



ISO 20022 Community Readiness Deck

October 2022

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Introduction



ISO 2022 timeline for Cross-Border Payments and Reporting (CBPR+)

August 2022

Optional live service (early adopters)

Participants can start exchanging CBPR+ messages and relying on In-flow Translation over the FINplus Live service, on opt-in basis, with counterparts of their choice

Nov 2025

End of MT/MX coexistence

All messages (MTs) supporting cross-border payments and reporting messages (categories 1, 2 and 9) are retired from the FIN many-to-many service. Same for the In-flow Translation service. Please refer to [MyStandards](#) for the full list of messages in scope

Dec 2018

Decision to Migrate to ISO 2022

- An extensive community consultation was conducted from April to June in 2018 about a potential migration to ISO 2022
- Approx 90% of the community voted for SWIFT to mandate the migration to ISO 2022 for payments and reporting

Nov 2022

CBPR+ go-live (general availability)

CBPR+ messages with central interoperability measures, including the In-flow Translation service, become generally available on the FINplus Live service. This marks the start of the coexistence period for cross-border payments and cash reporting messages. This milestone requires a **mandatory** messaging interface upgrade and RMA authorisations to be in place.



A coexistence period from November 2022 to November 2025



In **November 2022**, SWIFT participants will:

- Have the **choice to start sending some or all** of their cross-border payments as ISO 2022 messages. (they can continue sending MT messages if they so choose)
- Have to be **able to consume incoming** ISO 2022 messages in their messaging interface

During the **coexistence period**, from November 2022 to November 2025, SWIFT will provide support for **interoperability between ISO 2022 and MT** users primarily through a messaging-based in-flow translation service, for participants not ready for processing ISO 2022 messages natively in their back-office applications.

Consult the **In-Flow Translation Service Overview document** for detailed information

Am I impacted?

FIN Category 1, 2 and 9 MTs will be retired in **November 2025**

CBPR+ messages based on ISO 20022 definitions, will replace them, starting **November 2022**

There are **SOME** exceptions...

- Message exchanges in the **SCORE** service will continue as they are for the foreseeable future
- **Closed User Groups** operated by non-SWIFT entities will continue as they are for the foreseeable future

But **YES, you almost certainly ARE affected.** And you need to assess the impact, if you have not already done so



What do I need to do for November 2022?

Bank profile	Will typically send...	Obligation to receive...
ISO enabled bank	ISO 20022 to all correspondents	<ol style="list-style-type: none">1. ISO 20022 or Multi format MX containing translated MT, over FINplus2. MT for MT originated payments over FIN
MT legacy bank (ISO implementation ongoing)	MT while still implementing ISO	<ol style="list-style-type: none">1. Multi format MX containing translated MT, over FINplus2. MT for MT originated payments over FIN



Minimum requirements for November 2022:

All customers must be ready to receive and process native ISO 20022 messages or multi-format messages with appropriate RMA authorisations in place.

All parties involved in the payment chain are impacted by ISO 20022, which has ramifications to the core banking, reconciliation, liquidity management, financial crime compliance controls and archival systems. Ultimately back-offices shall be ISO 20022 native before the end of the coexistence period in November 2025.

Your readiness journey towards November 2022

Set up your testing environment

01

Upgrade your Test interface

02

Configure your interface and set-up your test connectivity

03

Test (self-testing, testing with SWIFT or bilaterally agreed with your counterparties)

Prepare for Live deployment

01

Upgrade your Live interface

02

Validate and import the FINplus Bootstrap file into your RMA Interface

03

Configure your interface and set-up your live connectivity

- If using a third party FIN interface, work with the vendor to ensure the product supports multi-format message handling
- Perform end-to-end testing to ensure successful straight-through processing from the interface to the back-office applications
- If using a service bureau, work with the vendor to ensure you can receive and process the output from the service bureau

Visit the [**Ensuring ISO 2022 Readiness page on the Knowledge Centre**](#) for detailed information or register for one of our upcoming webinars!



Preparing for Live Deployment



Upgrade your messaging interface

By November 2022, it is **mandatory to upgrade** to a messaging interface version that can:

- Cope with multi-format MX messages
- Output to back-office applications in either format, including translation result
- Validate the translation signature

SWIFT-provided products

Release	Available
Alliance Access/Entry 7.6.50 (or higher)	July 2022
Alliance Messaging Hub 4.2 (or higher) *	July 2021
Alliance Lite2	November 2021
Alliance Cloud	March 2022

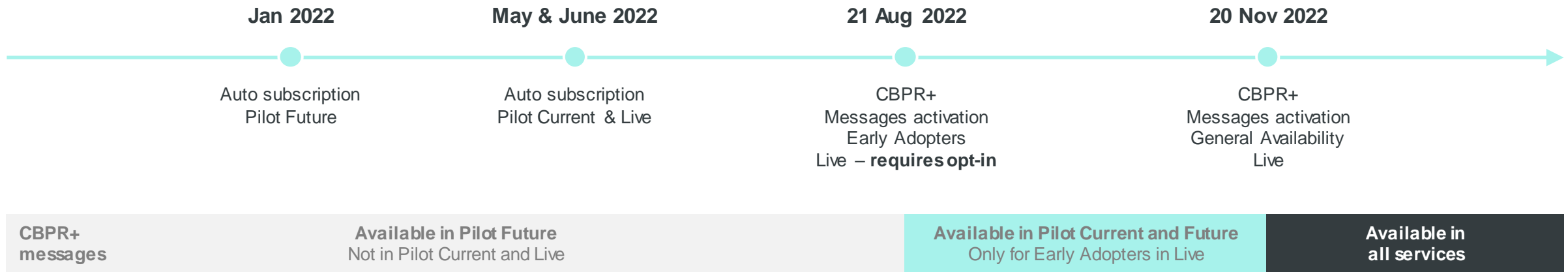
* AMH 4.1.6 is the minimum version if MT extraction from multiformat MX messages is not required.

