



ISO 20022

# MIGRATION STRATEGY, STATUS AND READINESS

Frequently Asked Questions

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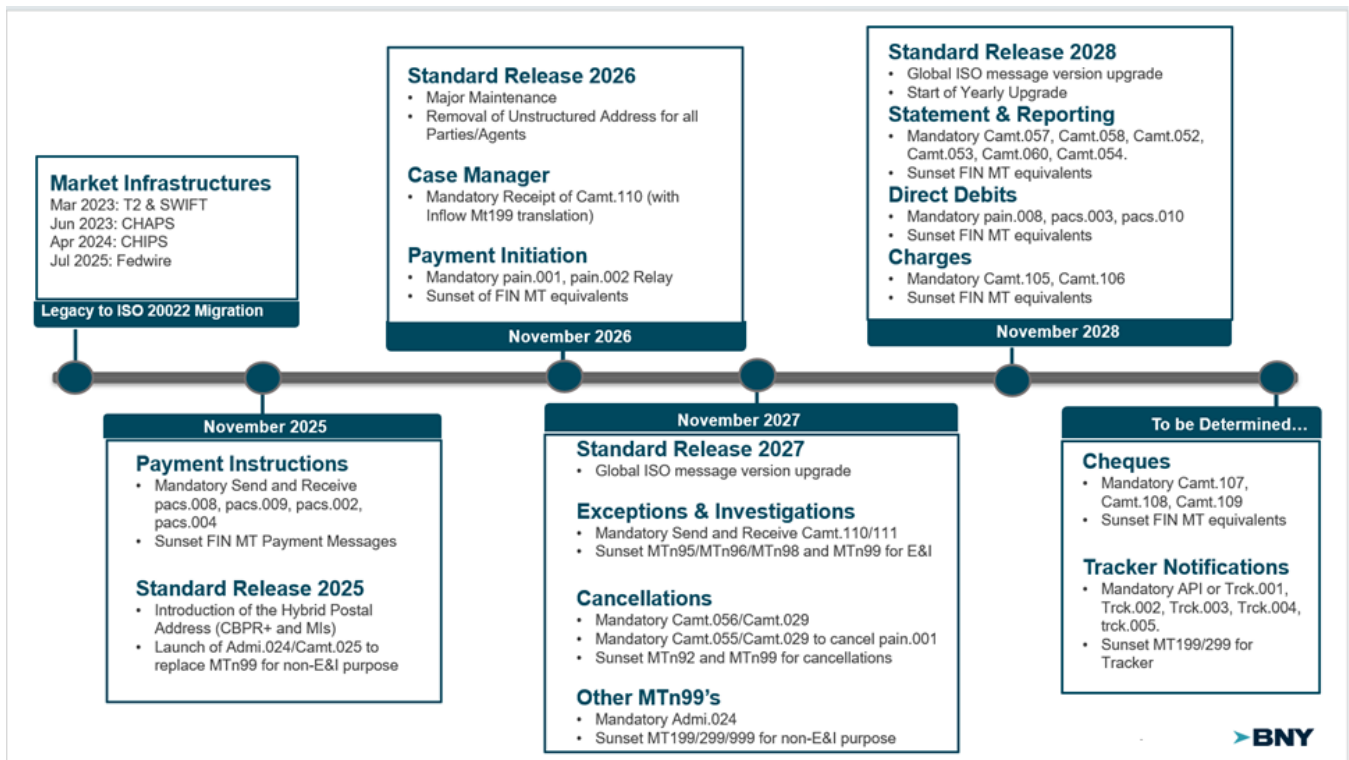
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# Introduction

As a leading provider of USD-Clearing services, as well as EUR and GBP payments, BNY is well positioned to support our clients through the transition of payment message formats that are available in the various payment market infrastructures we use, most notably Swift, T2, CHAPS, CHIPS, Fedwire and HKICL.

This document answers most commonly asked questions on ISO 2022 pertaining to Swift, BNY or Market Practices and will be updated on regular basis to reflect the latest industry developments.

## ISO Migration Timeline – CBPR+ and HVPS+



(\*) BNY Implementation is illustrated in the next section.

## BNY ISO 2022 Message Portfolio Migration Schedule

Important Note: The delivery dates reflected in the schedule below are subject to change. BNY will provide updates on applicable changes as appropriate.

ISO 2022	ISO 2022 MX Message Name	Client to BNY	BNY to Client
(Business Application Header)	Business Application Header	Available	Available
pain.001.001.09 (Relay)	Customer Credit Transfer Initiation	Available	Not Applicable
pain.001.001.09 ScorePlus	Customer Credit Transfer Initiation (for Corporates)	Available	Not Applicable
pain.002.001.10 CBPR+ (Negative)	Customer Payment Status Report	Not Applicable	Available
pain.002.001.10 ScorePlus (Negative)	Customer Payment Status Report (for Corporates)	Not applicable	June 2026
camt.055.001.xx CBPR+	Customer Payment Cancellation Request	Available	Not Applicable
camt.055.001.xx Score+	Customer Payment Cancellation Request	To be confirmed by SWIFT	Not Applicable
pain.008.001.xx	Customer Direct Debit Initiation	Available	Available
pacs.003.001.xx	FI To FI Customer Direct Debit	To be confirmed	Not Applicable
pacs.008.001.08	FI to FI Customer Credit Transfer	Available	Available
pacs.004.001.09	Payment Return	Available	Available *
pacs.002.001.10 (Negative)	FI to FI Payment Status Report	Available	Available
pacs.002.001.10 (Positive)	FI to FI Payment Status Report	Will be ignored if received	Currently not foreseen
pacs.009.001.08	Financial Institution Credit Transfer	Available	Available
pacs.009.001.08 COV	FI to FI Credit Transfer - COVER	Available	Available
pacs.009.001.08 ADV	FI to FI Credit Transfer - ADVICE	Available	Available
camt.057.001.08	Notification To Receive	Available	Not Applicable
camt.056.001.08	FI to FI Payment Cancellation	Available	Available
camt.029.001.09 (as response to camt.056 only)	Resolution of Investigation	Available	Available
camt.029.001.09 (as response to camt.055)	Resolution of Investigation	Not Applicable	Q2 2027
camt.058.001.xx	Notification To Receive Cancellation Advice	Available	Not Applicable
camt.054.001.08	Bank To Customer Debit Credit Notification	Available	Available
ISO 2022	ISO 2022 MX Message Name	Client to BNY	BNY to Client
camt.054.001.08 ScorePlus	Bank to Customer Debit Credit Notification (for Corporates)	Not Applicable	To be confirmed
camt.060.001.05	Account Reporting Report	Currently not foreseen	Currently not foreseen
camt.053.001.08	Bank to Customer Statement	Not Applicable	Available
camt.053.001.08 ScorePlus	Bank to Customer Statement (for Corporates)	Not Applicable	To be confirmed
camt.052.001.08	Bank to Customer Account Report	Currently not foreseen	Currently not foreseen
camt.107.001.01	Cheque Presentment Notification	Available	Not Applicable

camt.108.001.01	Cheque Cancellation or Stop Request	Available	Not Applicable
camt.109.001.01	Cheque Cancellation or Stop Report	Not Applicable	Available
pacs.010.001.03 - Margin Collection	Interbank Direct Debit - Margin Collection	Available	Not Applicable
pacs.010.001.03	Interbank Direct Debit	Available	Not Applicable
camt.105.001.02	Charge Payment Notification	Available	Currently not foreseen
camt.106.001.02	Charge Payment Request	Available	2028
camt.110.001.01	Investigation Request	Available	Available
camt.111.001.02	Investigation Response	Available	Available
Camt.025.001.08	Receipt	Currently not foreseen	Currently not foreseen
Admi.024.001.01	Notification of Correspondence	November 2026	To be Confirmed

Pacs.004 to clients is available for straight currency payments only. For payments involving an FX, the sending of pacs.004 to clients is targeted for Q3 2026.

