

# 18 months until the end of CBPR+ coexistence: what are the next steps?

Latest developments around the CBPR+ migration



The webinar has not begun, you are all on mute

June 2024

09:00 BST - 10:00 CET - 16:00 SGT  
14:00 BST - 15:00 CET - 09:00 EST

June 24

Swift Imran Mirza



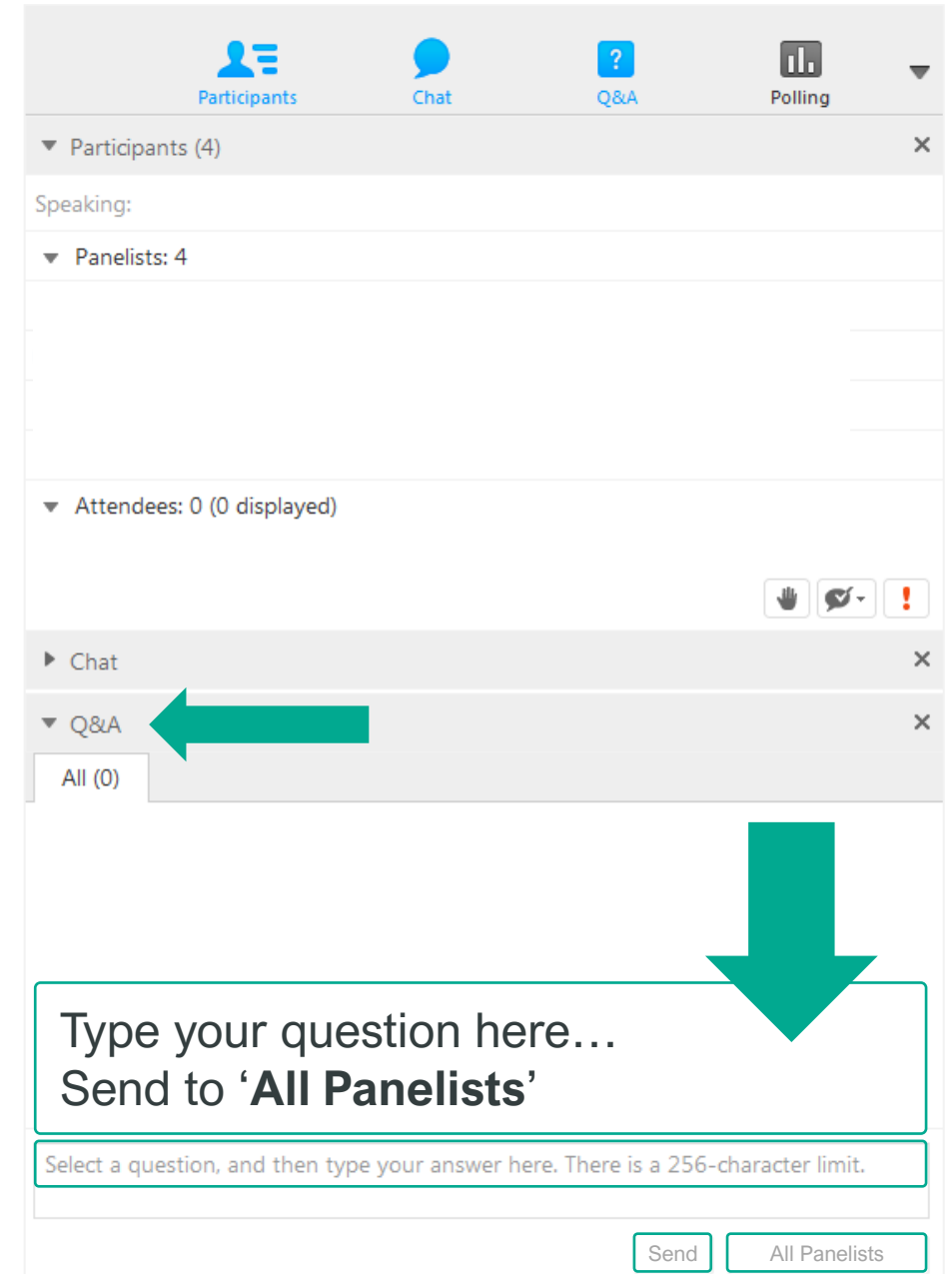
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## Remember

1. Your phone is on mute
2. Submit your questions using the **Q&A window**
3. Questions may be submitted at any time to **All Panelists**
4. Q&A session at the end of the presentation



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recording will be posted on [swift.com](#)  
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Participants Chat Q&A Polling

▼ Participants (4) ×

Speaking:

▼ Panelists: 4

▼ Attendees: 0 (0 displayed)

▶ Chat ×

▼ Q&A ×

All (0)

Type your question here...  
Send to '**All Panelists**'

Select a question, and then type your answer here. There is a 256-character limit.

Send All Panelists



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## Agenda

1. A global shift to ISO 20022
2. What is ISO 20022?
3. Business benefits of using ISO 20022 in the payment chain
4. Payments
5. Rich and Structured Data
6. Your Journey to ISO 20022



# Introduction

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Don't miss CBPR+-related communications!

	Business communications	Operational communications
How to register?	<b>Update your swift.com domains of interest</b> Select 'ISO 20022' (under the 'Standards' category) in the <a href="#">Swift Preference Centre</a>	<b>Register as a FINplus contact person</b> Select 'FINplus Contact Person' under the 'Business roles' category in the <a href="#">Contact Roles linked to your MySwift profile</a>
For whom?	Anyone with Payments Product Management responsibilities and / or interest in why, when and how the payments industry is migrating to the ISO 20022 format	Anyone with Payments operational responsibilities and / or interest in the implementation of ISO 20022
Examples	<ul style="list-style-type: none"><li>• <b>ISO 20022 in bytes</b> newsletter</li><li>• Publication of new ISO 20022 papers</li><li>• Promotion of learning resources</li></ul>	Mailings on upcoming deployments, milestones, maintenance items



If team members in your organization missed this webinar, ask them to register to the [upcoming ones](#)



## A global shift to ISO 20022

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### Meeting the G20 targets

The G20 has outlined a number of goals to enhance the speed, cost, transparency, choice and access of cross-border payments by 2027.

### Global adoption in domestic markets

ISO 20022 has been adopted by market infrastructures in 70+ countries replacing domestic or legacy formats.

### Delivering next gen payments

ISO 20022 is the key standard in next gen payment schemes, including instant payments, move to 24x7, supporting open banking over APIs, and others.

### Cross border payments on the move

March 2023 is the start of co-existence period started with ISO 20022 and MT as standard for cross-border payments and reporting, running until November 2025.

### Domination in high value payments

By 2025, ISO 20022 will dominate high-value payments, supporting over 80% of transactions values worldwide.

### Innovation

ISO 20022 adoption will enable new payment models like CBDCs, allow interoperability of IPS schemes and support new payment instruments like Request to Pay.



## A global shift to ISO 2002

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### A rush to ISO 2002

ISO 2002 has been adopted by market infrastructures in 70+ countries replacing domestic or legacy formats.



### Global domination

By 2025, ISO 2002 will dominate high-value payments, supporting over 80% of transactions values worldwide.



### Delivering next gen payments

ISO 2002 is the key standard in next gen payment schemes, including instant payments, move to 24x7, supporting open banking over APIs, and others.



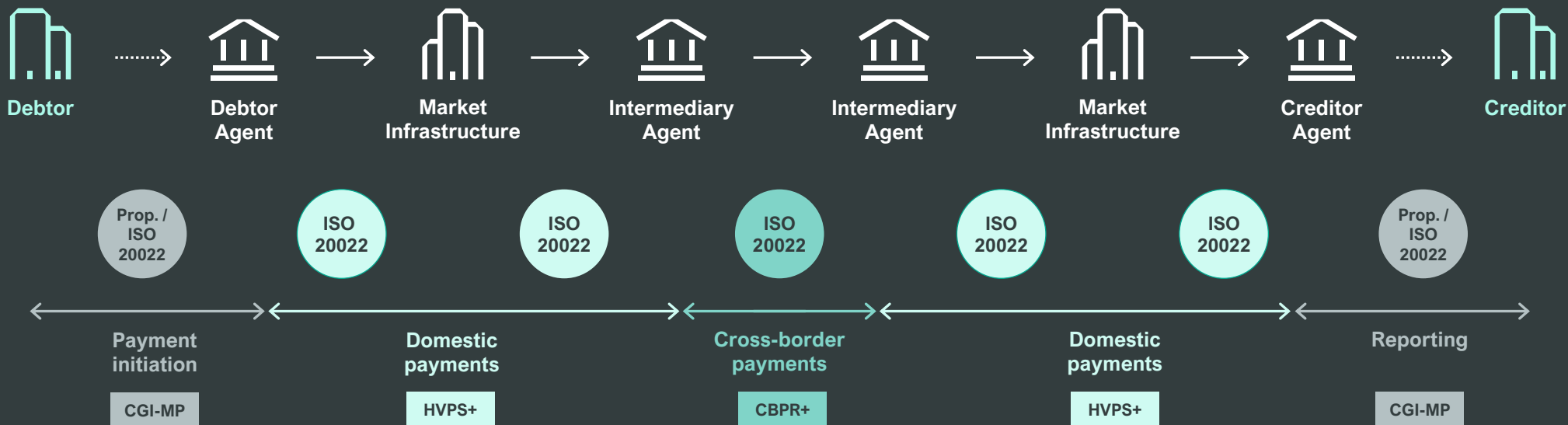
### Growing impact

This shift is already impacting the cross-border payment system with need to pass end-to-end richer, structured data.



## ISO 20022 provides consistent, rich and structured data across the payments chain

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- 40% of cross-border transactions have at least one ISO 20022 domestic leg, typically at the beginning and/or at the end
- 10-50% of RTGS payments have at least one ISO 20022 cross-border leg

- By the end of the decade more than 80% of PMI's will adopt ISO 20022 domestically hence end-to-end STP remains highly dependent on PMI development maturity and local market practice
- Global Swift initiatives like gpi, ISO 20022 & PMI services are already reducing friction and increasing speed of transaction value chains



Working groups and market practices at global level

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**PMPG**

Payments Market Practice Group

Propose and recommend market practices in the payments business area

**HVPS+**

High Value Payments Systems

Create guidelines on the usage of ISO 20022 for high value payments systems, to be used by domestic communities as a basis in the development of their own, specific market practice

**CBPR+**

Cross-Border Payments & Reporting

Create global market practices to ensure a common roll-out and implementation of ISO 20022 by banks for cross-border payments and cash reporting

**CGI MP**

Common Global Implementation Market Practice

Create common implementation templates to simplify ISO 20022 implementation by corporates and promote the format as the common standard between corporates and banks

Who are the users that must move to ISO 20022 by November 2025?

