

MySTANDARDS

Quick Guide Through MyStandards

Get Ready with MyStandards

1

GET STARTED
WITH
MYSTANDARDS

2

CONSULT
USAGE
GUIDELINES
(UG)

3

TEST WITH THE
READINESS
PORTAL

Get Started with MyStandards

1

REGISTER
SWIFT.COM ACCOUNT

2

ACCESS AND
EXPLORE
MYSTANDARDS

USEFUL LINKS:

Swift.com user:

[How to become a swift.com user](#)

[Registration User Guide](#), provides detailed information and instructions about swift.com profiles.

[Security guide](#), for information and guidelines about security on swift.com, please consult the swift.com.

[Registration form](#)

Register swift.com Account

Do you have a swift.com account?

If yes, proceed to Log into MyStandards or access directly MyStandards ([link](#));

If not, please check out the next few slides for more details or proceed directly to the registration form [here](#).

USEFUL LINKS:

Swift.com user:

[How to become a swift.com user](#)

[Registration User Guide](#), provides detailed information and instructions about swift.com profiles

[Security guide](#), for information and guidelines about security on swift.com, please consult the swift.com

[Registration form](#)

NOTE:

Registering for www.swift.com account is free of charge.

If your institution is part of the SWIFT community, you can link your user account to an 8-character BIC, partner identifier code (PIC) or customer number, which may allow access to additional services.

For further details, check out the Registration User Guide.

Register swift.com Account (cont.)

1

CREATE NEW
ACCOUNT

2

CONFIRM
REGISTRATION

3

SET 2-STEP
VERIFICATION

USEFUL LINKS:

Swift.com user:

[How to become a swift.com user](#)

[Registration User Guide](#), provides detailed information and instructions about swift.com profiles

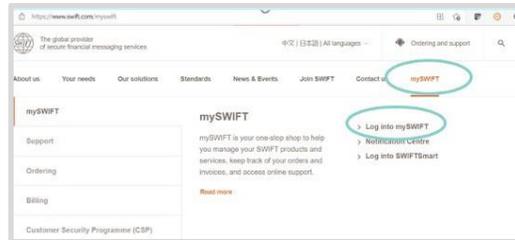
[Security guide](#), for information and guidelines about security on swift.com, please consult the swift.com

[Registration form](#)

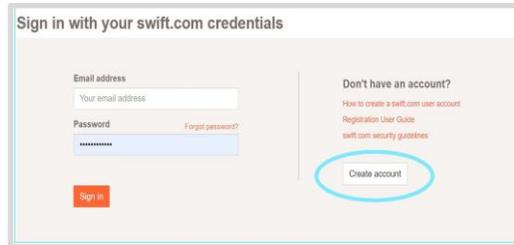
Register swift.com Account (cont.)

1 CREATE NEW ACCOUNT

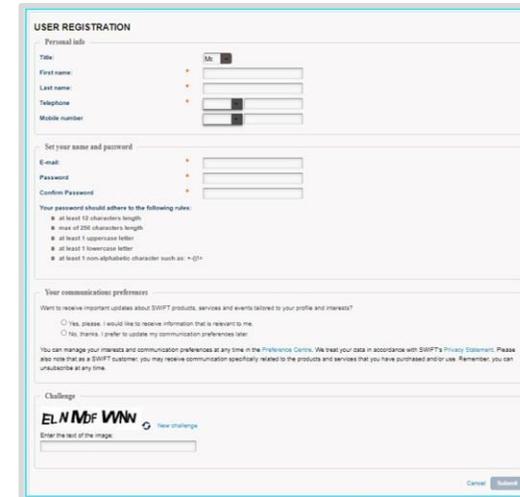
Go to www.swift.com
At the tab 'MySWIFT'
Go to 'Log into MySWIFT'



Under 'create account'
you will find the
registration form



Fill-in your details
and submit



Register swift.com Account (cont.)

2 CONFIRM REGISTRATION

Email to confirm the registration request
Confirm registration

Account creation window
Confirm account creation

Registration confirmation email

3 SET 2-STEP VERIFICATION

Go to www.swift.com
At the tab MySWIFT
Log into MySWIFT

Enable 2-step verification
page appears
Set up 2-step
verification

Email to confirm
configuration
request

Email with 2-step
verification code
Enter the verification
code and click verify
code

Access and Explore MyStandards

Log into MyStandards

TO ACCESS MYSTANDARDS, GO TO:

www.swift.com, MySWIFT, and Log into MySWIFT, Under Products you will be able to access MyStandards, **or**

www.swift.com , directly through the MyStandards product page ([link](#))

USEFUL LINKS:

MyStandards:

[MyStandards product page](#) on www.swift.com

Detailed information on the product portfolio, overview of features, licensing options, etc.

[MyStandards platform](#) to browse to content and explore product features and functionalities (depending on access rights of your institution)

[MyStandards User Guide](#)

[MyStandards Service Description](#)

NOTE:

By accessing MyStandards, you have access to content publicly made available by the various publishing organizations. Other content may be subject to access requested through MyStandards to the publishing organization.

To make use of the advanced features of MyStandards, such as publication, comparison of usage guidelines owned by different organizations, or testing, you may be required MyStandards license.

