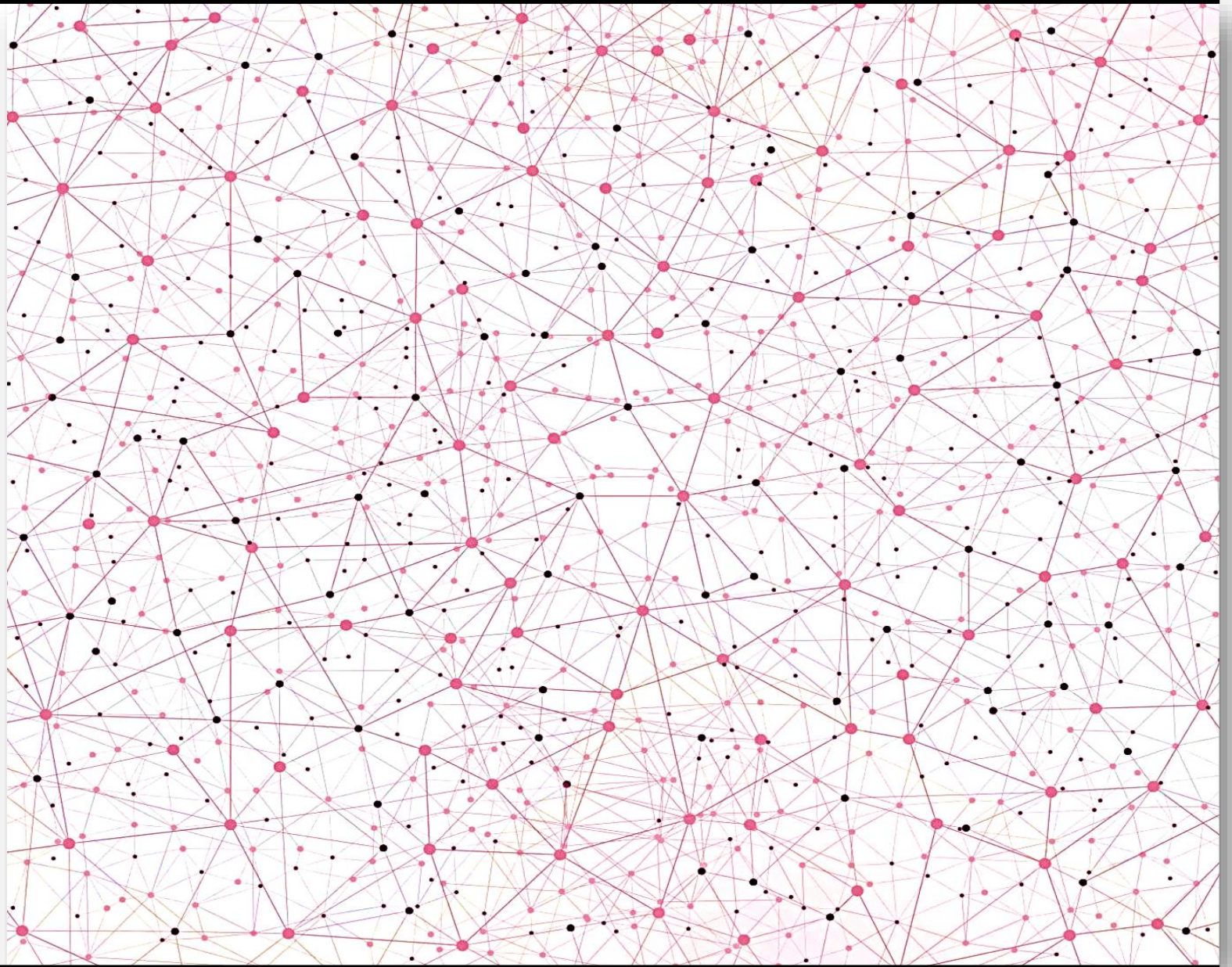

SWIFT

ISO-20022

XML Messages



سوئیفت مخفف چیست؟

سوئیفت مخفف "جامعه ارتباطات مالی بین بانکی جهانی" است. یک شبکه پیام رسانی امن است که ارتباطات استاندارد را در سراسر اکو سیستم مالی جهانی تسهیل می کند.

منشاء سوئیفت:

سوئیفت در سال ۱۹۷۳ تأسیس شد و دفتر مرکزی آن در بروکسل بلژیک قرار دارد. این شبکه برای رفع ناکارآمدی های ارتباطات مالی بین المللی ایجاد شد.

