



Deutsche Bank

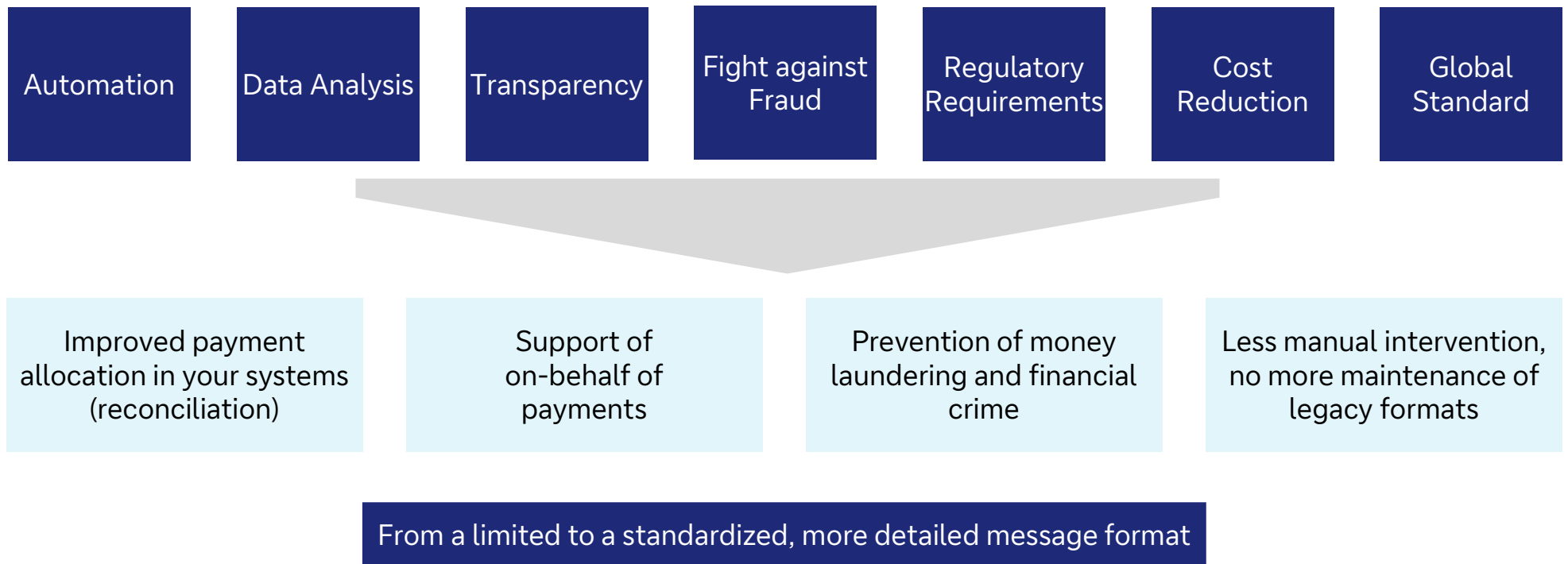
# ISO 20022 Migration – Changes in Payments and Account Statements

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# 01. Introduction

## ISO 20022 – Driver and Opportunities



## Next steps towards the global payment standard of the future



SEPA



International payment



Same day value payment



Account statement



2025: Get ready for ISO 20022 and start your ISO migration project!

- **Analyze your processes** and talk to your **software vendors and banks**
- Migrate to structured information and **new XML message versions** (if required)
- **Adjust address master data in your systems** to provide **structured or hybrid addresses**
- Adjust your systems to provide **structured regulatory information**
- Make sure you can process **camt statements with structured information**

2026: Migrate from legacy formats (e.g. MT101, pain.001 V02, DTAZV) to pain.001 V09 until Nov. 2026

- Afterwards: Only structured / hybrid addresses in ISO format
- Plan your **migration to the pain.001 format** in good time!

