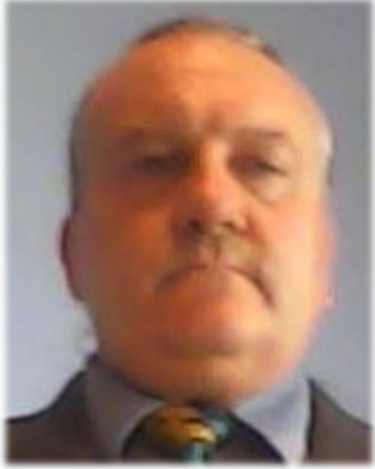




WELCOME to 36th CGI-MP Plenary!



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



Paula Roels
Deutsche Bank, Head SWIFT &
MI Cash Management
Payments Market Practice Group



Dominik Vogel
UBS, Executive Director, Global
Service Management Payments
Payments Market Practice Group



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

RECORDING & TRANSCRIPTION

Auto-recording and live transcription in-progress.

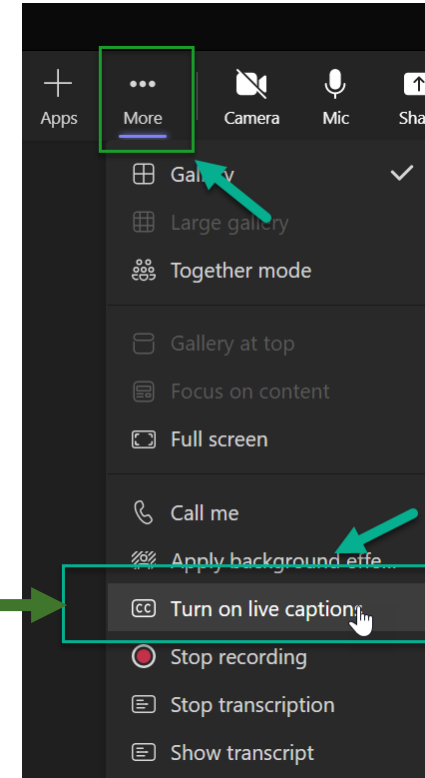
More accurate meeting notes sharing with you.



CART CAPTIONS

Communication Access Realtime Translation is enabled for instant translation of the spoken words into English texts.

Go to «**More options**» and select «**Turn on live captions**»
You can instantly see the discussion points, banking terms, etc.



QUESTIONS & INTERACTION

We have Q&A after the main presentations.

Please enter your questions in the chat box.

Agenda of the 36th CGI-MP Plenary: 29 Sep 2022

CET	Topics	Speakers
3.00-3.05	Opening & Webinar logistics	
3.05-3.10	Welcome Address	Co-Convener, Dr Mario Reichel – PPI AG
3.10-4.00	Working Group Updates and Q&A WGI 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 – J.P. Morgan Peter Noonan – Electrolux Hubert Rappold – Nomentia Bridget Meyer – Redbridge
4.00-4.10	ISO 20022 Payments Migration and Interoperability Considerations for the Global Community	Paula Roels – Deutsche Bank, PMPG Dominik Vogel – UBS, PMPG (Payments Market Practice Group)
4.10-4.20	Q&A	Audiences & Speakers
4.20-4.23	CGI-MP Members Update	Kiyono Hasaka – SWIFT
4.23-4.26	API Discussion Update	Co-Convener, Dr Mario Reichel – PPI AG
4.26-4.30	Closing of the Plenary	Co-Convener, Mike Pawlisz – J.P. Morgan



