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# ISO 20022 Migration

## Frequently Asked Questions

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### Overview

The ISO 20022 migration is an industry-wide transition to a unified standard for financial messaging. Currently, institutions and market infrastructures use a variety of standards when exchanging messages for fund transfers, cross-border payments, clearing and settlement etc. This leads to inefficiencies, barriers to automation, and challenges for global interconnectivity. The migration aims to address these challenges by establishing a worldwide standard for communication.

#### Who is leading the ISO 20022 migration?

The ISO 20022 migration is a community-driven initiative. The standards development process is managed by the International Organization for Standardization (ISO) technical committee an industry consortium with global representation from financial market infrastructures, financial institutions, regulators, corporates, and other key groups.

#### How does the ISO 20022 migration relate to Swift?

Swift plays an important role as the ISO 20022 Registration Authority, managing the standard's financial messaging models.

Swift is also coordinating the development of the CBPR+ and High Value Payment Systems Plus (HVPS+) specifications. These message specifications define the implementation of the ISO 20022 standard for cross-border payments and market infrastructures.

#### Is Swift retiring MT (message text) messages on its network?

Since March 2023, Swift is supporting both MT and MX (ISO 20022) messages.

MX messages will be supported over the Swift FINplus, whereas MT format messages will be supported on Swift FIN.

Swift plans to decommission MT FIN messages for payments by November 2025.



### How is Citi approaching the ISO 20022 migration?

Citi is working closely with industry groups to develop and implement the ISO 20022 standard and market practices. The below sections describe Citi's approach to ISO 20022 migration and include details on the strategy adopted by Citi, impact to clients, readiness activities, and further resources on how to approach the migration.

### What is CBPR+?

Cross-border Payments and Reporting Plus (CBPR+) is a set of specifications in XML for ISO 20022 financial messages over the Swift network. CBPR+ messages over Swift are also referred to as "MX" messages, as they differ in format from the traditional MT messages used over Swift. More information about CBPR+ is available on Swift's [MyStandards platform](#).

### What does the Swift CBPR+ being live since March 2023 mean for my institution?

#### Swift participants:

Since March 2023, financial institutions using the Swift network for payment messages are required to **receive** both MT and MX messages for their payment messages with an option to also receive the cash management and reporting messages on the network also in MX.

Institutions are required to **send** all their MT payment messages as MX by November 2025 as the co-existence period **ends** in November 2025.

#### Institutions not connected to Swift:

Corporates and financial institutions that do not send/receive payment messages over Swift are not required to migrate to ISO 20022 currently.

For more information on the Swift ISO 20022 migration and how to prepare, please refer to the support page on the Swift Knowledge Centre: [Ensuring ISO 20022 Readiness \(Swift.com\)](#).

## Financial market infrastructure (FMI) migrations

### How is the ISO 20022 migration progressing for Real Time Gross Settlement (RTGS) FMIs?

Over the last 3 years starting July 2021, around 24 FMIs have migrated to ISO 20022 including the major currencies like USD (for CHIPS), EUR, CHF, GBP, HKD, SGD etc<sup>1</sup>. A number of RTGS FMIs have also announced plans to migrate to ISO20022 in 2025 including USD (Fedwire®), JPY, SEK, NOK, DKK, PLN etc.

### What do I need to do when an RTGS FMI migrates to ISO 20022?

The RTGS migration for a currency is governed by the country regulator, and each country has its own timeline for migrating their respective RTGS for the currency to ISO 20022. The FMI migration of a currency to ISO 20022 enables full interoperability with the cross-border rails on Swift CBPR+ which started its co-existence phase in March 2023.

Please see below for actions taken by the client based on the type of FMI.

#### Financial Institution using the Swift channel.

As a financial institution (FI) using Swift to send and receive payment messages, FIs can use both Swift FIN and Swift FIN+ to send and receive MT or MX payment messages respectively since March 2023. The interoperability between FIN and FIN+ is managed by the Swift Transaction Manager (TM). FIs would be required to migrate their payment messages from FIN to FIN+ before the November 2025 end date for coexistence.

For an FI that is a direct participant in an RTGS FMI migration to ISO 20022, they would be required to send their payment messages in MX after migration if no coexistence is supported by the RTGS.