## End dates depending on standards and formats



Payments > Migration to pain.001 V09		Account Statements > Migration to camt.053 V08	
<b>German multi-bank EBICS standard</b> International payments (legacy DTAZV format) Same-day value payments (pain.001 V03)  SEPA SCT, SDD, Instant pain.001 V03 & pain.008 V02 (move to pain.008 V08)	Nov. 2026*	<b>German multi-bank EBICS standard</b> MT940 End-of-day account statement MT942 Intraday report camt.053 V02 End-of-day account statement camt.052 V02 Intraday report camt.054 V02 SEPA bulk / return report	Nov. 2025*
<b>Global: Legacy formats</b> MT101 Treasury and relay payments SAP IDOC all payment types EDIFACT all payment types	Nov. 2026	<b>Global: Legacy formats</b> MT940 End-of-day account statement MT942 Intraday report	No end date, but limited information. Not usable when structured remittance information becomes market practice
<b>Global: CGI-MP standard</b> (pain.001 V03, pain.008 V02, pain.002 V03) International and same-day value payments SEPA Others, e.g. local non-SEPA payments and direct debits	No end date, but changes required for structured / hybrid address and regulatory information	<b>Global: CGI-MP standard</b> camt.053 V02 End-of-day account statement camt.052 V02 Intraday report camt.054 V02 SEPA bulk / return report	No end date, but partly unstructured information will be provided

\*As per EBICS (DK) multi-bank standard, the current SEPA pain versions must be replaced until Nov. 2026 by the new versions pain.001 V09 and pain.008 V08, and the current account statement messages MT940/942 and camt V02 until Nov. 2025 by the new camt V08 format. After these dates, the support of the current pain and camt versions, and MT940/942 depends on bank-individual client agreements.



## 02. **Changes for SEPA transactions**

## SEPA – New pain version



### New versions (ISO "Version Family" 2019)

pain.001.001.09 = SEPA Credit Transfer/SEPA Instant  
pain.008.001.08 = SEPA Direct Debit  
pain.002.001.10 = Payment Status Report

### Current versions (ISO "Version Family" 2009)

pain.001.001.03 = SEPA Credit Transfer/SEPA Instant  
pain.008.001.02 = SEPA Direct Debit  
pain.002.001.03 = Payment Status Report

- The SEPA EPC Rulebook amendment introduced the new pain message version in March 2024.
- **Global CGI-MP\* standard**  
Both versions are supported (no end-date for ISO 2009 version family). We recommend to migrate in general to current ISO 2019 family version. Deutsche Bank SEPA format specifications will be available on Swift MyStandards.
- **German EBICS standard**  
Required to migrate from current to new version (e.g. pain.001 V09) until Nov. 2026.  
Deutsche Bank will still support the current version (e.g. pain.001 V03).  
The known SEPA-GVOs/order types can be used for both versions.  
Link to the EBICS format specifications: <https://www.ebics.de/de/datenformate>

\* CGI-MP: Common Global Implementation – Market Practice (industry forum)

## SEPA – New structure of addresses in new pain version



The address of the payer (debtor) is already mandatory today, if an account/bank is involved in a non-EU / EEA country (e.g., Switzerland, UK).\*

- **Global CGI-MP standard**

Current ISO version 2009: Structured address recommended (unstructured address optional)

New ISO version 2019: Structured or hybrid address recommended (unstructured address optional until Nov. 2026)

- **German EBICS standard**

Current pain version ISO 2009: Only unstructured address option (plus the <Country> field) is allowed\*\*

New ISO version 2019: Only structured address or from Nov. 2025 alternatively the hybrid address

### pain.001 V03 / pain.008 V02 (current version) Unstructured address

```
<Dbtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <Ctry>CH</Ctry>
    <AdrLine>Mountain Road 11</AdrLine>
    <AdrLine>1234 Bern, Switzerland</AdrLine>
  </PstlAdr>
</Dbtr>
```

### pain.001 V09 / pain.008 V08 (new version) Structured address\*\*\*

```
<Dbtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <StrtNm>Mountain Road</StrtNm>
    <BldgNb>11</BldgNb>
    <PstCd>1234</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Dbtr>
```

This is only part of the  
available ISO elements

\* Provision of client address information is covered by Deutsche Bank (if required)

\*\* Deutsche Bank also supports structured/hybrid address in pain version ISO 2009. Nevertheless, migration to latest pain version ISO 2019 is recommended.