Third party applications

Verify with your messaging interface provider on the availability of a compliant version



FINplus Automated Subscription and CBPR+ Messages Activation



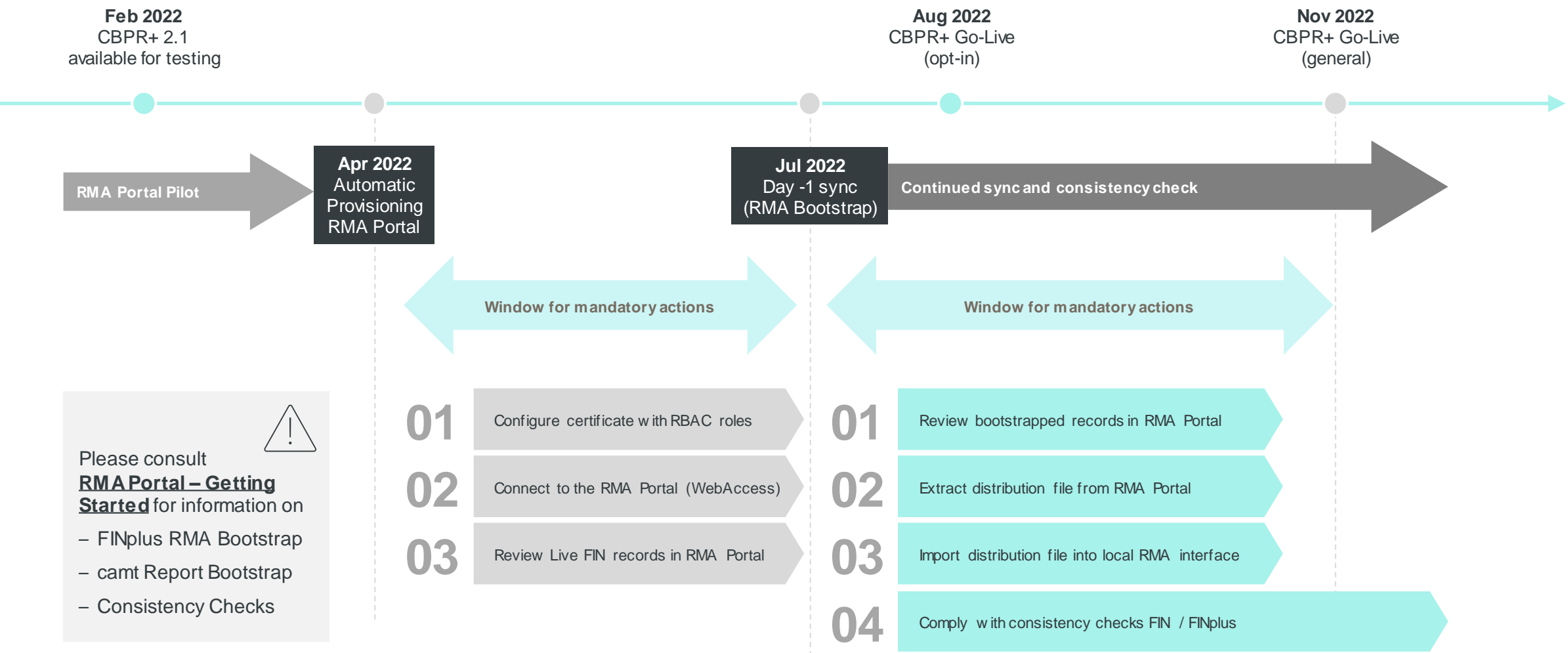
- A default store-and-forward queue and message routing rules configuration is automatically implemented for all eligible BICs that are not subscribed to the FINplus service(s) yet. See [KB article 5025106](#) for details (*)
- From 21 August 2022, CBPR+ messages are activated on FINplus Live for Early Adopters only. Participants who want to be part of the Early Adopters group need to opt in through the [FINplus Live Change e-order form](#).
- On 20 November 2022, CBPR+ messages will be activated on FINplus Live for all participants. No subscription step is required. This marks the start of the coexistence period for CBPR+, all participants need to be able to receive messages over FINplus.
- In parallel, CBPR+ messages were activated on FINplus Pilot Current on 21 August 2022, for all users. No opt-in through e-order form required.



(*) **Attention** – To be able to receive FINplus messages, you need to update the RBAC roles assigned to your PKI certificate to acquire the Store-and-Forward queue(s)
Not applicable to Alliance Lite2 and Alliance Cloud users

RMA and ISO 20022 Readiness

Note – Like for FIN, the use of RMA is optional for test traffic on FINplus.



The FINplus RMA Bootstrap by default covers payment authorisations only. It is only run for Live traffic.



Universal Confirmation and ISO 20022 Readiness

Starting as from
November 2022

For all MT 103 and pacs.008 messages received you need to send a confirmation status to the Tracker

When? As from November 2022 you'll need to confirm both your MT 103 and pacs.008

How? You can use the channel of your choice to send a confirmation status



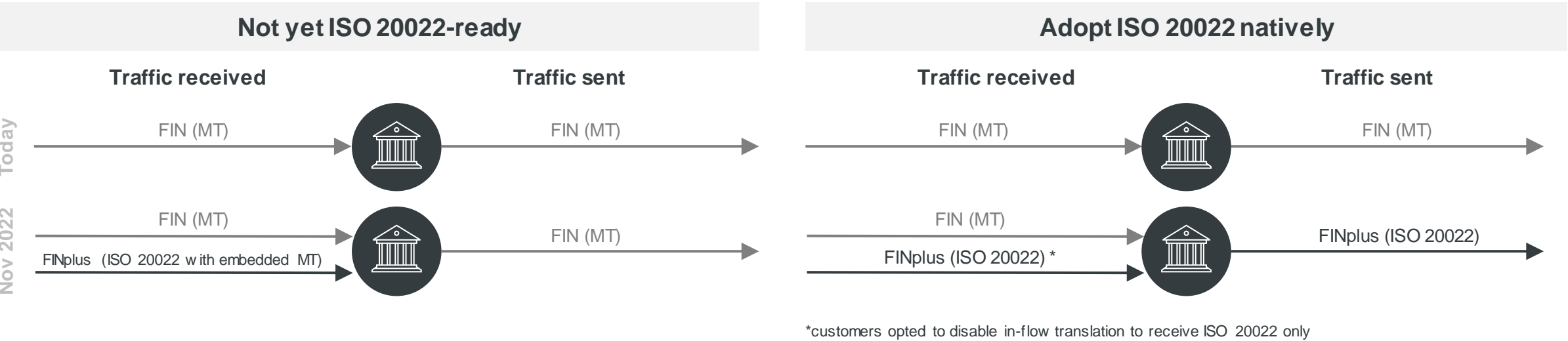
Readiness Checklist

- ☒ Ensure your confirmation process is **ready** for your pacs.008 messages
- ☒ **Consult** the latest [Universal Confirmation Rulebook](#) available
- ☒ **Test** within your own institution your confirmation capabilities
- ☒ Consider migrating from Universal Confirmations via MT 199s to confirmations via trck.001.001.02 or API