For list of available features and license, please consult the MyStandards Product page on Licensing Options, link [here](#).

Access and Explore MyStandards (cont.)

1

PUBLIC CONTENT

Content available to all MyStandards users, free and licensed users.

2

PRIVATE CONTENT

Content available to the users of the publishing organization and may be subject to access request to the publishing organization

USEFUL LINKS:

MyStandards:

[MyStandards product page](#) on www.swift.com

Detailed information on the product portfolio, overview of features, licensing options, etc.

[MyStandards platform](#) to browse to content and explore product features and functionalities (depending on access rights of your institution)

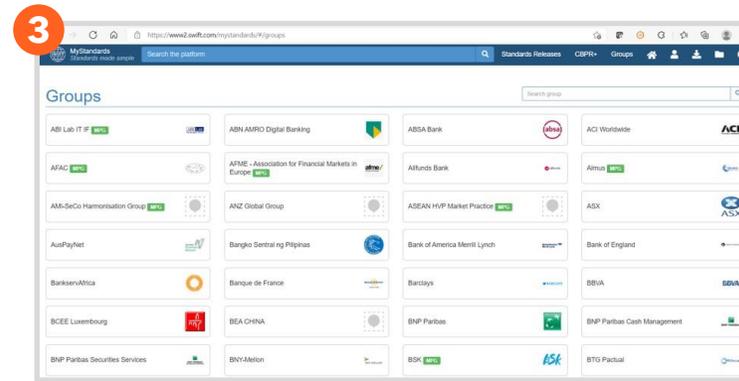
[MyStandards User Guide](#) [MyStandards Service Description](#)

Access and Explore MyStandards (cont.)

1 PUBLIC CONTENT

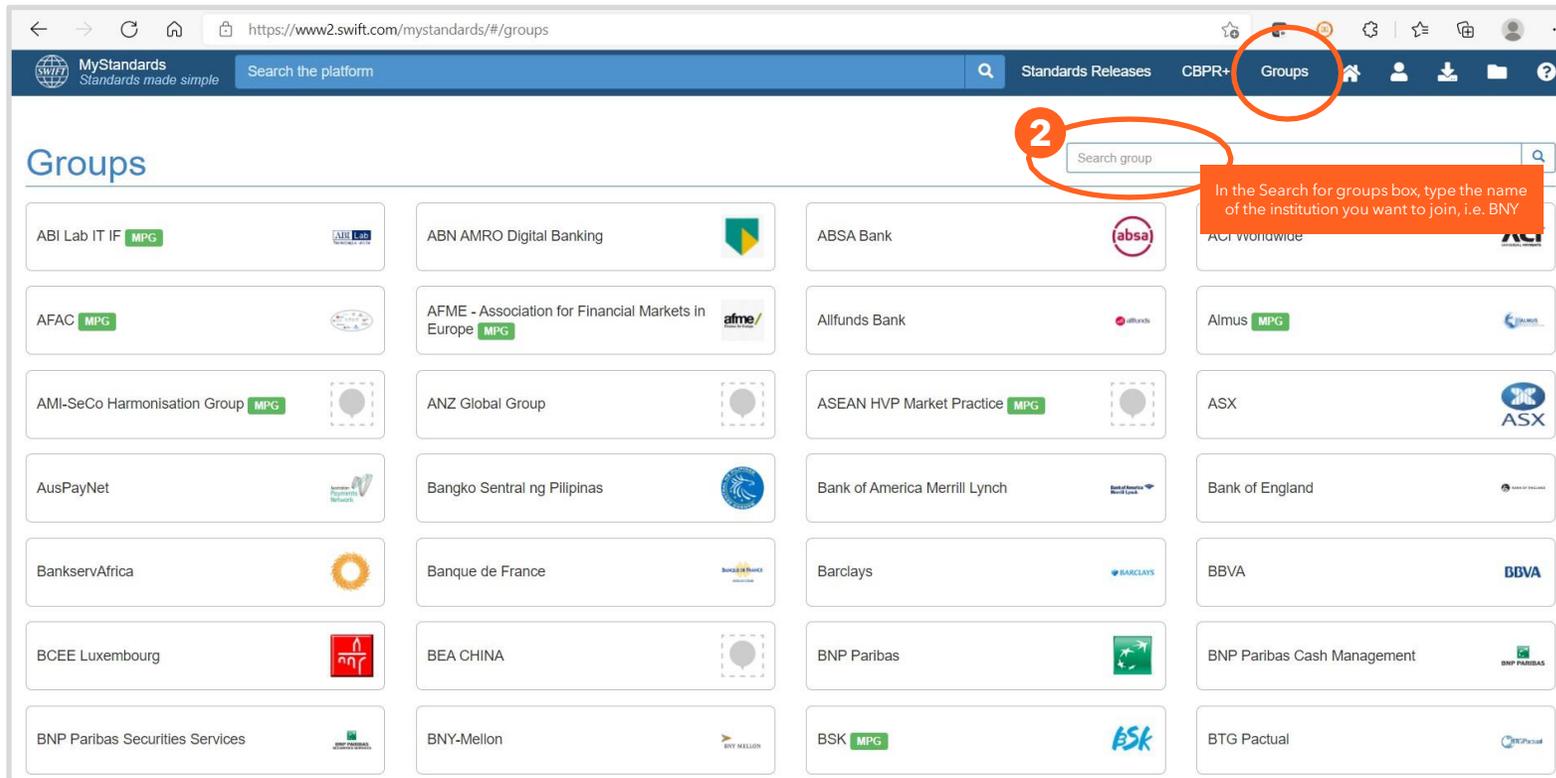
Content available to all MyStandards users, free and licensed users, such as Standards Releases MT and ISO 20022, CBPR+ specifications, specifications by various Market Practice, etc.

