



Deutsche Bank Portal on SWIFT MyStandards

ISO 2022 Payment Formatting Usage Guidelines for Institutional Cash clients

May 2025

Since the launch of Deutsche Bank's dedicated "ICM – FI client" portal on SWIFT MyStandards in August 2022, our clients have the opportunity to access detailed ISO 2022 Usage Guidelines (UGs) for High Value Payments and to test their MX payment formatting against these guidelines in our Readiness Portal. The following UGs are available:

- FIToFICustomerCreditTransfer (pacs.008)
- FinancialInstitutionCreditTransfer (pacs.009 CORE)
- FinancialInstitutionCreditTransfer (pacs.009 COV)

The portal is a further step to support our FI clients' migration journey to the ISO 2022 standard and is used by a high number of FI clients on a regular basis.

New Deutsche Bank Collection in line with the CBPR+ SR2025 version

In preparation of the SWIFT CBPR+ SR2025 changes with go-live in November 2025 a new Deutsche Bank Collection of updated UGs for above mentioned messages has been published on the ICM portal.

You will find two collections on the portal:

- Deutsche_Bank_CBPRPlus_ISO 2022 Portfolio_November 2022 → Collection currently in use¹
- Deutsche_Bank_CBPRPlus_Version_SR2025 → New collection applicable as of the SWIFT SR2025 in November 2025, available to you for information and testing already now.

*as per publication date of this document - this collection version will be removed after November 2025

Usage Guidelines based on CBPR+ including Deutsche Bank STP requirements

Deutsche Bank UGs are based on CBPR+ and enriched with DB annotations (comments). Information is applicable to Deutsche Bank AG Germany, US, and UK as well as Deutsche Bank Trust Company Americas, unless specified otherwise.

¹ as per publication date of this document - this collection version will be removed after November 2025

The ICM portal is beneficial for FI clients aiming to validate the sending of their pacs.008/pacs.009 CORE/pacs.009 COV formatting. The benefit of the UGs is the combined CBPR+ information with specific DB STP requirements. You can validate your MX messages against our UGs on the ICM's Readiness Portal and obtain feedback if this is a valid message in line with the UG. If errors occur this may be considered an indicator that the formatting fails the STP requirements of Deutsche Bank.

The ICM Readiness Portal validates your message instances against:

- Deutsche Bank's Usage Guidelines which are based on CBPR+ standard version
- Restrictions on individual elements as per CBPR+ or Deutsche Bank requirements
- Formal Rules as per CBPR+ or Deutsche Bank requirements

Benefits of the ICM Readiness Portal:

- You can easily test a message by pasting the details into the tool
- The test result is immediately displayed on the screen; test history is available
- Basic sample messages are provided for easy use
- Your testing activity is not visible to other users

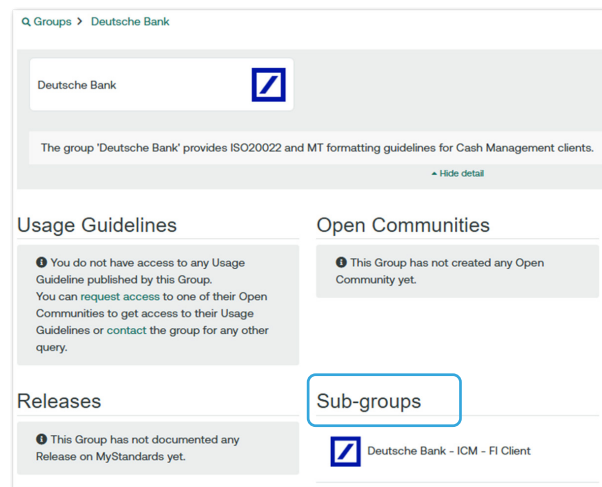
Access to Deutsche Bank's ICM Portal

Your access is possible via direct login on SWIFT MyStandards. Please note that to login you need to register for a SWIFT.com account, if not yet available. Once this is available, please navigate to Deutsche Bank's "Group" page

https://www2.swift.com/mystandards/#/group/Deutsche_Bank

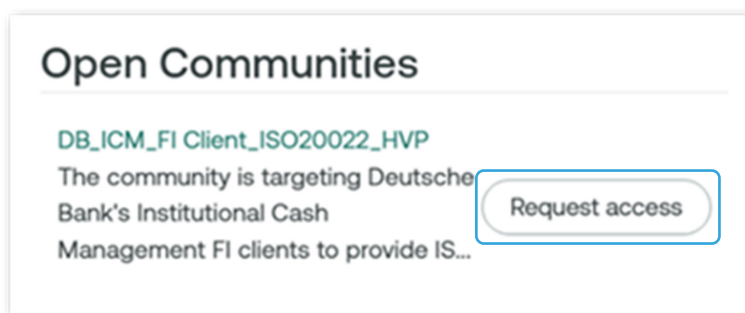
1. There, you find the ICM – FI client sub-group:

→ Click on the sub-group



2. For access to this sub-group you are asked to request membership access:

→ Click on "Request access" under Open Communities



When requesting access, please quote the BIC-code of your institution and the name of your Deutsche Bank Contact Person to enable approval of your request within Deutsche Bank. Approval cannot be granted without valid BIC and Contact Name.

In addition to Deutsche Bank's MyStandards Portal you may visit Deutsche Bank's website under <https://corporates.db.com/solutions/corporate-bank-solutions/cash-management/> to obtain our ISO 20022 High Value Payments Formatting guide for a high-level overview.

Outlook CBPR+ Changes 2025 and beyond

Introduction of the Hybrid Postal Address: With the implementation of the SWIFT CBPR+ SR2025, banks can use fully structured, unstructured, or a mix of structured and unstructured data elements for the postal address. The latter one is considered a "hybrid address".

- **Structured Address:** Must contain at least Town Name and Country, Address Line is not allowed.
- **Unstructured Address:** At least one occurrence of Address Line is mandatory, Postal Address sub-elements other than Address Line and Country are forbidden.
- **NEW: Hybrid Address:** Town Name and Country as well as at least one occurrence of Address Line is mandatory.

Please note that the unstructured address will no longer be allowed as of November 2026.

Information for Next Agent: This is a temporary data element which was originally introduced for interoperability reasons during the MT/MX coexistence phase and will be removed by some FIMs already in November 2025. For CBPR+ the discussion is still ongoing as regards a potential removal in November 2026 (not yet confirmed). Please note, that for MX payments to Deutsche Bank, any Deutsche Bank proprietary codeword to trigger a value-added service as per client individual agreement should be populated in the <SvcLvl><Prtry> element.

Please do not hesitate to contact your **Client Sales Manager** should you have any additional questions.

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