Deutsche Bank
Corporate Bank

Deutsche Bank Portal on SWIFT MyStandards

ISO 20022 Payment Formatting Usage Guidelines for Institutional Cash clients

May 2026

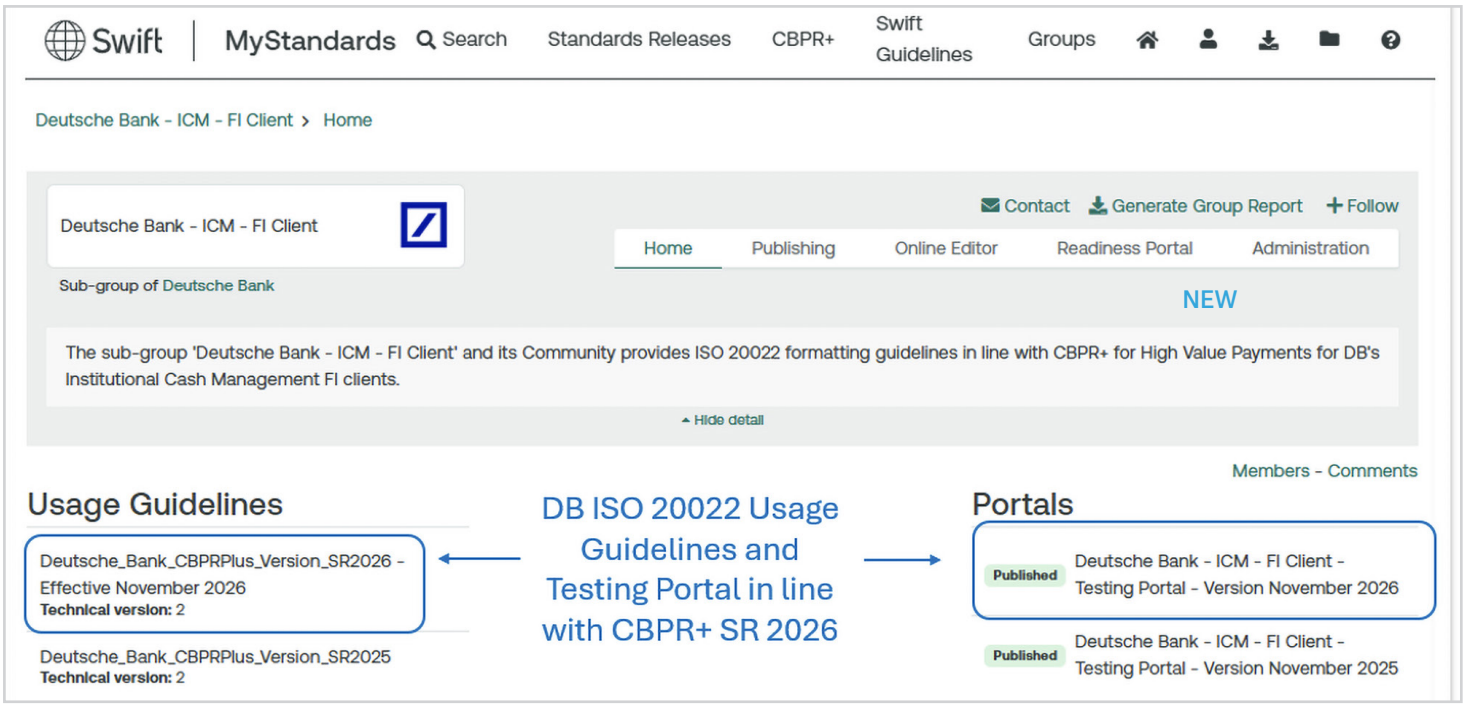
Since the launch of Deutsche Bank's dedicated "ICM – FI client" portal on Swift MyStandards in August 2022, clients have been able to access detailed ISO 20022 Usage Guidelines (UGs) for High Value Payments and test their MX payment formats against these guidelines in our Readiness Portal. The following UGs are available:

- FIToFICustomerCreditTransfer (pacs.008)
- FinancialInstitutionCreditTransfer (pacs.009 CORE)
- FinancialInstitutionCreditTransfer (pacs.009 COV)
- PaymentReturn (pacs.004) – NEW USAGE GUIDELINE added (for SR2026 version only)

The portal is a further step to support our FI clients' migration journey to the ISO 20022 standard and is used by a large number of FI clients on a regular basis.