هدف و انگیزه:

سوئیفت برای جایگزینی سیستم تلکس دستی خطاپذیر و ناامن با چارچوب پیام رسانی استاندارد قابل اعتماد و خودکار ایجاد شد. اجرای آن ارتباطات مالی بین المللی را با سرعت و امنیت بیشتر متحول کرد.

توضیحات:

سوئیفت ستون فقرات صنعت بانکداری و مالی بین المللی است که بیش از ۱۱۰۰۰ مؤسسه در بیش از ۲۰۰ کشور را به هم متصل می کند. این شبکه امکان تبادل پیام های مربوط به پرداخت ها، اوراق بهادار و دیگر معاملات مالی را به صورت بی وقفه، کارآمد و امن فراهم می کند.

ISO20022, CBPR+ (CROSS-BORDER PAYMENTS AND REPORTING PLUS)

ISO20022

استاندارد طراحی شده برای تبادل پیام‌های مالی است که ساختار و فرمت ثابتی برای داده‌ها ارائه می‌دهد.

مزایای ISO20022

استاندارد سازی و ارائه داده‌های دقیق‌تر برای تجزیه و تحلیل و کاهش خطا

بهبود تطبیق‌پذیری بین مؤسسات مالی و افزایش شفافیت و بهره‌وری

پشتیبانی از داده‌های ساختاریافته و غنی‌تر با استفاده از پیام‌های مبتنی بر XML

CBPR+

مجموعه‌ای از دستورالعمل راهنمای پیام‌هاست که توسط سوئیفت برای حمایت از انتقال پرداخت‌های مرزی به فرمت جدید ایجاد شده و یکپارچگی جهانی و قابلیت همکاری در پیام‌های مالی برای پرداخت‌ها و مدیریت پول نقد را تضمین می‌کند.

XML (eXtensible Markup Language)

* راهی برای انتقال اطلاعات ساختاریافته که شامل داده‌ها و برچسب‌ها می‌باشد.

SWIFT Message Types

The **SWIFT** network supports various message types, including **MT**, **MX**, and **File** formats, each tailored to specific services, channels, and structures, as outlined in the table below:

Message Type	Services	Channel	Format	Structure	Max Size	Use Cases
MT	FIN	LT	RJE Text	Blocks and Fields	2 – 10 KB	Payments, securities, confirmations
MX	FINPlus (InterAct)	Emission and Reception	XML	XML Tags	100 KB	ISO 20022-compliant messages, reporting
File	FileAct	Emission and Reception	File (any type)	File Header, Payload, and Envelope	250 MB – 2 GB	Bulk payments, trade finance documents

MT Categories

MT messages follow a naming convention in the format **NXX**, where:

- **N** represents the category of the message.
- **XX** specifies the specific type within the category.

This Table shows the MT Categories (0–9) with their descriptions and examples.

Categories represent the broad areas of financial services that a message addresses, with specific examples within each category highlighting detailed use cases.

The transition to ISO 20022 MX messages is gradually replacing many MT messages, providing richer data formats and more standardized structures.

Financial institutions have the flexibility to customize MT categories for specific workflows while adhering to SWIFT network standards. Examples of such messages include MT599 (Free Format) and MT998 (Proprietary Message).

Category (N)	Category Description	MT Examples
0	System Messages	MT012 (Notification), MT019 (Error)
1	Customer Payments and Cheques	MT103 (Single Customer Credit Transfer), MT110 (Advice of Cheque)
2	Financial Institution Transfers	MT202 (General Financial Institution Transfer), MT205 (Cover Payment)
3	Treasury Markets (Forex, Money Market)	MT300 (Forex Confirmation), MT304 (MM Instruction)
4	Collections and Cash Management	MT400 (Advice of Payment), MT410 (Acknowledgment)
5	Securities	MT540 (Instruction to Receive), MT546 (Settlement Confirmation)
6	Treasury Markets (Precious Metals)	MT600 (Precious Metal Confirmation), MT605 (Standing Instructions)
7	Documentary Credits and Guarantees	MT700 (Issuance of LC), MT760 (Guarantee)
8	Traveler's Cheques	MT800 (Traveler's Cheque Issuance), MT810 (Acknowledgment)
9	Cash Management and Trade Services	MT900 (Confirmation of Debit), MT940 (Account Statement)

Bank File (BIC File)

BIC, which stands for Bank Identifier Code, is an 8 or 11-character unique code used to identify financial institutions globally, ensuring accurate and standardized communication within the SWIFT network.