\*\*\* In the case of structured (and in future also hybrid) address information, the provision of town name and country is mandatory (further address information is recommended)





03.

## **Changes for international and urgent payments**

## International / urgent (same day value) payments – New pain versions



### Global CGI-MP standard

New version pain.001 V09 recommended (migration from current version is optional)

Deutsche Bank international / same day value payment format specification will be available on Swift MyStandards.

### Benefits

- ✓ Structured information is fully supported through the processing chain
- ✓ Dedicated elements for country specifics (e.g. tax ID)
- ✓ Additional fields for UETR tracking reference, Legal Entity Identifier, account substitute (proxy account)
- ✓ Improved harmonization when working with multiple banking partners

### German EBICS standard

Migration of international payments to new **pain.001 V09 is mandatory until Nov. 2026**

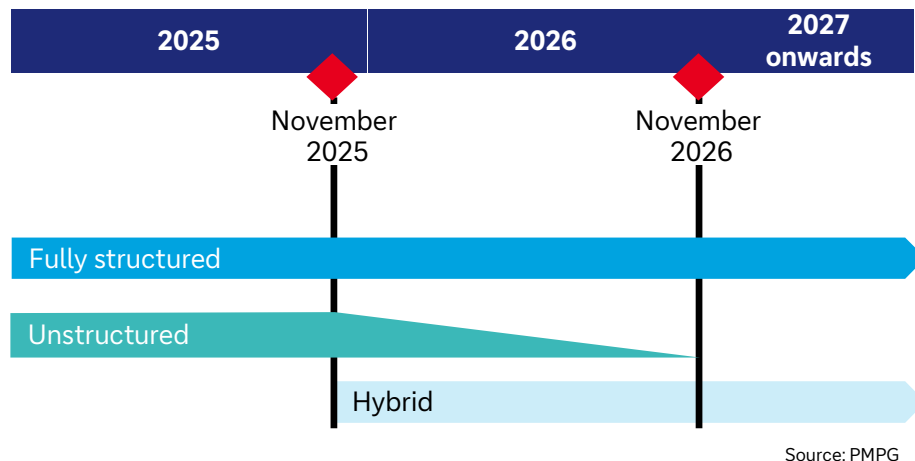
file format DTAZV (AZV)      ➡      pain.001.001.09 (AXZ new EBICS order type)

Migration of same-day value payments to new **pain.001 V09 is recommended**

pain.001.001.03 file format (CCU)      ➡      pain.001.001.09 (same CCU EBICS order type)

Link to format specifications: <https://www.ebics.de/de/datenformate>

## Addresses - Options and Requirements



### Structured Address

Strategic option

### Unstructured Address (address lines only)

End date Nov. 2026, therefore not recommended

### Hybrid Address

As of Nov. 2025 supported by Clearing, strategic option

**Nov. 2025 – Town Name & Country become mandatory for international and urgent payments,** especially for the Beneficiary and Ultimate Parties (e.g., on behalf of payments) – unless an urgent EUR payment is executed within the EU / EEA, or if instead of the name and address, the corporate Swift BIC is provided

**Nov. 2026 –** End date of the unstructured address, therefore Deutsche Bank will **no longer support** some **legacy formats** (e.g. DTAZV, MT101) after this date. Swift has postponed the end date for MT101 (open date).

Set your address master data for all payment types to structured or hybrid addresses to reduce complexity.