Where the RTGS FMI for the currency has migrated to ISO 20022, there will be no data truncation when an enhanced ISO 20022 message is used to send payments over FIN+ for that currency to the correspondent who is the direct member of the RTGS FMI.

<sup>1</sup>As of current.



**Where do I include the Fedwire ABA Routing Code in an MX message for a USD payment?**

If the Standing Settlement Instruction available to you while you instruct payments in USD requires the Fedwire Routing Code to be included, the message should be specified as follows. Below is an example for the Creditor Agent for the Fedwire Routing code:

```
<pacs: CdtrAgt>
  <pacs: FinInstnId>
    <pacs: BICFI>AAAAUSAAXXX</pacs: BICFI>
    <pacs: ClrSysMmbld>
      <pacs: ClrSysId>
        <pacs: Cd>USABA</pacs: Cd>
      </pacs: ClrSysId>
    <pacs: Mmbld>123456789</pacs: Mmbld>
  </pacs: ClrSysMmbld>
</pacs: FinInstnId>
</pacs: CdtrAgt>
```

**What is changing for US tax 'wire' payments post Fedwire ISO migration and where can clients find more information on how to create US tax payments?**

Internal Revenue Service (IRS) has published a format for US Treasury tax payments in the Electronic Federal Tax Payment System (EFTPS) Handbook; however, no format validations are performed currently by Fedwire® Funds Services (Fedwire). Effective March 10th, 2025, Fedwire will start validating the format for IRS tax payments. These validations may result in delayed processing or rejection of tax payments where the information is not provided in the IRS published format. Please refer to the following resources for further information:

- Electronic Federal Tax Payment System (EFTPS) Handbook published by IRS can be found here: <https://www.eftps.gov/eftps/help/downloadPDF?id=034>
- Fedwire ISO 20022 FAQ with information about tax payment formatting requirement can be found here: <https://www.frb services.org/resources/financial-services/wires/faq/iso-20022/format>

Clients using Citi's proprietary channels can continue to follow the same data requirements published in the EFTPS handbook for the Swift MT103 and submit wire instructions for IRS tax payments using the preferred digital channel.

**What messaging guidelines will Citi be using for the ISO 20022 transition? Will they be available in MyStandards?**

Citi will follow the CBPR+ guidelines; please refer to the Swift portal and its corresponding [CBPR+ handbook](#) for more information.

**Will Citi make any optional fields in the CBPR+ guidelines mandatory?**

No, Citi is not planning to make any adjustments when implementing the CBPR+ guidelines.



<b>What are Citi's plans to originate ISO 20022 messages?</b>	<ul style="list-style-type: none"><li>• Citi is currently originating ~61% of its cross-border payments in ISO 20022 format and plan to complete origination of all messages as MX by September 2025.</li><li>• For payments where Citi is an intermediary/correspondent, Citi will continue to send payments in the format received.</li></ul>
<b>Will Citi use structured data for payments messages?</b>	Citi will accept unstructured data until November 2026. Regions will start the use of structured addresses at different times, and the use of structured addresses should be communicated by official announcement from local authorities.
<b>Will Citi use extended remittance information (ERI)?</b>	Citi expects to evolve our approach once our corporate clients begin using ISO 20022; the use of ERI would require agreement with the counterparty institutions where corporates send their instructions.
<b>When will Citi send and process ISO 20022 return messages?</b>	Citi has been sending ISO 20022 return messages since 2024. Citi has been processing and forwarding ISO 20022 return messages as an intermediary since March 2023.
<b>Are any changes required for clients who use Citi for Continuous Linked Settlement (CLS) payments?</b>	CLS clients can continue to send MT messages to Citi. CLS clients also have the option to send pacs.009 if they wish to move to the new standard but will need to comply to the new standards by November 2025.
<b>Will Citi be able to receive pacs.010 messages from Central Counterparty clients?</b>	Citi plans to receive pacs.010 messages if bilaterally agreed upon with the client. Central Counterparty clients who wish to send pacs.010 to Citi, in lieu of MT 204 messages, must first agree to do so with Citi bilaterally as per the Relationship Management Setup. The deadline of November 2025 does not apply to Central Counterparty Clients.
<b>Is there a limit to the number of intermediaries that can be used within ISO 20022 messages?</b>	There are currently enough fields in ISO messages to support three intermediary agents, but clients can add additional intermediary agents with a tag in the free-format field.
<b>Can ISO 20022 messages be created manually in Swift in the same way as existing MT messages?</b>	Yes, the Swift interface models (e.g., L2BA) will allow a bank to manually enter an MX (ISO) message into the network, similar to an MT message.



