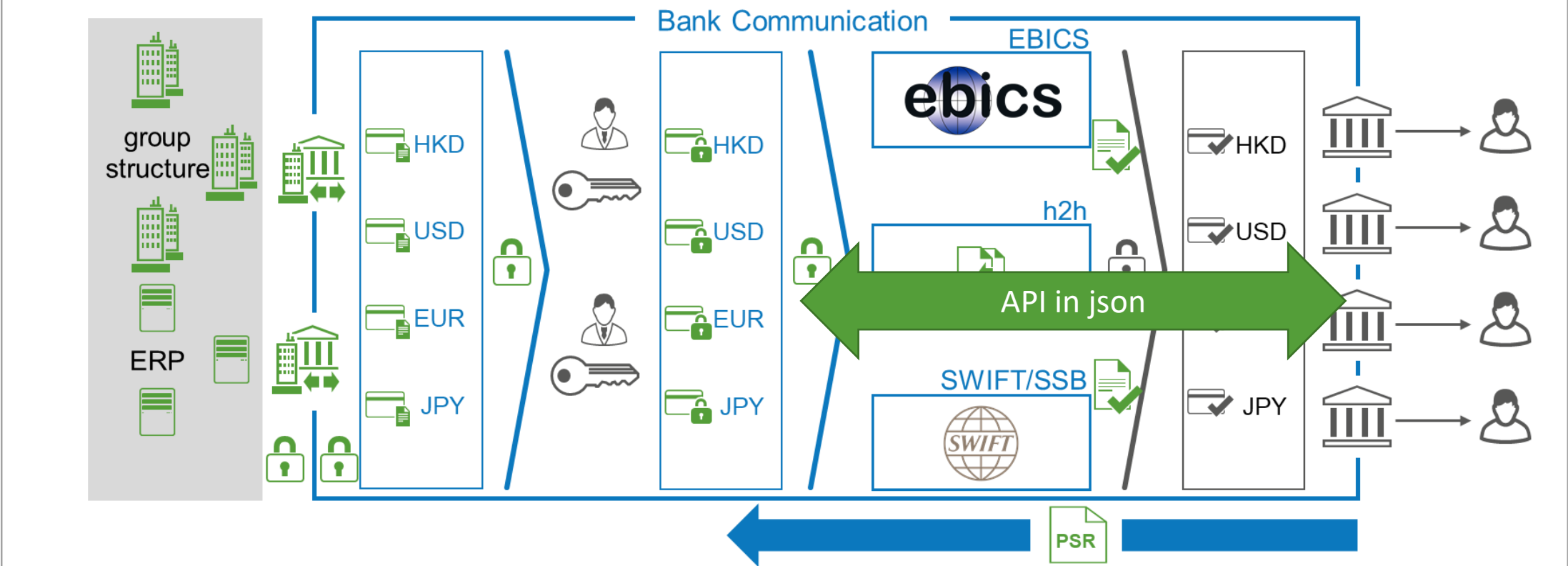
Dr Mario Reichel
PPI AG
Co-Convener

Great achievements by CGI-MP community:
For the advantage of corporates, banks and solution providers

Customer Credit Transfer Initiation pain.001 →

Payment Status Report pain.002 ←

Upcoming Request to Pay pain.013 / pain.014 ←

Account Reporting camt.052 / camt.053 / camt.054 ←

Bank Services Billing camt.086 ←

Bank Account Management eBAM acmt.xxx ←

Debtor (Payer)

Debtor Agent (Payer's Bank)

Interbank Clearing & Settlement

- a standard file transfer format for all banks to be used by all corporates
- that gives solution providers the possibility to offer standard solutions in that space
- that drives down complexity and costs for the whole community

Customer Direct Debit pain.008 →

Payment Status Report pain.002 ←

Mandate Initiation / Amendment / Cancellation pain.009 / pain.010 / pain.011 →

Account Reporting camt.052 / camt.053 / camt.054 ←

Creditor (Payee)

Creditor Agent (Payee's Bank)

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" ?

Questions?

Closing

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