## Structured Address

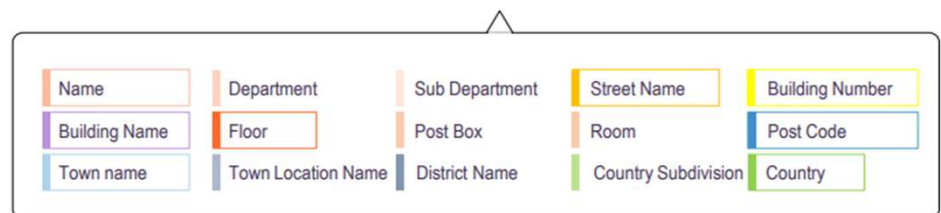


- **Town name** (city) and **Country** must be provided as mandatory information.
  - **Post code** is recommended if available in the country.
  - Additional address information, e.g., **Street Name, Building Nb**, is optional and should be delivered where available.
  - **No address lines** are allowed.
- This structured address is strategic, meaning it has **no end date**.

### Fully Structured postal address

```
<Cdtr>
  <Nm>John Smith</Nm>
  <PstlAdr>
    <StrtNm>Hoogstraat</StrtNm>
    <BldgNb>6</BldgNb>
    <BldgNm>Premium Tower</BldgNm>
    <Flr>18</Flr>
    <PstCd>1000</PstCd>
    <TwnNm>Brussels</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```

ISO 20022



Source: PMPG

## Hybrid Address



- Challenges with the structured address:  
Identification and provision of some dedicated address parts (e.g., street and house number).
- Supported from Nov 2025 by the clearing infrastructure.
- The hybrid address is also strategic, i.e. it has **no end date**.

### Definition & rules

- The hybrid address enables **simultaneous** use of structured elements and unstructured *AddressLine* elements within the *PostalAddress* element group.
- TownName** and **Country** are mandatory fields within the *PostalAddress* Element group when using both the hybrid and the purely structured address.
- The unstructured *AddressLine* element may be used **up to two times** with 70 characters within the hybrid address.
- Address information provided in a structured field must **not** be **repeated** in *AddressLine(s)*.

### Example

ISO 20022

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <PstCd>1000</PstCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
    <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
  </PstlAdr>
</Cdtr>
```

Diagram illustrating the mapping of structured fields to the unstructured AddressLine element:

Name	Department	Sub Department	Street Name
Building Number	Building Name	Floor	Post Box
Room	Post Code	Town name	Town Location Name
District Name	Country Subdivision	Country	AddressLine

Source: PMPG

This option is recommended if not all parts of the address can be provided in dedicated fields. Deutsche Bank accepts the hybrid address data already before Nov. 2025.

## Change required: Regulatory information (e.g., payment reason) Structured data will be required in pain.001



- Payment scenario: International payment from Switzerland to China in currency RMB.  
The **Purpose of Payment (6 char code, e.g., CGODDR)** is mandatory, as stipulated by the regulatory authority in China.
- Today: provided in payment details (RemittanceInformation.Unstructured) or in Purpose field
- In future: (in V09 / V03 when supported) provided **within the dedicated structured fields under Regulatory Reporting**.  
It is expected that there is a parallel phase for usage of current and new fields. Examples and more details are available in the [CGI-MP](#) User Handbook on Swift MyStandards. Deutsche Bank format specifications will explain which new fields to use.

### Regulatory Reporting example pain.001

<RgltryRptg>		
	<DbtCdtRptgInd> <b>CRED</b> </DbtCdtRptgInd>	..... Required, CRED means requirement defined by money receiving country China
	<Dtls>	
		<Tp> <b>PURP</b> </Tp> ..... Required to identify which kind of code is provided, e.g., Purpose of Payment (PURP)
		<Cd> <b>CGODDR</b> </Cd> ..... E.g., 6 char code required (e.g., CGODDR = goods trade)
	</Dtls>	
</RgltryRptg>		

We recommend to provide regulatory information in pain.001 V03 or V09 in the current fields as well as in the new fields for the time being.  
We will inform you once the structured fields have become the new normal.