# Frequently Asked Questions

## Section 1: Migration Strategy and Approach (General)

### **What is BNY's technology solution for sending/receiving ISO 2022 MX messages?**

BNY has completed a holistic, front-to-back upgrade of its financial messaging and payment infrastructure. In most cases, messaging, payments and supporting applications were upgraded to natively support ISO 2022 formats. BNY has also performed upgrades to its API and Online Banking solutions to reflect ISO 2022 elements in the payment capture screens and include enriched and upgraded elements in reporting functions.

### **Who are BNY's ISO 2022 primary points of contact?**

Your Relationship Manager and Client Service Officer remain your primary points of contact for your relationship with BNY.

## Section 2: Readiness and Migration Roadmap

### **Payment Messages**

#### **What is BNY ISO 2022 migration status for Payments Messages?**

BNY is ISO 2022-ready for both sending and receiving MX payment messages (e.g., pacs.008, pacs.009) in line with each market infrastructure's mandatory timelines and SWIFT requirements.

Since June 2025, BNY has transitioned all clients to receive ISO 2022 MX payment messages (pacs.008, pacs.009 and variants, pacs.004 for returns). Clients not yet ready to consume full ISO 2022 MX, and per their Swift configuration, receive multi-format messages—pacs.008 with an embedded translation of MT103, and pacs.009 with an embedded translation of MT202.

Clients who are not yet ready to originate ISO 2022 payment messages may continue submitting FIN MT to Swift, which will automatically convert them to the ISO 2022 equivalents. This is a temporary, chargeable solution for the initiator; therefore, clients are strongly encouraged to migrate to native ISO 2022 messages for their payment instructions as soon as possible.

#### **Does BNY plan to migrate to MX messaging based on currency?**

Currency-specific migration is driven by the timelines of each payment market infrastructure BNY connects to (e.g., CHIPS and FED for payments in USD). We have aligned our readiness and cutovers to those market schedules.

For traffic exchanged with clients over SWIFT, BNY has supported ISO 2022 MX messages across the FINplus network since March 2023, irrespective of currency.

**What are your local market infrastructure (i.e., RTGS/HVPS+) timelines for migration to MX format?**

Our readiness aligns with each currency’s market infrastructure milestones:

We are prepared to both send and receive ISO 20022 MX messages in line with each infrastructure’s mandatory timelines:

T2 (for EUR): Live since March 2023.

CHAPS (for GBP): Live since June 2023.

CHIPS (for USD): Live since April 8, 2024.

Fedwire Funds Service (for USD): Milestones in November 2024, live since July 14, 2025.

In addition, we have been able to receive ISO 20022 MX payment instructions over the SWIFT network (regardless of currency) in accordance with the mandated timelines.

**What is the end date for MT payment message types?**

Since November 22, 2025, most FIN MT payment message types have been removed from the Swift FIN Network and are now subject to contingency processing\* for those Swift participants who are unable to send the ISO 20022 equivalents.

List of Payment Messages Subject to Contingency Processing\*

FIN MT Messages	ISO 20022 Equivalents
MT 103	pacs.008.001.xx
MT 103 STP	pacs.008.001.xx
MT 200	pacs.009.001.xx
MT 202	pacs.009.001.xx
MT 202 COV	pacs.009COV.001.xx
MT 205	pacs.009.001.xx
MT 205 COV	pacs.009COV.001.xx
MT 103/MT 202 Return	pacs.004.001.xx
MT 103/MT 202 Reject	pacs.002.001.xx

(\* for those Swift participants that will not be ready to initiate ISO 20022 messages.

### Payment messages without MX ISO 20022 equivalent

Effective November 22, 2025, the Swift FIN Network has permanently removed certain FIN MT payment message types. These message types have not been substituted with ISO 20022 messages and are now rejected by the Swift FIN Network. This applies to the MT102, MT102STP, MT103 REMIT, MT201, MT203.

### **Is there a contingency plan for payment initiating banks (first leg of the payment)?**

For payment initiators of FIN MT payment messages who have not met the November 22, 2025 deadline, Swift has implemented a conversion service:

1/ More stringent network validations have been implemented to ensure that the FIN MT payment messages can be fully converted into ISO 20022 MX format. Any FIN MT payment messages that fail to meet these enhanced validations will be NAK/ed. For an overview of the new validation rules for FIN MT payment messages, please refer to the [Standards MT Release Guide 2025](#).

2/ Messages that successfully pass Swift's revised FIN validation are being translated into the corresponding ISO 20022 MX payment messages and forwarded to the next party or agent in the payment chain. Please note that translations will occur only at the payment initiation level; subsequent conversions within the payment chain will not be possible.

Swift's conversion service for FIN MT senders is a temporary and **charged** solution. For **pricing details**, visit the [Swift website](#) (account creation required). The conversion service has been activated by Swift for participants who continue sending FIN MT payment messages. It has been designed for institutions with low volumes (i.e., less than 15,000 FIN MT payment instructions per month). Institutions with higher volumes are required to engage with Swift to discuss potential short-term alternatives.

### **What is the contingency plan on the receiving side?**

Since the start of the co-existence in March 2023, Swift has been providing an In-flow translation service. This service translates ISO 20022 MX messages to their equivalent MTs and delivers both formats to the receiver in the ISO 20022 message (the Multi Format message). Consequently, receivers can configure their Swift interfaces to deliver either format to their back-office systems for processing. The service has been offered at no cost and was activated by Swift for all users by default.

Since January 2026, the In-flow translation service has become a chargeable service for payment instruction messages. The messages subject to these charges include pacs.008, pacs.009, pacs.004, pacs.002, and their variants. For detailed pricing conditions, please refer to the Swift website.

For those banks able to receive fully-fledged ISO 2002, set-up should be changed with Swift directly to avoid unnecessary charges.

### **Does BNY plan to implement positive pacs.002 to be sent optionally to your customer banks?**

The use of positive pacs.002 must be bilaterally agreed upon.

BNY currently offers both push and pull status, tracking, and notifications services via NEXEN, portal and API. For more information about these BNY Status/Notification services, please contact your Client Service Officer.