<b>Group</b>	Swift User Categories
<b>SUPE</b>	Supervised Financial Institutions
<b>NOSU</b>	Non-supervised Entities active in the financial industry



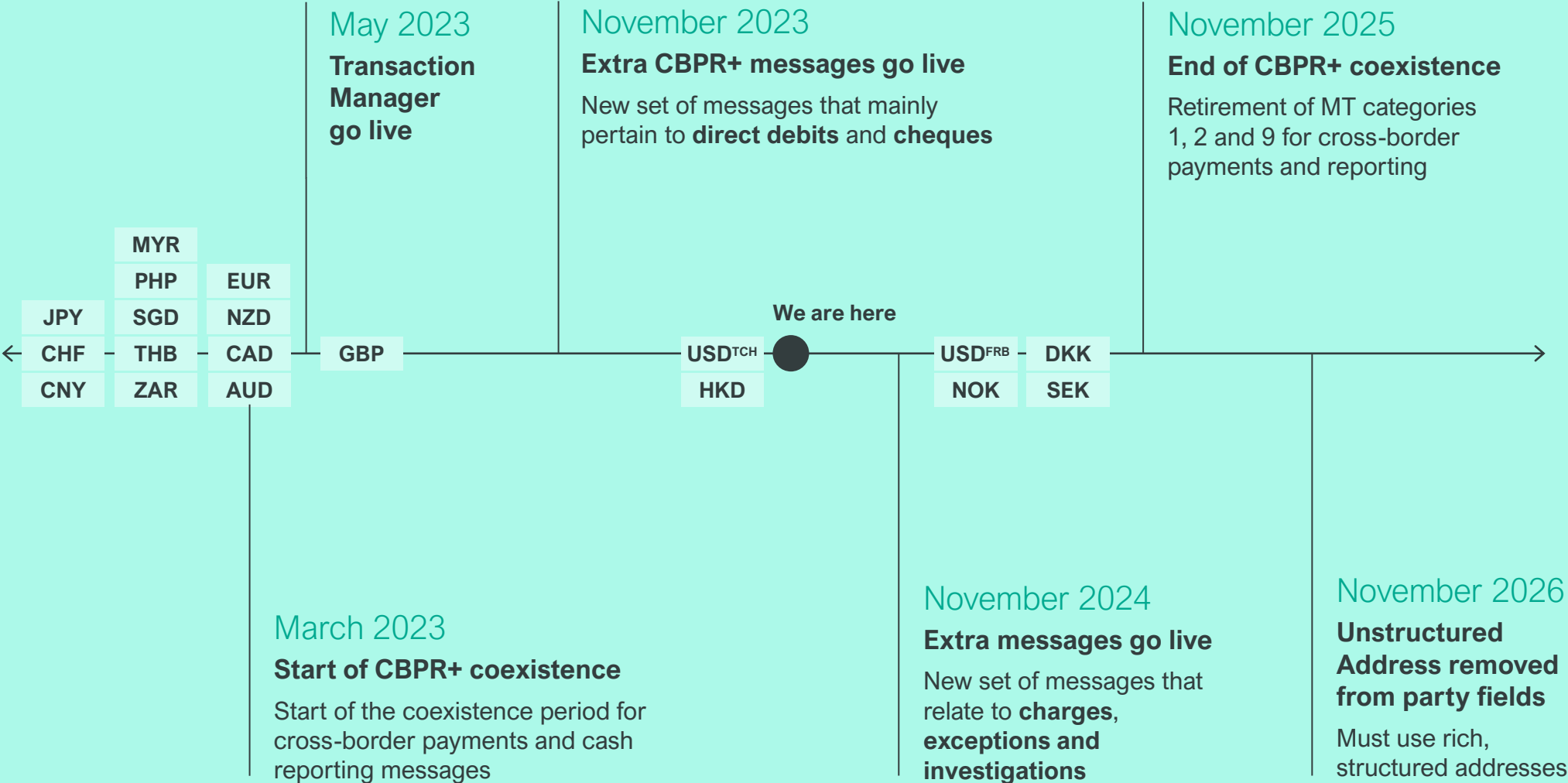
Note: Corporates to bank flows within SCORE (for CORP and TRCO) and Payment Market Infrastructures User Groups (PMI CUG) are not in scope of CBPR+. MTs are allowed post November 2025



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# ISO 20022 for CBPR+ and coexistence roadmap

March Board confirmed the end of coexistence for Nov 2025 and all banks shall be focusing on Payment Instruction messages being completed by Nov 2025





## The time to act is now

[Visit the mini-hub on swift.com](https://www.swift.com/mini-hub)

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Standards coexistence is now a reality. But before the full benefits of ISO 20022 can be realised, financial institutions need to adopt it natively and at scale.

Major reserve currencies are already in the process of adopting ISO 20022, so it's essential that you are ready to receive, relay, acquire and initiate payments using the new standard.

There are many ways that you can use ISO 20022 to improve the efficiency of your operations, reduce costs, improve customer experience, create new value propositions, and gain market share.

Forward-thinking financial institutions are already taking advantage of these opportunities.

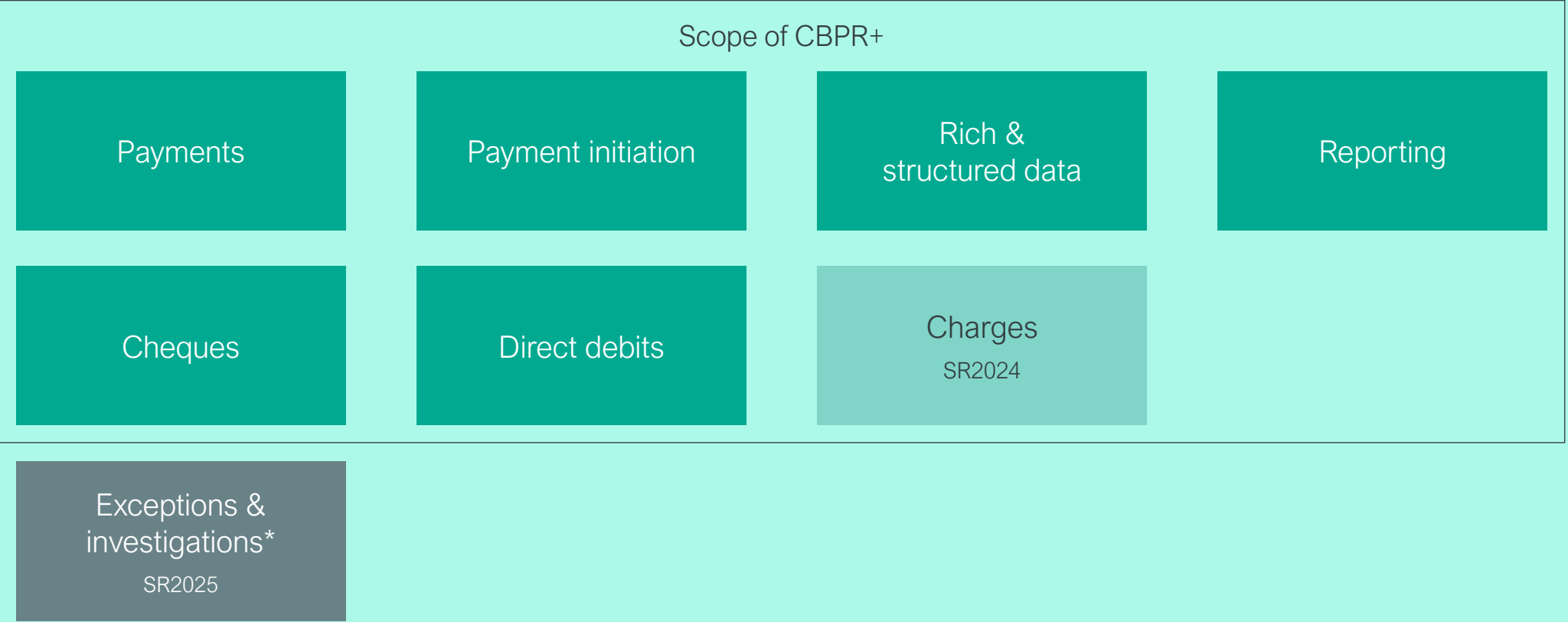
Whatever your business goals, start making ISO 20022 part of your strategy today to reap the rewards of rich and structured data and supercharge your business.

- Prioritise your business case based on the examples that can offer the greatest benefits for your organisation
- Consult with your internal colleagues to discuss the opportunities presented by ISO 20022
- Start working with your partners and corporate customers to plan their adoption journey



# What are the message categories in scope of CBPR+

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(\*) Case Manager aims to replace use of unstructured MT messages with a centralized service for managing exceptions and investigations that can be updated and accessed using structured ISO 20022 messages, an API, or a GUI



# What is ISO 20022?

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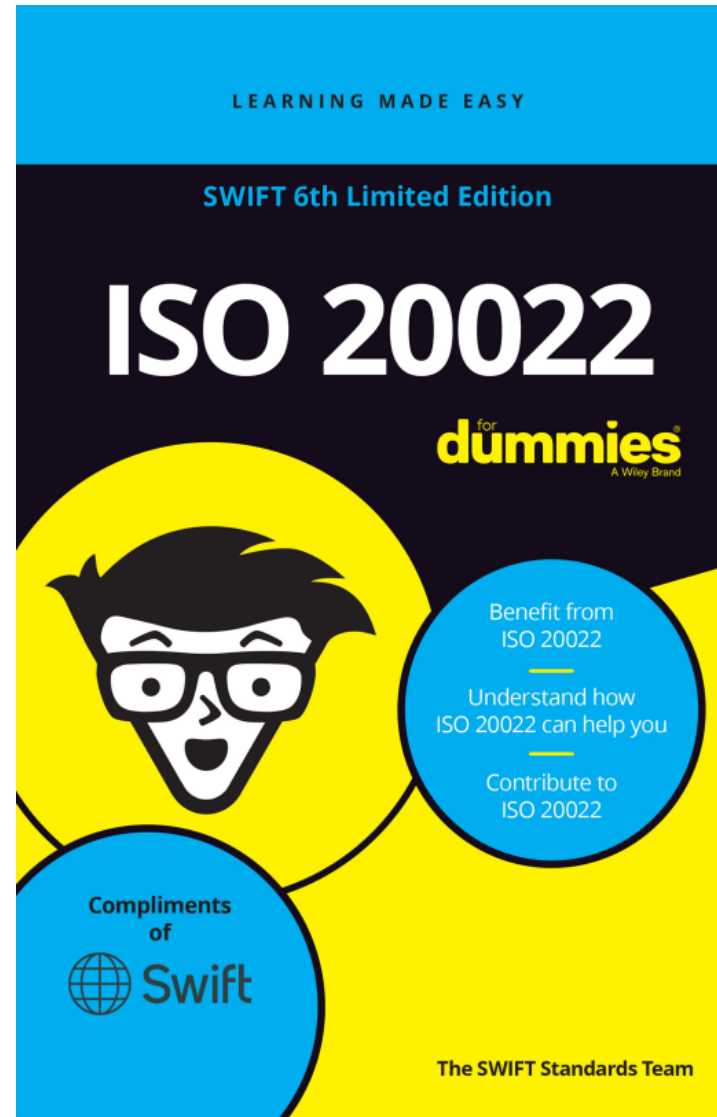
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## What is ISO 20022

### ISO 20022 for Dummies

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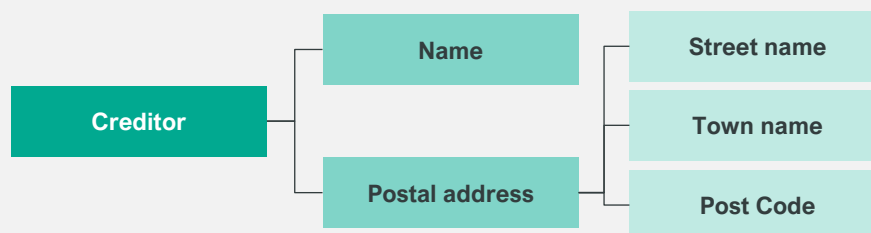
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## What improvements does ISO 20022 bring over MT?



### Element hierarchy

- Nested elements for logical grouping of data
- For example, Creditor comprises of:



### Dedicated elements

#### MT103, Single Customer Credit Transfer 50K Ordering Customer

```
:50K:/122267890
BIODATA GMBH
HOCHSTRASSE, 27
8022-ZURICH
SWITZERLAND
```

#### pacs.008 v8, FI to FI Customer Credit Transfer

##### Debtor <Dbtr>

```
<Nm>BIODATA GMBH</Nm>
<PstlAdr>
  <StrtNm>HOCHSTRASSE</StrtNm>
  <BldgNb>27</BldgNb>
  <PstCd> 8022</PstCd>
  <TwnNm>ZURICH</TwnNm>
  <Ctry>CH</Ctry>
</PstlAdr>
</Dbtr>
```

### Enhanced data model

- Extensible financial language that accommodates local practices and their variants
- For example:
  - Accounts identified by sub-elements such as **IBAN** or **Other**
  - Codes identified as **Proprietary** or as an ISO recognized **Code**, which may be defined externally to the message
  - Agents and party identification includes **LEI** and more granular **Postal Address**

### New elements

- Enabling On Behalf Of (OBO) payments for example using **Initiating Party** field to capture details of party initiating credit transfer on behalf of Debtor
- Structured **Remittance Information** can include rich invoice information to support reconciliation for the Creditor
- Dedicated instruction elements allow instructions for specific parties, such as **Instruction for Creditor Agent** and **Instruction for Next Agent**



# Business benefits of using ISO 20022 in the payment chain

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## Supercharge your payments business with ISO 20022

[Visit the mini-hub on swift.com](#)

Leading financial institutions share their insights on real-world benefits of ISO 20022's rich and structured data.

### Run your business



#### Streamline financial crime compliance

Use the structured data in the ISO 20022 format, improve efficiency and free up operational teams to focus on real risks.

#### Improve exceptions and investigations

Increase operational efficiency, reduce costs and improve SLAs.

#### Simplify regulatory reporting

Improve customer experience, reduce operational and processing costs.