Explore through the top bar of the window:



Access and Explore MyStandards (cont.)

Content available to the users of the publishing organization and may be subject to access request to the publishing organization.



Access and Explore MyStandards (cont.)

2

PRIVATE
CONTENT

Content available to the users of the publishing organization and may be subject to access request to the publishing organization.

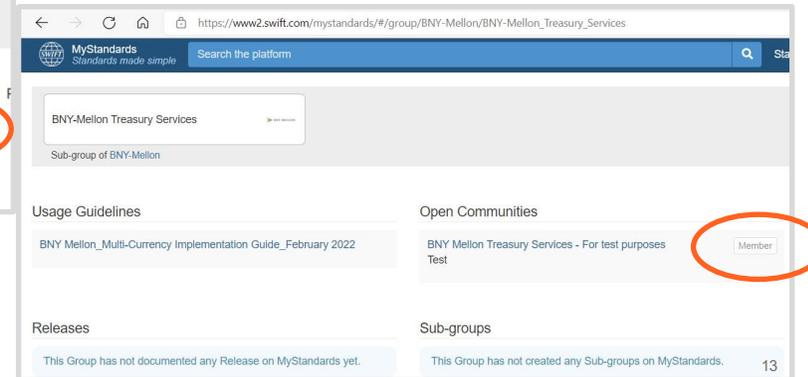
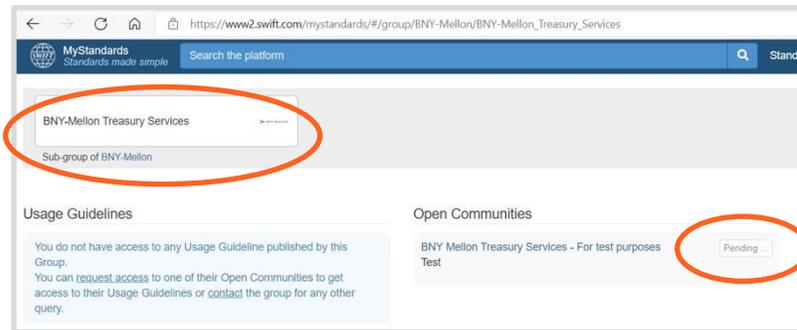
The image shows two overlapping screenshots of the MyStandards website. The top screenshot shows the 'Groups' page with a search bar containing 'BNY'. A red circle with the number '3' highlights the search bar. Below the search bar, a result for 'BNY-Mellon' is shown, with a red circle and the number '4' highlighting it. A callout box explains: 'A result with the name of the institution come up and click on it'. The bottom screenshot shows the detailed view of the 'BNY-Mellon' group page. A red circle with the number '5' highlights the group name, with a callout box stating: 'By clicking on the name, you get view on the community or group the institution has:'. Below this, there are sections for 'Usage Guidelines', 'Open Communities', 'Portals', 'Releases', 'Sub-groups', and 'News'. A red circle with the number '6' highlights the 'Sub-groups' section, which lists 'BNY-Mellon Treasury Services', 'BNY-Mellon Custody Services', and 'BNY Mellon as DCP in T...'. A callout box explains: 'By clicking on the group name, at the next screen you have the Request access possibility'.

Access and Explore MyStandards (cont.)

2

PRIVATE
CONTENT

Once the request has been sent to the publishing institution, the 'request access' button will be in status 'pending' until the administrator of the group accepts it. If you have been granted access, the 'request access' button will change into 'member'.



2

CONSULT USAGE GUIDELINES (UG)

USEFUL LINKS:

MyStandards:

[MyStandards product page](#) on www.swift.com

Detailed information on the product portfolio, overview of features, licensing options, etc.

[MyStandards platform](#) to browse to content and explore product features and functionalities (depending on access rights of your institution).

[MyStandards User Guide](#)

[MyStandards Service Description](#)

NOTE:

MyStandards allows you to easily consult content at any time, at your own pace.