Testing

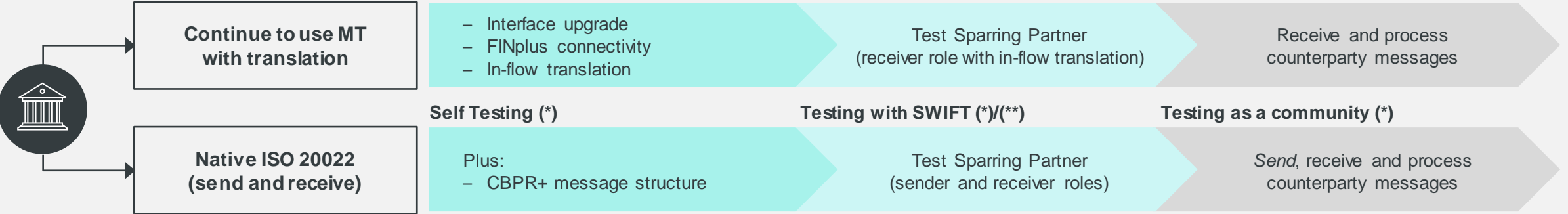


Customer ISO 20022 readiness will drive the customer testing journey



ISO 20022 adoption approach will determine scope of functional testing

Customers could also have an hybrid approach (depending on their branches or back office applications ISO 20022 readiness)



(*) All three testing steps occur on the FINplus pilot future service.

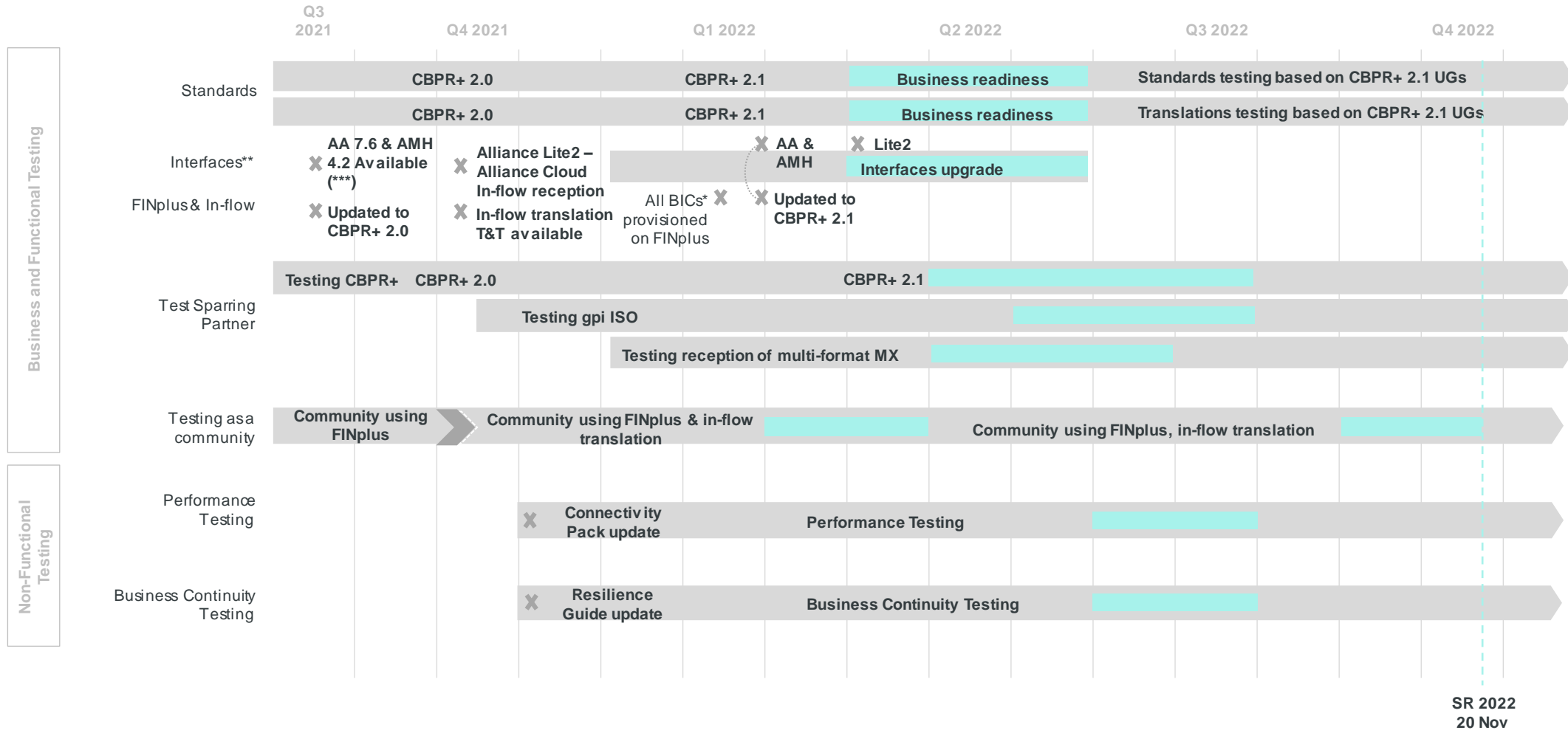
(**) For testing with SWIFT, customers can get free access to the universal version of the Test Sparring Partner. For more details, see the [User Guide](#).