**What character set will CBPR+ messages use?**

During the coexistence period, CBPR+ Interact (MX) messages will utilize the traditional FIN X character sets to support translation.

Several additional special characters will be permitted: all party (agents and non-agents) Name and Address elements; the Related Remittance Information elements; and the Remittance Information (structured and unstructured) elements. Please review the [CBPR+ User Handbook](#) Introduction section for further details).

Please see the below table showing MT messages and their MX equivalent:

FIN MT	Message Name	ISO 20022 Equivalent
MT 101	Request for Transfer	pain.001
MT 102	Bulk Customer Credit Transfer (Multiple)	pacs.008
MT 103	Customer Credit Transfer (Single)	pacs.008
MT 104	Direct Debit and Request for Debit Transfer Message	pacs.003
MT 110	Advice Of Cheque(s)	camt.107
MT 111	Request for Stop Payment of a Cheque	camt.108
MT 112	Status of a Request for Stop Payment of a Cheque	camt.109
MT 103/2 (Original payment message with RETN code in field 72)	Return of Funds	pacs.004
MT 200	Financial Institution Transfer for its own Account	pacs.009
MT 201	Multiple Financial Institution Transfer for its own Account	pacs.009
MT 202 / 202 COV	General Financial Institution Transfer	pacs.009
MT 203	Multiple General Financial Institution Transfer	pacs.009
MT 204	Financial Markets Direct Debit Message	pacs.010
MT 205	Financial Institution Transfer Execution	pacs.009
MT 202 (Original payment message with RTN code in field 72)	Return of Funds	pacs.004
MT210	Advice to receive	camt.057
MT292 (Request to cancel an MT210)	Request for cancellation	camt.058
MT 900	Confirmation of Debit	camt.054
MT 910	Confirmation of Credit	camt.054
MT 920	Request Message	camt.060
MT 940	Customer Statement Message	camt.053
MT 941	Balance Report	camt.052

What character set will  
CBPR+ messages use?  
(continued)

FIN MT	Message Name	ISO 20022 Equivalent
MT 942	Interim Transaction Report	camt.052
MT 950	Statement Message	camt.053
MT n92	Request For Cancellation	camt.056
MT n96 n99	Response for Cancellation	camt.029
MT 199, MT299	Request for Information	camt.110
MT 199, MT299	Response to Information request	camt.111
MT 190	Charges Notification	camt.105
MT191	Charges Request	camt.106

[Structure of an MX v/s MT message](#)

[pacs.008 and pacs.009 message](#)

[MX Messages and MT Equivalents](#)

[Adopting MX Messages – benefits to corporates](#)

## Exception and Investigation

**Can I continue to send MTn92, MTn99 messages to request the cancellation of a payment?**

Specific to payment recalls and cancellation requests, the new Cash Management camt.056 message was implemented in March 2023. The industry can accept the existing MT192 and MT199 cancellation messages until the end of 2026 as per the latest roadmap published by Swift.

**Can I continue to send MT n99 messages to request for information?**

Expected to commence around the end of 2025, the new camt.110 send message and camt.111 response message will go live industry-wide and will replace the current non-structured MTn99 message. Therefore, until further notice of the go-live, clients can continue to send MTn99 messages.

With the migration to camt.110, the existing camt.056 will remain for payment recall/cancellation for the other key investigation types such as Unable to Apply, Beneficiary claim non receipt, Request for Information etc.

There is currently no plan for the replacement of the MTn99 message.

## Testing and readiness

**How can I ensure that my institution is able to receive and process MX messages?**

- Swift has created a tool called the Test Sparring Partner (TSP) that allows users to exchange messages with a test BIC (Bank Identifier Code); this tool can be used to test a variety of CBPR+ message types and flows, including the ability to receive CBPR+ messages from the test BIC.
- All BICs provisioned on FINplus will have access to the TSP.
- Further information is available on MySwift.