Welcome



Dr Mario Reichel
PPI AG
Co-Convener



Working Group 4



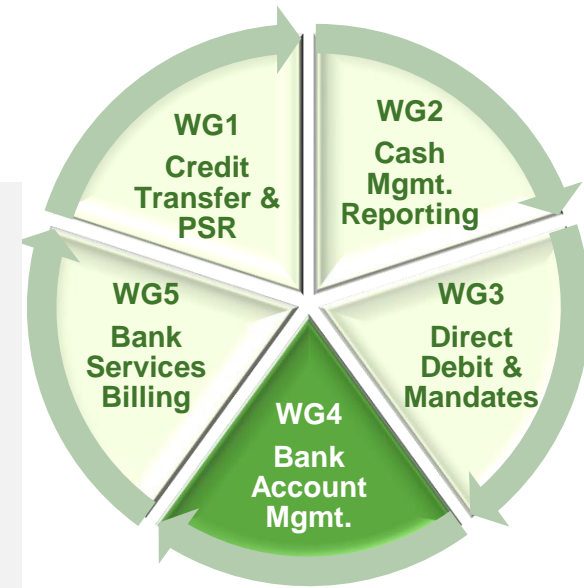
Hubert Rappold
Nomentia
WG4 Facilitator



WG4 Activity: electronic Bank Account Management (eBAM) (Q3 2022)

On-going

- ❖ Sub-group best-practice approach for corporates to implement eBAM
 - ❖ First draft of best-practice document generated, to be completed until December 2022
- ❖ Sub-group bank-harmonization to align/extend use of message formats between banks
 - ❖ Alwin Bathija and Lior Bornshtain running this group
 - ❖ Focus on the following messages until December 2022
 - ❖ Information reporting
 - ❖ Mandate management
 - ❖ Collection of implementation examples from different banks
- ❖ Sub-group marketing
 - ❖ Demo slots for banks and vendors to highlight status of eBAM development
 - ❖ Collection of material to be made available to interested parties



Working Group 1



Kerstin Schoenwitz
Deutsche Bank
WGI Facilitator



WG1 Activity: Credit Transfer and Payment Status Report (Q3 2022)

COMPLETED:

- ❖ Finalized review of many country-specifics in Appendix B (e.g. Middle East). Decided to postpone planned implementation of ISO 2019 usage guidelines from Nov. 2022 to **Nov. 2023**.
- ❖ Usage guideline for payment cancellation request camt.055
- ❖ Multiple FX information in pain.001: Agreed with suggestion by Japanese banks to apply for Supplementary Data usage

ONGOING:

- ❖ Review of country-specifics APAC, EMEA, AMERICAS in Appendix B, and User Handbook.
- ❖ Regulatory information usage will be checked with available SWIFT data and presented to CBPR+ community to align on such structured data usage (therefore, can be finalized likely in Q1 2023).
- ❖ Usage guideline for cancellation feedback (camt.029)
- ❖ Document ISO migration requirements for pain.001 V03

UPCOMING:

- ❖ Publish on SWIFT MyStandards: Appendix B, and update of usage guidelines for international/dom. urgent, relay payments, payment status, User Handbook
- ❖ Publication of further usage guidelines on MyStandards



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

Usage Guidelines update and publication approach

Guidelines published on SWIFT MyStandards

- ❖ First version of international/ dom. urgent and PSR guideline: added note that new planned date is Nov. 2023
- ❖ Updated version 1.1. of these guidelines will state planned implementation date Nov. 2023 and the changes outlined (update planned by Nov. 2022 after agreement in WG1, e.g. changes under regulatory information & BAH removal)
- ❖ Future updates of these guidelines, as well as the illustrative Handbook and other guiding attachments will be agreed and published ad hoc (no specific timelines, as banks and vendors decide by when earliest they can implement such updates, e.g. changed regulatory requirements, or domestic payments in certain countries get finalized)
- ❖ Further usage guidelines for domestic and instant payments will be created and published, depending on capacity and prioritization



Appendix B publication

- ❖ Once finalized for the prioritized countries, Appendix B will be published on MyStandards (planned by Nov. 2022).
- ❖ Dedicated online sessions are planned in Nov./Dec.2022 to familiarize banks, corporates, system providers etc. with the structured data approach and appendix B content.
- ❖ When further countries can be finalized, an update of Appendix B will be published ad hoc.
- ❖ Over time, more domestic payment usage guidelines will be created on the basis of Appendix B and published on MyStandards (depending on capacity)
- ❖ Cheque/draft initiation review has low priority, as it is difficult to harmonize this legacy and very local / bank-specific payment instrument
- ❖ Legacy Appendix A and C will be decommissioned, as covered in Appendix B.