File Format:

- The BIC file used in the SWIFT Alliance Access (SAA) application is delivered in an .ABE file extension.
- The file is encrypted for security and must be processed using SWIFT-provided tools.

Source of BIC Files:

- The file can be downloaded securely from SWIFTRef via swift.com, ensuring up-to-date and accurate information for financial operations.

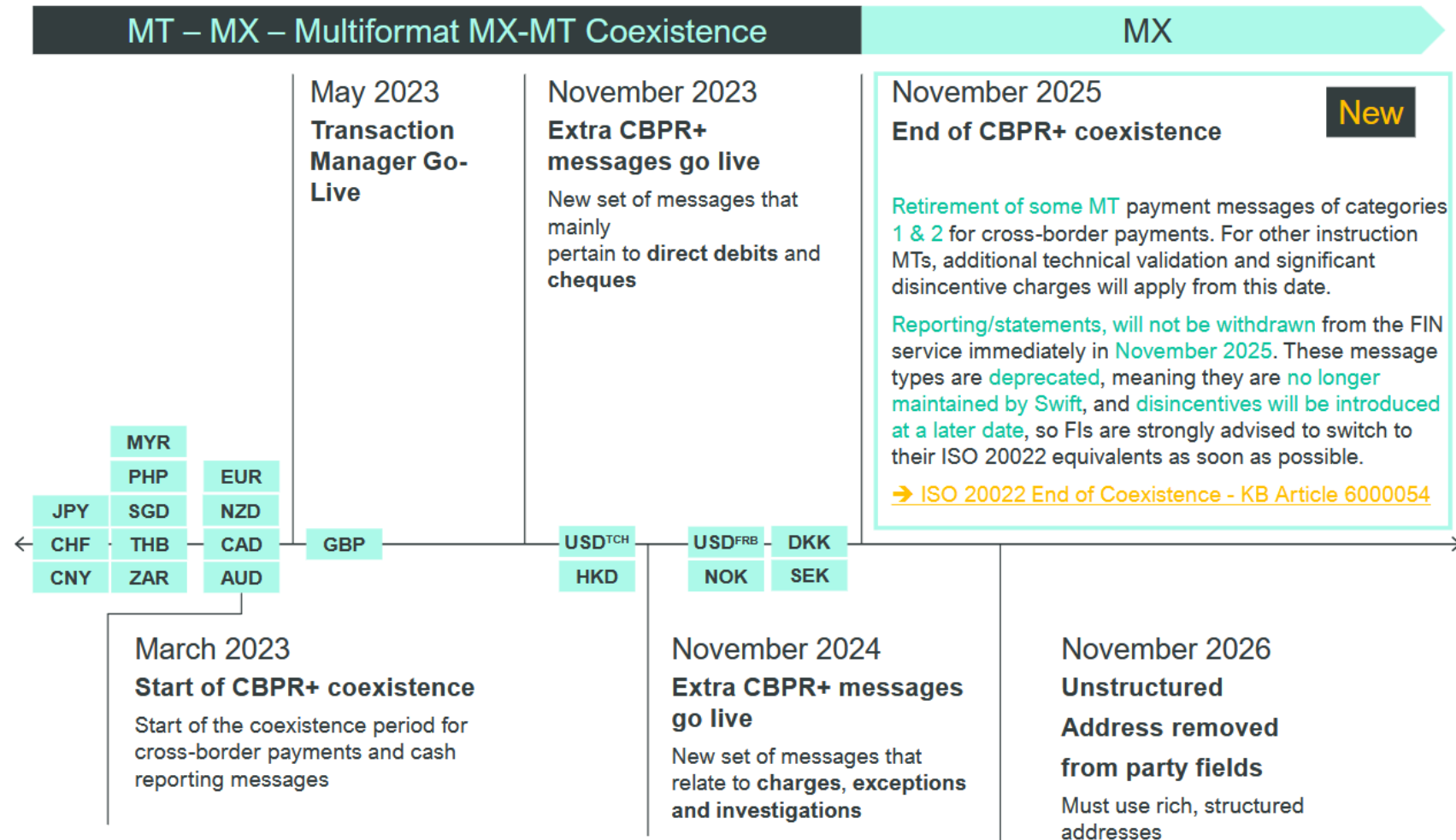
Structure:

The following is the structure of **ABCD AE AD XXX A** dummy BIC code:

- **First 4 characters (1 - 4):** Institution Code (e.g., ABCD).
- **Next 2 characters (5 - 6):** Country Code (e.g., AE).
- **Next 2 characters (7 - 8):** Location Code (e.g., AD).
- **Next 3 characters (9 - 11):** Branch Code (e.g., XXX for head office).
- **Last 1 character (12):** Terminal Code (TC) which is the code linked with the LT (e.g., A).



