



# flow briefing



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## Topic

ISO 20022

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## Navigating the future of payments: five key ISO 20022 takeaways for corporate treasurers

The world of payments is undergoing a fundamental transformation, and at the core of this evolution is ISO 20022 – the global messaging standard that modernises how financial data is exchanged. In our [previous flow briefing](#) (30 January 2025) we described the ISO 20022 migration and its implications for corporate clients.

In this latest edition, we highlight five essential takeaways that every corporate treasurer should take note of – offering practical insights and outlining how Deutsche Bank is supporting clients through this transition.

### 1: The interplay between pain and camt messages makes ISO 20022 especially powerful

ISO 20022 is more than a new message format – it is a comprehensive financial language designed to enhance data quality and enable seamless interoperability across systems.

For corporate treasurers, it focuses on two key message types:

- **pain.001** – used to initiate payments, replacing legacy formats like MT101, DTAZV or EDIFACT
- **camt.053** – used for detailed account reporting, replacing legacy formats such as MT940

The interplay between these messages is integral. Rich, structured data in payment instructions directly enhances the quality and granularity of account statements, enabling improved automation, reconciliation, and visibility across the payment lifecycle.


End-to-end ISO 20022 interoperability – including with interbank messages – empowers corporates to streamline operations, future-proof systems, and unlock deeper insights. However, to fully realise these benefits, corporates must adapt their address data management processes, particularly to prepare for the **November 2026** deadline mandating structured address formats.

Client feedback reveals that the transition impacts not only master data management, but also operational processes and technical infrastructure.

### 2: Navigating standards: Deutsche Kreditwirtschaft (DK), CGI-MP and Swift SCORE+

While ISO 20022 provides the foundation, its implementation varies across regions and use cases. Key standards are set out in Figure 1.

Deutsche Bank supports clients in selecting and implementing the most appropriate ISO 20022 standard for their needs.



Standard	Description	Supported payment types/channels	Key features
<b>Deutsche Kreditwirtschaft (DK standard)</b>	Tailored for SEPA, SEPA Instant, EUR urgent, cross-border transactions, and account statements	SEPA, SEPA Instant, EUR urgent, cross-border, account statements	Predominantly for EBICS channel
<b>CGI-MP (Common Global Implementation – Market Practice) standard</b>	A global XML standard supporting a wide range of payment types and channels	SEPA, cross border, urgent and non-urgent domestic payments	Global XML standard
<b>Swift SCORE+ standard</b>	Designed for Swift Corporates and international and urgent payments via the Swift FINplus network	International and urgent payments via Swift FINplus	Replaces MT101 with pain.001, FINplus network introduces payment quality checks, GPI for Corporates (G4C) tracker messages

Figure 1: ISO 20022 implementation standards

Source: Deutsche Bank

### 3: The power of structured data – benefits for corporate treasury

The true power of ISO 20022 lies in its structured data fields, which offer significant advantages over free-text formats:

- **Address data:** Contains dedicated data elements such as Street, BuildingNumber, Floor, PostalCode, TownName, Country, etc. Fully structured address elements offer the highest granularity in terms of payment data. Hybrid address data (mandatory town and country elements and up to two address lines) is supported from 5 October, 2025 for SEPA payments, and from 23 November 2025 for international and urgent payments. As from November 2026, fully unstructured addresses will no longer be permitted. More information can be found [in our previous flow briefing](#).
- **Regulatory reporting:** Structured data simplifies compliance with central bank and regulatory requirements.
- **Structured remittance information:** Unambiguous creditor reference, amount deduction information or multiple invoice, or purchase order information enable more efficient and automated processing and reconciliation.
- **Key identifiers:** Elements like the Unique End-to-End Transaction Reference (UETR) and Legal Entity Identifier (LEI) improve the transparency and traceability of transactions and strengthen compliance and audit trails.

While the new standard enables a wide range of new and structured data elements, a gradual full industry-wide

adoption is likely. Many financial institutions and corporates still rely on existing legacy payment platforms and processes that don't yet support all structured elements. We expect a phased transition over the years ahead, with structured data elements becoming a key differentiator in automation and compliance.

Although the transition will probably be gradual, many corporates are already leveraging structured data to enhance consistency, accuracy, and detail in their financial messaging.

### 4: Challenges in account statement messages on Swift FINplus

While ISO 20022 standards offer significant benefits, the FINplus Swift network (used by Swift corporates and between banks) introduces new considerations for corporates receiving camt account statements in the new SCORE+ standard and in the third-party bank (relay) service:

- **Message size limitation:** Messages exceeding 100 KB are paginated, i.e. statements are split into multiple camt files.
- **Batch booking constraints:** Only a single transaction item is reported per batch booking.
- **Structured remittance support:** Full support for structured remittance data will be available only after November 2026.

Corporates are advised to consult their TMS/ERP providers to ensure readiness for these changes.



## 5: Deutsche Bank's commitment to a smooth ISO transition for corporates

Deutsche Bank is fully committed to supporting corporates throughout their ISO 20022 journey and the approach to adoption includes:

- **Payment flexibility:** We support both pain.001 v3 and v9, as well as direct debits in pain.008 v2 and v8. Clients are encouraged to use structured address data wherever possible.
- **Account statement flexibility:** We offer camt.053 v08 with rich data, while continuing to support MT94x format to ensure a smooth transition.
- **Testing flexibility:** Deutsche Bank will provide test solutions, especially format validation, throughout the entire transition for DK, CGI-MP, and SCORE+ standards via different testing mechanisms.

### Accelerate your ISO 20022 transformation: start today

ISO 20022 represents the future of financial communication – offering corporate treasuries the opportunity to enhance efficiency, data quality, and strategic insight. While the transition may be complex, Deutsche Bank stands ready to guide clients every step of the way. Do review how you can apply these practical points:

#### Next steps

- Consider the ISO 20022 transition as a comprehensive move towards structured data integration, encompassing payment instructions, account statements, and coordination with treasury management systems
- Assess the various ISO 20022 standards relevant to your payment scenarios in order to comply with the migration deadline of November 2026
- Begin evaluating your client master data and reviewing operational processes; while implementation will require significant time and resources, it will ultimately enhance transparency and operational efficiency
- Contact your Deutsche Bank representative – we provide adaptable solutions to facilitate a seamless migration

These five key takeaways in this briefing together with the above summary points and uptake of Deutsche Bank support can help corporates navigate the ISO 20022 framework and fully realise the advantages offered by this transformative standard.

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