Working Group 2



William Porto
J.P. Morgan, Digital Channels
Host-to-Host and SWIFT Services
WG2 Facilitator



WG2 Activity: Cash Management Reporting (Q3 2022)

COMPLETED:

- ❖ Revalidated and Harmonized “Amount Details” (Foreign Exchange Reporting) guidelines, simplifying language and usage
- ❖ Harmonized pagination of camt. messages including guidelines for intra-day camt.052 balance pagination
- ❖ Harmonized use of Electronic Sequence Numbering and published use-cases
- ❖ Refined returns-reversal use-cases

UPCOMING:

- ❖ SWIFT camt. Concentrator model (aka “Relay/Multibank Reporting”)
- ❖ Additional review of Return-Reversal reporting
- ❖ Harmonization of reporting of settlements conveyed on a non-booking date
- ❖ Consolidated WG2 Best-Practice guideline



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

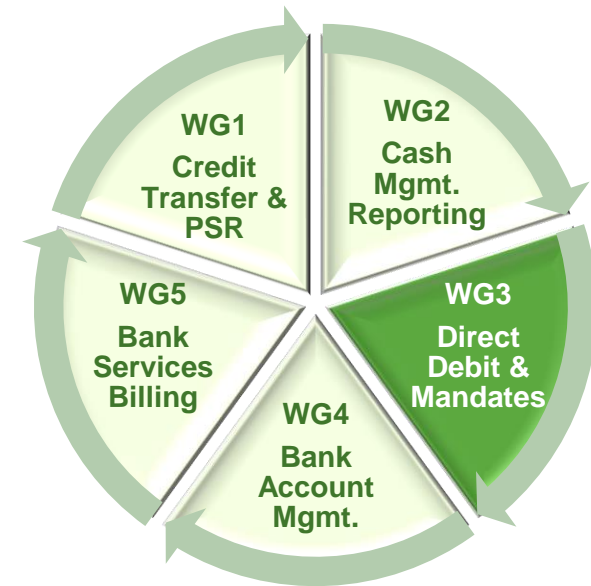
WG3 Activity: Direct Debit and Mandates (Q3 2022)

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 5



Bridget Meyer
Redbridge Analytics
WG5 Facilitator



WG5 Activity: Bank Services Billing (Q3 2022)

COMPLETED AND PUBLISHED

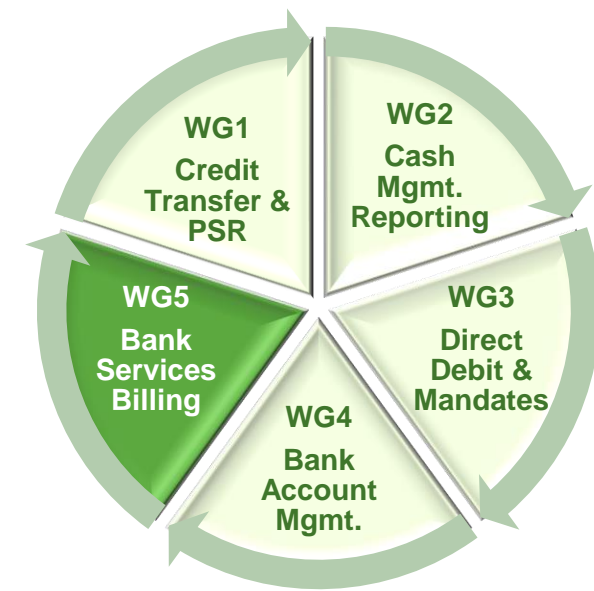
- ❖ Updated Message User Guide has been approved and published on the ISO website. You can access this by downloading the complete message set. Updates are related to reporting of delayed debit field and pass-through (non PxV charges).
- ❖ Updated Best Practices Guide

ONGOING

- ❖ Update AFP 2018 Global Codes – workbooks have been sent out for feedback from banks. Goal is to publish new set by end of the year.