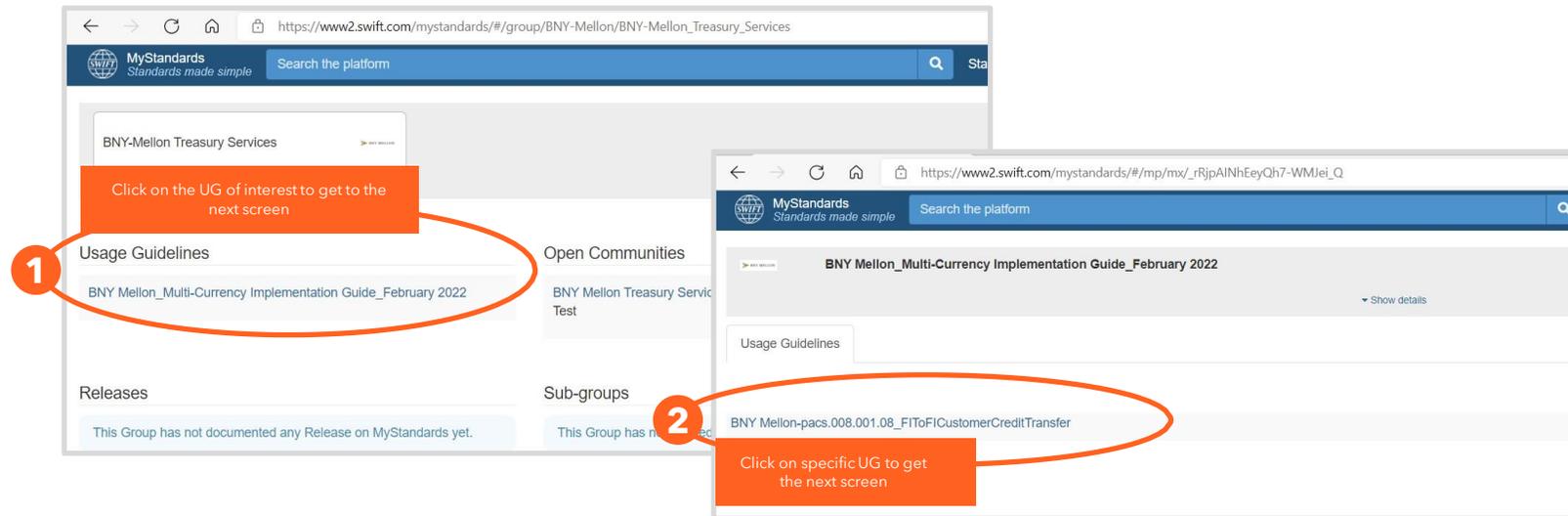
The usage guideline of the institution you are trying to access is created and maintained on MyStandards by BNY Mellon as the publishing organization.

For any comments or questions on the content, you may reach out directly via your BNY Mellon contact or via the contact form available on MyStandards.

For any question related to access to the MyStandards tool or the MyStandards product offering, you may reach out to mystandards@swift.com.

Consult Usage Guidelines (UG)

By obtaining access or becoming a member of the group (sub-group) you are provided access to the usage guideline(s) made available by the publisher.



Consult Usage Guidelines (UG) (cont.)

Export allows to download the UG as a pdf, excel or XML schema

Compare is a feature available to licensed users that allows to compare UGs of the same/ different publisher

My selection works like a shopping basket in e-commerce applications, where a UG can be added

Description of the selected element on the left hand side

Visual representation of the elements of the message

Options to explore

Use the arrows to check for more detailed elements

The screenshot shows the MyStandards web application interface. The main content area displays a table of message elements for 'FI To FI Customer Credit Transfer V08 (pacs.008.001.08)'. The table has columns for Name, Min, Max, and Restrictions. The 'FI To FI Customer Credit Transfer V08 (pacs.008.001.08)' element is selected and expanded, showing a tree structure of sub-elements like Group Header, Message Identification, Creation Date Time, Batch Booking, Number Of Transactions, Control Sum, Total Interbank Settlement Amount, and Interbank Settlement Date. On the right side, there is a detailed view of the selected element, including a 'Rules' section with specific rules like 'CBPR_Agent_Name_Postal_Address_FormaRule' and 'CBPR_Instruction_for_Creditor_Agent1_FormaRule', and a 'Documentation' section. The interface also includes a search bar, navigation tabs (Result View, Sample Messages, Impact Analysis, Comments), and a top navigation bar with a search field and user profile. Several callout boxes with orange backgrounds and white text point to specific features: 'Export' (top right), 'Compare' (top right), 'My selection works like a shopping basket...' (top right), 'Description of the selected element on the left hand side' (right side), 'Visual representation of the elements of the message' (left side), 'Options to explore' (left side), and 'Use the arrows to check for more detailed elements' (left side).

Name	Min	Max	Restrictions
Full Message	1	1	
Business Application Header V02 (head.001.001.02) Mandatory	1	1	
Document	1	1	
FI To FI Customer Credit Transfer V08 (pacs.008.001.08)			
Group Header	1	1	
Message Identification	1	1	ABC 123
Creation Date Time	1	1	ABC 123
Batch Booking	0	1	
Number Of Transactions	1	1	
Control Sum	0	1	
Total Interbank Settlement Amount	0	1	
Interbank Settlement Date	0	1	
Settlement Information	1	1	

Consult Usage Guidelines (UG) (cont.)

