Deutsche Bank

ISO 20022

Testing options as the basis for a successful and safe migration

At Deutsche Bank, we recognise that the transition to ISO 20022 is not merely a regulatory requirement — it is a strategic opportunity to optimise your payment processes, unlock richer data insights, and drive operational efficiency. As your trusted partner, we are committed to supporting you throughout this journey with tailored testing solutions that meet your specific needs. This document outlines the available testing paths, helping you identify the most suitable approach for your organisation.

The below table shows an overview of which payments and standards are available for each test path:

Your payment format	Test path
Option 1: SEPA DK Standard Schema (+ CCU/AXZ): pain.001 v9 and pain.008 v8 (and previous versions)	Format checker (formatpruefer.de)
Option 2: SEPA DK Standard Schema (+ CCU/AXZ): pain.001 v9 and pain.008 v8 (and previous versions)	directMC
Option 3: CGI-MP standard for all payment and direct debit types: pain.001 v9 and pain.008 v8 (and previous versions) SCORE+ Standard Schema for International Payments and Urgent Domestic (High Value Payments): pain.001 v9	Swift MyStandards (via Autobahn) Swift MyStandards (via official website)
Option 4: SCORE+ Standard Schema for International Payments and Urgent Domestic (High Value Payments): pain.001 v9	Swift Sparrings Partner (via Swift Login)

Test path 1: German DK payment processing

For clients using German DK (Deutsche Kreditwirtschaft) formats, Deutsche Bank offers a dedicated validation service to ensure smooth integration with ISO 20022 standards. Our Format Checker tool enables quick and easy validation of test files generated from your ERP or TMS systems. It checks compliance with both the XSD schema and Deutsche Bank's implementation guidelines, providing immediate feedback.

If you are not yet registered for Format Checker (formatpruefer.de) and wish to use this service, please contact your Deutsche Bank service manager.

Test path 2: directMC – SEPA test file validation

If you are a directMC user, you can leverage the built-in validation functionality via your EBICS channel. Simply import your payment file offline and delete it without transmitting it to the Bank. This allows for seamless validation within your existing workflow, with immediate feedback based on XSD schema and functional checks.

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Test path 3: Swift MyStandards testing

Clients with access to Deutsche Bank Autobahn can use Swift MyStandards for self-service testing. This platform supports Deutsche Bank's XML usage guidelines in line with the CGI-MP standard. Upload your test files via the portal to receive instant validation results, including XSD schema checks and most Deutsche Bank-specific business rules. For access to dbAutobahn, please reach out to your customer service manager.

Swift Corporates can also use format testing capability on the Swift MyStandards website for SCORE+ pain.001 v9. Upload your test files via the portal to receive instant validation results, including XSD schema checks and business rules. You can easily request access to the tool on the website.

Test path 4: Swift Test Sparring Partner (TSP) for SCORE+

The Swift Test Sparring Partner (TSP) is an advanced simulation platform that enables corporates to test Swift payment flows, including the new SCORE+ pain.001 messages over FINplus. The platform simulates settlement and creditor agents, allowing you to send test messages to dummy BICs and receive pain.002 responses—independent of any bank's test or production environment.

Swift TSP supports:

- Format validation for SCORE+ usage guidelines
- Network connectivity checks to FINplus
- Receipt of pain.002
- if applicable, trck.004 messages for GPI tracking

To use this service, you must have a valid swift.com account and access to the TSP portal. For more information, please refer to the Online Portal.

Data security first: use of test data

To ensure a secure and successful migration, it is essential to use only test data during validation. Protecting your production data remains our highest priority.

Testing Recommendations:

- Use valid test IBANs to avoid validation errors
- Anonymise debtor and creditor data, especially when testing address changes
- When changing address data, make sure the information is realistic but not personally identifiable

Your partner in your ISO 20022 migration

Deutsche Bank is here to guide you through every step of the ISO 20022 transition. For expert advice and tailored support, please contact your Deutsche Bank representative. Together, we can unlock the full potential of ISO 20022 and shape a more efficient, innovative, and secure future for your payment operations.

For more general Information about the ISO20022 migration please visit our website:

db.com/iso20022