FUTURE

- ❖ Work on correlation between the BTC and AFP Codes.
- ❖ Reporting billing at the Virtual Account level.
- ❖ Discussion of reporting negative and positive interest
- ❖ ISO compensation/balance reporting codes not being used consistently by all.



Best Practices Guide Topics

Account Numbers
Account Structure Reporting
Displaying Rates in the Camt.086
Reporting Multi-Country Hierarchy Statements.....
NEW! Reporting Multi-Country camt.086 files
Reporting Value Based Fees in the Camt.086.....
Proper Use of Delayed Debit Field.....
Reporting Inactive Accounts
Reporting Fee Holidays
Reporting Taxes in Camt.086



ISO 20022 Payments Migration & Interoperability Considerations for the Global Community

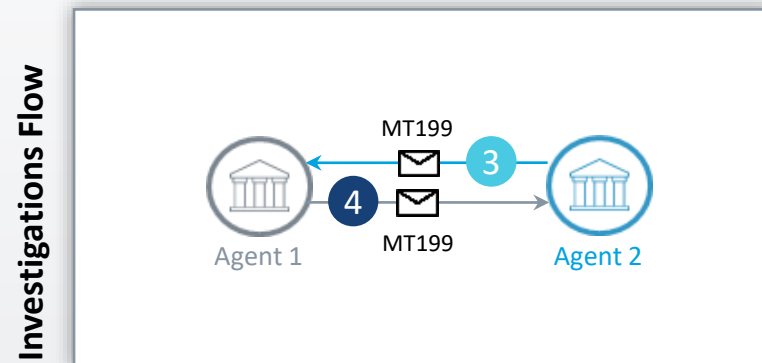
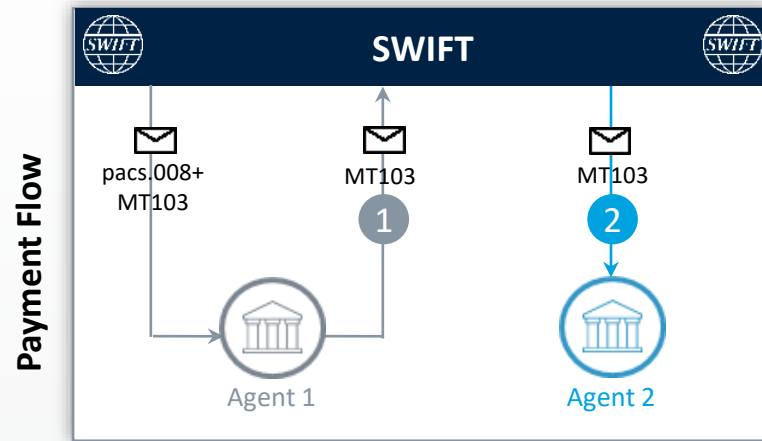


**Paula Roels,
Payments Market
Practice Group**



CBPR+ Data Integrity Market Practice Guidance

Final decisions



Action

CBPR+ market practice

<p>1 Sending a truncated MT</p>	<ul style="list-style-type: none"> – Truncated data: To be handled based on each receiving institution's risk appetite / internal policies – Missing data: Sending Agent is recommended to provide a proactive MTn99, detailing out missing data¹⁾ as soon as possible or within the business day
<p>2 Receiving a truncated MT</p>	<ul style="list-style-type: none"> – Depending on each institutions' risk appetite, there is an option to either process the message as is or inquire additional data via a MTn99 – Expected market behavior: request additional data via MTn99 only in case of AFC hit
<p>3 Sending a request for additional data</p>	<ul style="list-style-type: none"> – Request a set of additional truncated data via a standardized MTn99
<p>4 Replying to a request for additional data</p>	<ul style="list-style-type: none"> – Reply to a request via a standardized MTn99 as soon as possible or within two business days (max.)