ISO 20022 for CBPR+ and coexistence roadmap



ISO 20022 for CBPR+ and coexistence roadmap

End of coexistence for instructions

MT	CBPR+ Equivalent	November 2025 Impact on FIN/MT
MT101 (interbank)	pain.001	Additional technical validation and charges
MT102	-	MT REMOVED
MT102 STP	-	MT REMOVED
MT103	pacs.008	Additional technical validation and charges
MT103 STP	pacs.008	Additional technical validation and charges
MT103 REMIT	-	MT REMOVED
MT200	pacs.009	Additional technical validation and charges
MT201	-	MT REMOVED
MT202	pacs.009	Additional technical validation and charges
MT202 COV	pacs.009 COV	Additional technical validation and charges
MT203	-	MT REMOVED
MT205	pacs.009	Additional technical validation and charges
MT205 COV	pacs.009 COV	Additional technical validation and charges

ISO 20022 Business Domains

Business Domains

Payment and Cash Management
Securities
Trade Services
Foreign Exchange
Card Payment

Message Definition

acmt
auth
camt
pacs
pain
remt

Account Management
Authorities
Cash Management
Payment Clearing and Settlement
Payment Initiation
Payment Remittance Advice

Message Sets

camt.052 Bank to Customer Account Report
camt.053 Bank to Customer Statement
camt.054 Bank to Customer Debit Credit Notification
camt.056 FI to FI Payment Cancellation Request
camt.057 Notification to Receive

pacs.002 FI to FI Payment Status Report
pacs.004 Payment Return
pacs.008 FI to FI Customer Credit Transfer
pacs.009 Financial Institution Credit Transfer

pain.001 Customer Credit Transfer initiation
pain.002 Customer Payment Status Report
pain.012 Creditor Payment Activation Request



ISO 20022 catalogues messages **hierarchically** beginning with a **Business Domain**, containing a various sets of **Message Definitions**, which in turn contain a variety of **Message Sets**.

For example:

- Payment and Cash Management
 - Payments Clearing and Settlement
 - FI to FI Customer Credit Transfer (pacs.008)

قرارداد نامگذاری پیام‌های MX از قالب ساختاریافته ذیل پیروی می‌کند:

Type.Function.Version.Release

انواع پیام MX

HEAD: سربرگ نامه تجاری (مجموعه‌ای از داده‌های مربوط به پیام مانند: فرستنده و گیرنده پیام، ماهیت پیام و مرجع)

PACS (Payment Clearing and Settlement): پرداخت پایاپای و تسویه (حواله اشخاص)

PAIN (Payment initiation): آغاز پرداخت (شروع پرداخت مشتری)

CAMT (Cash Management): مدیریت وجوه (پیام‌های صورت حساب بانک به مشتری)