BNY does not foresee offering the pacs.002 Positive. Instead, a Debit Advice can be sent either in the form of a camt.054 or MT 900 as per customer preference.

**Does BNY support sending Negative pacs.002?**

BNY supports sending Negative pacs.002 for payments identified as duplicates.

We will also send pacs.002 negative for payments that do not follow BNY or specific market formatting guidelines and cannot be repaired without additional investigation.

**Does BNY support sending Negative pain.002?**

BNY already supports sending Negative pain.002 CBPR+ (RELAY) for payment initiations identified as duplicates.

We will also send the negative pain.002 CBPR+ (RELAY) for payments that do not follow BNY or specific market formatting guidelines and cannot be repaired without additional investigation.

BNY will also support sending Negative pain.002 SCORE+ from June 2026.

**Statement & Reporting Messages****When will BNY start sending ISO 2022 account balance and statement messages instead of MT940/MT950?****When will BNY no longer accept or send FIN MT messages?**

BNY has accepted camt.053 from its Nostro agents and market Infrastructures since March 2023 and has been offering the camt.053 in replacement of the MT940/950 to its clients on demand since June 2025.

BNY will continue to support sending and receiving all FIN MT reporting messages in scope for the CBPR+ migration until they are retired from the Swift Network which is expected November 2028.

**If a customer holds multiple accounts in BNY books, will BNY send one camt.053 message per account or a single camt.053 covering multiple accounts?**

A camt.053 message will be sent for each account individually.

**Is the data transported in the camt.053 message fully aligned with the current MT940/MT950 messages?**

Since June 2025, BNY sends upon request a “like for like” camt.053 including the data elements already present in the MT940/950 today. Specifications for the camt.053 and a sample can be found under [www.swift.com/MyStandards](http://www.swift.com/MyStandards), BNY domain. If you do not already have access to Swift.com, or either of the BNY Readiness Portals, you may [refer to this guide](#) for step-by-step instructions on how to request access.

**How can I request to receive the camt.053 in production?**

BNY sends camt.053 statements based on a client-specific configuration. You can specify which account(s) should generate camt.053 and the destination to which they are delivered (BIC or Responder DN).

If you want to evaluate the new camt.053 format before discontinuing your existing MT940/MT950 reporting, BNY offers a dual reporting option. This setup delivers both camt.053 and MT940/MT950 in parallel. As with MT940/MT950, camt.053 is not available in UAT.

Please note that an RMA setup is required to begin receiving camt.053.

To switch to camt.053 or enable dual reporting, contact your Client Service team to initiate the setup.

For instructions on requesting a change from MT to ISO 20022 statements, refer to the appendices in Section 7.

### **When will BNY start sending Camt.054 Debit/Credit Confirmations messages instead of MT900/MT910?**

#### **When will BNY no longer accept or send FIN MT messages?**

BNY has accepted the camt.054 from its Nostro agents since March 2023 and is ready to send this message to the clients who prefer to receive it.

BNY will continue to support sending and receiving all FIN MT reporting messages in scope for the CBPR+ migration until they are retired from the Swift Network, which is expected November 2028.

### **How can I request to receive the camt.054 in production?**

The sending of this message in place of the current MT900/910 can be activated by sending an MTn99 request to the client onboarding team.

An RMA set up is required to start receiving the camt.054.

Please refer to the appendices in section 7 for guidance on how to submit a request to change confirmation of debit / credit Messages from MT to ISO 20022 format.

## **Case Management, Exception and Investigations, Stop and Recall**

### **What is the Case Manager?**

The Case Manager is an initiative from Swift meant to standardize and bring efficiencies in the payment investigation space.

Leveraging the structured ISO data model, Swift is designing a new utility that will centralize all investigations. Swift will enrich the investigation cases with data from the underlying transaction and provide a set of orchestration services. For the more common payment investigations, requests will be smartly routed to the most appropriate party, bypassing the need for the intermediaries to relay the query/response. Other value-added features will be included as well, such as the sending by the Case Manager of automated reminders and automated responses.

The process will rely on two new ISO 20022 MX messages: the Camt.110 (investigation request) and the Camt.111 (investigation response) for which different usage guidelines will be implemented.

Investigation type	Definition
CCNR	Creditor Claim non-Receipt
CONR	Creditor Claim cover non-Receipt
UTAP	Unable to apply
RQFI_UTEX	Request for Information - Unable to Execute
RQFI_SANC	Request for Information - Sanction screening issue
RQFI_COMP	Request for Information - Compliance issue: FWTR: funds Wire Transfer regulation FRAD: Fraud AML: Anti money laundering FCCI: Financial Compliance Investigation
OTHR	Generic usage guideline for other types of investigations:  RQCH: Investigation related to charges RQDA: Request for Debit Authority RQVA: Request for Value Date Adjustment RQUF: Request for Use of Funds OTHR: Any other type of Investigation

Unlike their FIN MT equivalents, the Camt.110 and Camt.111 will not be exchanged bilaterally between banks but will always be routed through the Case Manager BIC (TRCKCHZZ). Specific routing rules and additional business validations will be applied by the Case Manager for each of those investigation types. For more information, please consult the [Swift Knowledge Centre for Case Management](#).

### What are the migration plans for Exceptions and Investigation Messages?

Swift is targeting to fully decommission the MT195/MT295/MT196/MT296 as well as the MT199/MT299 currently used for exceptions and investigations by November 2027.

By November 2027, all payment investigations will be processed through the Case Manager.

### What is the timeline for the Case Manager?

The Case Manager initiative started in 2024 with a Pilot program during which Swift, in partnership with thirty Pilot banks, started to design the future process for four investigation types (CCNR, CONR, UTAP and RQFI\_UTEX). The Case Manager service went live in November 2024. Since then, BNY and the other early adopters can exchange the new Camt.110/111 in a closed user group.

A second pilot program was launched in 2025 to define the requirements for the Sanction and Compliance investigations (RQFI\_SANC and RQFI\_COMP) as well as the usage of the investigation type OTHR.

In November 2026, it will become mandatory for all participants to receive the Camt.110 - Investigation request message from the Case Manager. Swift will provide an inflow translation service embedding an MT199 translation of the Camt.110 (no translation service is foreseen for the Camt.111).

During the co-existence phase, banks that have subscribed their BIC to the Case Manager Service as early adopters are expected to respond through the Case Manager.

For the banks that have not yet subscribed to the Case Manager service, the MT199 can be used to respond to the investigation requestor. The MT199 can also be used to relay the query and responses to the next or previous agents.

Whenever a Camt.110 is forwarded using an MT199 or a response made to a Camt.110 using an MT199 it will become mandatory to include the EIR (universal reference for the investigation within the Case Manager) as well as the UETR (universal reference for the underlying payment).

In November 2027 it will become mandatory for all participants to send all Investigation requests and investigation responses through the Case Manager (using the Camt.110 and Camt.111 messaging, the Swift Case manager API's or the Swift Case Manager UI).