1) Only "essential" missing data is recommended to be provided proactively as per the CBPR+ definition (e.g. Ultimate Parties, Remittance Information, etc.). This data can be identified by the Sending Agent based on the presence of TRUNC_X.T0000M result in the translation report of a multi-format message

Standardized MT 199/299 Example



Truncated MT 103 message

```

:20: pacs8InstrId
:23B: CRED
:32A: 210409EUR15000000,
:33B: EUR15000000,
:50F: /NOTPROVIDED
1/Long long long long long long lon
1/g long long long long company na+
2/Taunusanlage,12
3/DE/Frankfurt,60325
:52A: RBOSGB2LXXX
:57A: KREDBEBB
:59F: 1/Ardent Finance
2/Rue Saint Exupery
3/BG/ 17/13 4460 GRACE-HOLLOGNE
:70: /ULTD/Very very very very very very
very very very very very very very
very very very long name/DE/Frankf
urt///ROC/pacs008EndToEndId
:71A: OUR
  
```

Request MT199

```

:20: 1234567890
:21: pacs8InstrId
:79: /CBPRQ/REQUEST FOR TRUNCATED DATA
/UETR/ 0241d3h3-08f8-2536-a5fe-05b4375a37f5
REGARDS
INVESTIGATIONS
-}
  
```

- 1 :20: Sender's Reference
- 2 :21: Instruction ID of the underlying payment
- 3 :79: New code word to indicate a request
- 4 :79: Details of the request
- 5 :79: UETR of the underlying payment

Response MT199

```

:20: 9999999999
:21: 1234567890
:79: /CBPRA/
/UETR/ 0241d3h3-08f8-2536-a5fe-05b4375a37f5
Dbtr/Nm/Long long long long long long long
long long company name
RmtInf/Ustrd/pacs8RemittanceInformation
REGARDS
INVESTIGATIONS
-}
  
```

- 1 :20: Sender's Reference
- 2 :21: Related Reference
- 3 :79: New code word to indicate a response
- 5 :79: UETR of the underlying payment
- 4 :79: Provision of the truncated and missing data

ISO 20022 Payments Migration & Interoperability Considerations for the Global Community



**Dominik Vogel,
Payments Market
Practice Group**



De-composing the customer address line

- Some corporates and financial institutions store the address data elements of their customers in a combined field consisting of mixed data (e.g., building name, building number, street name, room name, floor number)
- The ISO20022 standard for the postal address defines separate fields for these attributes in the structured format.
- The payments industry is mandated to move away from the use of unstructured address (“AddrLine” tags) between NOV22 – NOV25
- The PMPT (Payments Market Practice Group) recommends in its Market Practice Guidelines on structured customer data ([link](#)) **not to comingle different data elements into one structured element** (e.g., Street Name should only contain street name, but no other information such as building name, building number, room name, floor number, etc).
- To ease the community adoption, the PMPG furthermore published an [inventory](#) how postal addresses in different countries should be mapped into the ISO20022 format, including a list of practical examples for the covered countries.

Typical customer address inventory (today)

Name	JOHN SMITH
Address	HOOGSTRAAT 6, 18TH FLOOR
Postal Code	1000
Town Name	BRUSSELS
Country	BE Belgium

Correct mapping to ISO20022 structured address

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <StrtNm>HOOGSTRAAT</StrtNm>
    <BldgNb>6</BldgNb>
    <Flr>18</Flr>
    <PstlCd>1000</PstlCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```

■ Name ■ Building Number ■ Street Name ■ Floor ■ Town name ■ Postal Code ■ ISO country code