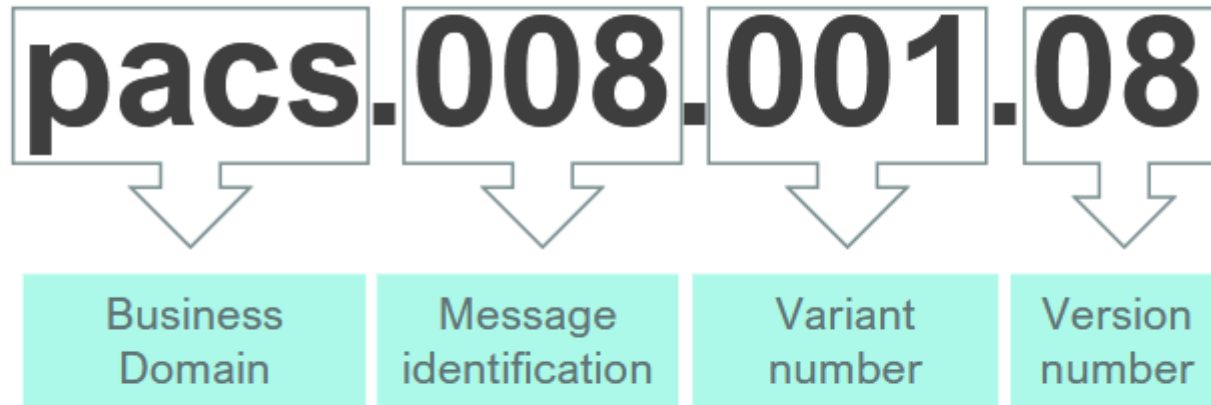
Variant
number

Message
identification

Version
number

Business
Domain

pacs.008.001.08



Business
Domain

Message
identification

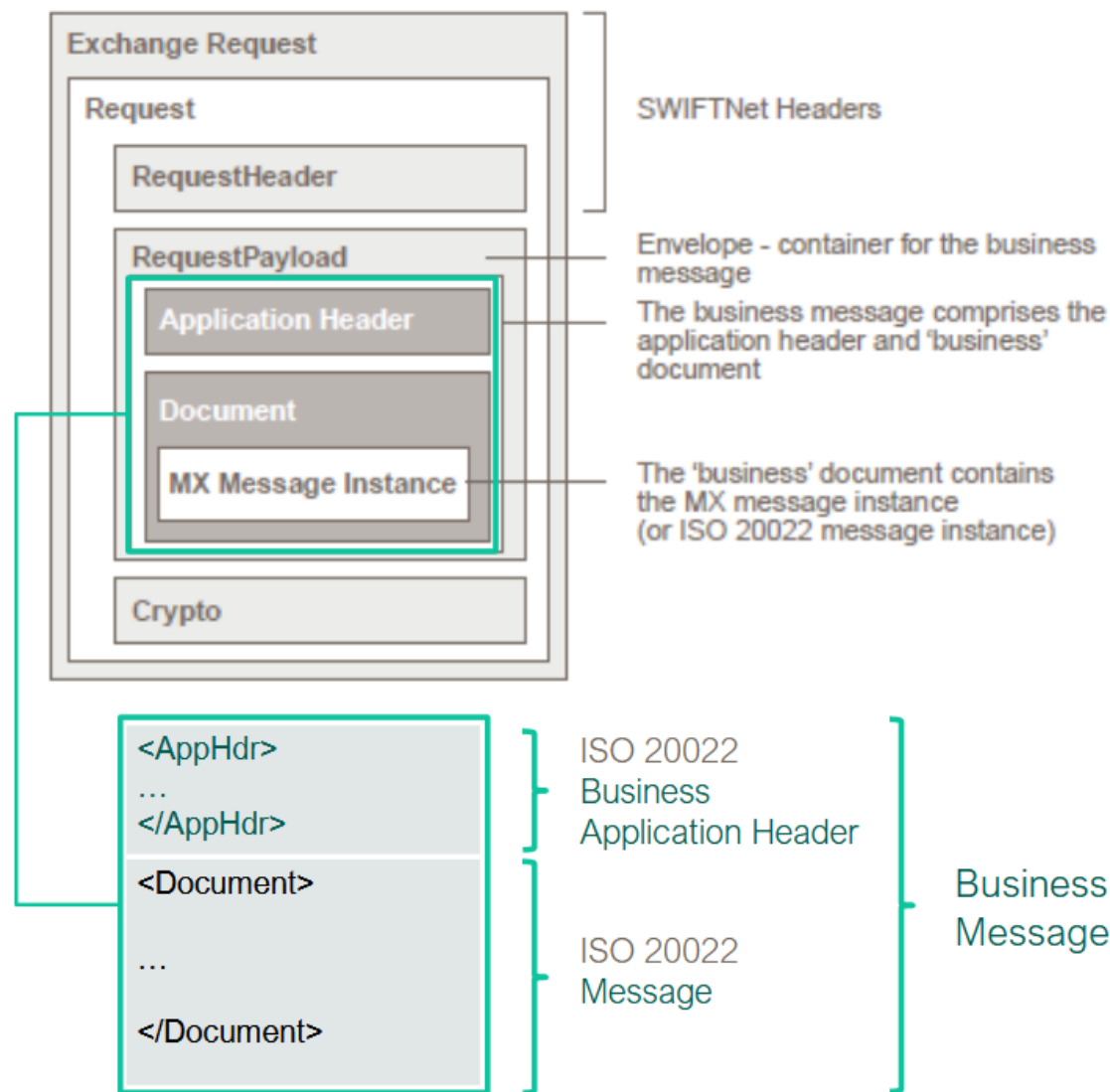
Variant
number

Version
number

The diagram attempts to explain the construct of an **ISO 20022 message sent across the SWIFT network** using the **FINplus service** (which is designated to support various ISO 20022 business domains on SWIFT Interact).