### **Is there an alternative to the Camt.110 and Camt.111 messaging?**

BNY clients can continue to rely on our non-Swift channels (Nexen, 1VU) to raise their payment investigations to BNY.

As an alternative to the Camt.110/Camt.111 messaging, Swift will develop API's to communicate with the Case Manager allowing them to push or pull data for each investigation type.

A User Interface has also been designed by Swift for participants who handle a low volume of investigations.

Please refer to the [Swift Knowledge hub for Case Management](#) for more information on the Swift API's and UI offering to communicate with the Case Manager.

### **What is BNY roadmap for implementing the Case Manager? Does BNY already accept or send the new Camt.110 and Camt.111? Will BNY continue to accept/send MT199 and MT299 for investigation purposes?**

BNY started implementing the Camt.110 and Camt.111 from November 2024, as a pilot of the Case Manager initiative. Since then, we have been ready to send and receive the Camt.110 and Camt.111 for four investigation types (CCNR, CONR, UTAP and RQFI\_UTEX).

In 2025, we contributed to a second pilot program from Swift to design the process for the Sanctions and Compliance related inquiries (RQFI\_SANC and RQFI\_COMP) as well as the remaining investigation use cases (OTHR).

We are now in a controlled live phase and can only exchange the new Camt.110 and Camt.111 messages with the banks that have also subscribed to the Case Manager as early adopters. The MT199 remains our default means for communicating with our clients and correspondents for payment investigations.

To meet the November 2026 milestone, one of our priorities this year will be to develop the receipt of the Camt.110 for the three remaining investigation types (RQFI\_SANC for Sanctions related investigations, RQFI\_COMP for compliance investigations and OTHR for any other investigations).

As an early Adopter of the Case Manager, we will respond to any incoming Camt.110 with a Camt.111.

Where we act as an intermediary and there is a need for BNY to forward the investigation request to the next or previous party, we will do so using an MT199.

For the queries we initiate, our target will be to start sending the Camt.110 to the Case Manager, whenever possible. The receiver of the investigation can then choose to respond to BNY through the Case Manager or serially by sending us an MT199.

Where the MT199 is used to respond to our Camt.110 we expect the responder to include the EIR (universal reference for the investigation within the Case Manager) as well as the UETR (universal reference for the underlying payment) for reconciliation purpose.

Where we receive an investigation request in the form of a MT199, we will continue to process it as today and relay the query/responses to our clients and correspondents in the same format.

By November 2027, the MT199 and MT299 used for investigations will be fully decommissioned, and BNY will process all payment investigations through the Case Manager using the Camt.110 and Camt.111 messages.

### **What are the migration plans for the Cancellation Messages?**

Swift is targeting to decommission the current MT192/MT292/MT196/MT296 as well as the MT199 and MT299 used for payment cancellations by November 2027.

By then, the ISO20022 MX messages for Cancellation Requests (Camt.056) and Cancellation Responses (Camt.029) will be enforced and flow through the Case Manager Stop and Recall Service (SRP).

Sending the cancellation requests and responses through the Case Manager will allow us to speed up the recall and return process thanks to the smart routing to the transaction owner.

Today, the Stop and Recall users as well as the Case Manager early adopters can already request the cancellation of Customer Credit Transfers (pacs.008) through the Case Manager. This can be done using either an MT192, MT199 or a specific version of the Camt.056 message. Responses to those cancellation requests can also be sent through the Case Manager using either the MT196, MT199 or a specific version of the Camt.029 message.

In November 2026, no major change will take place. The early adopters of the Case Manager and users of the Stop and Recall Service (SRP) will continue to be allowed to use the existing MT or ISO20022 MX format. Exchanging MTn92/MTn96/MTn99 or Camt.056 and Camt.029 CBPR+ bilaterally will also remain allowed. However, change requests will be implemented as part of SR2026 in order to align the Camt.056 and Camt.029 CBPR+ format with the more restrictive version currently supported by Case Manager/SRP service. Those change requests are meant to facilitate the co-existence between the GPI and CBPR+ formats until 2027.

By November 2027, the GPI and Stop and Recall Services will be extended to support the tracking and recall of Financial Institutions Transfers (pacs.009). All payment cancellations will have to happen through Case Manager/SRP service using the Camt.056 and Camt.029 GPI format only.

**Is BNY member of the Stop and Recall Service (SRP)? Do you plan to continue using MT messages to initiate or respond to recall requests?**

BNY is an active member of the Stop and Recall Service (SRP) which allows us to speed up the cancellation of Customer Credit Transfers (pacs.008). As explained above, Swift is currently supporting multiple formats to either initiate the recall request (MT199, MT192 or Camt.056) or respond to a recall request (MT199, MT196 or Camt.029). Each participant can choose which format they want to use to either send or receive with Swift handling the conversion. While we currently use the MT format, we will develop the Camt.056 and Camt.029 to interact with the Stop and Recall Service for all payments by November 2027.

**What about the MT199, MT299 and MT999 used for non-E&I purpose? Will they still be allowed post November 2027?**

The MT199, MT299 and MT999 that are currently exchanged for other purposes than payment investigations or cancellations (e.g.: information sharing, account set up) will also be decommissioned and replaced by the Admi.024. Those messages will not flow through the Case Manager but continue to be exchanged bilaterally between banks over the Swift FIN plus Network.

An RMA bootstrap will be made by Swift in November 2026 enforcing all participants to receive the Admi.024. Inflow translation service will be provided by Swift allowing all participants to receive an embedded MT199 translation.

By November, it is expected that Swift will retire the MT199, MT299 and MT999 completely and all banks will have to both send and receive the Admi.024 for those information sharing purposes.

This does not apply to the MT199 and MT299 used to share transaction status updates with the GPI tracker for which no end date has been announced so far.

Also, it does not apply to the other FIN MTn99 categories (e.g.: MT599)

**Is BNY a member of the GPI Tracker Service? Do you plan to continue using MT messages?**

BNY is also an active member of the GPI Tracker service facilitating the tracking of Customer Credit Transfers (pacs.008). Several formats are possible for participants to share their status updates with the GPI tracker (MT199, Trck.001, Trck.002, Trck.003, Trck.004, API).

While Swift will continue to support FIN MT199 for this usage, we do not plan to continue GPI interaction with Swift using this format. We are planning to upgrade our interaction with the tracker to ISO 2022 based version of APIs (V5). We will also extend our interactions with the GPI tracker to Financial Institutions Transfers (pacs.009).

**Will the MT399, MT499 and MT599 also be retired in 2027?**

No, the mandatory migration to ISO20022 MX format applies only to the MT199, MT299, MT999.

The MT399, MT499 and MT599 will continue to be supported on the FIN Network after November 2027.

**Does BNY support sending/receiving Cancellation Request (camt.056) serially?**

**Will BNY continue with the current process for investigations/ cancellations/reversal (via MT199/ 299 messages)?**

Since March 2023, BNY has supported receiving and sending the Cancellation Request and Cancellation Responses, both in ISO 20022 MX format (Camt.056/ Camt.029) and FIN MT (MTn92/MTn96/MTn99).