Examples

Current

SWIFT MT

:59:/BE30001216371411

JOHN SMITH
HOOGSTRAAT 6, 18TH FLOOR
PREMIUM TOWER
1000 BRUSSELS, BELGIUM

ISO20022
(CBPR+)

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <AdrLine>HOOGSTRAAT 6, Premium</AdrLine>
    <AdrLine>Tower, 1000 BRUSSELS</AdrLine>
    <AdrLine>Belgium</AdrLine>
  </PstlAdr>
</Cdtr>
```

Exemplary
customer
inventory

Name **Mr. JOHN SMITH**

Address **HOOGSTRAAT 6, PREMIUM
TOWER 18TH FLOOR**

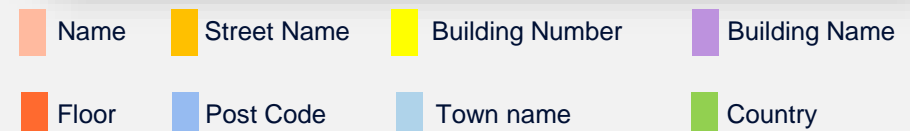
Town **1000 BRUSSELS**

Country **BE** Belgium

Future

ISO20022 structured address

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <StrtNm>HOOGSTRAAT</StrtNm>
    <BldgNb>6</BldgNb>
    <BldgNm>Premium Tower</BldgNm>
    <Flr>18</Flr>
    <PstlCd>1000</PstlCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```

 Name Street Name Building Number Building Name
Floor Post Code Town name Country

Questions?



CGI-MP Members Update



Kiyono Hasaka
CGI-MP
SWIFT



In total 155 Institutions are the CGI-MP Members as of Aug 2022 (1/3)

50 Financial Institution Members (Contributing & Observers)

- Bank of America
- Bank of China (HK)
- Barclays
- BBVA
- BNP Paribas
- BNY Mellon