### Grow your business



#### Enhance customer insights

Tailor products and services to specific customer groups.

#### Build vertical value propositions

Protect your existing business, gain access to new customer segments and revenue streams.

#### Strengthen corporate treasury activities

Reduce payments friction, streamline reconciliation, increase the accuracy of cash flow forecasting, and improve working capital.



## Impact of ISO 20022 on Financial Crime compliance operations

Consult the [ISO 20022 screening guidelines](#) document on swift.com

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### Benefits of ISO 20022

- ISO 20022 creates opportunities to increase efficiency and effectiveness in your Financial Crime compliance processes
- ISO 20022 provides additional and more structured data elements to better identify names, addresses as well as different party fields involved in the transaction
- **To take full benefit of ISO 20022 you need to:**
  - Work with your compliance department to check how additional data elements can improve your existing processes
  - Engage with your compliance vendor check how and when they will support ISO 20022

### ISO 20022 support on Swift Products

1. Swift's screening and anomaly detection solution – **Transaction Screening** and **Payment Controls**, are fully ISO 20022 ready
2. During the CBPR+ migration, you must be ready to screen at least incoming ISO 20022 CBPR+ MX messages
3. Review your configuration to ensure that you have appropriate rules in place to screen ISO 20022 messages
4. Test the impact of ISO 20022 on your sanction's compliance processes with Swift Sanctions Testing

Consult the [ISO 20022 screening guidelines](#) document on swift.com  
[Use case 1 – Streamline financial crime compliance](#) | Swift

For more information on how to set up ISO 20022 screening configuration, see the [Transaction Screening Support Page](#) and [Payment Controls Support Page](#)  
More information on [Sanctions Testing](#)

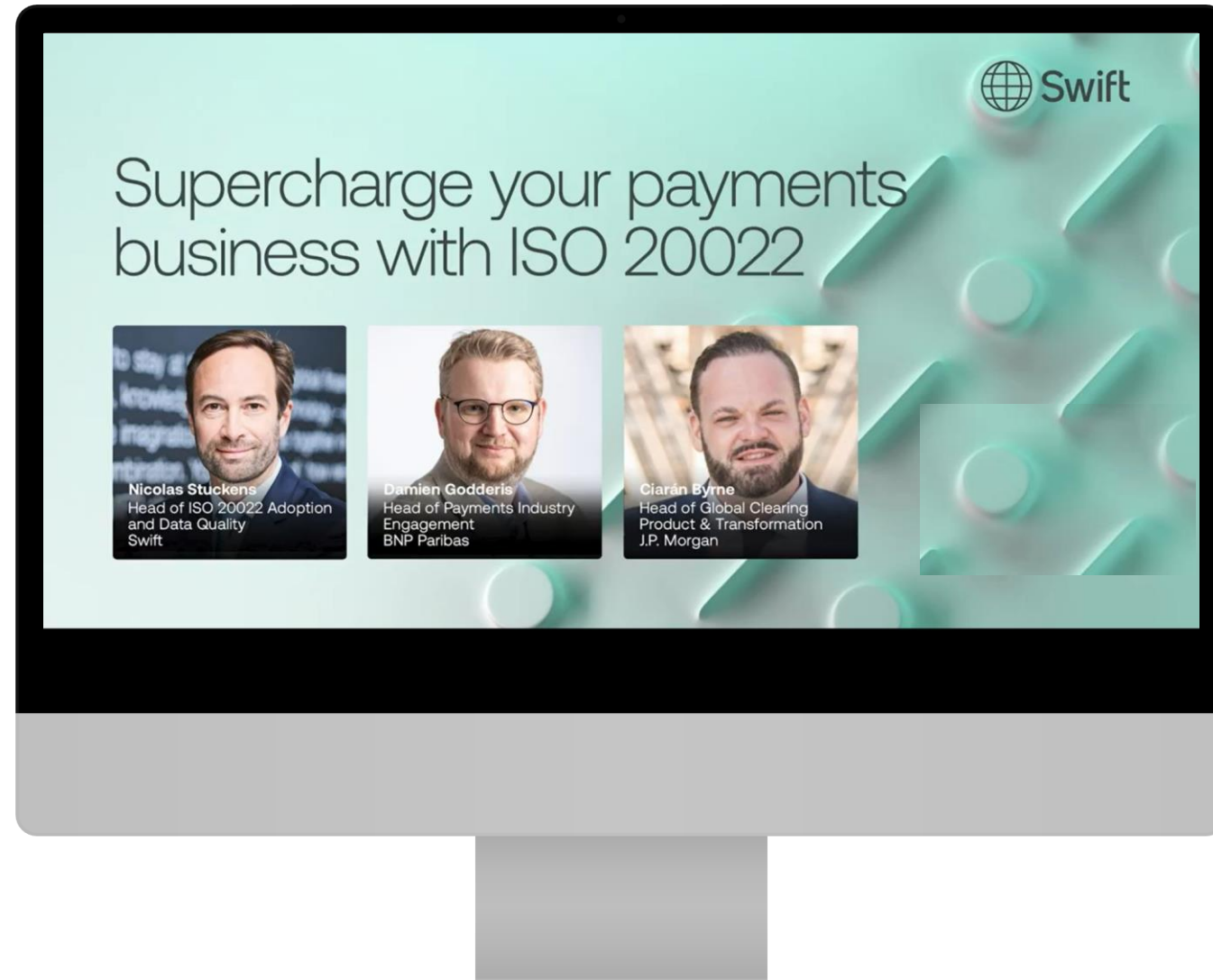


## LinkedIn event

### Supercharge your payments business with ISO 20022

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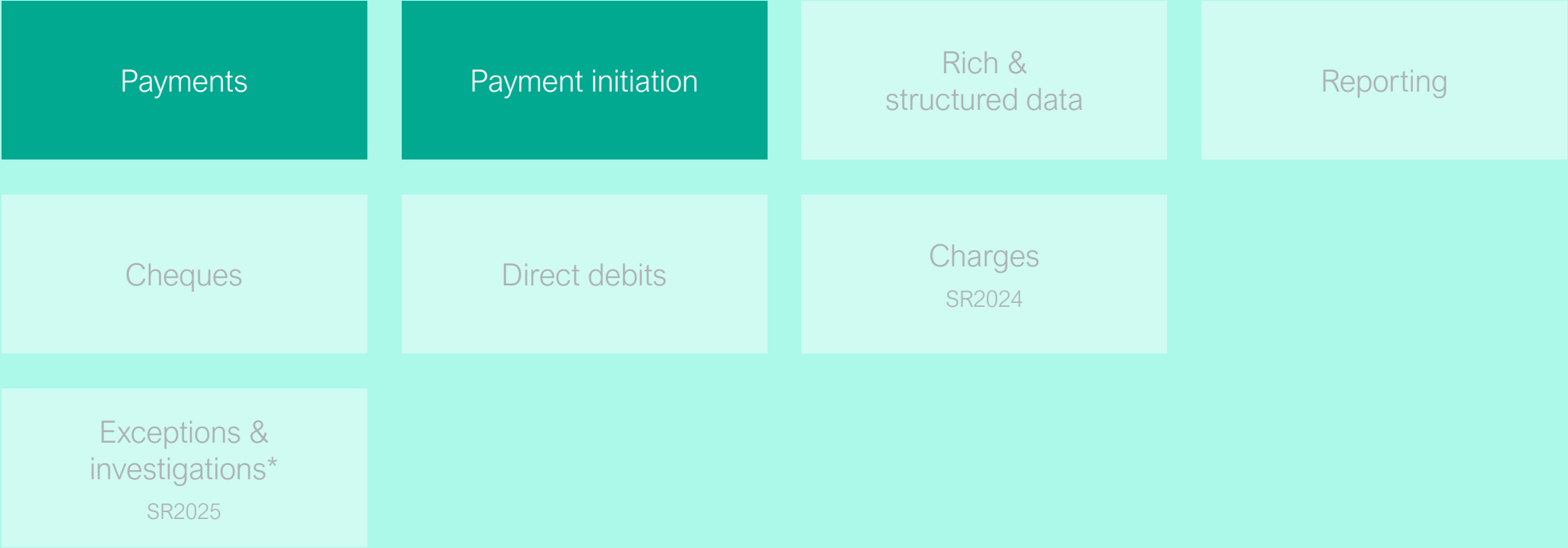
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# Payment instructions and initiation

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**Payment instructions must have migrated to ISO 20022 by November 2025**  
*Do not change your priorities, proceed as planned*  
*Deadline confirmed by the March Board*

**Payment instructions convey a systemic importance to the end-to-end interoperability between Financial Institutions, and between Financial Institutions and Payment Market Infrastructures**

MT	CBPR+ equivalent	November 2025 impact on FIN/MT
MT101 (interbank)	pain.001	Additional technical validation and charges
MT102	-	MT REMOVED
MT102 STP	-	MT REMOVED
MT103	pacs.008	Additional technical validation and charges
MT103 STP	pacs.008	Additional technical validation and charges
MT103 REMIT	-	MT REMOVED
MT200	pacs.009	Additional technical validation and charges
MT201	-	MT REMOVED
MT202	pacs.009	Additional technical validation and charges
MT202 COV	pacs.009 COV	Additional technical validation and charges
MT203	-	MT REMOVED
MT205	pacs.009	Additional technical validation and charges
MT205 COV	pacs.009 COV	Additional technical validation and charges

**MT REMOVED == NAK on FIN as of 15 Nov 2025**

- Multi-instructions MT messages do not have an ISO 20022 equivalent. They must be converted to single-instruction pacs.008 or pacs.009

For those customers who cannot be ready with ISO 20022 by November 2025, **additional technical validation** and **significant disincentive charges** will apply from this date



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Scope of messages migrating to ISO 20022

November 2025 deadline confirmed		Deprecated but supported until November 2026		Deprecated but supported after November 2025		Deprecated but supported after November 2025			
Payment instructions	MT101 (interbank)	pain.001	Exceptions & investigations	Reporting	MT210	camt.057	Common group messages	MT198	
	MT102	Removed			MT900	camt.054		MT199	
	MT102 STP	Removed			MT910	camt.054		MT298	
	MT103	pacs.008			MT920	camt.060		MT299	
	MT103 STP	pacs.008			MT935	camt.053		MT998	
	MT103 REMIT	Removed			MT940	camt.053		MT999	
	MT200	pacs.009			MT941	camt.052		When not used for E&I	
	MT201	Removed			MT942	camt.052			
	MT202	pacs.009			MT950	camt.053			
	MT202 COV	pacs.009 COV							
	MT203	Removed							
	MT205	pacs.009							
MT205 COV	pacs.009 COV								
			Other		Charges		Tracker notifications	MT199	trck.001
					MT190	camt.105			trck.002
					MT191	camt.106			
					MT290	camt.105		MT299	trck.001
					MT291	camt.106			trck.002
					MT990				
					MT991			Tracker to user	trck.003/ trck.004
					Cheques			SRP fr tracker	trck.005
					MT110	camt.107			
					MT111	camt.108			Deprecated support for MT199/299. New functionality available only on API/trck
					MT112	camt.109			
					Direct debit				
					MT104	pain.008			
						pacs.003			
					MT107	pacs.003			
					MT204	pacs.010			