Recommended timeline for readiness completion

Start as soon as possible to keep a contingency window before go-live

Recommended window



(*) All BICs of Supervised institutions (SUPE) and Non-Supervised institutions (NOSU)

(**) AA: Alliance Access/Entry; AMH: Alliance Messaging Hub

(***) AMH 4.1.6 is the minimum version if MT extraction from multiformat MX messages is not required.



Consequences of not acting for readiness



Get ready to ensure business is not impacted

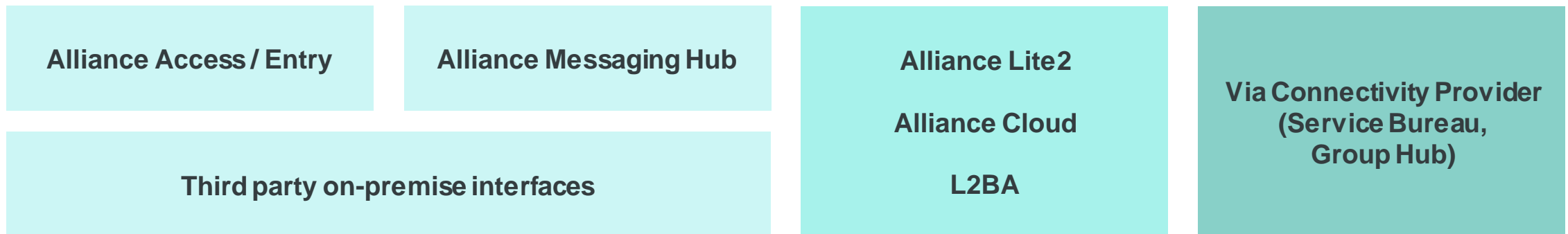
From November 2022, any participant can begin sending ISO 20022 messages for CBPR+.

Payment messages will move first. Reporting messages will follow a slower pace.

Not being ready will mean a **break in the continuity of your business operations**, with payment instructions coming from your correspondents that cannot be processed.

This will impact **not only your business operations but your counterparties too**, with end customers experiencing delays in execution and querying for a status on their payments.

It takes **every single participant** in getting the community ready.



Your readiness journey – Alliance Access / Entry, AMH or Third party on-premise interfaces

Set up your testing environment

01

Upgrade your Test interface

02

Configure your interface and set-up your test connectivity

03

Test (self-testing, testing with SWIFT or bilaterally agreed with your counterparties)

Prepare for Live deployment

01

Upgrade your Live interface

02

Validate and import the FINplus Bootstrap file into your RMA Interface

03

Configure your interface and set-up your live connectivity

- If using a third party FIN interface, work with the vendor to ensure the product supports multi-format message handling
- Perform end-to-end testing to ensure successful straight-through processing from the interface to the back-office applications
- If using a service bureau, work with the vendor to ensure you can receive and process the output from the service bureau

Visit the [**Ensuring ISO 20022 Readiness page on the Knowledge Centre**](#) for detailed information or register for one of our upcoming webinars!



What if you do not act? Alliance Access / Entry

What is the problem

01

Messages are sent to the repair queue

02

Default emission / reception profile is

- not active on Production
- not created on T&T

03

There is a discrepancy between local and central RMA records *

- Reception: messages which do not have a local RMA authorisation are placed in the investigation queue
- Emission: messages which do not have a central RMA authorisation are NACKed

What can I do

01

Upgrade your Alliance Access / Entry interface to 7.6.50 or higher

02

- Activate emission / reception profile on Production environment
- Create and activate emission / reception profile on T&T

03

- Review the central records in the RMA Portal, generate the distribution file and import into your local RMA interface
- Exchange new RMA authorisations with your counterpart(s)

- If using a third party FIN interface, work with the vendor to ensure the product supports multi-format message handling
- Perform end-to-end testing to ensure successful straight-through processing from the interface to the back-office applications

* Note that the FINplus RMA Bootstrap by default covers **payment authorisations only**.



Time to upgrade

Visit the [**Ensuring ISO 20022 Readiness page on the Knowledge Centre**](#) for detailed information!



What if you do not act? Alliance Messaging Hub

What is the problem

01

The embedded MT is not extracted from the multi-format MX messages in Alliance Messaging Hub

02

There is a discrepancy between local and central RMA records: sent messages which do not have a central RMA authorisation are NACKed **

What can I do

01

Upgrade your Alliance Messaging Hub interface to 4.2 or higher * and configure your FINplus connectivity

02

- Review the central records in the RMA Portal, generate the distribution file and import into your local RMA interface
- Exchange new RMA authorisations with your counterpart(s)

* AMH 4.1.6 is the minimum version if MT extraction from multiformat MX messages is not required.

** Note that the FINplus RMA Bootstrap by default covers **payment authorisations only**. See [KB article 5025567](#) for more details.

Visit the [Ensuring ISO 20022 Readiness page on the Knowledge Centre](#) for detailed information!



Time to upgrade



Your readiness journey – Alliance Lite2 or Alliance Cloud

Set up your testing environment

01

Confirm your configuration (default or customized)

02

Be ready to test *

03

Test (self-testing, testing with SWIFT or bilaterally agreed with your counterparties)

Prepare for Live deployment

01

Get your configuration on production (default or customized)

02

Validate the FINplus RMA bootstrap records **

03

Be ready for Go-Live *

* Eligible users are automatically provisioned to the FINplus services (Pilot and Live) and Alliance Lite2 Central System upgrade is performed by SWIFT. No mandatory upgrade of Autoclient.

** Alliance Lite2 users continue to manage their authorisations in the Alliance Lite2 RMA GUI. Alliance Cloud users have been migrated to RMA management via the central RMA Portal.

*** If using L2BA, work with the vendor to ensure you can receive and process incoming ISO 20022 or translated-MT messages into the provider's application.

Visit the [**Alliance Lite 2**](#) and [**Alliance Cloud**](#) pages on the **Knowledge Centre** for detailed information or register for one of our webinars!