Within the CBPR+ User Handbook, the predominant focus is on the **Request Payload**, as this is where the **business information is contained**. However, it is worth noting that a network provider will have additional containers around the Request Payload to perform functionality on its network.

This diagram presents the additional containers on the SWIFT network such as the Request Header often referred to as the Technical Header of the message.



اصطلاحات پیام MX

- * **Agent** = Financial Institution
- * **Instructing Agent** = Sender
- * **Debtor** = Ordering Customer
- * **Debtor Agent** = Ordering institution
- * **Instructing Reimbursement Agent** = sender's Correspondent = Settlement Account
- * **Instructed Reimbursement Agent** = Receiver's Correspondent
- * **Intermediary Agent** = Agent between Debtor's Agent and Creditor's Agent
- * **Previous Instructing Agent** = Agent between Debtor's Agent and Instructing Agent
- * **Party** = Non-financial Institution
- * **Instructed Agent** = Receiver
- * **Creditor** = Beneficiary Customer
- * **Creditor Agent** = Beneficiary's Financial institution

معادل سازی فرمت پیام های MX نسبت به MT

MT Number	MT Name	MX ID	MX Name
MT 101	Request for Transfer	pain.001	CustomerCreditTransferInitiation
MT 102	Multiple Customer Credit Transfer	pacs.008	FItoFICustomerCreditTransfer
MT 103	Single Customer Credit Transfer	pacs.008	FItoFICustomerCreditTransfer
MT 201	Multiple Financial Institution Transfer for its Own Account	pacs.009	FinancialInstitutionCreditTransfer
MT 202	General Financial Institution Transfer	pacs.009	FinancialInstitutionCreditTransfer
MT 900	Conformation of Debit	camt.054	BankToCustomerDebitCreditNotification
MT 910	Confirmation of Credit	camt.054	BankToCustomerDebitCreditNotification

Sender/Receiver Difference between MX to MT

MT103

```
{1:F01CITIUS33AXXX0001000001}  
{2:I103CITIDEFFXXXXN}  
{3:{111:001}{121:fd3a40de-c7a2-481f  
-9e33-d8a2947020df}  
{4:  
:20:XSXEFE546573  
:23B:CRED  
:32A:20201117USD1000000,00  
:50K:/123459876  
NAME ORDERING CUSTOMER  
HIGH STREET 55  
MANHATTAN, US  
:57A:CITIGB22  
:59:/GB13CITI62191531726616  
NAME BENEFICIARY CUSTOMER  
MAIN LANE 4  
MANCHESTER, GB  
:70:/ROC/REF12345ABC  
:71A:SHA  
-}
```

pacs.008

```
<CdtTrfTxInf>  
  <PmtId>  
    <InstrId>xsxefe546573</InstrId>  
    <EndToEndId>ref12345abc</EndToEndId>  
    <UETR>fd3a40de-c7a2-481f-9e33-d8a2947020df</UETR>  
  </PmtId>  
  <IntrBkSttlmAmt Ccy="USD">1000000.00</IntrBkSttlmAmt>  
  <IntrBkSttlmDt>2020-11-17</IntrBkSttlmDt>  
  <ChrgBr>SHAR</ChrgBr>  
  <InstgAgt>  
    <FinInstnId>  
      <BICFI>CITIUS33</BICFI>  
    </FinInstnId>  
  </InstgAgt>  
  <InstdAgt>  
    <FinInstnId>  
      <BICFI>CITIDEFF</BICFI>  
    </FinInstnId>  
  </InstdAgt>
```