Both options will remain available to BNY clients until their removal from the FIN Network that is planned by Swift for November 2027.

Where we receive a cancellation request in the form of a Camt.056, we will respond using the Camt.029.

Where we receive a cancellation request in MT format, we will respond using the same format.

**Will BNY accept a MTn92 to cancel a payment previously sent in MX format (pacs.008, pacs.009, pacs.004, pacs.010)?**

The Camt.056 is the new ISO20022 message to request the cancellation of a payment. BNY has been supporting the Camt.056 and Camt.029 since March 2023.

Until November 2027, BNY will still be accepting cancellation requests in the form of a MT192, MT292 or MTn99, regardless of whether the payment was originally sent in MT or MX format. In return, BNY will send either a Camt.029 or FIN MT equivalent as per client preference.

**Will BNY accept a MT292 to cancel a Pre-advice previously sent in MX format (Camt.057)?**

The camt.058 is the new ISO20022 message to request the cancellation of a pre-advice (Camt.057). BNY has been supporting both camt.057 and camt.058 since November 2024.

Until the time the MT210 is retired from the FIN MT Swift Network, which is expected for November 2028, BNY will still be accepting cancellation requests in the form of a MT292, regardless of whether the pre-advice was originally sent in MT or MX format.

## Section 3: BNY Specific Requirements

**Does BNY have any specific formatting requirements for ISO 20022 MX payment messages, and will the bank publish ISO 20022 format requirements on Swift MyStandards?**

When sending and receiving payment instructions to and from clients, BNY will follow the general Swift Cross-Border Payments and Reporting Plus (CBPR+) guidelines to align with global market practices and to minimize disruption to our clients.

Our BNY pacs.008, pacs.009, pacs.009COV, camt.053, pacs.008 to cheque and IRS pacs.008 Usage Guidelines are available on MyStandards. We have also published specific pacs.008 and pacs.0009 usage guidelines for our Asset Servicing clients.

Those are complemented with CBPR+ Usage Guidelines for the camt.056, camt.029, camt.054, camt.057 and pacs.010.

All these [guidelines](#) are also included in [BNY Readiness Portal](#) where clients can freely test their message samples.

**How should Settlement Method be used?**

- Instructions sent to BNY by a client to execute a payment from an account held by the client with BNY should be sent with the code INDA (Settlement done by Instructed Agent)

- o Payment instructions sent by BNY to a client after posting a credit to their account maintained at BNY will be sent with the code INGA (Settlement done by Instructing Agent)

Notes:

- COV should be used whenever an Agent initiates a cover message, i.e. a pacs.008 will be sent directly to the Creditor Agent to inform them about a cover that will be instructed through a pacs.009 COV. In this case, the pacs.008 message will transport Reimbursement Agents that will play a role in the pacs.009 COV.
- CLRG is to be used only by Direct Participants in a Market Infrastructure – As such, CLRG will not be available in the CBPR+ leg.

### Is it required to provide the settlement account in a payment instruction?

In the case where you maintain multiple accounts with BNY in the same currency of the transaction, to avoid processing delays or errors, you should always include the Settlement Account. It can be provided in IBAN format in the element /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmAcct/Id/IBAN or other format using the element /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmAcct/Id/Othr/Id.

This element is optional but becomes mandatory for our Asset Servicing transactions. A dedicated Asset Servicing clients usage guideline has been included in [BNY collection in MyStandards](#).

### What are BNY's requirements to identify Parties in a Payment message?

BNY is aligned with the CBPR+ requirements to identify any of the parties present in a payment message.

For the **Debtor**, we require the following details in your instruction:

1/ AnyBIC or BICFI only (with optional LEI)

Or 2/ Name and Address (either hybrid or structured format) complemented by a unique identifier, i.e.: either an account number or an Organisation id or a Private id.

For the **Creditor**, we require the following details in alignment with the CBPR+ rules:

1/ AnyBIC or BICFI only

Or 2/ Name and Address (either hybrid or structured format) complemented by a unique identifier, i.e.: either an account number or Organisation id or private id.

Where an **Ultimate Debtor** is present, it is mandatory to provide the Name and Address (either hybrid or structured format) as well as a unique identifier, i.e.: either Organisation id or private id.

Where there is an **Ultimate Creditor** involved, the Name and Address must be provided (either hybrid or structured format). Organisation id or private id are optional.

Non-compliance with these CBPR+ requirements may result in processing delays or rejections.

### **What are BNY's requirements to identify an Agent in a Payment message?**

In line with the CBPR+ guidance, BNY currently supports 3 options to identify Agents in a payment message:

1/ The BICFI only which is the preferred option

2/ The Clearing identifier, that must be complemented with either a BICFI or valid name and Address (either hybrid or structured format).

3/ Name and Address (either hybrid or structured format).

Non-compliance with these CBPR+ requirements may result in processing delays or rejections.

### **What is changing in November 2026 with regards to Address elements in ISO 20022 payment messages?**

Three address models are available today to provide the address of a Party or Agent:

- **Fully Structured Postal Address** (recommended option): Minimum Town Name & Country and any other structured element.
- **Hybrid Postal Address:** Minimum Town Name & Country and any other structured element and up to two lines of unstructured address/address line (2 x 70 characters) – Information available in structured elements must not be repeated under address lines.
- **Unstructured Postal Address:** Up to 3 lines of 35 characters (with no structured element).

Starting November 2026, CBPR+ and HVPS+ will mandate the usage of either the structured or hybrid postal address format in all ISO 20022 payment messages.

To improve data quality, sanction screening and automation, the unstructured addresses format will be removed.

The SWIFT CBPR+ and Market Infrastructure address mandate applies to all ISO 20022 payment submissions, regardless of the channel used. This includes APIs, H2H, portals, and file uploads.

The mandate to use Structured or Hybrid Postal Address applies to all actors in the payment chain, meaning both agents and parties (Debtor, Creditor, Ultimate Debtor, Ultimate Creditor and Initiating Party).

### **Will BNY continue to accept the Unstructured address option?**

BNY will continue accepting ISO 20022 MX messages aligned to SWIFT CBPR+, including unstructured addresses, until November 2026. However, BNY advises its clients to use the hybrid or structured address formats in payment instructions before that date.

BNY is upgrading its client static data in order to enrich the Debtor details with structured address data in payment instructions sent by BNY as Debtor Agent.

Additionally, BNY is currently enhancing all client payment initiation channels (e.g., portals, API, and H2H) to be ISO 20022 capable, including the ability to enter structured address data.

### **What are the minimum formatting requirements for the Hybrid Address format?**

For the hybrid address, at least the Town Name (TwnNm) and Country (Ctry) must be provided within structured elements.

The country must be provided with a valid ISO 3166-1 alpha-2 code (e.g., US, GB, DE).

Optionally, it can be complemented with up to two Address Lines (AdrLine) of up to 70 characters each.

Please note that following CBPR+ guidelines: "Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine."