- Citibank
- Commerzbank AG
- Danske Bank
- Deutsche Bank
- Erste Group Bank
- First Abu Dhabi Bank (fka. First Gulf Bank)
- HSBC
- ING Bank
- J.P.Morgan
- LLOYDS Bank
- Nordea Bank
- Payments Canada
- Raiffeisen Bank International
- Royal Bank of Scotland
- Santander
- SEB
- SMBC
- 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 155 Institutions are the CGI-MP Members as of Aug 2022 (2/3)

105 Non-Financial Institution Members (Contributing & Observers)

- Accredited Standards Committee X9
- ACI Worldwide
- AFP
- AFTE
- AITI
- ArcelorMittal Treasury
- Axletree
- Azzana
- BASF
- Bottomline Technologies
- CBI Consortium
- Cegid
- Citizen Can
- Daimler AG
- Deutsche Post
- Dion Global
- e5 Solutions
- EastNets
- EFIS
- Exalog
- FIS
- Finastra
- Fiserv
- General Electric
- HCL
- Hoffmann-La Roche
- IKEA
- Infor
- ION
- KPMG
- Merck Group
- Neofi
- NIKE
- Nordson
- NOMENTIA
- Nth Exception



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In total 155 Institutions are the CGI-MP Members as of Aug 2022 (3/3)

105 Non-Financial Institution Members (Contributing & Observers)

- NTT DATA Luweave Corporation
- OpenText GXS
- Omikron Systemhaus
- Payyutron GmbH (fka. Wuerth)