**How can I ensure that my institution is able to send ISO 20022 messages to Citi?**

We are engaged in community testing with clients who wish to test their ability to send ISO 20022 payment messages (pacs.008/009) to Citi; please reach out to your Citi Services contact for more information.

**Do I have to configure Relationship Management Applications (RMAs) to test with Citi?**

Testing on the FINplus non-production environment does not require RMA configuration.

**Where can I find MX samples for me to test?**

Samples are available on the Swift MyStandards platform

## Statements and reporting

**Can I continue to receive my statements in MT format?**

Yes, Citi will continue to send statements to FI clients in the MT format unless otherwise requested by the client until November 2025.

**Which camt statement services does Citi currently support for account statements?**

**V2 (camt.053.001.02, camt.052.001.02, camt.054.001.02)** – Citi currently offers camt v2 statement files through CitiDirect, CitiConnect for Files and CitiConnect API delivery channels. In addition to sending scheduled camt statement files, the camt.054 v2 is also available as an event-driven debit and credit notification service through the CitiConnect API channel.

**Which camt statement services is Citi introducing as part of its ISO 20022 changes?**

Citi is in the process of making available new ISO 20022 CBPR+ camt.053.001.08, camt.052.001.08, camt.054.001.08 across all Citi account holding branches globally. Currently, this service is available for Financial Institutions SWIFT BIC address types (SUPE and NOSU) over the SWIFT FINplus network. SWIFT are considering later in 2025 to make available the camt v8 account statement and account reporting message types over SWIFT FINplus network to Corporate organisations.

Citi is also in the process of making available camt.053.001.08 using the Common Global Implementation – Market Practice (CGI-MP) schema. This will be available from Q2 2025 and will be available for all Citi clients to use through CitiDirect and CitiConnect for Files channels.



**Will Citi be enhancing existing account statement services for ISO 20022 payment transactions?**

To minimize disruption for our clients, there will be no change in existing CitiDirect file export statements unless clients request the enhanced ISO data reporting for MX transactions through the CitiDirect file export configuration.

As more payment messages globally move to the ISO 20022 MX standard, Citi is developing enhanced reporting for these new MX transactions across the CitiDirect camt.053 v2 and camt.052 v2 file export statement services.

The enhancements to CitiDirect camt statement files for new MX transactions will align with CGI-MP industry best practices and will support certain enhanced data elements when provided in the ISO 20022 payment message. Examples of enhanced data reporting include:

- Additional payment references such as End to End ID and UETR.
- More information reported for related parties, such as support for debtor and creditor structured address, account ID and party identification; ultimate party information reporting will also be supported.
- More data for payment remittance, specifically for structured remittance data.

**If a client holds multiple accounts with Citi, will Citi send one camt.053 message per account or a single camt.053 covering multiple accounts?**

The CBPR+ camt.053 v8 specification for delivery over FINplus restricts one account to be reported in one camt.053 statement message; this is similar to MT940 messages sent over the SwiftNet FIN network.

The camt.053 v2 and camt.053 v8 sent over Citi file channels (CitiDirect, CitiConnect for Files and CitiConnect API) can report more than one account in the same camt statement file.

## **Infopool and Multi-bank Transaction Input (MBTI)**

**What will be the impact for Infopool and MBTI?**

The requirement for payments and statements to migrate from MT to MX messages is only in the interbank space. Clients can continue to send payment instructions and receive statements in the format of their choice. Citi supports various payment formats and already offers the ability through CitiDirect to take Swift FIN MT940 and MT942 messages for accounts held at third-party banks, and report this information into the CitiDirect camt.053/camt.052 v2 File Export statement services.

Under Swift CBPR+, the transition of a Swift FIN MT9xx message to CBPR+ camt.05x v8 on FINplus is a bilaterally agreed change between Citi and the counterparty bank. This means the third-party bank must agree with Citi to transition a Swift FIN MT9xx to camt v8 on Swift FINplus, and RMAs need to be exchanged for sending and receiving camt v8 (MX) messages on Swift FINplus. The same approach is also applicable for MBTI payments, where RMAs would have to be exchanged between Citi and the counterparty banks.

In summary, there is no impact to our corporate clients who have Infopool and MBTI services through Citi.