### **What are the minimum formatting requirements for the Structured Address format?**

For the Structured Address, on top of the mandatory Town Name and Country code as described above, it is strongly recommended to include additional structured components where available, more specifically the following:

Street name (StrtNm)

Building number (BldgNb)

Post code (PstCd)

All other structured elements should also be used when possible.

### **Does BNY support the usage of clearing member identifiers in Payment Messages?**

Our interaction with clients sending payment instructions to BNY or receiving advices from BNY via the Swift Network is aligned with the CBPR+ usage guidelines.

For each agent (e.g.: the Creditor Agent), we support all the identifiers foreseen with the BIC only being the preferred option. The clearing member identifiers may be used as well in the clearing system member section along with the Clearing system code (Examples USPID for CHIPS participants or USABA for FED participants). Those must be used in combination with a BICFI or a name and address.

Please refer to our [usage guidelines in Mystandards](#) which include our specifications as well as samples of pacs.008 and pacs.009 messages.

### **What is the BNY format expected for use of bilaterally agreed codes?**

The current FIN MT bilaterally agreed codes between BNY, and its clients will be transported in ISO 20022 MX messages and will be available as part of BNY's pacs.008 and pacs.009 Usage Guidelines. The use of these codes is fully compliant with the CBPR+ Usage Guidelines (i.e., codes transported under Instruction for Next Agent).

Please refer to our [usage guidelines in Mystandards](#) which include our specifications as well as samples of pacs.008 and pacs.009 messages.

**Will BNY leverage the optional, richer data elements available in the pain.001 / pacs.008 messages, bearing in mind some of these are subject to bilateral agreements?**

BNY passes the Purpose, and Regulatory Reporting, if received, since March 2023 and is in alignment with the CBPR+ proposed implementation guidelines.

In line with CBPR+ guidance, BNY supports and recommends the use of structured remittance elements in payment messages.

As an Intermediary Agent, BNY passes Related Remittance Information, if received.

**Does BNY support the usage of Structured Remittance in Payment Messages?**

BNY supports the Structured Remittance Information and will relay it unchanged to the next agent in the payment chain

In line with CBPR+ guidance, BNY recommends the use of structured remittance elements in payment messages. Using well-defined, machine-readable fields (rather than free text) enables automated invoice matching, reduces manual effort, improves straight-through processing (STP), and enhances visibility across payables and receivables.

Where available, prioritize true structured fields for their intended purpose—such as Referred Document Information, Creditor Reference Information, Invoicer, and Invoicee—over Additional Remittance Information (the free-text portion). The Additional Remittance Information element (/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf) should only be used to supplement the structured data, not replace it.

**Can cheque payments be instructed with a pacs.008?**

Swift to Cheque can be instructed by sending us a pacs.008 including the code word CHQB within the instruction for next agent.

Please refer to [our usage guidelines in Mystandards](#) defining how to instruct a pacs.008 for cheques.

**Does BNY support IRS payments?**

BNY supports IRS pacs.008 payments following very strict requirements.

Please refer to [our usage guidelines in Mystandards](#) defining how to instruct a pacs.008 IRS.

**What are BNY requirements for payments including FX?**

A payment instruction is determined to require a foreign exchange conversion when either the payout currency in Interbank Settlement Amount (and Instructed Amount for pacs.008) is different from the debit account currency or by the presence of the coded word /PAYOUT/CCY within the Instruction for Next Agent.

An Instructed amount and Interbank Settlement Amount provided in different currencies together with the presence of the element Exchange rate (XchgRate) within your instruction to BNY will imply that an FX has already been performed on your side or by the previous intermediaries.

There are essentially two options to instruct a foreign exchange conversion to BNY.

Instructing BNY a foreign exchange conversion:

- Option 1: Specify the Interbank Settlement Amount (and Instructed Amount for a pacs.008) in the **payout currency**.
- Option 2: Specify the Interbank Settlement Amount (and Instructed Amount for a pacs.008) in the **base currency** or currency of your account. In such case, BNY requires you to include within the Instruction for Next Agent the coded word /PAYOUT/ and the currency code to specify the credit currency as shown below:

```
<InstrForNxtAgt>
<InstrInf>/PAYOUT/CCY</InstrInf>
</InstrForNxtAgt>
```

Specifically, if you are instructing in USD in Interbank Settlement and Instructed Amount fields, please send your instructions to 'IRVTUS3NMFT' and include '/PAYOUT/XXX' in Instruction for Next Agent, where XXX is representative of the currency that needs to be paid to the beneficiary.

Instructing BNY the rate to apply

There are then three formatting options to instruct the type of rate you want BNY to apply to the foreign exchange conversion:

- **Rate Sheet or Market Rate**

By default, we will apply the rate sheet or market rate if no additional information is included in your payment instruction.

- **Prebooked rate**

If you have pre-booked a rate you want us to apply, use the coded word /FXREF/ and include the 16-digit reference number provided by the FX Rate Booking tool within the Instruction for Next Agent as shown in the below example:

```
<InstrForNxtAgt>
<InstrInf>/FXREF/PFXnnnnnnnnnnnn</InstrInf>
</InstrForNxtAgt>
```

- **Negotiated rate**

If you have negotiated a rate with BNY Trading desk, use the coded word /RATE/ and include the negotiated rate and trader name within the Instruction for Next Agent. Use period as the decimal separator for FX rate as shown in the below example:

```
<InstrForNxtAgt>
<InstrInf>/RATE/n.nnnn Trader Name</InstrInf>
</InstrForNxtAgt>
```

Prior to submitting a Foreign Exchange (FX) instruction, you must subscribe to one of BNY's FX payment services. In case of doubt please contact your Relationship Manager. If you do subscribe to FX services, the currency resource provides supplemental details about the FX currencies supported by BNY and is available with your BNY Customer Service Officer.

Please refer to [our usage guidelines in MyStandards](#) including samples showing how to format a foreign exchange conversion on a pacs.008 or pacs.009.

## Section 4: Test Strategy

### **Will BNY be able to provide test support to clients to validate their ISO 2022 readiness?**

#### **What test support will BNY provide to clients?**

Due to the critical nature of the changes that the ISO migration entails, BNY understands the importance of testing for all actors across the industry. To best support our client's diverse testing requirements, BNY has offered testing through the [MyStandards BNY Global Payments & Trade \(formerly Treasury Services\) Readiness Portal](#) since Q1 2022 (swift.com access).

Additionally, we have published our ISO 2022 pacs.008, pacs.009, pacs.009COV, camt.053, pacs.008 to cheque and IRS pacs.008 Usage Guidelines on the BNY Domain of MyStandards and have published all other messages from the CBPR+ portfolio in our Readiness Portal. This will allow customers to use a central portal for the end-to-end testing of their sample messages.

If you do not already have access to Swift.com, or either of the BNY Readiness Portals, you may [refer to this guide](#) for step-by-step instructions on how to request access.

Periodically, BNY will open community testing windows where BNY test environment will be connected to the test Swift services (swift.finplus!pc or swift.finplus!pf). In community testing, clients can send their payment instructions in ISO 2022 MX format to BNY and based on their existing set-up, will receive debit confirmations via test Swift service. This will enable our clients to not only validate their ISO instructions but also confirm BNY's ability to process them through its application stack.