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Payments message scope

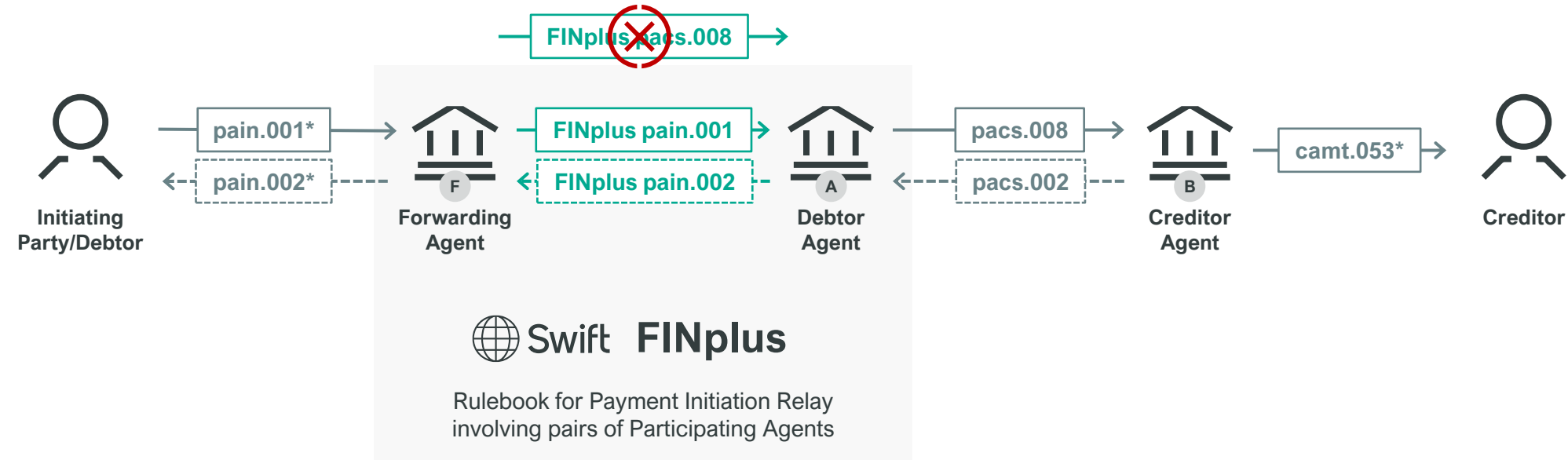
CBPR+ message	Eligible for in-flow translation?	Processed by Transaction Manager?	Set of equivalent MT messages
<b>pacs.008 (incl. STP)</b> FIToFICustomerCreditTransfer	Yes	Yes	MT 102 (incl. STP) MT 103 (incl. REMIT, STP, /RETN/) MT 200 MT 201 MT 202 (incl. COV, /RETN/) MT 203 MT 205 (incl. COV, /RETN/)
<b>pacs.009 (incl. COV, ADV)</b> FinancialInstitutionCreditTransfer	Yes	Yes	
<b>pacs.002</b> FIToFIPaymentStatusReport	Yes	Roadmap currently under discussion	
<b>pacs.004</b> PaymentReturn	Yes	Roadmap currently under discussion	
For the Usage Guidelines, please consult the CBPR+ group on <u><a href="#">MyStandards</a></u>	For the specifications of the translation rules, please consult the Translation Portal on <u><a href="#">MyStandards</a></u>		For more details, please consult the MX/MT Equivalence Tables on <u><a href="#">MyStandards</a></u>



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# Payment initiation ‘relay’ – pain.001 sent by Forwarding Agent Replaces Request for Transfer (MT 101) Service Level Agreement

Visit KB article 5026117  
for more details



Governance

Simpler Rulebook governance model

✓

Simplify implementation

Rulebook supplements the CBPR+ UGs and User Handbook

✓

Digitalisation

Accede to the Rulebook through new e-form

✓

Publication

Online status check with new Directory

✓

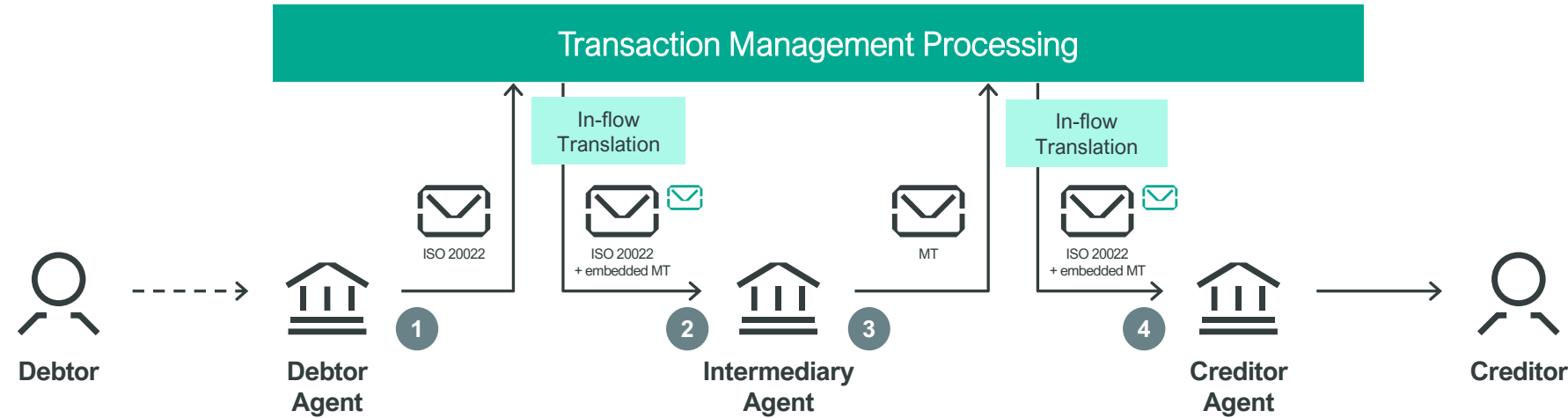
\*CGI-MP or other proprietary method for sending an instruction or receiving a status and statement.



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## In-flow vs Transaction Manager

Transaction Manager and In-flow Translation are two **independent** services directly embedded into current messaging services.



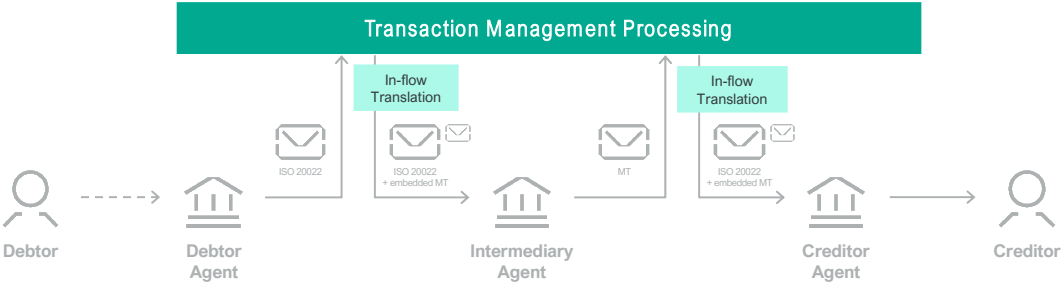
- 1 Debtor Agent sends ISO 20022 to Intermediary. Message is internally routed to Transaction Manager, which creates transaction copy and delivers ISO 20022 to Intermediary
- 2 Intermediary receives ISO 20022 + embedded MT added by In-flow translation after TM processing

- 3 Intermediary sends MT (same UETR) internally routed to TM. TM converts to MX, applies data integrity rules, updates transaction copy and delivers ISO 20022 to receiver
- 4 Creditor Agent receives ISO 20022 + embedded MT added by In-flow translation after TM processing



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## In-flow vs Transaction Manager



	In-flow Translation	Transaction Manager
What?	Translates ISO 20022 messages into a multi-format message in which a translated MT message format is embedded. The receiver can choose for the output message to be the untranslated ISO 20022 message or a multi-format message	Processes in scope messages, stores a centrally maintained transaction copy, holds all transaction information for all parties and ensures the transaction data is preserved across the entire lifecycle
How?	Follows mapping rules defined by the CBPR+ working group and is agnostic of the content	Uses process-based and data-based logic to look at data quality, applying business validation and data integrity rules to the transaction
Scope	All <u>eligible in-scope messages</u> will be processed by in-flow, <b>unless an institution decides to opt out</b>	All eligible in-scope messages will be processed by Transaction Manager, there is <b>no opportunity to opt out</b>
As Transaction Manager output is an ISO 20022 message, all messages processed by it can be subject to In-flow Translation		



## Vendor readiness

Is your partner CBPR+ ready? – Swift

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### Swift

### What you can do

Self-attestations have been renewed for all vendors describing their solutions for CBPR+ [since 31st March 2024](#).

This renewal of CBPR+ self-attestation did ensure the vendor solutions are compliant with the most up to date CBPR+ usage guidelines.

Swift is looking to enforce a mandatory criteria for CBPR+ self-attestation to further enhance CBPR+ ready listing.

Engage with your vendors as soon as possible

Check that your vendor solution is compliant with the most up to date **CBPR+ usage guidelines** – check the self-attestation date on the CBPR+ ready listing.

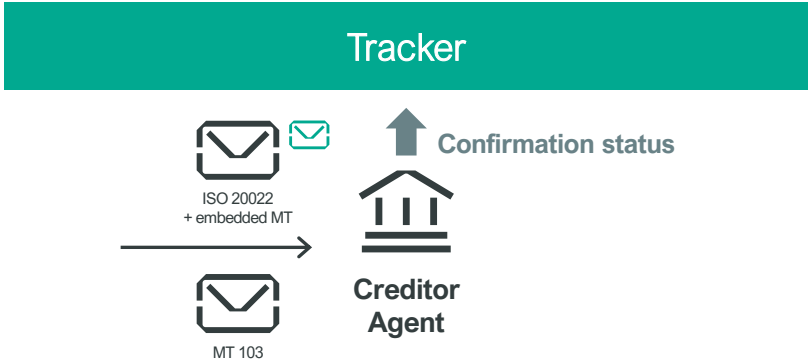
Ensure your CBPR+ ISO 20022 **implementation roadmap** is line with your **vendor's roadmap** for being CBPR+ ready.

Let us know if your **vendor's timelines** for CBPR+ implementation **are stopping you from your own ISO 20022 adoption**.



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# Universal Confirmation and ISO 20022 Adoption



For **every** Customer Credit Transfer received, **you must send** a confirmation status to the Tracker\*

What?	How?
Customer Credit Transfer includes <b>MT 103</b> , <b>pacs.008</b> and <b>multi-format MX</b> messages received	You can use the channel and format of <b>your choice</b> to send a confirmation status



**Observer** will calculate your **compliance** based on your combined performance across **FIN and FINplus**

(\*) Universal Confirmation Rulebook was introduced in 2020

## Migration Checklist

- **Consult** the latest Universal Confirmation Rulebook available
- **Test** your confirmation capabilities within your own institution
- Reach out to **Swift Support** in case you have any questions to ensure your confirmation process is **ready** for receiving pacs.008 and multi-format MX messages
- Consider including the **migration** of your MTs 199 to trck.001.001.02 or API in your **migration plan**
- **Deprecated support for MT199/299**. New functionality available only on API or trck





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## Key resources on CBPR+ payments



Readiness Portal

Translation Portal

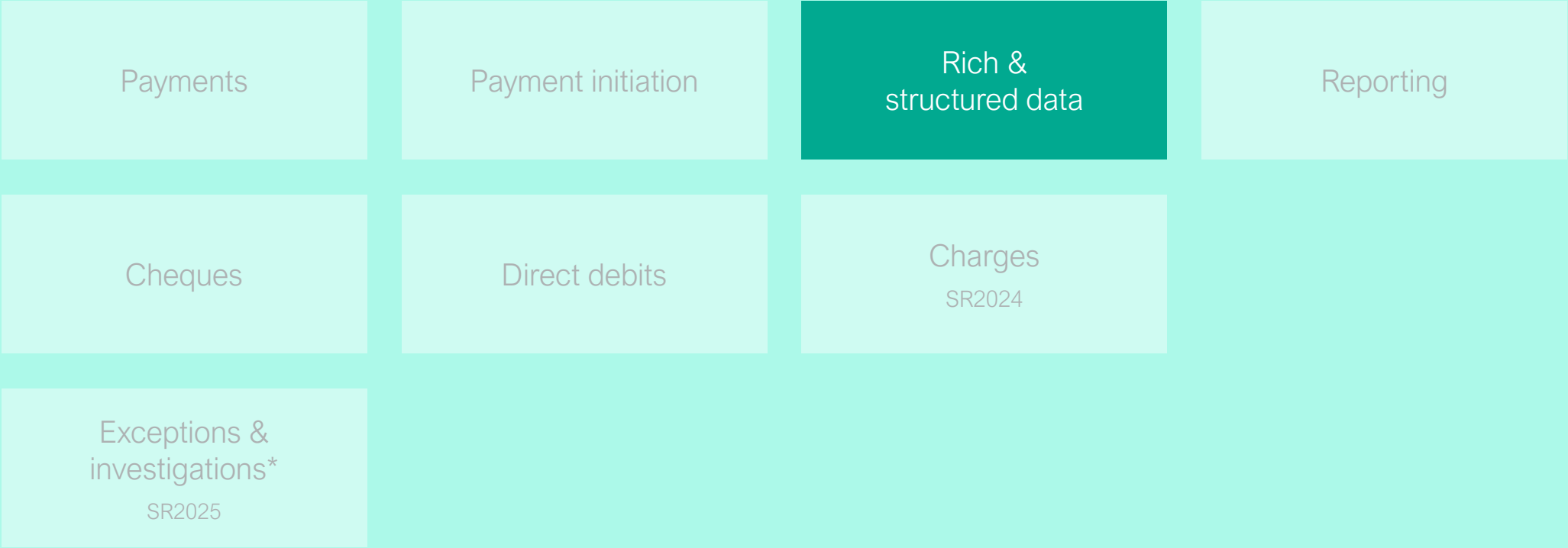
Swift Test Sparring Partner

ISO 20022 Readiness Directory



Rich & structured data

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## Market Practice Guidelines on the usage of rich and structured data elements for cross-border payments