What if you do not act? Alliance Lite2 or Alliance Cloud

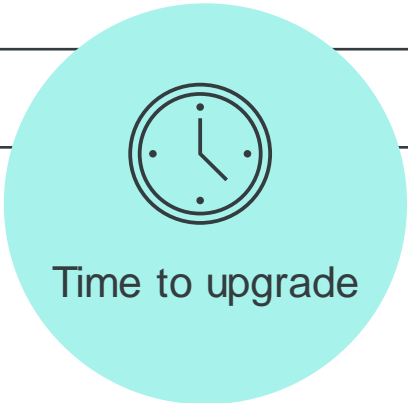
What is the problem

- 01 Messages are not sent to the correct Autoclient or SIL folder
- 02 There is a mismatch in RMA records of my back-office RMA application *

What can I do

- 01 Check the applied configuration / workflows and customise them if needed
- 02 Synchronise my back-office application with the Central RMA platform

* Note that the FINplus RMA Bootstrap by default covers **payment authorisations only**.



Visit the [Alliance Lite2](#) and [Alliance Cloud](#) pages on the Knowledge Centre for detailed information!



What if you do not act? Connected via a Connectivity Provider (Service Bureau or Group Hub)

What is the problem

01

ISO 20022 or multi-format messages are not delivered to the back-office applications

02

There is a discrepancy between local and central RMA records *

- Reception: messages which do not have a local RMA authorisation are placed in the investigation queue
- Emission: messages which do not have a central RMA authorisation are NACKed

What can I do

01

Contact Service Bureau / Group Hub to check the interface has been upgraded, configured and workflows have been defined

02

Contact Service Bureau / Group Hub to synchronise local and central RMA records

* Note that the FINplus RMA Bootstrap by default covers **payment authorisations only**.

Visit the [Ensuring ISO 20022 Readiness page on the Knowledge Centre](#) for detailed information!



Time to upgrade

Rich Data



Important Market Practices and Guidelines

PMPG

Best Practice Guidelines for the Payment Industry Migration to ISO 20022

Core principles for a successful migration and potential interoperability challenges facing the broader payments community

December 2021
[Link](#)

ISO 20022 Migration and Interoperability Considerations

Recommendation to delay the capturing and origination of rich data elements until November 2023, and for local markets to publish further guidance for their communities, to avoid payment delays and reduce the need for exception handling

July 2022
[Link](#)

CBPR+

Usage Guidelines for November 2022 (Release 2.1)

Detailed specifications for usage of pacs.*, pain.* and camt.* messages in scope of the initial CBPR+ Go-Live of November 2022

January 2022
[Link](#)

Market Practice for Data Integrity

Guidance for preserving the integrity of payment data in the scenario where an Intermediary Agent is not ready to onward process rich ISO 20022 elements. Defining roles and responsibilities in reporting such data.

August 2022
[Link](#)



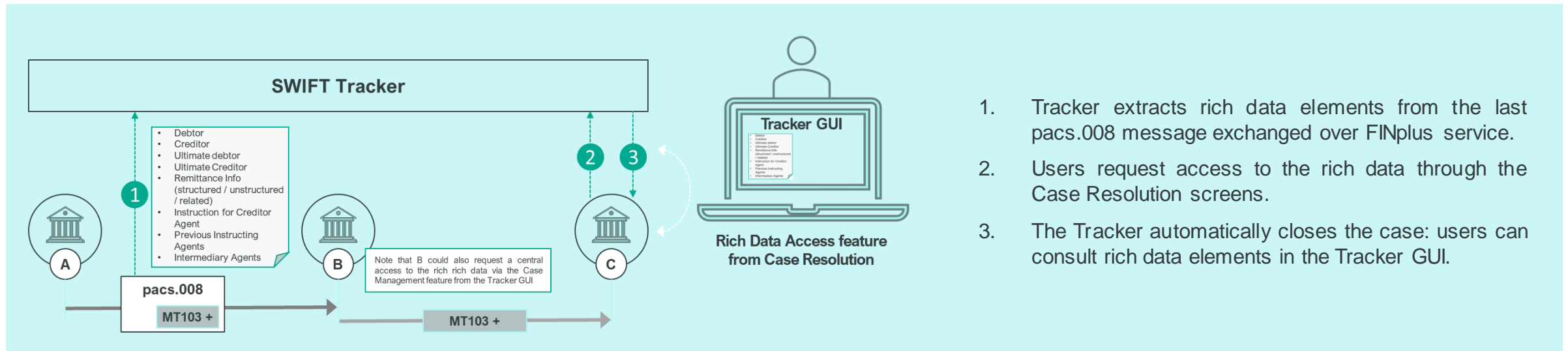
Rich Data Access: centrally retrieve ISO 20022 rich data from Case Management

CONTEXT

- Supports the implementation of the CBPR+ Data Integrity Market Practice Guidance
- Represents an alternative to bilateral requests for additional information

BENEFITS

- Removes dependency on previous intermediaries
- Speeds up exceptions handling for rich data that could not be transported in legacy formats
- Provides a common streamlined process



UNIVERSAL

- All SWIFT Financial Institutions will have access to this capability (no need for subscription nor onboarding)
- Developed as a new feature of the Case Resolution service

AVAILABILITY

- In Pilot by the end of October 2022
- In Live by the end of November 2022

How to centrally access rich data through Case Management?

1. ASSIGNING THE USER ROLES

Update

TMTransactionViewer

2. TRIGGERING THE CASE

Swift gpi tracker

John Doe

Back to search

Previous transaction Next transaction

20 NOV 2022 - 16:10 GMT+1

Latest status: **On hold**

Pending at GLOBAL BANK GERMANY

Instructed amount: 82 930,00 USD

Latest transferred amount: 82 900,00 USD

Total deducts: 30,00 USD

Deducts type: SHA

Value: 20min 54sec

Total duration: 20min 54sec

UETR: xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx

Cases in transaction (0)

Initiate case

Update payment status

Case resolution history

New case 1: Pending at my bank

New case 4: Pending at my bank

Case resolution history

Initiate case

Case reason: RICH - Request for enriched data

Case Assigner entity: GLOBDEFF - GLOBAL BANK GERMANY

Case ID: YYYYMMDDCASE001

Cancel

Initiate case

3. CONSULTING THE DATA

Swift gpi tracker

John Doe

Back

Cases in transaction (1)