- PPI
- Redbridge
- SAP SE
- SERRALA
- Siemens
- SIX Interbank Clearing
- Statoil ASA
- 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



New Members as of Sep 2022 – Welcome to CGI-MP!

New/Additional members and new / updated logos

1. HCL America Inc.
2. Lloyds Bank
3. Merck
4. PPI Schweiz
5. SMBC
6. UNIFITS

The above excludes observers

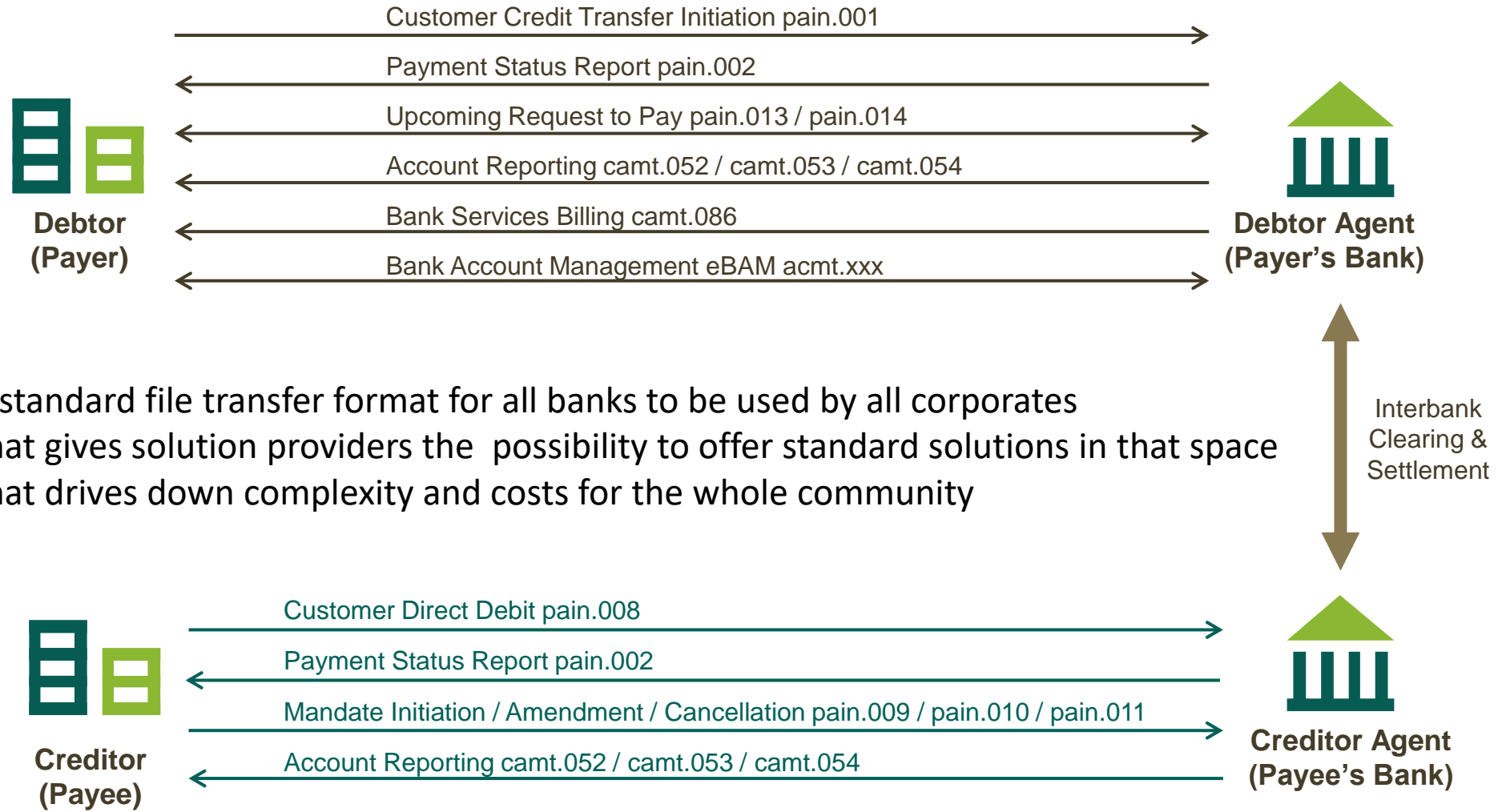


API Discussion Update



Dr Mario Reichel
PPI AG
Co-Convener

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

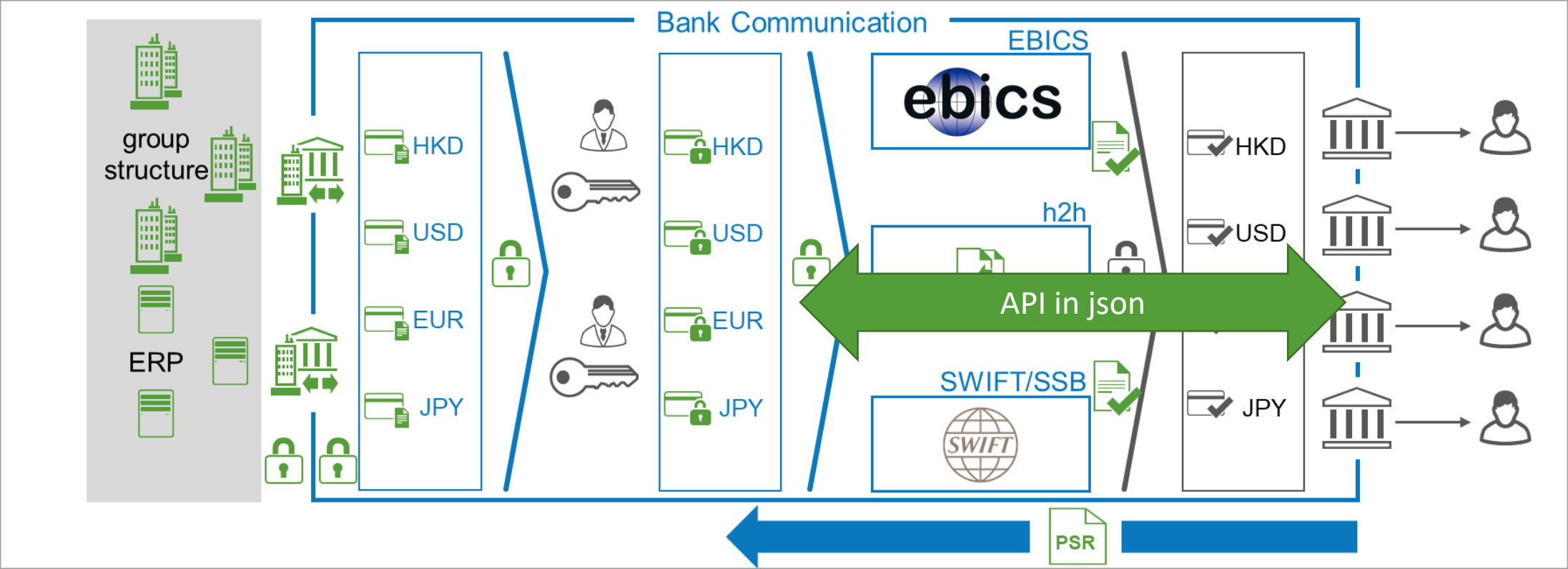


- a standard file transfer format for all banks to be used by all corporates
- that gives solution providers the possibility to offer standard solutions in that space
- that drives down complexity and costs for the whole community



CGI-MP standards concentrate on XML format by ISO 20022

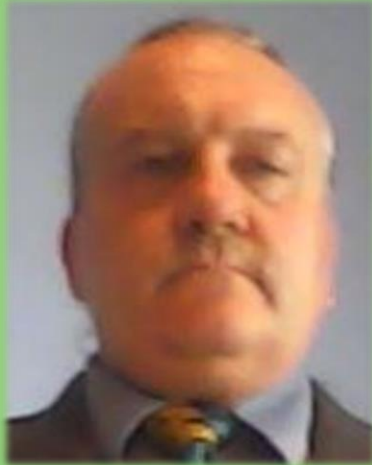
The standard is transport agnostic – concentration on data elements and business processes



What is needed to get an “installation agnostic” API style as we have now in “file transfer” ?



Closing



Mike Pawlisz
J.P. Morgan, Client Access
Payment Product Manager
FI Co-Convener