Ordering Customer/Debtor Difference between MX to MT

MT103

```
{1:F01CITIUS33AXXX0001000001}  
{2:I103CITIDEFFXXXXN}  
{3:{111:001}{121:fd3a40de-c7a2-481f  
-9e33-d8a2947020df}  
{4:  
:20:XSXEFE546573  
:23B:CRED  
:32A:20201117USD1000000,00  
:50K:/123459876  
NAME ORDERING CUSTOMER  
HIGH STREET 55  
MANHATTAN, US  
:57A:CITIGB22  
:59:/GB13CITI62191531726616  
NAME BENEFICIARY CUSTOMER  
MAIN LANE 4  
MANCHESTER, GB  
:70:/ROC/REF12345ABC  
:71A:SHA  
-}
```

pacs.008

```
<Dbtr>  
  <Nm>Name Debtor</Nm>  
  <PstlAdr>  
    <StrtNm>High Street</StrtNm>  
    <BldgNb>55</BldgNb>  
    <TwnNm>Manhattan</TwnNm>  
    <Ctry>US</Ctry>  
  </PstlAdr>  
</Dbtr>  
<DbtrAcct>  
  <Id>  
    <Othr><Id>123459876</Id></Othr>  
  </Id>  
</DbtrAcct>  
<DbtrAgt>  
  <FinInstnId>  
    <BICFI>CITIUS33</BICFI>  
  </FinInstnId>  
</DbtrAgt>
```

Beneficiary/Creditor Difference between MX to MT

MT103

```
{1:F01CITIUS33AXXX0001000001}  
{2:I103CITIDEFFXXXN}  
{3:{111:001}{121:fd3a40de-c7a2-481f  
-9e33-d8a2947020df}  
{4:  
:20:XSXEFE546573  
:23B:CRED  
:32A:20201117USD1000000,00  
:50K:/123459876  
NAME ORDERING CUSTOMER  
HIGH STREET 55  
MANHATTAN, US  
:57A:CITIGB22  
:59:/GB13CITI62191531726616  
NAME BENEFICIARY CUSTOMER  
MAIN LANE 4  
MANCHESTER, GB  
:70:/ROC/REF12345ABC  
:71A:SHA  
-}
```

pac.008

```
<CdtrAgt>  
  <FinInstnId>  
    <BICFI>CITIGB22</BICFI>  
  </FinInstnId>  
</CdtrAgt>  
<Cdtr>  
  <Nm>Name Creditor</Nm>  
  <PstlAdr>  
    <StrtNm>Main Lane</StrtNm>  
    <BldgNb>4</BldgNb>  
    <TwnNm>Manchester</TwnNm>  
    <Ctry>GB</Ctry>  
  </PstlAdr>  
</Cdtr>  
<CdtrAcct>  
  <Id>  
    <IBAN>GB13CITI62191531726616</IBAN>  
  </Id>  
</CdtrAcct>
```

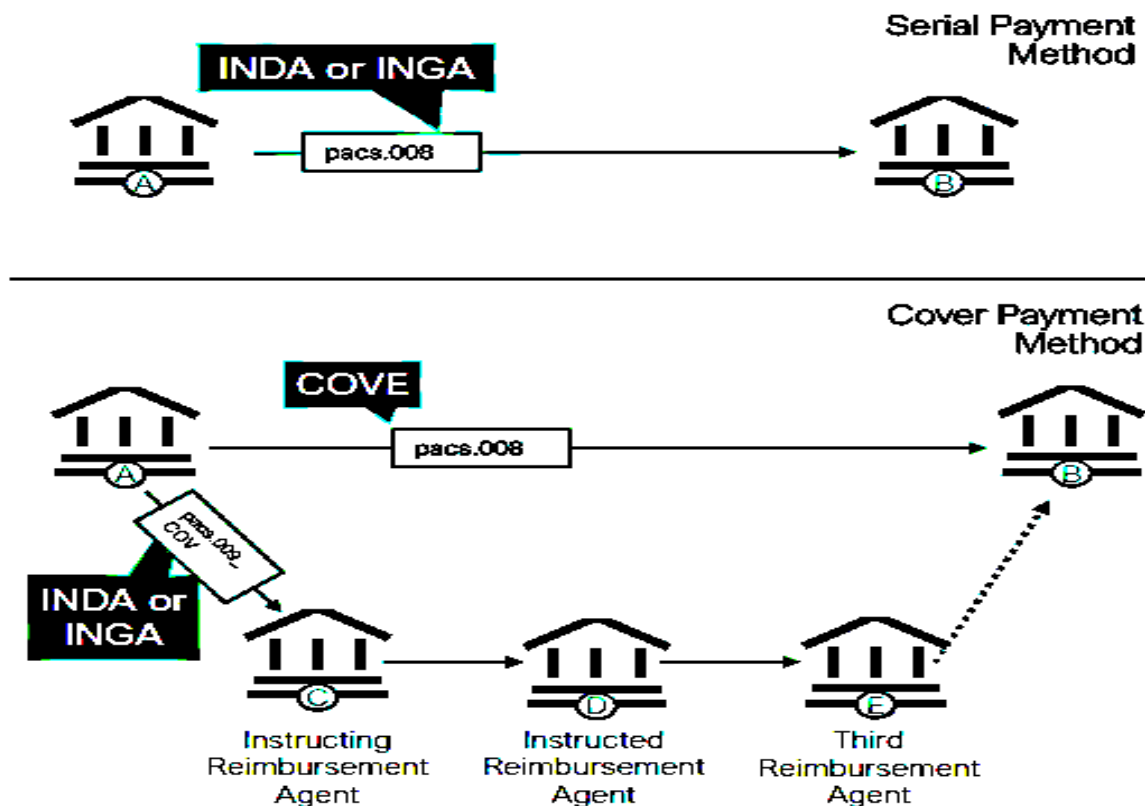
CBPR+ pacs.008 Group Header > Settlement Method