The screenshot displays the MyStandards web application interface. At the top, there is a search bar and navigation links for Standards Releases, CBPR+, and Groups. The main content area shows a message structure tree for 'BNY Mellon-pacs.008.001.08_FIToFICustomerCreditTransfer'. A legend box is overlaid on the tree, explaining various change indicators: a downward arrow for 'Changes below', a plus sign for 'A parent of this element has been added', a minus sign for 'A parent of this element has been removed', a crossed-out plus sign for 'Type changed', a crossed-out minus sign for 'Element ignored', a red circle with a slash for 'Element removed', a green plus sign for 'This element is added', a crossed-out plus sign for 'A parent of this element has been ignored', a yellow triangle for 'Element changed', and a double yellow triangle for 'Multiplicity changed'. A red box highlights the legend, and a red callout points to a question mark icon in the 'Restrictions' column of the tree, stating 'The icon provides the Legend'. The tree shows elements like 'Full Message', 'Business Application Header V02', 'Document', 'FI To FI Customer Credit Transfer V08', 'Group Header', 'Message Identification', 'Creation Date Time', 'Batch Booking', 'Number Of Transactions', 'Control Sum', 'Total Interbank Settlement Amount', and 'Interbank Settlement Date'. The right-hand pane shows details for the selected 'Message Identification' element, including its multiplicity (Mandatory, Non repetitive [1..1]), a comment, and type restrictions (CBPR_RestrictedFINXMax35Text and Max35Text).

Name	Min	Max	Restrictions
Full Message	1	1	⚠️
Business Application Header V02 (head.001.001.02) Mandatory	1	1	⚠️
Document	1	1	⚠️
FI To FI Customer Credit Transfer V08 (pacs.008.001.08)			⚠️
Group Header	1	1	⚠️
Message Identification	1	1	ABC 123 ⚠️
Creation Date Time	1	1	ABC 123
Batch Booking	0	1	⊘
Number Of Transactions	1	1	⚠️
Control Sum	0	1	⊘
Total Interbank Settlement Amount	0	1	⊘
Interbank Settlement Date	0	1	⊘
	1	1	⚠️

3

TEST WITH THE READINESS PORTAL

USEFUL LINKS:

MyStandards:

[MyStandards product page](#) on www.swift.com

Detailed information on the product portfolio, overview of features, licensing options, etc.

[MyStandards platform](#) to browse to content and explore product features and functionalities (depending on access rights of your institution).

[MyStandards User Guide](#)

[MyStandards Readiness Portal User Guide](#)

[MyStandards Service Description](#)

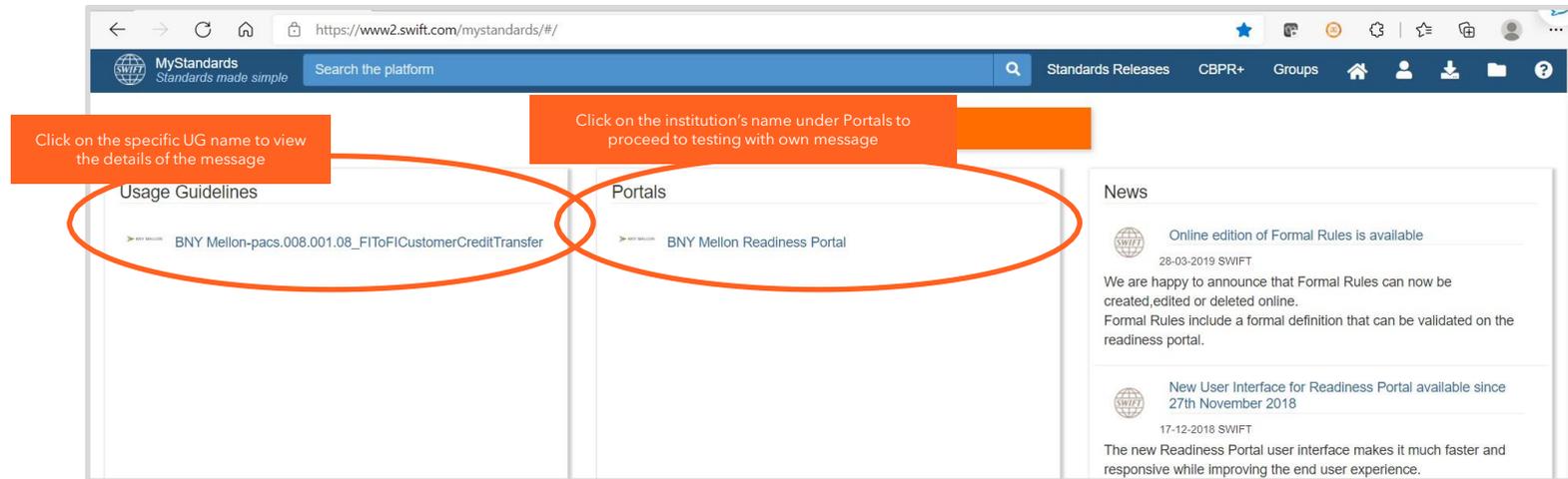
NOTE:

A Readiness Portal created by the publishing institution (BNY Mellon) allows testing of own sample message or bulk of messages against the institution's UG. It is intended to validate the generic syntax as well any restrictions the institution has set. In case of discrepancies, error messages or warnings are displayed and allows the user to read what the expected value is, with link to documentation to the UG, and it allows in an agile manner to correct the value and re-do the testing, until fully aligned sample message is created and downloaded.