## Nonbanking Financial Institutions (NFI) Clients

**I currently send and receive a mix of MT messages via Swift FIN. Is the November 2025 deadline applicable to me?**

If your BIC is registered as a supervised financial institution ('SUPE') or non-supervised financial institution ('NOSU'), then the November 2025 deadline of migrating from MT to MX is applicable to you. You should either migrate to Swift FINplus, or alternatively, you could decide to migrate to CitiConnect for Files. Please refer to article "Correct usage of pain.001 versus pacs.008 message" published by Swift for further guidance [https://www2.Swift.com/knowledgecentre/kb\\_articles/6000088](https://www2.Swift.com/knowledgecentre/kb_articles/6000088).

## Corporate clients – Payments

**I currently send MT101 payments via Swift FIN. Do I need to migrate to XML and what is the deadline to do so?**

No, the migration of MT1xx, 2xx and 9xx series messages is only mandatory in the interbank space. If your BIC is registered as "CORP," there is no need to migrate. Citi will continue to support MT messages beyond November 2025 for Corporate clients only. Corporates, however, do have to update the beneficiary address in the MT101 to accommodate structured/hybrid option. For further guidance, please refer to <https://www.Swift.com/Swift-resource/252289/download>.

**I do not currently send MT101 payments via Swift FIN/I am not a "BIC-connected" company. Is there any impact to me?**

Yes. Although the migration from MT to MX is only mandatory in the interbank space, there is an indirect impact to all clients regardless of what channel is used to initiate payments. As a result of the ISO migration, it has been mandated at an industry level that if an address is provided for any party in the payment instruction, it must be provided in a structured or hybrid manner. Payments in scope of this requirement are all CBPR+ (cross-border) and HVPS+ (urgent domestic, RTGS) payments. ACH payments and Cheques are out of scope.

**Is the migration applicable only for some countries and/or regions?**

No, the ISO migration is applicable to all countries across the globe, and it is not region-specific.

**I understand that the address format requirements are changing. What level of address information is expected for each country and/or payment type? How should corporates format structured addresses for different countries? Are there specific address formatting guidelines or templates for different countries that we need to follow?**

The requirement is that all cross-border and urgent domestic transactions (RTGS) must include either structured or hybrid addresses from November 2026. The minimum information that must be provided is Town name and Country. Additional address information is strongly recommended. Any existing country-specific requirements that are enforced today (such as US travel rules) will remain in place in addition to the mandatory elements of Town name and Country.

For further guidance on country-specific recommendations, please refer to <https://www.Swift.com/Swift-resource/250266/download>.

Detailed explanation on the difference between structured and hybrid address can be found at <https://www.Swift.com/Swift-resource/252289/download>.



**What is the requirement for Single Euro Payments Area (SEPA) transactions?**

The European Payments Council (EPC) migrated the interbank messages to the 2019 version of the ISO 20022 XML format. With the adoption of this version, the latest guidance as of November 2024 published by the EPC allows for structured or hybrid address, and the deadline has been extended to November 2026 to align with the more recently relaxed CBPR+ and HVPS+ rules.

The latest EPC Guidance document on the provision of addresses was published on 28th November 2024. This can be found at [EPC guidance document – Provision of Addresses under the EPC Payment Schemes | European Payments Council](#).

**What happens if an address I have provided is incomplete or incorrect? Will the payment be rejected, or will Citi attempt to correct and notify us?**

The minimum mandatory information that must be provided is Town name and Country. If either elements is missing, the transaction will be rejected. Whilst Citi may not be able to verify the quality of the information provided upfront, standard business validations, in accordance with local laws and regulations that exist today, will continue to be applied in future. Citi cannot guarantee that payments will be executed successfully if the information provided is insufficient or incorrect.

**Are the address requirements different for the various parties in the payment instruction (debtor, creditor, or any ultimate parties)?**

Citi will provide the debtor address for all transactions. Clients are expected to provide the address for the creditor as well as any ultimate parties if applicable.

**Is there specific technical documentation that Citi will provide to guide corporates through implementation? When will Citi's specifications and samples be updated for each country?**

Citi's client-facing specifications for CitiConnect will be updated in early 2025. In the meantime, please refer to <https://www.Swift.com/standards/iso-20022/iso-20022-faqs/postal-address-field> for further guidance and explanation on address requirements.