## Change is optional: Structured Remittance Information International and same day value payments



Remittance Information	0	1
Unstructured	0	*
Structured	0	*
Referred Document Information	0	*
Referred Document Amount	0	1
Creditor Reference Information	0	1
Invoicer	0	1
Invoicee	0	1
Tax Remittance	0	1
Garnishment Remittance	0	1
Additional Remittance Information	0	3

- While today the **Structured Remittance** Information is only supported upon bilateral agreement between banks, it **is planned to be supported for pain.001 V09** without such agreement **after Nov. 2025 with max. 9000 characters**.  
Kindly check availability with your banking partner.
- **Either** Unstructured **or** Structured Remittance Information can be provided.
- Usage of Structured Remittance Information should be agreed with the payment recipient and only makes sense if the recipient uses a camt account statement which can transport all these dedicated fields.
- Usage option 1 ) multiple dedicated fields with potential repetitions e.g., for invoice numbers, invoice dates, discount amount (up to 9000 characters, which can travel within the payment to the Creditor).
- Usage option 2) only structured Creditor Reference, assigned by the Creditor to ensure automated reconciliation (market practice e.g. for SEPA and as QR code for Swiss local payments).

Evaluate, if Structured Remittance Information adds value to your payments process, and in which way you use it.



03.

## **Changes for non-SEPA domestic payments**



## Non-SEPA domestic payments affected by ISO 20022

CH Switzerland domestic payments

pain.001 required (DB supports as CGI-MP standard), also move towards structured / hybrid address and deadline for unstructured address

Further payment types tbc



## 03. **Changes re. MT101 format**

## Impact on MT101



### MT101 Use (Treasury / Urgent Payments and Third-Party Bank Payments) – Your Options

1

**MT101** via Swift FileAct / Swift FIN / H2H / EBICS multinational / Cash Manager

Available, Deutsche Bank end date: Nov. 2026. Until then continue using the MT101 without changes to postal address.

2

**pain.001 V03 (CGI-MP)** via Swift FileAct / H2H / EBICS multinational / Cash Manager

Available, no end date yet. The address must be switched to structured or hybrid option.  
If the payment instruction is not sent shortly before cut-off time, this processing is similar in speed to today's MT101 processing via Swift FIN.

3

**pain.001 V09 (CGI-MP)** via Swift FileAct / H2H / EBICS multinational / Cash Manager

Kindly reach out to your Deutsche Bank contact re. availability timelines.

4

**pain.001 V09 (SCORE+)** via Swift FINplus = successor service for MT101 via Swift FIN

Planned for H2 2025: Outgoing payments in SCORE+ standard. We'll inform you about this new solution shortly.



## 04. **Bank statements / report**

## Changes to bank statements – New camt version



### New versions (ISO "version family" 2019)

camt = Cash Management

- camt.053.001.08 = End of day statement (MT940 successor)
- camt.052.001.08 = Intraday report (MT942 successor)
- camt.054.001.08 = SEPA bulk / return report (DTI successor)

### Current versions (ISO 2009)

- camt.053.001.02 = End of day statement
- camt.052.001.02 = Intraday report
- camt.054.001.02 = SEPA bulk / return report

Recommendation: **Migrate from MT940 / camt version 02 to camt version 08**

- Use MT940 and camt parallel set-up for testing
- Link to EBICS format specifications: <https://www.ebics.de/de/datenformate>
- Deutsche Bank format specification (CGI-MP/EBICS) is available (excel), and will be published on Swift MyStandards

### Benefits

- ✓ Comprehensive and structured information for allocation/post-processing
- ✓ Improved harmonization when working with multiple banking partners (CGI-MP)
- ✓ Global and granular bank transaction codes

**MT940/MT942** will be supported by Deutsche Bank beyond 2026\* (Swift end date still open).

\* In the German EBICS standard, the current account statement format MT940/942 and camt V02 will be replaced by the ISO camt V08 format in Nov. 2025. The provision of MT940/942 and camt V02 is only available upon agreement with the bank.