The testing in the Readiness Portal, however, not intended to replace any additional testing required by the institution or replicate the institution's production environment. For more information, reach out to your BNY contact.

Test with the MyStandards Readiness Portal

Once you login with your account and access MyStandards, on the home page you will see the Usage Guidelines (UG) the publishing institution has granted you access to, and under Portals, the Readiness Portal (RP) created for specific UG against which you can test own sample message.



Test with the MyStandards Readiness Portal (cont.)

The screenshot displays the BNY Mellon Readiness Portal interface. At the top, the browser address bar shows the URL: https://www2.swift.com/mystandards/#/portal/_2qhuUJoIEey2VrG6wv8dmw. The page header includes the BNY Mellon logo, the text "BNY Mellon Readiness Portal", a "PUBLISHED" status indicator, and navigation icons for "MyStandards", home, refresh, user profile, and download. A search bar is present with the text "Search among 2 guidelines" and a "Group by: Direction" dropdown menu. The main content area is titled "To BNY-Mellon Treasury Services" and contains two search results for the guideline "BNY Mellon-pacs.008.001.08_FIToFICustomerCreditTransfer". Each result card shows "0 Total Completed Tests" and "0 Total Valid Tests" (both "0 In Current Version") and "Format: MX". Below the test counts are buttons for "Documentation", "Download Samples", "History", and "Test". Three orange callout boxes are present: one in the top right corner pointing to a help icon with the text "Link to the MyStandards Readiness Portal User Guide"; one on the left pointing to the "Documentation" button with the text "Access to the UG"; and another on the left pointing to the guideline title with the text "Access to the UG".

Test with the MyStandards Readiness Portal (cont.)

The screenshot displays the BNY Mellon Readiness Portal interface. At the top, there is a search bar and a 'Group by' dropdown menu. Below this, two test result cards are visible, both for the standard 'BNY Mellon-pacs.008.001.08_FIToFICustomerCreditTransfer'. Each card shows '0 Total Completed Tests' and '0 Total Valid Tests' in green, with 'Format: MX' and '0 in Current Version' below. The top card has a 'Test' button circled in orange, with a callout box labeled '1' stating 'To test a sample message, click on the Test button'. A second callout box labeled '2' points to a pop-up window that appears over the bottom card. This pop-up window contains two buttons: 'Upload a Message' and 'Upload a ZIP', separated by 'OR' text. Below the buttons is a text input field with the placeholder 'Paste your message here...'. The browser's address bar shows the URL 'https://www2.swift.com/mystandards/#/portal/_2qhuUJolEey2VrG6w8dmw'.

Test with the MyStandards Readiness Portal (cont.)

Once a message is uploaded, the following screen appears. If the sample message is inline with the UG, Valid message note appears

The screenshot displays the BNY Mellon Readiness Portal interface. At the top, the browser address bar shows the URL: `https://www2.swift.com/mystandards/#/portal/_2qhuUJolEey2VrG6wv8dmw/test/_KcsUJ4VEeyYLe38ERvNNQ`. The page header includes the BNY Mellon logo, the text "BNY Mellon Readiness Portal", a "PUBLISHED" status indicator, and a "MyStandards" link. The main content area features a green "Valid" message box with the title "BNY Mellon-pacs.008.001.08_FIToFICustomerCreditTransfer" and a timestamp of "07-03-2022 12:56". Below this, a "Summary" section contains a "Valid message" label and a table with the following details:

Usage Guideline	BNY Mellon-pacs.008.001.08_FIToFICustomerCreditTransfer
Format	MX
Source	CBPR c.29.1.1.pacs.008-Atob_20210630.xml
Test Date	07 Mar 2022 12:56 UTC

An orange callout box labeled "ERROR DETAILS PANE" is positioned to the right of the summary table. Below the summary, a "Test" section is visible, containing an "Upload" button and a "Download Message" button. The main area of this section displays an XML message structure with line numbers 18 through 44. The XML content includes elements such as `<FinInstnId>`, `<FIID>`, `<BizMsgIdr>`, `<MsgDefIdr>`, `<BizSvc>`, `<CredTm>`, `<AppHdr>`, `<Document>`, `<FIToFICstmrCdtTrf>`, `<GrpHdr>`, `<MsgId>`, `<CredTm>`, `<NbOfTx>`, `<StlmInf>`, and `<StlmMtd>`. An orange callout box labeled "MESSAGE DETAILS PANE" is positioned to the right of the XML content.

Test with the MyStandards Readiness Portal (cont.)

Once a message is uploaded, the following screen appears. If the sample message contains irregularities versus the UG, errors and warnings will be displayed in the upper half of the window, with the message details in the lower half.

The screenshot displays the BNY Mellon Readiness Portal interface. At the top, the browser address bar shows the URL: `https://www2.swift.com/mystandards/#/portal/_2qhuUoIEy2VrG6w8dmw/test/_jDYAJ4UEeyYLe38ERvNNQ/6/42`. The page title is "BNY Mellon Readiness Portal" with a "PUBLISHED" status indicator and "MyStandards" navigation options.