New Deutsche Bank Collection in line with the CBPR+ SR2026 version

In preparation for the Swift CBPR+ SR2026 changes, which go-live in November 2026, a new Deutsche Bank Collection of updated Usage Guidelines (UGs) for the above-mentioned messages has been published on the ICM portal.



You will find two collections on the portal:

- Deutsche_Bank_CBPRPlus_Version_SR2025 → Collection currently in use*
- Deutsche_Bank_CBPRPlus_Version_SR2026 – Effective November 2026 → New collection applicable as of the Swift SR2026 in November 2026, available to you now for information and testing purposes. A UG for pacs.004 has been added.

*as per publication date of this document - this collection version will be removed after November 2026

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.

The ICM portal is beneficial for FI clients aiming to validate the sending of their pacs.008/pacs.009 CORE/pacs.009 COV/pacs.004 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 indicate that the formatting does not meet Deutsche Bank's STP requirements.

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 requirement

Benefits of the ICM Readiness Portal:

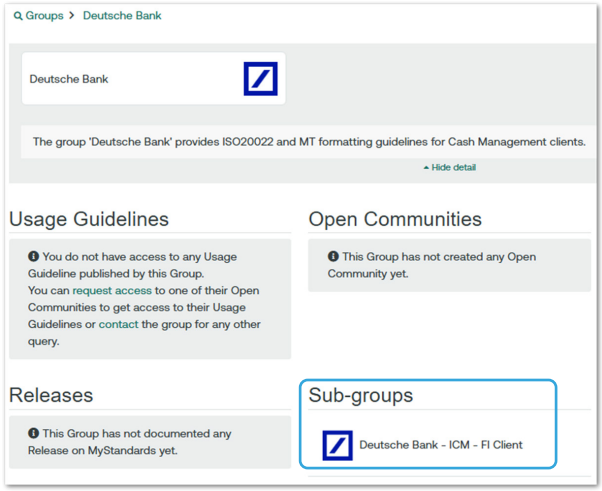
- You can easily test a message by pasting the details into the tool
- The test result is immediately displayed on the screen; test history is available
- Basic sample messages are provided for easy use
- Your testing activity is not visible to other users

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.

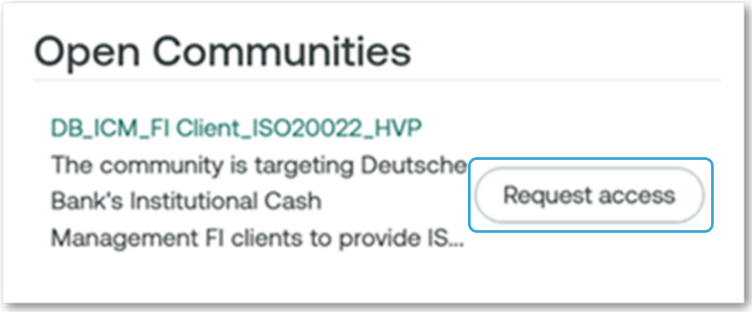
1. There, you find the ICM – FI client sub-group:

→ 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/dbx-for-institutional-clients/index to obtain our ISO 20022 High Value Payments Formatting guide for a high-level overview.

Outlook CBPR+ Changes 2026

A major milestone in SR 2026 is the removal of unstructured postal addresses. As of SR 2026, town and country information must be provided in designated structured fields for agents and parties in CBPR+ payment messages pacs.008/009/009COV and the payment return pacs.004. Payments containing unstructured addresses will no longer be supported by Swift.

- Structured Address: Must contain at least Town Name and Country, Address Line is not permitted.
- 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.

Below is a hybrid address example. Please note that the Post Code (<PstCd>) is not mandatory in a hybrid address, but inclusion of the Post Code alongside the Town Name significantly enhances accuracy and efficiency.

```
<Cdtr>
  <Nm>A Creditor</Nm>
    <PstlAdr>
        <PstCd>60325</PstCd>
        <TwnNm>Frankfurt am Main</TwnNm>
        <Ctry>DE</Ctry>
        <AdrLine>Sample Street 1</AdrLine>
    </PstlAdr>
</Cdtr>
```

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

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