Visit the PMPG pages on [swift.com](https://www.swift.com)

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Updated October 2023, following  
start of coexistence and completion  
of Transaction Manager ramp-up

*“With Transaction Manager safeguarding  
the end-to-end data integrity, customers can  
now leverage the full potential of ISO 20022  
and start sending ‘enhanced’ data”*

[Link to full document](#)



Set of papers published from  
November 2023 onwards

Guidelines on the provision of

- Ultimate Parties
- Regulatory Reporting
- Structured Remittance Information
- Hybrid Postal Address (unstructured Postal Address not allowed after November 2026, i.e. NAK on network)

[Link to full document](#)

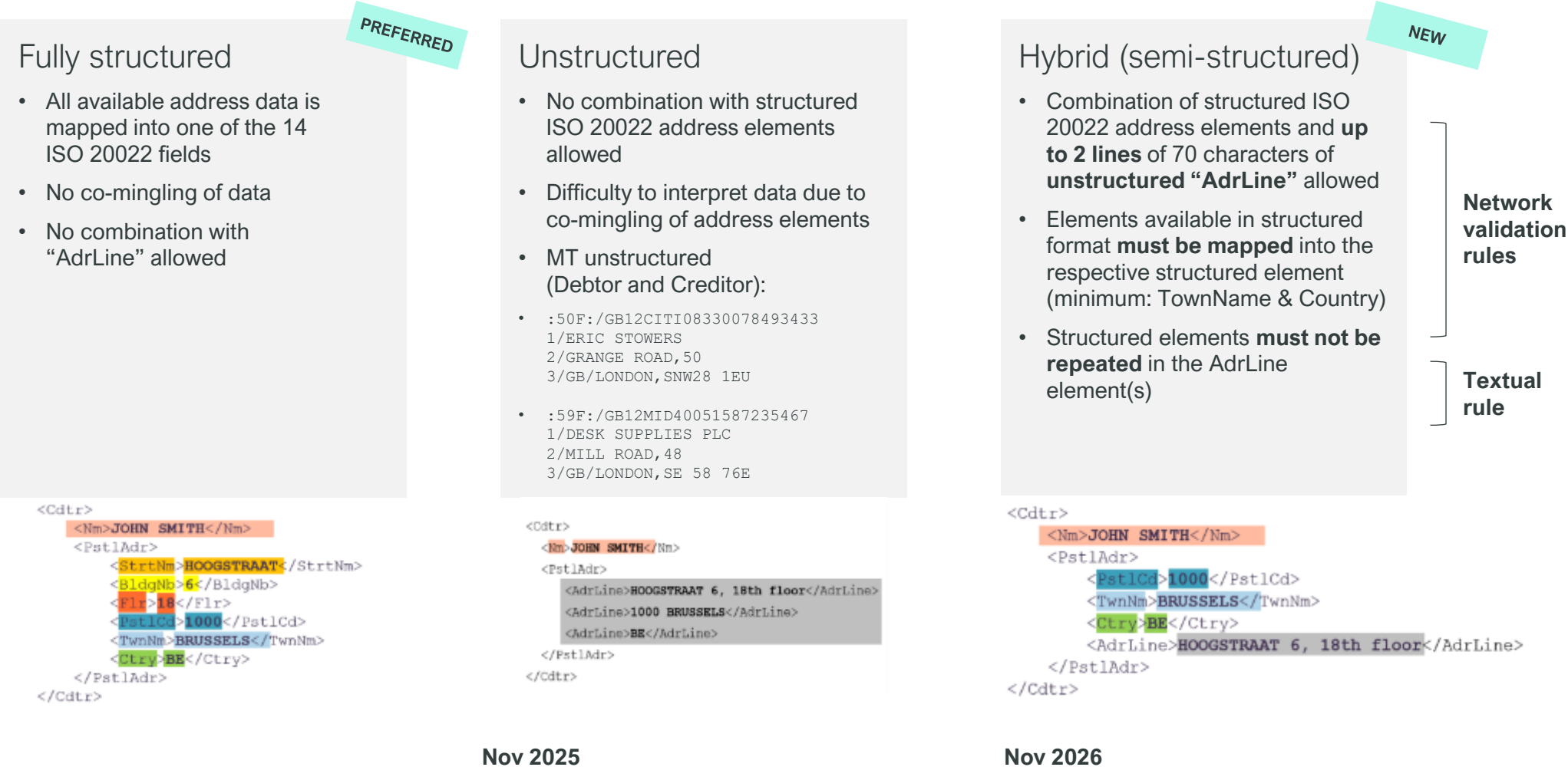




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# Introduction of hybrid (semi-structured) postal address option across CBPR+ messages for all parties and agents

Visit KB article 5026188 for more details





## ISO 20222

### From Limited to Multiple References

Rich, structured data  
More space for meaningful  
client information

#### MT103, Single Customer Credit Transfer

```
{1:F01ABNANL2AAXXX1234012345}
{2:O1031511010606UBSWCHZHGX00000130850105141149S}
{3:{108:UHBMT103001}{121:360f1e65-90e0-44d5-a49a-92b55eb3025f}}
{4:
:20:494931/DEV
:23B:CRED
:20:494931/DEV 1958,47
:33B:EUR1958,47
:50K:/122267890
BIODATA GMBH
HOCHSTRASSE, 27
8022-ZURICH
SWITZERLAND
:59:/502664959
H.F. JANSSEN LEDEBOERSTRAAT 27
AMSTERDAM
:71A:SHA}
```

In MTs the Field 20 “Sender’s Reference”  
is limited to 16 characters

Rich, structured,  
logically grouped data

#### pacs.008, FI To FI Customer Credit Transfer

```
<?xml version="1.0"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
  <FIToFICstmrCdtTrf>
    <GrpHdr>
      <MsgId>494931/DEV</MsgId>
      <CreDtTm>9999-12-31T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <SttlmInf>
        <SttlmMtd>INDA</SttlmMtd>
      </SttlmInf>
    </GrpHdr>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>494931/DEV</InstrId>
        <TxId>1005/001</TxId>
        <EndToEndId>E2E04044506271305</EndToEndId>
        <UETR>360f1e65-90e0-44d5-a49-a92b55eb3025f</UETR>
      </PmtId>
      ...
    </CdtTrfTxInf>
```

Customer can send more than one identifiers  
to identify the payment:

- 35 characters in Message Identification element
- 16 characters in Instruction Identification element  
(for backward compatibility)
- 35 characters in Transaction Identification element
- 35 characters in End To End Identification element

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Note: Please check the CBPR+ latest specifications on [MyStandards](#)

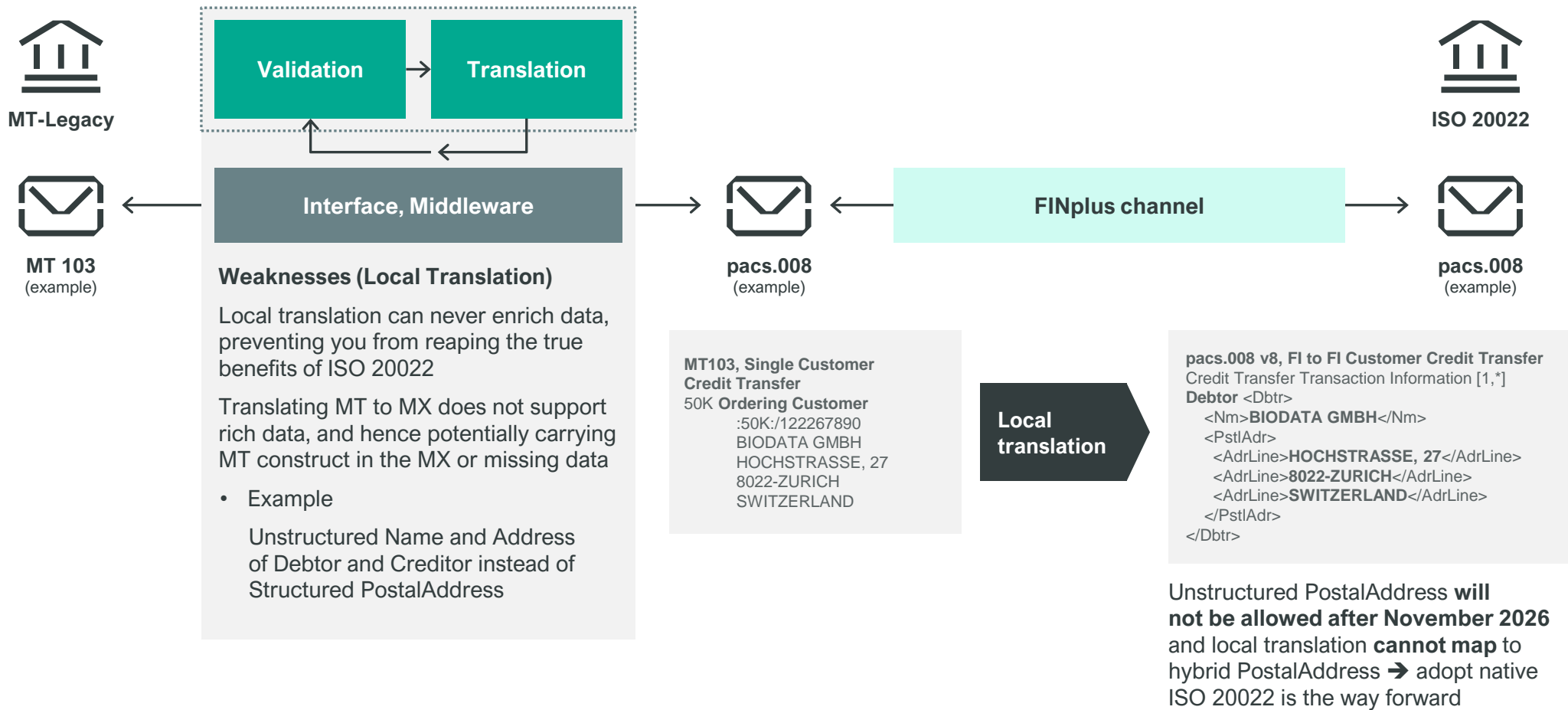


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# Local Translation and Rich Data

Are you thinking about deploying MT to MX's local translation?