## Changes to bank statements - Third Party Bank Statements



### Third-party bank statements

- Relay service, i.e. use of a bank communication channel to get statements from another bank holding the account (or to forward statements to another bank)
- Due to the different approach to the replacement of MT940/942 (DE EBICS vs. Swift), third-party bank MT940/942 can continue to be supported or discontinued as of Nov. 2025, depending on the offer of a bank
- Deutsche Bank plans to support relay camt.053/052 in Q4 2025

### Limitations of the relay camt.053/camt.052 V08 due to interbank restrictions, e.g.,

- Max. file size 80 KB. Pagination may be applied, if necessary
- Limited character set (few special characters)
- 1 x 140 characters unstructured remittance information. Structured remittance info will be supported with up to 9000 characters after Nov. 2026 (unless bilaterally agreed)

## Shifting from GVC to ISO Bank Transaction Code (BTC)



**GVCs (transaction codes) are replaced by the ISO BTC (Bank Transaction Code)**

### ISO Bank Transaction Code (DFS structure)

*Domain*, 4-digit alpha code, e.g., **PMNT** = payment

*Family* code, 4-digit alpha code, e.g., **ICDT** = Issued Credit Debit

*Sub-family* code, 4-digit alpha code, e.g., **ESCT** = SEPA Credit Transfer

- Deutsche Bank delivers **in camt version 08 both the ISO BTC and the GVC** (GVC in the example "116"). This applies to German EBICS and CGI-MP standard and is a long-term offering without an end date.
- German EBICS standard: camt version 08 reports only the ISO BTC code, therefore check with your banking partners if the GVC code is still provided.

```
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>ICDT</Cd>
      <SubFmlyCd>ESCT</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NTRF+116+9075/656</Cd>
    <Issr>DK</Issr>
  </Prtry>
</BkTxCd>
```

## Some use cases for client guidance



### **I am a multinational client who is applying new software and wants to adopt CGI-MP new message versions (ISO 2019 family).**

- Check with your bank re. CGI-MP new pain and camt messages (ISO version 2019) availability for all your payment types in multiple countries. If ISO version 2019 is not yet supported in all countries, you might start country-wise or wait for all countries to be supported. You still have the option to implement the current ISO version 2009 (with changes for structured fields).
- Plan to provide structured information in payments (pain) for addresses and regulatory reporting.
- Adjust systems to process structured camt account statements with ISO bank transaction codes.

### **I have been using the current ISO pain and camt messages (ISO 2009 version) for a long time. What do I need to observe?**

- Unless you are using the EBICS standard with multiple banks in Germany, you might continue using the current pain and camt message versions (i.e. with CGI-MP standard).
- However, you need to adjust address information to provide structured or hybrid address (both options are technically accepted today but information is not yet fully processed).
- Plan to provide structured regulatory reporting information once supported in current pain.001 V03 (planned for 2026).

### **I still use legacy formats (e.g., MT 101, DTAZV, pain.001 V02). What do I need to observe?**

- Deutsche Bank will not support these legacy formats after Nov. 2026. Start preparing the migration to ISO pain message to ensure the actual migration in 2026.
- If you do not use ERP or TMS functionality for format conversion, analyze and change your systems so that they adopt structured information logic and are able to send pain.001 messages resp. to import and process camt.05x account information messages.

### **I only use German EBICS standard for SEPA, cross-border and same day value payments. What do you recommend to do?**

- SEPA: The new ISO pain versions (pain.001 V09, pain.008 V08) are available, so you might switch to the new versions now, or latest until Nov. 2026.
- Cross-border and same day value (AXZ and CCU): The new pain.001 V09 is available in the course of April 2025.
- Account statements and reports (camt.053/052/054 version 08) are supported (with very few country exceptions), so you may move from MT940 to camt V08 format.