UETR: xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx

Initiate case

Case	Status	Case reason	Assigner	Assignee	Sender's reference	Case ID	Assignment ID	Message type
Case 1	Closed	RICH - Request for enriched data	GLOBDEFF	TRCKCHZZ	/	YYYYMMDDCASE001	YYYYMMDDASS001	Payment

20 NOV 2022

Export PDF

Case closed 16:28 GMT+01

Case response 16:28 GMT+01

Response: Provide information within the response (INFO)

Access the rich data

Assigned: TRACKER (TRCKCHZZ)

Assignment ID: YYYYMMDDASS001

Swift gpi tracker

John Doe

Back to case

Rich Data Access

UETR: xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx

Payment type: Payment

Copy data to clipboard

<UltmDbr>

<Nm>John Gomez Martinez</Nm>

<PstAdr>

<Dept>Treasury</Dept>

<SubDept>Financial Services</SubDept>

<BldgNb>45</BldgNb>

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Resources



How to get started: 'Get ready for ISO 2022 for CBPR+' page on swift.com

Learn about your readiness journey

Public, does not require any swift.com login

Documenting all
the steps of your
Readiness journey

01

Upgrade your Test interface

02

Configure your interface and
set-up your test connectivity

03

Test (self-testing, testing with SWIFT or
bilaterally agreed with your counterparties)

01

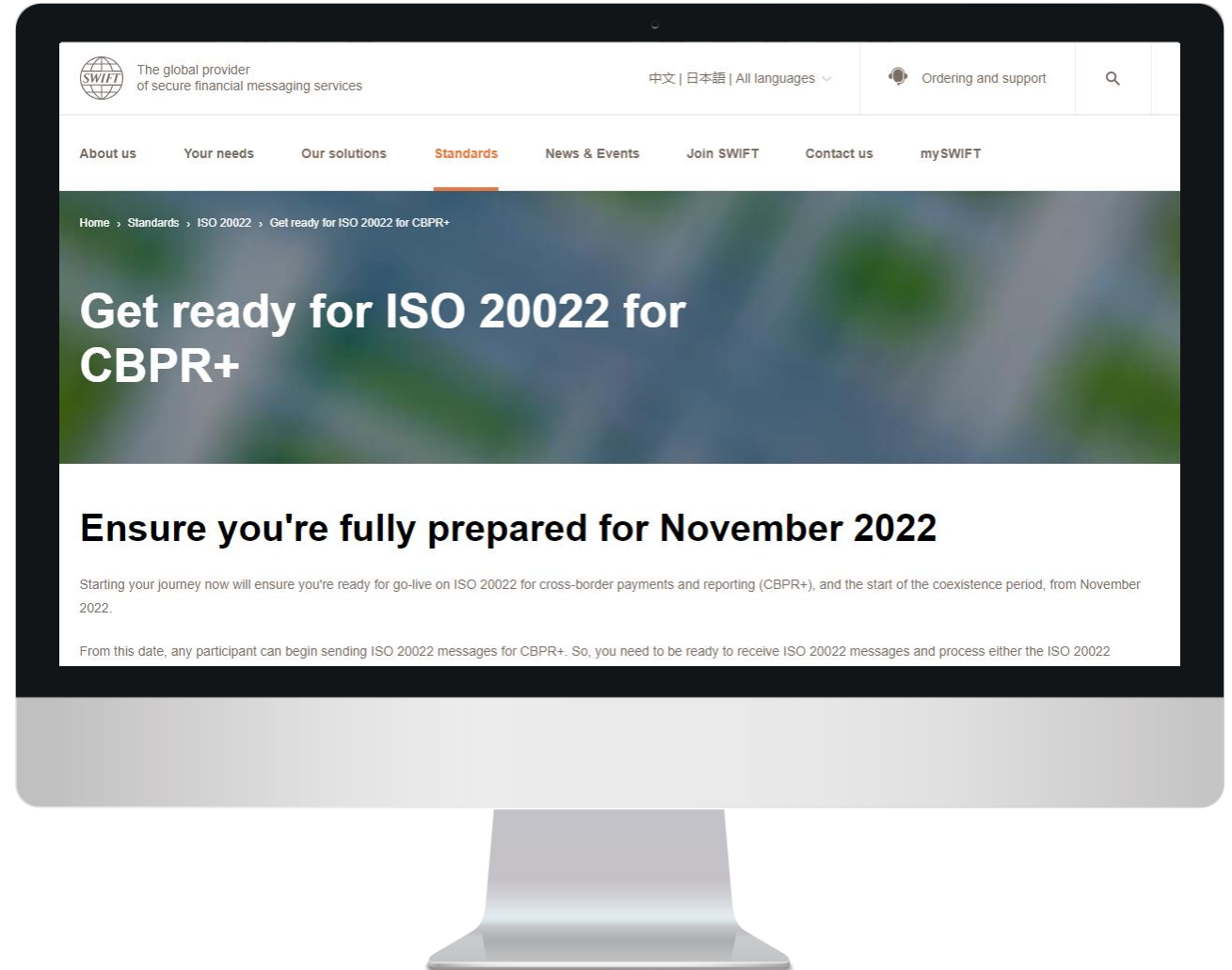
Upgrade your Live interface

02


Validate and import the FINplus Bootstrap file
into your RMA Interface

03

Configure your interface and
set-up your live connectivity



How to get started: CBPR+ Interactive Readiness Checklist on the Knowledge Centre

mySWIFT

Knowledge Centre > ISO 20022 Programme > CBPR+ Interactive Readiness Checklist Home

CBPR+ Interactive Readiness Checklist

Migration from MT messages over FIN to MX messages over FINplus

Click [here](#) to see the disclaimer again.

Welcome to the CBPR+ interactive readiness checklist, which gives you an opportunity to assess your own readiness level.

You can export this checklist as a PDF to discuss further with your internal stakeholders, and interact with SWIFT.

What is the scope of this interactive checklist?

This checklist is for information purposes only and cannot be used as an assurance statement. It helps you to keep track of completed and uncompleted tasks to assess your maturity progress.

Information from this checklist is not automatically communicated to SWIFT, nor does it trigger automated actionable items.

We have curated the following tasks for you based on the following messaging interfaces:

How does it work?

The checklist includes milestones with tasks that your institution must perform to be ready to receive multi-format messages (i.e. ISO 20022 MX with embedded translated MT) as of November 2022.