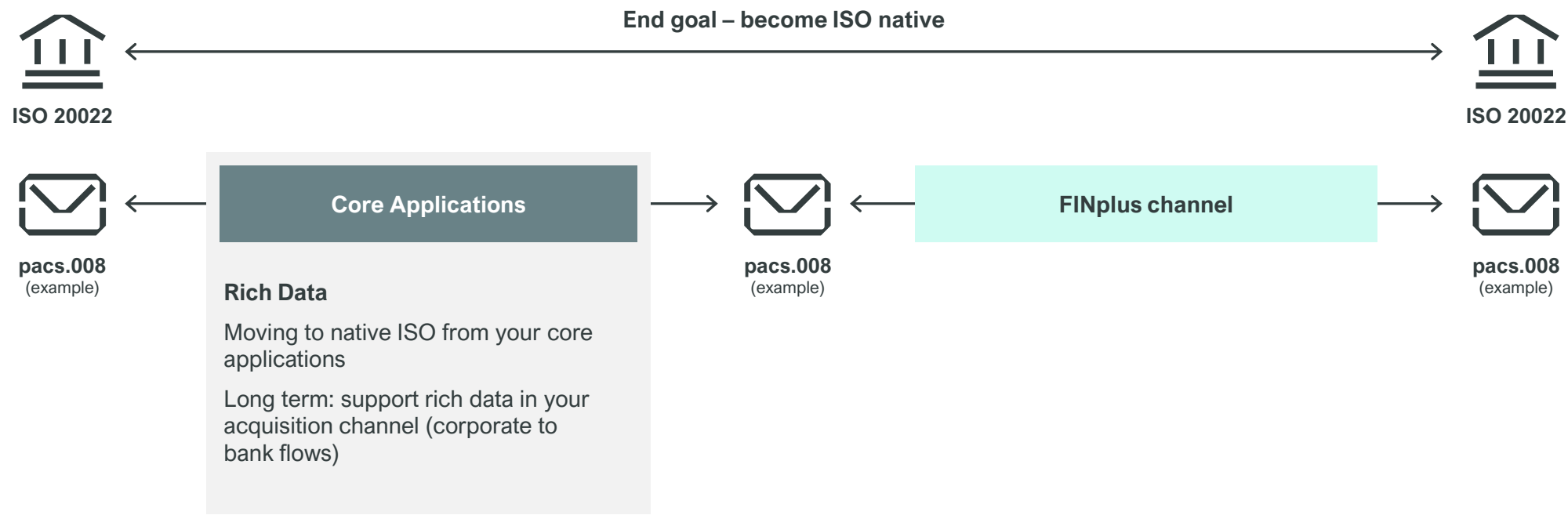




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# Local Translation and Rich Data

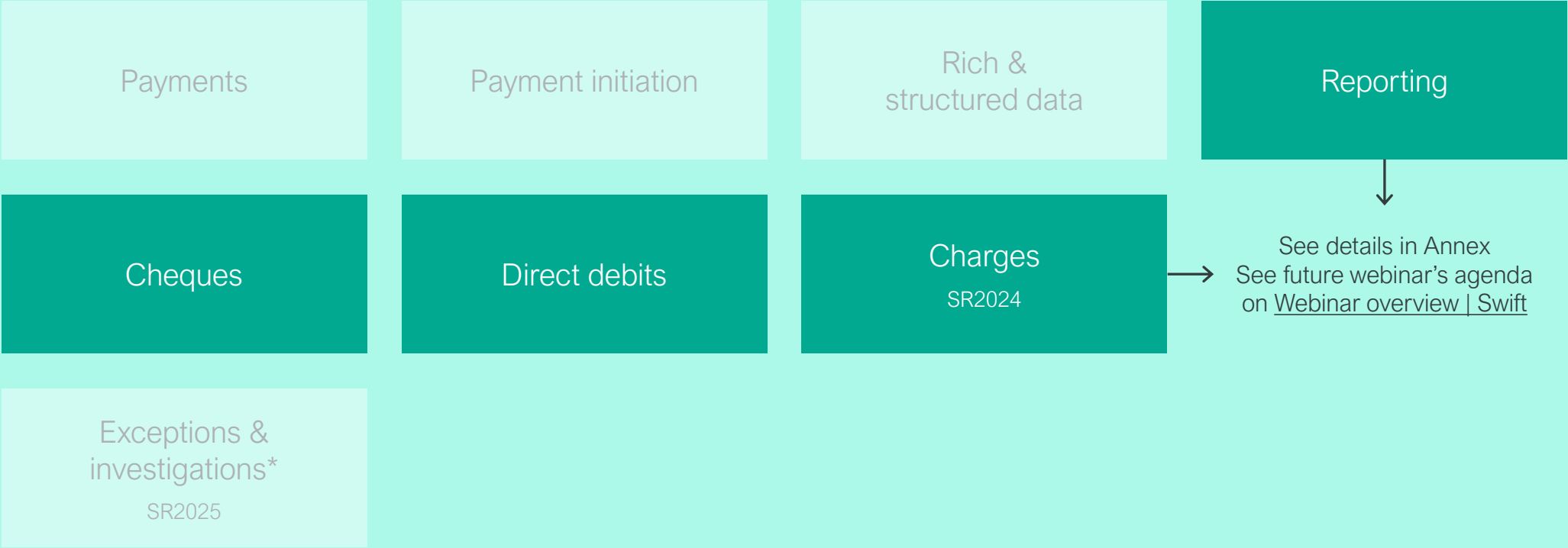
Are you thinking about deploying MT to MX's local translation?





Next webinars on CBPR+

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# Your Journey to ISO 20022

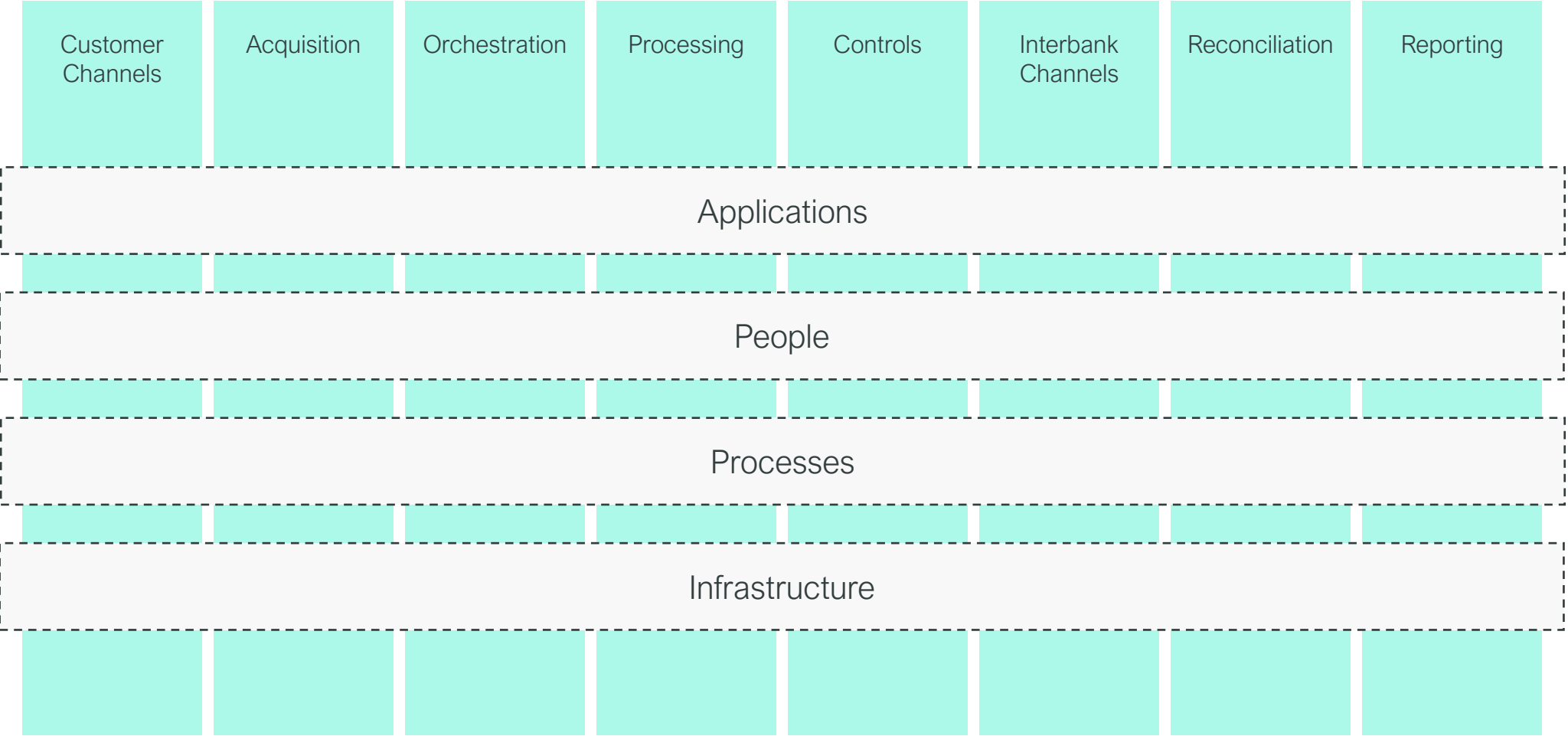
---

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**Native adoption of ISO 20022 has vast implications**  
Plan for the end of coexistence now!

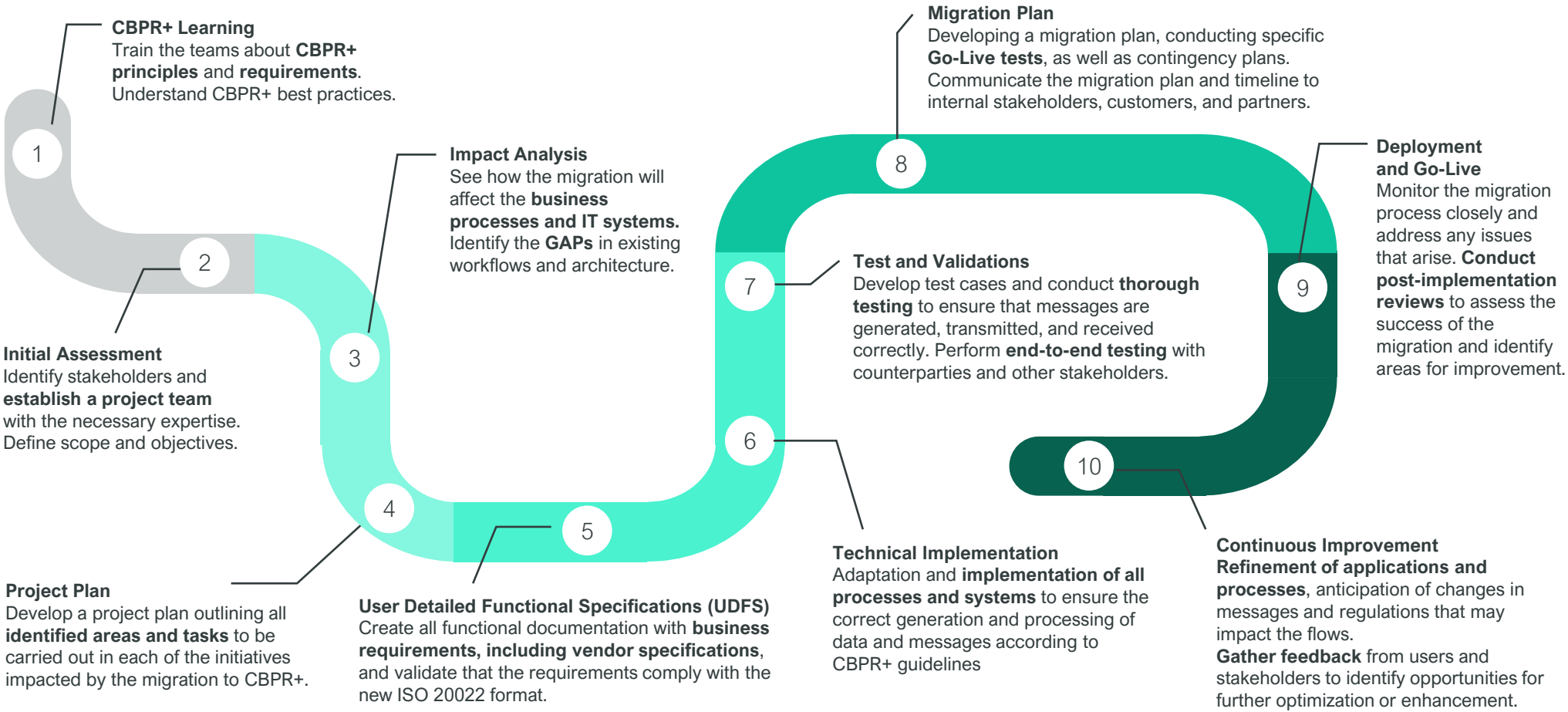
June 24  
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# Your Journey to ISO 20022