The main content area shows a message titled "BNY Mellon-pacs.008.001.08_FIToFICustomerCreditTransfer" with a timestamp of "07-03-2022 12:46". A red banner indicates "1 error".

The "Error Details" section contains the following text:

- Summary:** ERROR 1
- Error Details:** An empty value is not valid. It must be one of the following values : INDA, INGA
- See documentation:** See documentation
- Impacted lines:** Line 42

An orange callout box on the right side of the error details pane says: "In case further clarification or information is required and have not been covered in the available documentation, or UG, you can send your detailed question by filling in the form". A red circle highlights the "Escalate to support" button next to it.

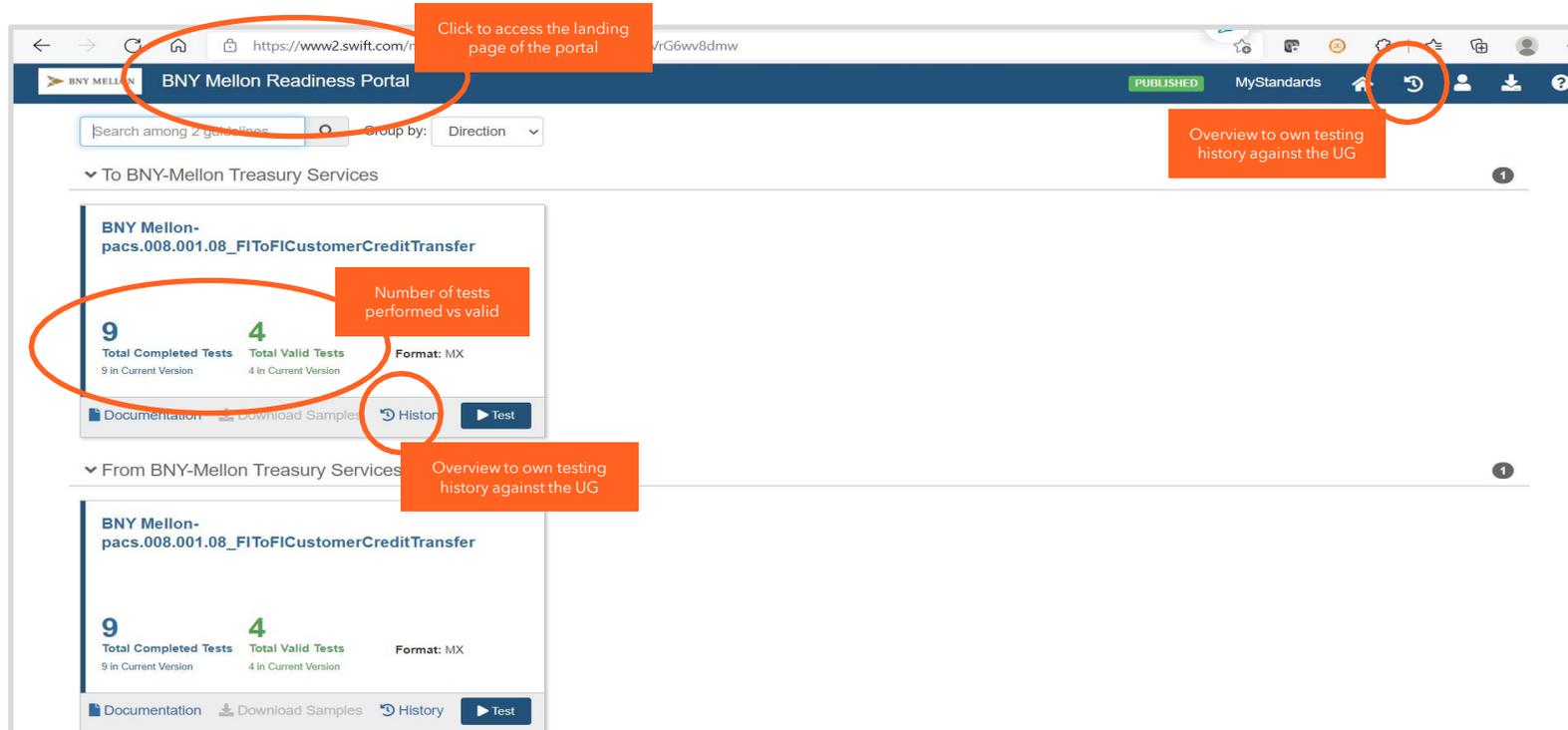
The "MESSAGE DETAILS PANE" at the bottom shows XML code for a SWIFT message. A red circle labeled "4" highlights the "Test" button. An orange callout box below it says: "Click on Test to validate the sample again". A red circle labeled "5" highlights the "Download Message" button. An orange callout box to its right says: "To download the valid message, click Download Message".

```

26 <BICFI>NDEAFIHH</BICFI>
27 </FinInstnId>
28 </FIId>
29 </To>
30 <BizMsgId>pacs8bizmsgidr01</BizMsgId>
31 <MsgDefId>pacs.008.001.08</MsgDefId>
32 <BizSvc>swift.cbprplus.02</BizSvc>
33 <CreDt>2021-02-17T08:30:00+01:00</CreDt>
34 </AppHdr>
35 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
36 <FIToFICstmrCdtTrf>
37 <GrpHdr>
38 <MsgId>pacs8bizmsgidr01</MsgId>
39 <CreDtTm>2021-02-17T08:30:00+01:00</CreDtTm>
40 <NbOfTxs>1</NbOfTxs>
41 <SttlmInf>
42 <SttlmMtd></SttlmMtd>
  tlmInf>
  >
  xInf>
  Id>
  <InstrId>pacs8bizmsgidr01</InstrId>
  <EndToEndId>pacs008EndToEndId-001</EndToEndId>
  <UETr>8a562c67-ca16-48ba-b074-65581be6f001</UETr>
50 </PmtId>
    
```

Test with the MyStandards Readiness Portal (cont.)