The tasks are based on the steps you need to take according to your following messaging interfaces:

1

Important: This application needs to access the cookies stored on your system to be able to track your progress between sessions. If you delete your cookies, you will not be able to view your current status.

02 TASKS

1. KNOW THE PROJECT TIMELINES

This tasks help you get familiar with the project timelines.

[Open tasks >](#)

2. SET UP YOUR PROJECT TEAM AND READINESS PLAN

This tasks help you set up your team and activity plan.

[Open tasks >](#)

05 TASKS

3. TECHNICAL PREREQUISITES

This tasks are recommended before starting configuration activities.

[Open tasks >](#)

02 TASKS


4. CONFIGURE FINPLUS AND SWIFTNET STORE-AND-FORWARD

This tasks guide you through the configuration of your connection to SWIFT.

[Open tasks >](#)

04 TASKS

A checklist of milestones with tasks that your institution must perform to be ready to receive multi-format MX messages as of November 2022.


mySWIFT

[Knowledge Centre](#) > [ISO 2022 Programme](#) > [CBPR+ Interactive Readiness Checklist Home](#) > [Configure FINplus and SWIFTNet Store-and-Forward](#) > [Understand what is FINplus](#)

CBPR+ Interactive Readiness Checklist

Migration from MT messages over FIN to MX messages over FINplus

You completed 0 out of your 47 tasks

Alliance Lite2
 Alliance Cloud
 Alliance Access/Entry
 Alliance Messaging Hub
 3rd party interface

Understand what is FINplus

This task applies to all messaging interfaces.

Applicable to the following roles in your institution:

- Project manager
- Messaging/Payments Business Analyst
- SWIFT Interface Administrator
- SWIFT Security Officer

OK

Export checklist

Select interface ▼

1. KNOW THE PROJECT TIMELINES 0/2

2. SET UP YOUR PROJECT TEAM AND READINESS PLAN 0/5

3. TECHNICAL PREREQUISITES 0/2

4. CONFIGURE FINPLUS AND SWIFTNET STORE-AND-FORWARD 0/4

Understand what is FINplus

Alliance Lite2
 Alliance Cloud
 Alliance Access/Entry
 Alliance Messaging Hub
 3rd party interface

What is FINplus

To enable exchange of ISO 2022 formatted request types over SWIFTNet, SWIFT has deployed a FINplus many-to-many InterAct service supporting ISO 2022 messages for payments and beyond. It offers similar level of features as FIN and include the validation of industry usage guidelines such as CBPR+.

Automated subscription and message activation on FINplus for CBPR+ messages

SWIFT has performed an automated subscription for all eligible users (see eligibility criteria in [Knowledge E 5025106](#)) on FINplus services. Please note that CBPR+ messages activation is following the below schedu CBPR+ message exchange is possible before these dates for each of the service mentioned):

1. Know

2. Set

Filter for tasks applicable to your messaging interface group and keep track of progress towards readiness

Export to PDF

1. Know the project timelines
 - ☐ Understand the ISO 20022 for Cross-Border Payments timelines
 - ☐ Know where to find relevant information
2. Set up your project team and readiness plan
 - ☐ Set up your project team
 - ☐ Engage with your critical vendors
 - ☐ Revisit your Financial Crime Compliance
 - ☐ Know your readiness approach to receive multiformat MX
 - ☐ Design and implement a solution for the coexistence period
3. Technical Prerequisites
 - ☐ Ensure your bandwidth and line capacity are ready for ISO 20022 traffic
 - ☐ Make sure the communication interface layer of your SWIFT stack is updated
4. Configure FINplus and SWIFTNet Store-and-Forward
 - ☐ Understand what is FINplus
 - ☐ Understand FINplus addressing
 - ☐ Configure the reception of your FINplus traffic
 - ☐ Configure the sending of your FINplus traffic
5. Upgrade your messaging interface
 - ☐ Upgrade Alliance Access/Entry
 - ☐ Upgrade Alliance Messaging Hub
 - ☐ Upgrade Third-Party Interfaces

Access the Checklist now



How to dive further: 'Ensuring ISO 2022 Readiness' page on the Knowledge Centre

One-stop shop for all technical specifications

Protected, requires swift.com login

Documenting all the steps of your Readiness journey

01

Upgrade your Test interface

02

Configure your interface and set-up your test connectivity

03

Test (self-testing, testing with SWIFT or bilaterally agreed with your counterparties)