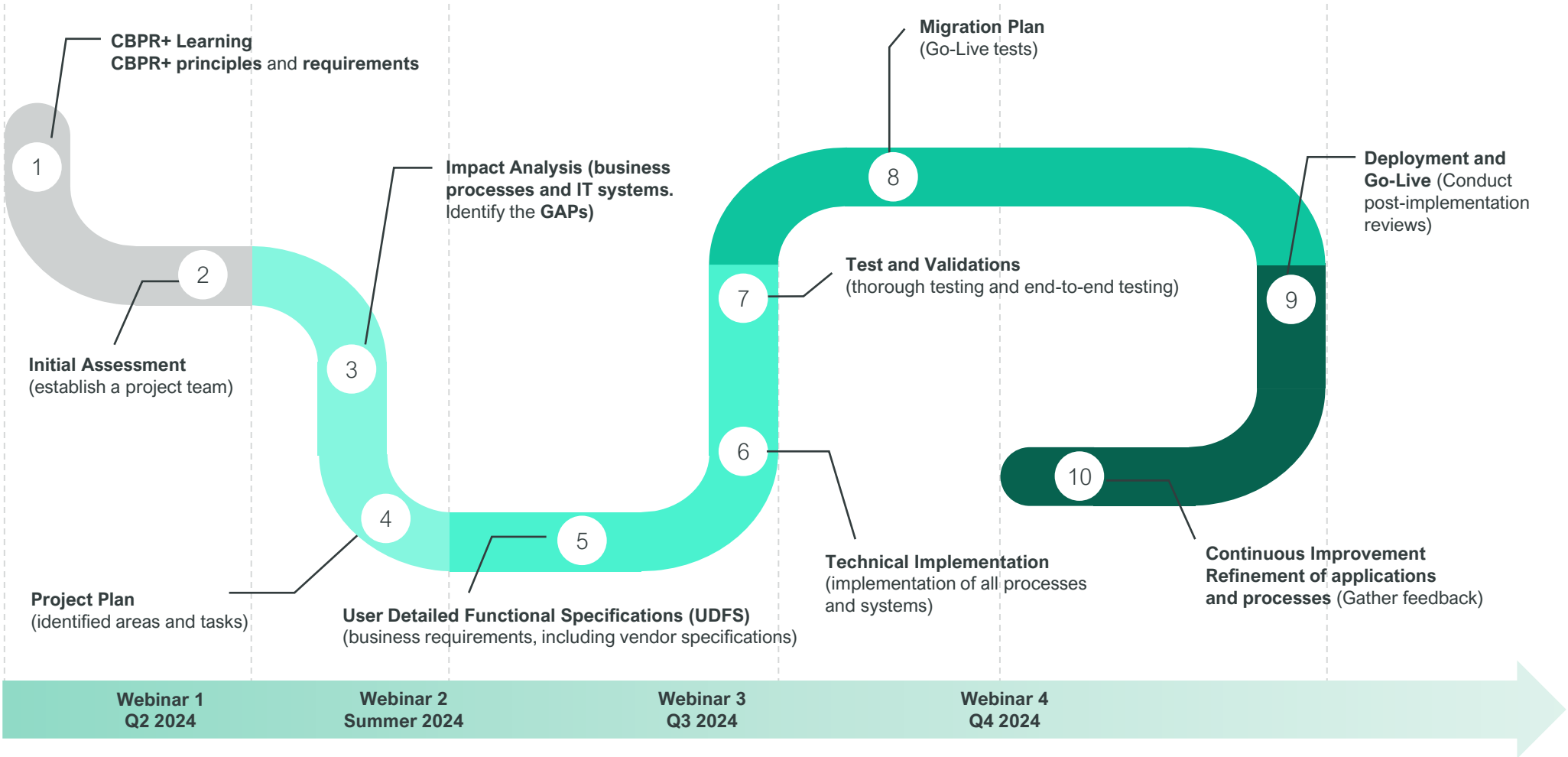
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# Your Journey to ISO 20022

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end of CBPR+  
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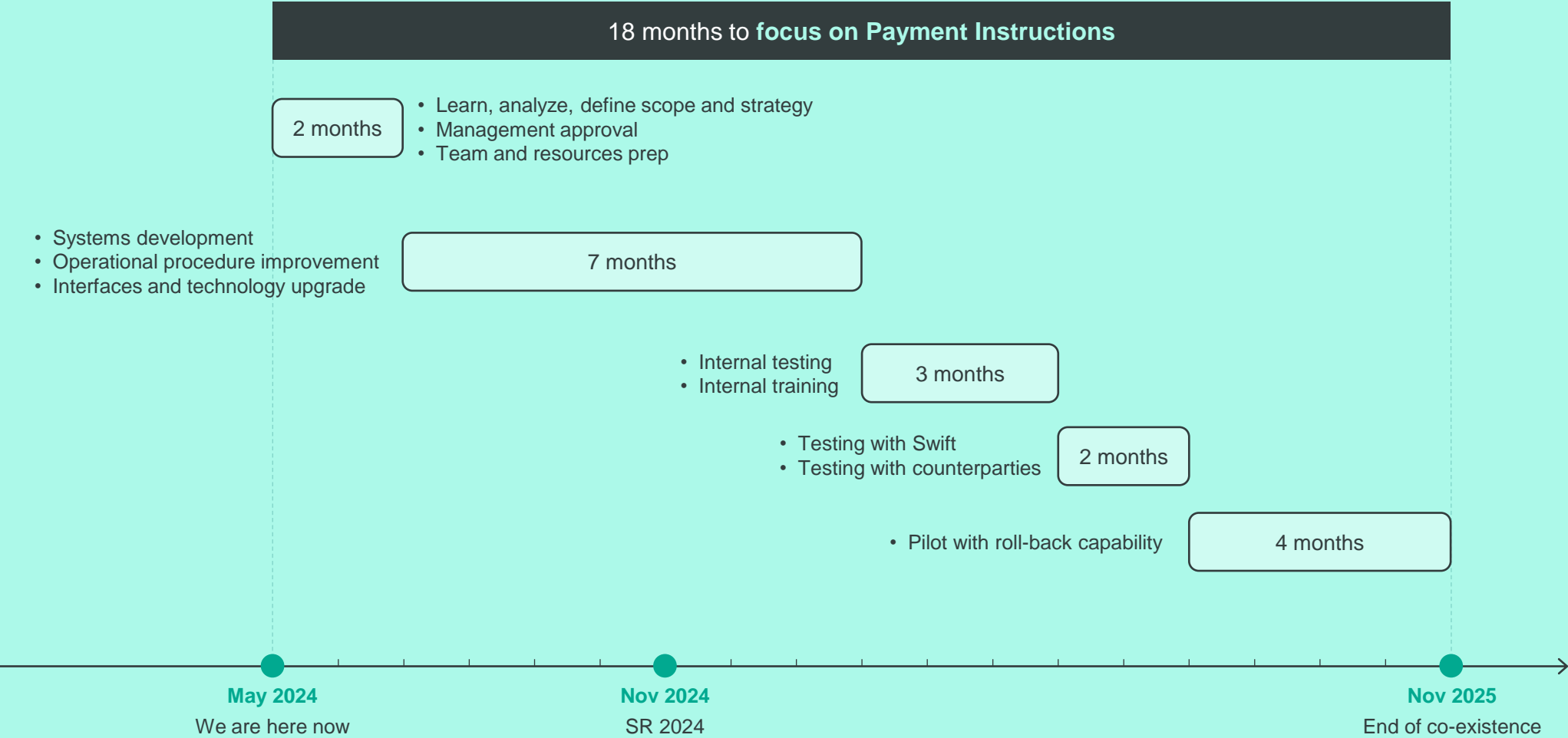




# Complete CBPR+ migration successfully by Nov 2025

An example starting now with focus on Payment Instructions

June 24  
18 months until the end of CBPR+ coexistence: what are the next steps?





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## How to dive further

### ISO 20022 for Financial Institutions – Support Page

#### One-stop shop for all business/technical specifications

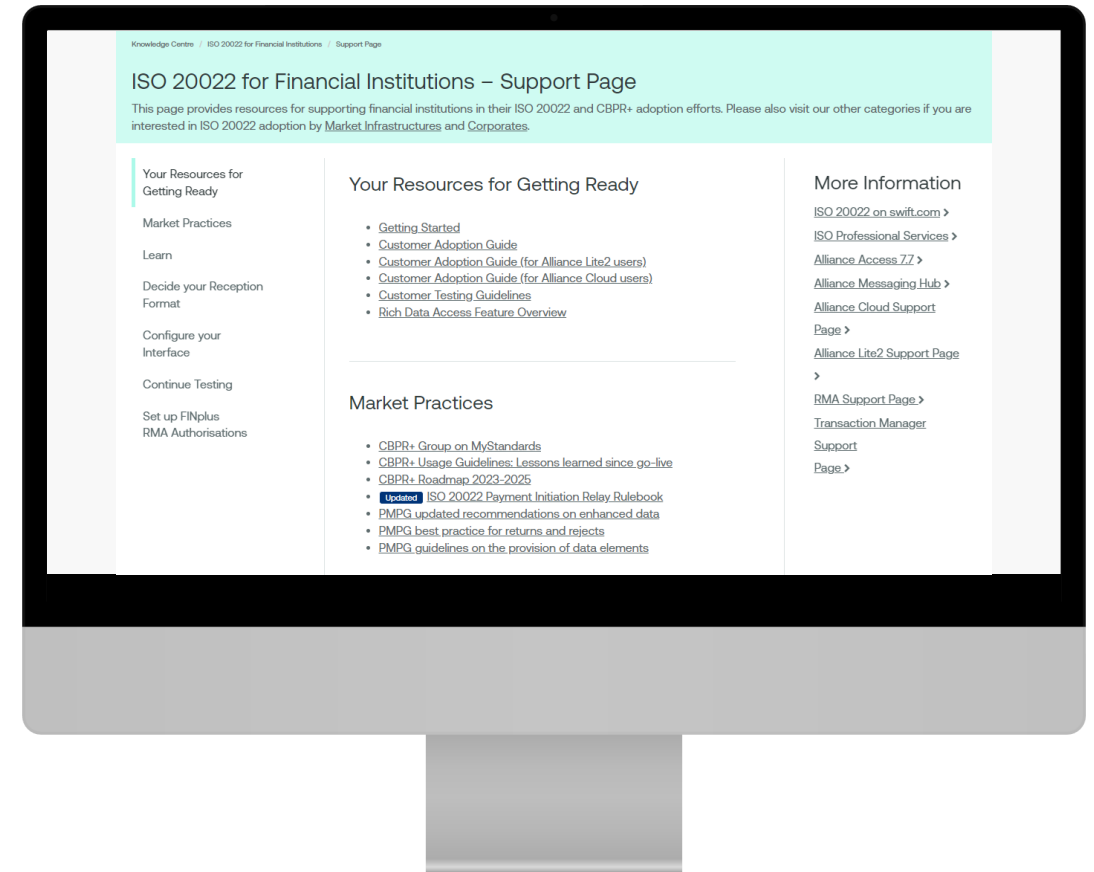
Protected, requires swift.com login

- [Getting Started Documentation](#)
- [Customer Adoption Guide Documentation](#)
- All CBPR+ Learning resources: [SwiftSmart modules](#)
- [CBPR+ MT/MX equivalence tables](#)

#### Additional collateral

Free access

- [Benefits of ISO 20022](#)
- [ISO 20022 FAQs](#)
- [PMPG Migration & interoperability considerations](#)
- [BAFT ISO 20022 Migration: Lessons Learned](#)





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Don't miss CBPR+-related communications!

	Business communications	Operational communications
How to register?	<b>Update your swift.com domains of interest</b> Select 'ISO 20022' (under the 'Standards' category) in the <a href="#">Swift Preference Centre</a>	<b>Register as a FINplus contact person</b> Select 'FINplus Contact Person' under the 'Business roles' category in the <a href="#">Contact Roles linked to your MySwift profile</a>
For whom?	Anyone with Payments Product Management responsibilities and / or interest in why, when and how the payments industry is migrating to the ISO 20022 format	Anyone with Payments operational responsibilities and / or interest in the implementation of ISO 20022
Examples	<ul style="list-style-type: none"><li>• <b>ISO 20022 in bytes</b> newsletter</li><li>• Publication of new ISO 20022 papers</li><li>• Promotion of learning resources</li></ul>	Mailings on upcoming deployments, milestones, maintenance items



If team members in your organization missed this webinar, ask them to register to the [upcoming ones](#)



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Migrating to ISO 20022 is not a  
Standard Release change

Start your ISO 20022 migration project  
without delay November 2025 is just  
behind the door

Thank you for joining us today!



