

Migration to ISO 20022



Useful information, hints and tips

Migration to ISO 20022

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Introduction to the new payments language

Parties, agents and message types

PARTIES / AGENTS	
MT Name	MX - ISO Name
Field	Element
Bank	Agent
Ordering Customer	Debtor
Ordering Institution	Debtor Agent
Beneficiary Customer	Creditor
Account with Institution	Creditor Agent
Intermediary Institution	Intermediary Agent
Message Sender	Instructing Agent
Message Receiver	Instructed Agent
	Ultimate Debtor (new)
	Ultimate Creditor (new)
	Initiating Party (new)

MESSAGE TYPES		
Existing	MX - ISO Message	Message Sets
Pain.001 (v3) / MT101 (relay)	pain.001 (v9)	payment Initiation (pain)
MT103	pacs.008	payment & clearing settlement (pacs)
MT202	pacs.009 (core, adv)	
MT202 cov	pacs.009 (cov)	
	pacs.004 – (new return message)	
MT199 / MT299 (rejections only)	pacs.002	cash management (camt)
MT196	camt.029	
MT 941 / MT942	camt.052	
MT940 / MT950	camt.053	
MT900 / MT910	camt.054	
MT192 / MT 292	camt.056	
MT210	camt.057	
MT920	camt.060	
MT199 / MT299	tbc	

Example of MT103 to pacs.008 translation

```

MT103
{:1:F01CHASGB2LXXX0000000000}{2:0103000099123
CHASDEFXXXX 0000000009912310000N}{3:{111:001}{121:
00000000-0000-4000-8000-000000000000}}{4:
:20:P5607186 298
:23B:CRED
:32A:200212EUR39,36
:33B:EUR39,36
:50F:/123991234
1/SAMPLE_DEBTOR LTD
2/SAMPLE_DEBTOR_STREET,1
3/GB/SAMPLE_DEBTOR_CITY
:52D: SAMPLE_DB_AGENT_NAME
SAMPLE_DB_AGENT_STREET
SAMPLE_DB_AGENT_CITY ZIP_COD3
:57A:MVBMD55
:59:/DE12345678900000000000
SAMPLE_CR_NAME LTD
SAMPLE_CR_STREET 56 CITY ZIP_COD3
:70:/PURP/FUNDING///URI/this is unstructured remittance
:71A:SHA
:71F:EURO,
:72:/ACC/Instruct for creditor agent
/PRIORITY/
/FND/
-}{5:{CHK:E82015BF39CE}}

```

```

pacs.008
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
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        <BICFI>CHASDEFXXX</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>CHASGB2LXXX</BICFI>
      </FinInstnId>
    </FIId>
  </To>
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  <MsgDefId>pacs.008.001.08</MsgDefId>
  <BizSvc>swift.cbprplus.02</BizSvc>
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  <Prty>NORM</Prty>
</AppHdr>
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  <FIToFICstmrCdtTrf>
    <GrpHdr>
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        <SttlmMtd>INDA</SttlmMtd>
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    </GrpHdr>
    <CdtTrfTxInf>
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    </PmtId>
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    </PmtTpInf>
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    <IntrBkSttlmDt>2020-02-12</IntrBkSttlmDt>
      <SttlmPrty>URGT</SttlmPrty>
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    </IntrBkSttlmAmt>
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    <ChrgsInf>
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    </ChrgsInf>
    <Agnt>
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        <PstlAdr>
          <AdrLine>NOTPROVIDED</AdrLine>
        </PstlAdr>
      </FinInstnId>
    </Agnt>
  </FIToFICstmrCdtTrf>
</Document>

```

continued...