Please reach out to your BNY representative to initiate a request to participate in testing.

#### **Where can I find sample messages?**

Clients can consult our sample messages in [BNY domain on Swift My Standards](#). You may also use the BNY Readiness Portal to alter them or test your own message samples.

If you do not already have access to Swift.com/MyStandards (Usage Guidelines or Readiness Portals), you may [refer to the MyStandards guide](#) for step-by-step instructions on how to request access.

#### **How can we test the camt.053 - Interbank Statement with BNY?**

As was the case for the FIN MT equivalent, BNY does not facilitate the testing of the camt.053. Clients can use MyStandards where a sample has been made available.

As an alternative, we offer our clients the ability to set up a dual end of day reporting in production allowing them to receive the camt.053 on top of the existing MT940/950.

This set up can be made for one particular account and the message routed to another BIC/Responder DN. Clients interested in this dual reporting option must contact their client services team to initiate the setup.

### Which test service should we use when testing with BNY?

BNY is connected to both test services from Swift:

Swift.finplus!pc (Pilot Current) is the service to use to test the current version of the messages.

Swift.finplus!pf (Pilot Future) is meant to test future versions of existing messages or new messages that are not live in production yet. This will be the test service to use to test the changes included in future Swift Standard Releases.

The test service used must be mentioned within the Service field of the Request Header as shown in the example below for the Pilot Current.

```
<SwIntRef:RequestHeader>
  <SwIntRef:Requestor>ou=xxx,o=bankabcd,o=swift</SwIntRef:Requestor>
  <SwIntRef:Responder>ou=xxx,o=irvtus3n,o=swift</SwIntRef:Responder>
  <SwIntRef:Service>swift.finplus!pc </SwIntRef:Service>
  <SwIntRef:RequestType>pacs.008.001.08</SwIntRef:RequestType>
</SwIntRef:RequestHeader>
```

## Section 5: ISO 20022 MX Messages and Usage Guidelines

### What are the main business areas for Payments?

**Pacs:** Payment Clearing and Settlement (Bank to Bank)

**Pain:** Payment Initiation (Customer to Bank)

**Camt:** Cash Management (Bank to Customer and Bank to Bank)

### What is a Usage Guideline?

Restrictions applied to the ISO 20022 global messages as defined in MyStandards, e.g.:

- Removal of optional element
- Multiplicity change (optional element made mandatory, number of occurrences)
- Restriction in element data length
- Restriction of ISO 20022 codes
- Addition of proprietary codes
- Addition of rules and guidelines

### What is the ISO 2022 Naming Convention?

4!a.3!c.3!n.2!n, where:

4!a Business Area

3!c Message Identifier 3!n Variant

2!n Version

Example: pacs.008.001.09

### What is an ISO External Code List?

One of the benefits of ISO 2022 is that all code lists used in the ISO 2022 MX messages (e.g., Purpose Codes and Service Level Codes) are approved by the ISO Payment Standards Evaluation Group (SEG) and published externally on the ISO website. This means that they are no longer embedded in the messages themselves which allows quarterly review, and subsequent possible removal, modification, or addition, without having to wait for the yearly maintenance of the global ISO 2022 standards.

### What is the UETR?

The Unique End-to-End Transaction Reference is an identifier with a string of 36 unique characters featured in all payment instruction messages carried over Swift.

It allows true end-to-end tracking of cross-border payments. Uniqueness will be validated by Swift.

### Is RMA required for payments and reporting messages?

Yes, RMA is required, but the requirements differ by message type.

Payment RMAs were largely bootstrapped by default where eligibility criteria were met, while reporting RMAs require explicit opt in or manual setup.

- **Payments (pain.001):** RMA is required. For institutions that acceded to the Payment Initiation Relay Rulebook by 1 October 2025, payment RMA authorisations were automatically bootstrapped in FINplus based on existing FIN MT101 relationships. Clients must nevertheless confirm that active RMAs exist with all relevant counterparties (e.g. BNY BICs).
- **Reporting messages (camt.052 / camt.053 / camt.054):** RMA is also required, but these authorisations were not automatically bootstrapped unless the institution explicitly opted in via the e-order form. Only clients that opted in had reporting RMAs created based on observed FIN Category 9 traffic. Clients who did not opt in must set up RMAs separately if they wish to exchange these messages.

If an RMA is missing, clients must contact the BNY client services team to initiate the setup.

### What are the BIC Validations on ISO 2022 Payment Instructions?

SWIFT validates Bank Identifier Codes (BICs) to ensure correct authentication, routing, and processing of ISO 2022 payment messages sent over FINplus.

**Which BICs are validated?**

Validation applies to:

Technical sender and receiver BICs used for message routing, and  
Business party BICs included in the payment message.

**What happens if an invalid BIC is used?**

A payment message may be rejected if it contains:

An unregistered or unpublished BIC where a published BIC is required

A fully unpublished BIC11 (unpublished BIC8 and unpublished branch code)

A non-existing branch code

**Are unpublished branch codes allowed?**

Yes. Published BIC8s with unpublished branch codes are accepted by SWIFT in many cases.  
However, such BIC11s may be rejected by payment market infrastructures that apply stricter validation rules.

**Are non-connected BICs allowed?**

Not allowed for technical sender or receiver identification

Allowed in business party fields, provided the BIC8 is published

**Are there specific rules for CBPR+ payments?**

Yes. For CBPR+ payments, the technical sender and receiver BICs must match the business sender and receiver BICs used in the payment message. Both BIC 8 and BIC 11 are allowed.

**What is the recommended best practice?**

To ensure smooth processing and interoperability, clients are advised to:

Use fully published BIC11s (published BIC8 and published branch code)

Avoid unpublished or non-connected BICs, especially for cross-border and CBPR+ payments

## Section 6: Additional Resources

### **BNY ISO 2022 Resource Center**

BNY has created an ISO 2022 microsite on bny.com, where the latest information on the ISO 2022 migration is available, together with training materials, factsheets and more.

<https://www.bny.com/corporate/global/en/iso-20022.html>

### **ISO 2022 Catalogue of Messages**

<https://www.iso.org/home.html>

### **CBPR+ Usage Guidelines**

[www.swift.com/mystandards](http://www.swift.com/mystandards)

### **Payments Market Practice Group Documentation**

<https://www.swift.com/about-us/community/swift-advisory-groups/payments-market-practice-group/payments-market-practice-group>

### **Knowledge Hub for Case Management**

[https://www2.swift.com/knowledgecentre/subjects/case\\_management/index.html?source=myswiftLandingQ22025](https://www2.swift.com/knowledgecentre/subjects/case_management/index.html?source=myswiftLandingQ22025)

## Section 7: Appendices

### **1. Guidance for Submitting Your Request to change Confirmation of Debit / Credit Messages from MT to ISO 2022 Format**

Since changing preferences will be applied at the BIC level and, therefore, impact all traffic processed through the designated BIC, we will require the receipt of a FIN MT 199 SWIFT message containing the following:

- We will require separate MT 199 messages if you have multiple BIC11 addresses; one for each BIC11 address.
- You should send the MT 199 message to the BNY BIC IRVTUS3N (New York) regardless of which BNY BIC you send your payment instructions to today.
- If you have a combination of accounts under the same BIC11, serviced across different BNY branches, you do not need to send the MT 199 message to multiple BNY branches. In this case, please send the MT 199 message to one branch only.
- MT 199, as you know, is a free formatted text message, however, to ensure proper handling, it is imperative that the message contain this important information within the message.