01

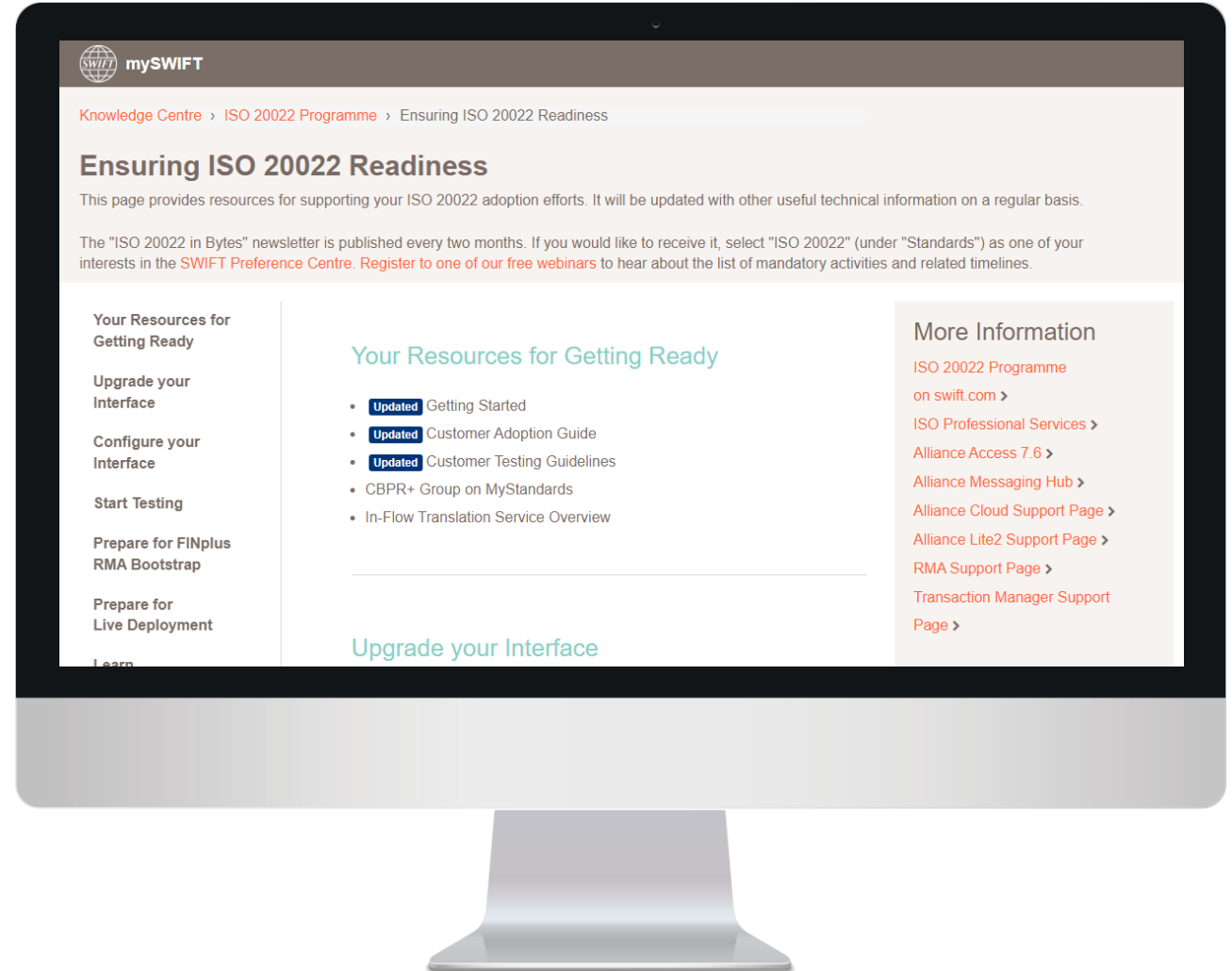
Upgrade your Live interface

02

Validate and import the FINplus Bootstrap file into your RMA Interface

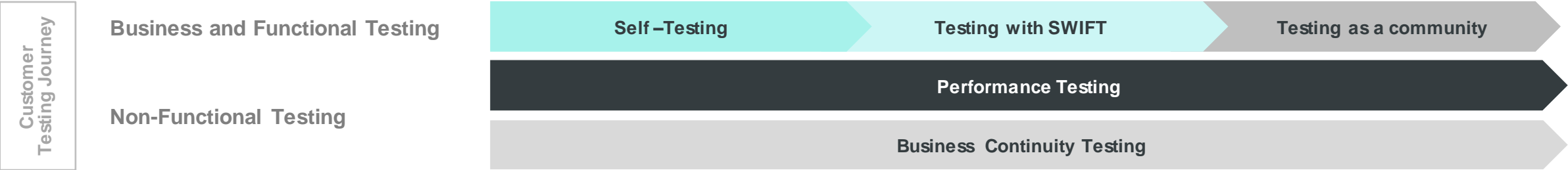
03

Configure your interface and set-up your live connectivity



Key document! ISO 20022 and MT Customer Testing time to get started!

Structure of the guidelines




Three testing phases:

Self-testing:
get ready for FINplus and receive multi-format MX

Testing with SWIFT:
use the Test Sparring Partner (TSP) to trigger ISO 20022 messages to you

Testing as a community:
select your counterparties and test with them, including Payment Market Infrastructures



ISO 20022 Programme

Customer Testing Guidelines

Advance information

This document is intended for the SWIFT community preparing for the payment ISO migration. It provides customers with comprehensive testing guidelines for ISO 20022 and CBPR+ adoption. It also helps customers assess their readiness for CBPR+ go live in November 2022.


13 April 2022

4 Customer Testing Journey for MT customers

4.1 Business and Functional testing

This chapter explains the various options for the customers to validate their functional readiness to process their SWIFT traffic and operate their payment business after November 2022.

This diagram describes the step-by-step journey that is explained in this chapter, that is, starting with self-testing, then testing with SWIFT and finally testing as a community with your selected counterparties.



The main challenge of the MT customers is to prepare the processing of their SWIFT traffic with sending ISO, receiving multi-format MX and operate their payment business after November 2022. FIN traffic is unchanged and remains on FIN. The ISO traffic sent by their counterparties is received on FINplus in multi-format MX.

4.1.1 Self-testing

The main objective of MT customers is multi-format MX and operate their pay

- FIN traffic is unchanged and remains on FIN
- ISO traffic sent by their counterparties is received on FINplus in multi-format MX


Phase	Sub-phase	Objective	Tests
Self-Testing	Standards	Validate readiness of back-office application to process ISO 20022 messages	Not at
	Messaging interface	Validate interface upgrade & configuration	• B • R
	FINplus	Validate	• B

5 Customer Testing Journey for ISO 20022 customers

5.1 Business and Functional testing

This chapter explains the various options for the customers to validate their functional readiness to process their SWIFT traffic and operate their payment business after November 2022.

This diagram describes the step-by-step journey that is explained in this chapter, that is, starting with self-testing, then testing with SWIFT and finally testing as a community with your selected counterparties.



5.1.1 Self-testing

The main objective of ISO customers is to prepare the processing of their SWIFT traffic with sending ISO, receiving multi-format MX and operate their payment business after November 2022. FIN traffic is unchanged and remains on FIN. The ISO traffic sent by their counterparties is received on FINplus in multi-format MX.



Payable training tailored to individual needs in your workforce



Business community training

Enhance your knowledge of ISO 20022 CBPR+ Guidelines through the **SWIFT community and Tailored Business Training & Certification Exam:**

- Your Route to ISO 20022 and the CBPR+ Guidelines
- SWIFT Certified Expert – ISO 20022 and CBPR+ phase 1 messages



Technical community training

Build on your knowledge to gain technical know-how on FINplus through the **SWIFT Tailored/community Technical Training**

- Moving from FIN to FINplus

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