The 2024 PMPG paper on hybrid address is also a valuable resource, which can be downloaded from <https://www.Swift.com/Swift-resource/252289/download>.

**How will Citi support us during the transition to ISO 20022, particularly with system integration and testing for structured/hybrid address?**

Citi is updating the Client Testing Portal in accordance with upcoming changes and requirements. Clients will be able to commence testing from H2 2025. Should you require dedicated support, please get in touch with your Citi representative.



**What is the expectation and timeline for corporates to fully implement structured/hybrid address for cross-border and urgent domestic payments?**

The deadline to be fully compliant is November 2026. Any payments in scope for this requirement, that do not meet the formatting specifications after November 2026, will be rejected.

**What should corporate clients do to prepare for ISO 20022?**

There will be many benefits to corporate clients that adopt ISO 20022 over the coming years, including enriched data, straight-through processing, compliance and regulation efficiencies, and flexibility.

Corporate clients can take the following steps to begin preparing for ISO 20022 adoption:

- Contact your current Enterprise Resource Planning/Transport Management System (ERP/TMS) provider to discuss if any system changes are required to support the richer ISO 20022 data.
- Analyse whether moving to ISO 20022 makes sense for your organization if you are currently making payments and receiving statements in MT format.
- Migrate to ISO 20022 (either pain.001 V3 or pain.001 V9) as soon as possible if you are currently making payments in a non-XML format via H2H (CitiConnect for Files).
- Improve your own static data – at a minimum, obtain and complete beneficiary details with their full addresses.
- Speak to your Citi representative to find out how we can support you.

**Which version of ISO 20022 does Citi currently support?  
How long will you support older versions for?**

**V9 (pain.001.001.09)** – Citi recognizes the interest from clients to upgrade to the newest format in line with the version that the global FMIs will be adopting when they migrate to ISO 20022. We plan to introduce support for this version in Q2 2025 for all of Citi's footprint, with an initial "like-for-like" capability that pain.001 v3 currently supports. Additional capabilities will be rolled out gradually on a country-by-country basis and in accordance with FMI requirements. If you would like to implement this version, please contact your Citi representative to express your interest.

**V3 (pain.001.001.03)** – Currently, around 95% of the credit transfer instructions that Citi receives in ISO 20022 XML format are pain.001 v3. We anticipate that this version will continue to be dominant and important to customers in the coming years. Citi continues to actively participate in the CGI-MP forum working with Swift and other major banks around the world to agree on the use of pain.001 v3, and specifically how banks should accommodate any new data elements that appear in the newer pain.001 v9 when accepting the older pain.001 v3. We appreciate the importance of supporting the clients who are using pain.001 v3 today and over the next few years when global payment FMIs embark on their migration to ISO 20022.

**V2 (pain.001.001.02)** – We intend to wind down support of pain.001 v2, and to encourage clients that are still using this version (originally published in 2007) to migrate their payments to either v3 or v9 as soon as possible. Although there is no imminent date for the discontinuation of Citi's support of pain.001 v2, we are actively monitoring the number of clients using this older version and will announce plans to sunset support of this version in due course.



**What are the main differences between pain.001 v3 and pain.001 v9?**

There are a range of new XML tags in pain.001 v9 such as dedicated fields for UETR, and identification of legal entities by the Legal Entity Identifier (LEI). There are also new XML tags for additional structured remittance as well as more detailed address information.

**Do I need to migrate to pain.001.001.09 and if yes, what is the deadline to do so?**

There is no obligation to migrate to pain.001 v9. Citi will continue to accept the currently supported 2009 version of ISO 20022 format (pain.001.001.03 and pain.008.001.02). Whilst there is no immediate need to migrate, Citi does recommend that you consider migration at a later stage once ISO 20022 is adopted worldwide to take advantage of the benefits it offers.

### **Additional resources**

Citi has created a [website](#) with links to videos, webinars, and other materials to help the community learn more about the ISO 20022 migration. Clients can also sign up for our email communications using [this form](#). If you have specific questions about the ISO 20022 migration at Citi, please reach out to your Citi representative.

Swift has also published a variety of resources to help navigate the transition to ISO 20022. These can be accessed through [Swift.com](#), your MySwift homepage, and on the Swift Knowledge Centre.