The Testing History, is available on the landing page of the Readiness Portal



Disclaimers & Disclosures

BNY is the corporate brand of The Bank of New York Mellon Corporation and may also be used as a generic term to reference the corporation as a whole or its various subsidiaries generally and may include The Bank of New York Mellon, a banking corporation organized and existing pursuant to the laws of the State of New York.

This material and any products and services may be issued or provided under various brand names in various countries by duly authorised and regulated branches, subsidiaries, affiliates, and joint ventures of BNY, which may include any of the following: The Bank of New York Mellon, operating in the United States at 240 Greenwich Street, New York, NY 10286 and operating in the UK and EU through its branches The Bank of New York Mellon -London Branch at 160 Queen Victoria Street, London EC4V 4LA, England, registered in England and Wales with numbers FC005522 and BR025038. The Bank of New York Mellon Frankfurt Branch at Friedrich-Ebert-Anlage 49, 60327 Frankfurt am Main Germany, registered in Germany with Registration No. HRB 12731.

The Bank of New York Mellon is supervised and regulated by the New York State Department of Financial Services and the US Federal Reserve and authorised by the Prudential Regulation Authority. The Bank of New York Mellon, London Branch is subject to regulation by the Financial Conduct Authority and the Prudential Regulation Authority. The Bank of New York Mellon Frankfurt Branch is bank under the German Banking Act and subject to regulation by BaFin. BNY has various subsidiaries, affiliates, branches and representative offices in the Asia Pacific Region which are subject to regulation by the relevant local regulator in that jurisdiction. The Bank of New York Mellon, Singapore Branch, subject to regulation by the Monetary Authority of Singapore. The Bank of New York Mellon, Hong Kong Branch, subject to regulation by the Hong Kong Monetary Authority and the Securities & Futures Commission of Hong Kong. If this material is distributed in Japan, it is distributed by The Bank of New York Mellon Securities Company Japan Ltd, as intermediary for The Bank of New York Mellon. If this material is distributed in, or from, the Dubai International Financial Centre ("DIFC"), it is communicated by The Bank of New York Mellon, DIFC Branch, regulated by the DFSA and located at DIFC, The Exchange Building 5 North, Level 6, Room 601, P.O. Box 506723, Dubai, UAE, on behalf of The Bank of New York Mellon, which is a wholly-owned subsidiary of The Bank of New York Mellon Corporation. The Bank of New York Mellon is regulated by the Australian Prudential Regulation Authority and also holds an Australian Financial Services Licence No. 527917 issued by the Australian Securities and Investments Commission to provide financial services to wholesale clients in Australia.

BNY has various subsidiaries, affiliates, branches and representative offices in the Latin America Region which are subject to specific regulation by the relevant local regulator in each jurisdiction. This material does not constitute an offer to sell or the solicitation of an offer to buy any products or services in the People's Republic of China (PRC) to any person to whom it is unlawful to make the offer or solicitation in the PRC. BNY does not represent that this material may be lawfully distributed, or that any products may be lawfully offered, in compliance with any applicable registration or other requirements in the PRC, or pursuant to an exemption available thereunder, or assume any responsibility for facilitating any such distribution or offering. In particular, no action has been taken by the issuer which would permit a public offering of any products or distribution of this material in the PRC. Accordingly, the products are not being offered or sold within the PRC by means of this material or any other document. Neither this material nor any advertisement or other offering material may be distributed or published in the PRC, except under circumstances that will result in compliance with any applicable laws and regulations. Products may be offered or sold to PRC investors outside the territory of the PRC provided that such PRC investors are authorized to buy and sell the products in the offshore market. Potential PRC investors are responsible for obtaining all relevant approvals from the PRC government authorities, including but not limited to the State Administration of Foreign Exchange, and compliance with all applicable laws and regulations, including but not limited to those of the PRC, before purchasing the products.

The information contained in this material is for use by wholesale clients only and is not to be relied upon by retail clients. Not all products and services are offered at all locations. This material, which may be considered advertising, is for general information and reference purposes only and is not intended to provide legal, tax, accounting, investment, financial or other professional advice on any matter, and is not to be used as such. BNY does not warrant or guarantee the accuracy or completeness of, nor undertake to update or amend the information or data contained herein. BNY expressly disclaims any liability for any loss arising from or in reliance upon any of this information or data.

Trademarks and logos belong to their respective owners.

© 2025 The Bank of New York Mellon. All rights reserved. Member FDIC.

December 2025