- In Field 79 Line 1 - Please Type: CHANGE OUR PREFERENCE TO MX (this will ensure proper routing for set up).
- In Field 79 Line 2 - Please Type: OUR DN: ou equal to bbb,o equal to ppppcpp,o equal to swift (where bbb is your swift branch, ppppcpp is your swift BIC8. This should match the BIC 11 in the MT 199 block 2).
- In Field 79 Line 3 (Option 1) - Please Type: EFFECTIVE FROM: yyyy-mm-dd (the effective date for the preference in the format 4 digit year, 2 digit month and 2 digit day)
- In Field 79 Lines 4 thru 6 (Option 1) - Please provide the MT Message Type and the associated MX Message Type (one message type per line).
- In Field 79 Lines 4 thru 6 (Option 2) - Please provide the MT Message Type, the associated MX Message Type and FROM yyyy-mm-dd (one message type per line and the effective from date for the message in the format 4 digit year, 2 digit month and 2 digit day).

Sample MT 199 Message Option 1:

```
{1:F01IRVTUS3NNXXX0564275724}{2:O1991635230131IRVTGB2XNXXX05998081852301311035N}{3:{111:001}{121:00518499-d4ea-4dd7-bcaa-6e30704663f8}}{4:
:20:YOUR REFERENCE NUMBER
:79:CHANGE OUR PREFERENCE TO MX
OUR DN: ou equal to xxx,o equal to irvtgb2x, o equal to swift
EFFECTIVE FROM: 2025-03-20
FOR MT900 TO camt.054.001.08
FOR MT910 TO camt.054.001.08
-}{5:{CHK:AA0ABEC52BF7}}
```

Sample MT 199 Message Option 2:

```
{1:F01IRVTUS3NNXXX0564275724}{2:O1991635230131IRVTGB2XNXXX05998081852301311035N}{3:{111:001}{121:00518499-d4ea-4dd7-bcaa-6e30704663f8}}{4:
:20:YOUR REFERENCE NUMBER
:79:CHANGE OUR PREFERENCE TO MX
OUR DN: ou equal to xxx,o equal to irvtgb2x, o equal to swift
FOR MT900 TO camt.054.001.08 FROM 2025-03-20
FOR MT910 TO camt.054.001.08 FROM 2025-04-03
-}{5:{CHK:AA0ABEC52BF7}}
```

**2. Guidance for Submitting Your Request to change Statement of Account from MT to ISO 2022 Format**

BNY offers our clients the option to receive their end-of-day statements in ISO 2022 Camt.053 format and decide when to stop receiving FIN MT MT940/950. Both formats can also be received in parallel for a period of time (Dual Reporting set up).

- Clients willing to activate the Camt.053 for some or all their accounts should contact their Client Administrator to arrange the set up.
- An RMA allowing us to send the Camt.053 must be completed as a pre-requisite.
- A form needs to be completed providing the account details, DN and effective date to start or stop receiving the reporting (see section Templates below)

**A) Camt.053 Activation**

Use this form to request the camt.053 Cash Statement messages for IMMS or CAS cash accounts:

<p><b>Branch Number</b>                  Required for all IMMS setups, both customer-level and account-level                  &gt;&gt;</p>
<p><b>CID Number(s)</b>                  If this is a customer-level setup applicable for all IMMS accounts within that branch and CID, provide each CID number                  (For more than 10 CIDs, please provide a separate spreadsheet list)  <b>**Note: IMMS privacy branch clients must be set up by CID**</b>                  &gt;&gt;</p>
<p><b>Account Number(s) - required for CAS accts</b>                  If this setup is limited to individual accounts, provide each account number; please leave blank for IMMS customer-level setups                  (For more than 10 accounts, please provide a separate spreadsheet list)                  &gt;&gt;</p>
<p><b>Action</b>                  Add, <a href="#">Replace DN Address</a>,                  (For "Replace DN Address," please also provide old DN here)                  &gt;&gt;</p>
<p><b>Message Type</b>                  Camt.053</p>
<p><b>Message Frequency</b>                  Please Select One: <a href="#">Daily (Only if Activity)</a> or <a href="#">Daily (Even if No Activity)</a>                  &gt;&gt;</p>
<p><b>Distinguished Name (DN)</b>                  Provide DN destination (required format: <b>ou=branch code,o=bic8,o=swift</b>)                  &gt;&gt;</p>
<p><b>Effective Date</b>                  Defaults to current date - only required if a specific start date is requested</p>

**B) Camt.053 or MT940/950 De-activation**

Use this form to request the removal of Camt.053 or FIN MT940/950 for IMMS or CAS cash accounts -

<p><b>Branch Number</b>                  Required for all IMMS setups, both customer-level and account-level                  &gt;&gt;</p>
<p><b>CID Number(s)</b>                  If this is a customer-level setup applicable for all IMMS accounts within that branch and CID, provide each CID number                  (For more than 10 CIDs, please provide a separate spreadsheet list)  <b>**Note: IMMS privacy branch clients must be set up by CID**</b>                  &gt;&gt;</p>
<p><b>Account Number(s) - required for CAS accts</b>                  If this setup is limited to individual accounts, provide each account number; please leave blank for IMMS customer-level setups                  (For more than 10 accounts, please provide a separate spreadsheet list)                  &gt;&gt;</p>
<p><b>Action</b>  <a href="#">Delete</a>                  &gt;&gt;</p>
<p><b>Message Type</b>                  Camt.053/MT940/950</p>
<p><b>Message Frequency</b>                  Please Select One: <a href="#">Daily (Only if Activity)</a> or <a href="#">Daily (Even if No Activity)</a>                  &gt;&gt;</p>
<p><b>Distinguished Name (DN)</b>                  Provide DN destination (required format: <b>ou=branch code,o=bic8,o=swift</b>)                  &gt;&gt;</p>
<p><b>Deletion Date</b>                  Please provide the date when the camt.053 or MT940/950 creation should stop.                  &gt;&gt;</p>

All fields required. Please send the completed table to the following teams allowing 2 business days to complete the set up:

- GAOE GSP US Serviced** for US Custody IMMS accounts
- GAOE GSP Opening EMEA/APAC Serviced** for EMEA or APAC Custody IMMS accounts
- GAOE GSP Corporate Trust** for Corporate Trust Custody IMMS accounts
- GAOE Non-Custody** for Non-Custody IMMS accounts (with no associated GSP custody account)
- Demand Deposit Control Group PGH** for CAS USD accounts

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