**Time for your questions!**



More information: [db.com/iso20022](https://www.db.com/iso20022)



# Appendix

## **Additional information**

## Glossary



camt	Cash management (ISO20022 message type)
CBPR+	Cross-Border Payments and Reporting Plus
CGI MP	Common Global Implementation – Market Practice (global harmonisation forum)
DK	Deutsche Kreditwirtschaft (German banking industry forum)
DTAZV	German international payment transactions in data exchange (local German format)
EBICS	Electronic Banking Internet Communication Standard (German multi-banking standard)
EPC	European Payments Council
ERP	Enterprise Resource Planning
ISO	International Organization for Standardization
MT	Message Type (Swift Standard message type)
pain	Payment initiation (ISO20022 message type)
PMPG	Payments Market Practice Group
SEPA	Single Euro Payments Area
Swift	Society for Worldwide Interbank Financial Telecommunication
TMS	Treasury management system
XML	Extensible Markup Language

## ISO message version ISO 2009 vs. 2019



ISO message	ISO message type	ISO 2009 version	ISO 2019 version
Credit Transfer	pain.001	03	09
Direct Debit	pain.008	02	08
Status Report	pain.002	03	10
Account Statement (end of day)	camt.053	02	08
Account Report (intraday)	camt.052	02	08
Debit / Credit Notification, SEPA bulk report, returns report	camt.054	02	08

## Differences between pain.001 V03 and pain.001 V09



	pain.001 V03	pain.001 V09	comments
<b>BIC of an organization</b>	<BICorBEI>	<AnyBIC>	<b>Data type and format have changed!</b>
<b>BIC Financial Institution</b>	<BIC>	<BICFI>	<b>Data type and format have changed!</b>
<b>UETR (Unique End-to-End Txn Ref.)</b>	Not present, Workaround: Instruction for Creditor Agent <InstrInf>UETR/eb6305c9-1f7f-49de-aed0-16487c27b42d</InstrInf>	<UETR>eb6305c9-1f7f-49de-aed0-16487c27b42d</UETR>	New element (optional) to track international payments
<b>Legal Entity Identifier (LEI)</b>	Not present, workaround: <OrgId><Othr><Id>LEIvaluexxxxx</Id><SchmeNm><Prtry>LEIC</Prtry></SchmeNm>...	<LEI>LEIvaluexxxx</LEI>	New element (optional) as organization identification
<b>Proxy (account number alternative)</b>	Not present, no workaround	<Acct><Prxy><Tp><Cd><MBNO><Id>034756563745</Id> (mobile number)	New element group (optional) as an alternative to account number
<b>Structured address elements</b>	Existing elements: Department, Sub Department, Street Name, Building No., Post Code, Town Name, Country Sub Division, Country	Additional elements: Building Name, Floor, Post Box, Room, Town Location Name, District Name	Additional elements (optional)
<b>Execution date / time</b>	<ReqdExctnDt> (date)	<ReqdExctnDt><Dt> (date) or <ReqdExctnDt><DtTm> (date/time)	New element (optional), for SEPA Instant payments

## More examples Hybrid Address



Street, house number, building name and floor cannot be delivered in dedicated fields.



```
<Cdtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
    <AdrLine>Bergstrasse 11</AdrLine>
    <AdrLine>Atrium C, 4th Floor</AdrLine>
  </PstlAdr>
</Cdtr>
```

Street and house number cannot be delivered in dedicated fields. Department and building name can be delivered in dedicated fields.



```
<Cdtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <Dept>Department ABC</Dept>
    <BldgNm>Atrium C</BldgNm>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
    <AdrLine>Bergstrasse 11</AdrLine>
  </PstlAdr>
</Cdtr>
```

Street, street number and postcode can be delivered in dedicated fields, but not the department.



```
<Cdtr>
  <Nm>Corporate customer ABC</Nm>
  <PstlAdr>
    <StrtNm>Mountain Road</StrtNm>
    <BldgNm>11</BldgNm>
    <PstCd>1234</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
    <AdrLine>Department ABC</AdrLine>
  </PstlAdr>
</Cdtr>
```

<TwnNm> and <Ctry> are mandatory fields for the structured and hybrid addresses (ZIP code <PstCd> is recommended if available).

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