Example of MT103 to pacs.008 translation

MT103

```
{1:F01CHASGB2LXXX0000000000}{2:0103000099123  
CHASDEFXXXX 0000000009912310000N}{3:{111:001}{121:  
00000000-0000-4000-8000-000000000000}}{4:  
:20:P5607186 298  
:23B:CRED  
:32A:200212EUR39,36  
:33B:EUR39,36  
:50F:/123991234  
1/SAMPLE_DEBTOR LTD  
2/SAMPLE_DEBTOR_STREET,1  
3/GB/SAMPLE_DEBTOR_CITY  
:52D: SAMPLE_DB_AGENT_NAME  
SAMPLE_DB_AGENT_STREET  
SAMPLE_DB_AGENT_CITY ZIP_COD3  
:57A:MVBME55  
:59:/DE12345678900000000000  
SAMPLE_CR_NAME LTD  
SAMPLE_CR_STREET 56 CITY ZIP_COD3  
:70:/PURP/FUNDING///URI/this is unstructured remittance  
:71A:SHA  
:71F:EURO,  
:72:/ACC/Instruct for creditor agent  
/PRIORITY/  
/FND/  
-}{5:{CHK:E82015BF39CE}}
```

pacs.008 (continued)

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</Agt>  
</ChrgsInf>  
<InstgAgt>  
<FinInstnId>  
<BICFI>CHASDEFXXXX</BICFI>  
</FinInstnId>  
</InstgAgt>  
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<BICFI>CHASGB2LXXX</BICFI>  
</FinInstnId>  
</InstdAgt>  
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<StrtNm>SAMPLE_DB_STREET</StrtNm>  
<BldgNb>123</BldgNb>  
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<Ctry>GB</Ctry>  
</PstlAdr>  
</Dbtr>  
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<Id>  
<Othr>  
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</Othr>  
</Id>  
</DbtrAcct>  
<DbtrAgt>  
<FinInstnId>  
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<PstlAdr>  
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<AdrLine>SAMPLE_DB_AGENT_CITY ZIP_COD3</AdrLine>  
</PstlAdr>  
</FinInstnId>  
</DbtrAgt>  
<CdtrAgt>  
<FinInstnId>  
<BICFI>MVBME55</BICFI>  
</FinInstnId>  
</CdtrAgt>
```

continued...

Example of MT103 to pacs.008 translation

MT103

```
{1:F01CHASGB2LXXX0000000000}{2:0103000099123  
CHASDEFXXXXX 000000000991231000N}{3:{111:001}{121:  
00000000-0000-4000-8000-000000000000}}{4:  
:20:P5607186 298  
:23B:CRED  
:32A:200212EUR39,36  
:33B:EUR39,36  
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1/SAMPLE_DEBTOR LTD  
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3/GB/SAMPLE_DEBTOR_CITY  
:52D: SAMPLE_DB_AGENT_NAME  
SAMPLE_DB_AGENT_STREET  
SAMPLE_DB_AGENT_CITY ZIP_COD3  
:57A:MVBME55  
:59:/DE12345678900000000000  
SAMPLE_CR_NAME LTD  
SAMPLE_CR_STREET 56 CITY ZIP_COD3  
:70:/PURP/FUNDING///URI/this is unstructured remittance  
:71A:SHA  
:71F:EURO,  
:72:/ACC/Instruct for creditor agent  
/PRIORITY/  
/FND/  
-}{5:{CHK:E82015BF39CE}}
```

pacs.008 (continued)

```
<Cdtr>  
<Nm>SAMPLE_CR_NAME LTD</Nm>  
<PstlAdr>  
<AdrLine>SAMPLE_CR_STREET 56 CITY ZIP_COD3</AdrLine>  
</PstlAdr>  
</Cdtr>  
<CdtrAcct>  
<Id>  
<Othr>  
<Id>DE123456789000000000</Id>  
</Othr>  
</Id>  
</CdtrAcct>  
<InstrForCdtrAgt>  
<InstrInf>Instruct for creditor agent</InstrInf>  
</InstrForCdtrAgt>  
<InstrForNxtAgt>  
<InstrInf>/PRIORITY/ /FND/</InstrInf>  
</InstrForNxtAgt>  
<RmtInf>  
<Ustrd>/PURP/FUNDING///URI/this is unstructured remittance</Ustrd>  
</RmtInf>  
</CdtTrfTxInf>  
</FIToFICstmrCdtTrf>  
</Document>
```



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