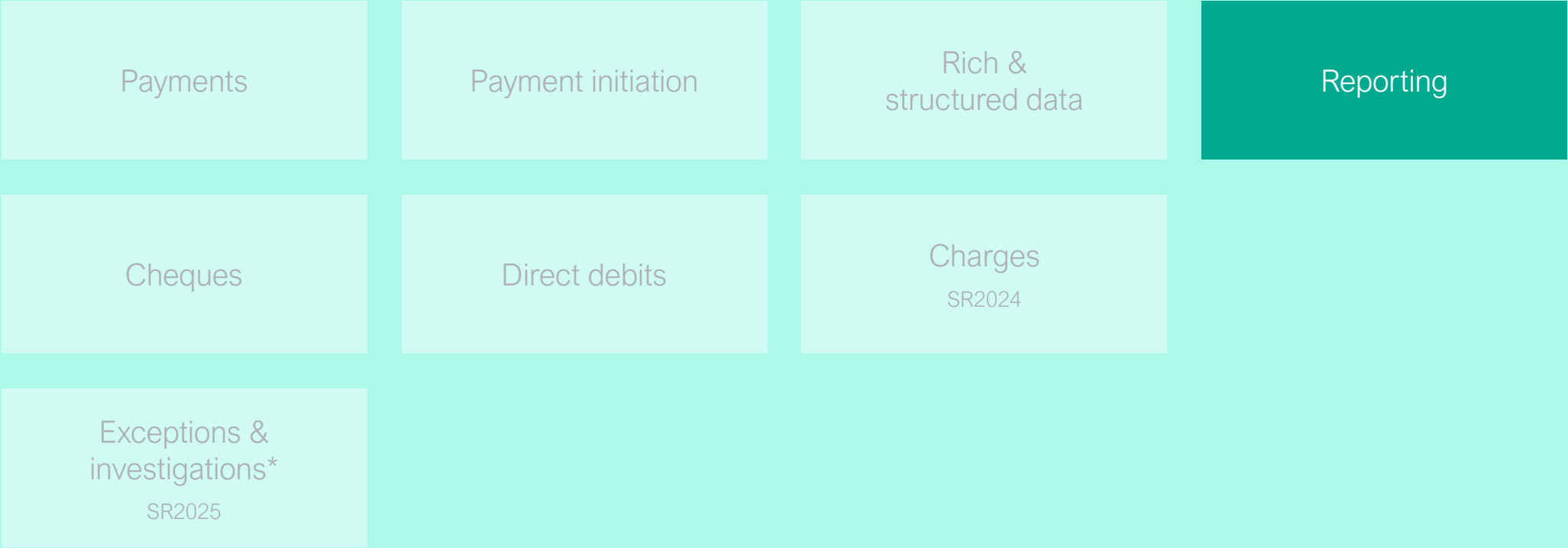






# Reporting

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Scope of messages migrating to ISO 20022

Payment instructions	MT101 (interbank)	pain.001	Exceptions & investigations	MT192	camt.055	Reporting	MT210	camt.057	Common group messages	MT198
	MT102	pacs.008			camt.056		MT900	camt.054		MT199
	MT102 STP	pacs.008		MT195	camt.110		MT910	camt.054		MT298
	MT103	pacs.008		MT196	camt.029		MT920	camt.060		MT299
	MT103 STP	pacs.008			camt.111		MT935	camt.053		MT998
	MT103 REMIT	pacs.008		MT199	camt.110		MT940	camt.053		MT999
	MT200	pacs.009			camt.111		MT941	camt.052		When not used for E&I
	MT201	pacs.009		MT292	camt.056		MT942	camt.052		
	MT202	pacs.009			camt.058		MT950	camt.053		
	MT202 COV	pacs.009 COV		MT295	camt.110		Other	Charges		
MT203	pacs.009	MT296	camt.029	MT190	camt.105	Tracker notifications		MT199	trck.001	
MT205	pacs.009		camt.111	MT191	camt.106				trck.002	
MT205 COV	pacs.009 COV	MT299	camt.110	MT290	camt.105			MT299	trck.001	
			camt.111	MT291	camt.106				trck.002	
		MT992	camt.056	MT990						
			camt.058	MT991				Tracker to user	trck.003/ trck.004	
		MT995	camt.110	Cheques				SRP fr tracker	trck.005	
		MT996	camt.111	MT110	camt.107			Deprecated support for MT199/299. New functionality available only on API/trck		
		SRP messages			MT111					camt.108
		MT192	camt.056	MT112	camt.109					
		MT199	camt.056	Direct debit						
				MT196	camt.029	MT104	pain.008			
		MT199		camt.029		pacs.003				
					MT107	pacs.003				
					MT204	pacs.010				



Payments message scope

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CBPR+ message	Eligible for in-flow translation?	Processed by Transaction Manager?	Set of equivalent MT messages
<b>camt.052</b> BankToCustomerAccountReport	Yes (Basic translation of key elements)	No	MT 210 MT 900 MT 910 MT 920 MT 935 MT 940 MT 941 MT 942 MT 950
<b>camt.053</b> BankToCustomerStatement	Yes (Basic translation of key elements)	No	
<b>camt.054</b> BankToCustomerDebitCreditNotification	Yes (Basic translation of key elements)	No	
<b>camt.057</b> NotificationToReceive	Yes	No	
<b>camt.060</b> AccountReportingRequest	No	No	



For the Usage Guidelines, please consult the CBPR+ group on [MyStandards](#)

For the specifications of the translation rules, please consult the Translation Portal on [MyStandards](#)

For more details, please consult the MX/MT Equivalence Tables on [MyStandards](#)



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## Key resources on CBPR+ reporting

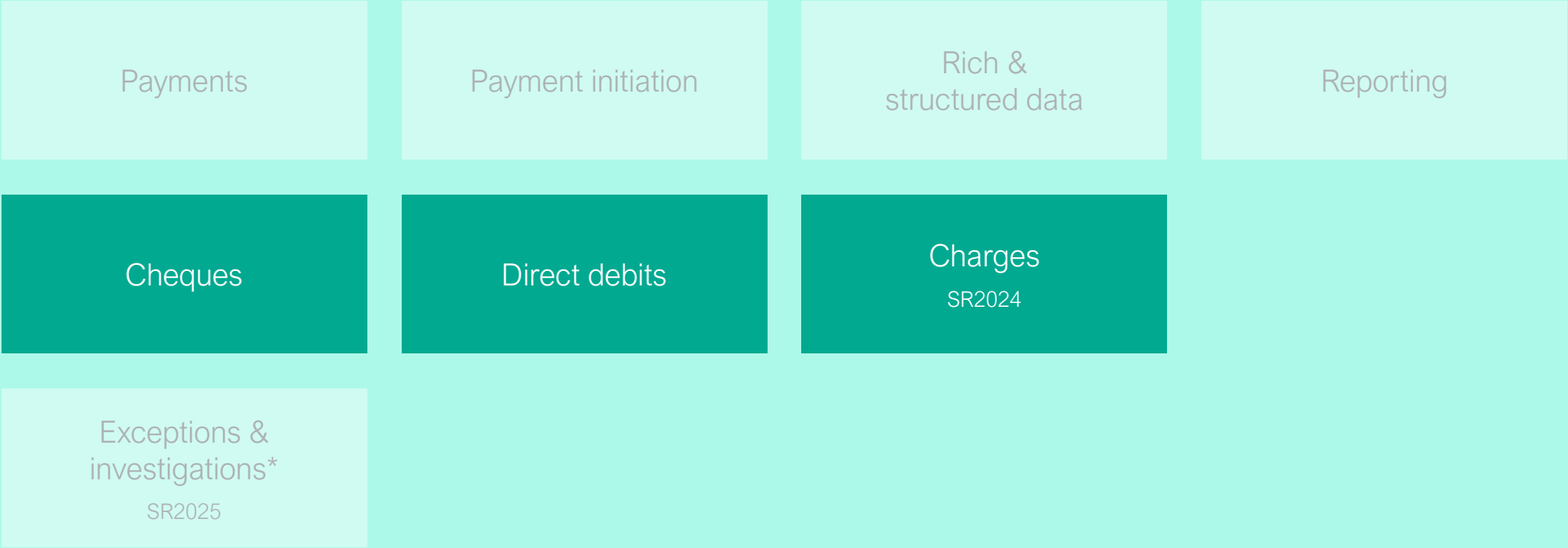
- Swift Smart module 'Transaction and Account Reporting with ISO 20022'
- CBPR+ User Handbook
- Swift Smart learning curriculum 'CBPR+ – Transaction and Account Reporting'
- CBPR+ Usage Guidelines
- CBPR+ Translation Rules

- Readiness Portal
- Translation Portal
- Swift Test Sparring Partner
- ISO 20022 Readiness Directory



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Other categories





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Scope of messages migrating to ISO 20022

Payment instructions	MT101 (interbank)	pain.001	Exceptions & investigations	MT192	camt.055	Reporting	MT210	camt.057	Common group messages	MT198
	MT102	pacs.008			camt.056		MT900	camt.054		MT199
	MT102 STP	pacs.008		MT195	camt.110		MT910	camt.054		MT298
	MT103	pacs.008		MT196	camt.029		MT920	camt.060		MT299
	MT103 STP	pacs.008			camt.111		MT935	camt.053		MT998
	MT103 REMIT	pacs.008		MT199	camt.110		MT940	camt.053		MT999
	MT200	pacs.009			camt.111		MT941	camt.052		When not used for E&I
	MT201	pacs.009		MT292	camt.056		MT942	camt.052		
	MT202	pacs.009			camt.058		MT950	camt.053		
	MT202 COV	pacs.009 COV		MT295	camt.110		Other	<b>Charges</b>		
MT203	pacs.009	MT296	camt.029	MT190	camt.105	Tracker notifications		MT199	trck.001	
MT205	pacs.009		camt.111	MT191	camt.106				trck.002	
MT205 COV	pacs.009 COV	MT299	camt.110	MT290	camt.105			MT299	trck.001	
			camt.111	MT291	camt.106				trck.002	
		MT992	camt.056	MT990				Tracker to user	trck.003/ trck.004	
			camt.058	MT991				SRP fr tracker	trck.005	
		MT995	camt.110	<b>Cheques</b>				Deprecated support for MT199/299. New functionality available only on API/trck		
		MT996	camt.111	MT110	camt.107					
		<b>SRP messages</b>			MT111			camt.108		
		MT192	camt.056	MT112	camt.109					
		MT199	camt.056	<b>Direct debit</b>						
		MT196	camt.029	MT104	pain.008					
		MT199	camt.029		pacs.003					
				MT107	pacs.003					
				MT204	pacs.010					



## Cheques message scope

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end of CBPR+  
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are the next steps?

CBPR+ message	Eligible for in-flow translation?	Processed by Transaction Manager?	Set of equivalent MT messages
<b>camt.107</b> ChequePresentmentNotification	Yes	No	MT 110 MT 111 MT 112
<b>camt.108</b> ChequeCancellationOrStopRequest	Yes	No	
<b>camt.109</b> ChequeCancellationOrStopReport	Yes	No	

*For the Usage Guidelines, please consult the CBPR+ group on [MyStandards](#)*

*For the specifications of the translation rules, please consult the Translation Portal on [MyStandards](#)*

*For more details, please consult the MX/MT Equivalence Tables on [MyStandards](#)*



RMA authorizations were bootstrapped in September 2023

Check with your application provider(s) on their readiness

Learn more with the dedicated [e-learning module on Swift Smart](#)



## Direct Debits message scope

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end of CBPR+  
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are the next steps?

CBPR+ message	Eligible for in-flow translation?	Processed by Transaction Manager?	Set of equivalent MT messages
<b>pain.008</b> CustomerDirectDebitInitiation	No	No	MT 104 MT 107 MT 204
<b>pacs.003</b> FIToFICustomerDirectDebit	No	No	
<b>pacs.010 (incl. margin collection)</b> FinancialInstitutionDirectDebit	No	No	

*For the Usage Guidelines, please consult the CBPR+ group on [MyStandards](#)*

*For the specifications of the translation rules, please consult the Translation Portal on [MyStandards](#)*

*For more details, please consult the MX/MT Equivalence Tables on [MyStandards](#)*



No bootstrapping of RMA authorizations

Check with your application provider(s) on their readiness

Learn more with the dedicated [e-learning curriculum on Swift Smart](#)



## Charges message scope (CBPR+ SR 2024)

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CBPR+ message	Eligible for in-flow translation?	Processed by Transaction Manager?	Set of equivalent MT messages
<b>camt.105 (Single Transaction)</b> ChequePresentmentNotification	Yes	No	MT 190 MT 191 MT 290 MT 291
<b>camt.105 (Multiple Transactions)</b> ChequeCancellationOrStopRequest	No	No	
<b>camt.106 (Single Transaction)</b> ChequeCancellationOrStopReport	Yes	No	
<b>camt.109 (Multiple Transactions)</b> ChequeCancellationOrStopReport	No	No	

For the Usage Guidelines, please consult the CBPR+ group on <a href="#">MyStandards</a>	For the specifications of the translation rules, please consult the Translation Portal on <a href="#">MyStandards</a>	For more details, please consult the MX/MT Equivalence Tables on <a href="#">MyStandards</a>
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RMA authorizations will be bootstrapped in September 2024 (exact date TBC)	Check with your application provider(s) on their readiness	Dedicated e-learning material will soon be available on Swift Smart
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