<Settlement Method>

INDA (Instructed Agent)
used when the INstructed Agent services the account and is responsible for settling the payment leg

INGA (Instructing Agent)
used when the INstructing Agent services the account and is responsible for settling the payment leg

COVE (Cover Method)
Settlement is done through a cover payment.



Settlement Method code **CLRG** is not part of CBPR+ specifications but instead used in Market Infrastructure specification (HVPS+)

CBPR+ pacs.008 Credit Transfer Transaction Information > Charge Bearer

Credit Transfer Transaction Information >

Charge Bearer > ~

Charges Information >

Previous Instructing Agent 1 >

Previous Instructing Agent 1 Account >

Previous Instructing Agent 2 >

Previous Instructing Agent 2 Account >

Previous Instructing Agent 3 >

Previous Instructing Agent 3 Account >

Instructing Agent >

Instructed Agent >

Charge Bearer

Borne by
Debtor

<DEBT>

All transaction charges are to be borne by the debtor.

Borne by the
Creditor

<CRED>

All transaction charges are to be borne by the creditor

Shared

<SHAR>

Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor

CBPR+ camt.052, camt.053 & camt.054 Reporting Messages

camt.052

Bank to Customer Account Report

- MT 942 – Interim Transaction Report



USAGE

Intraday Reporting mainly used for Liquidity Management and Forecasting

SCOPE

Bank to Corporate & Bank to Bank

BALANCE INFORMATION

Optional

>> **Restricted** to a single account

camt.053

Bank to Customer Statement

- MT 940/950 – Customer Statement Message/Statement Message



USAGE

End of Day Reporting for end of day reconciliation

SCOPE

Bank to Corporate & Bank to Bank

BALANCE INFORMATION

Mandatory

>> **Restricted** to a single account

camt.054

Bank to Customer Credit/Debit Notification

- MT 900/910 – Confirmation of Debit/Credit



USAGE

Credit/Debit notification for the confirmation of booked entries

SCOPE

Bank to Corporate & Bank to Bank

BALANCE INFORMATION

Does not exist/Not present

>> **Allows multiple notifications***

*It is however recommended to report single notifications per transaction .

CBPR+ camt.052 vs. camt.053 vs. camt.054
Differences

ISO element	camt.052	camt.053	camt.054
Balance	Optional	Mandatory	Not present in base standard
Entry / Status	Possible values: • BOOK (Booked) • PDNG (Pending) • FUTR (Future) • INFO (Information)	Possible values: • BOOK (Booked)	Possible values: • BOOK (Booked) • PDNG (Pending) • FUTR (Future) • INFO (Information)

SWIFT MY STANDARDS

پورتال SWIFT MyStandards پلتفرمی مبتنی بر وب است که از موسسات مالی و کسب و کارها در مدیریت و پیاده سازی استانداردهای پیام رسانی SWIFT و ISO 20022 پشتیبانی می کند. رفرنس جامع از مشخصات پیام، از جمله ساختارها، توضیحات فیلد، و قوانین قالب بندی را فراهم می کند. این پورتال شامل ابزارهایی برای اعتبارسنجی قالب های پیام برای اطمینان از انطباق و دقت است. دستورالعمل های مناسب، پیاده سازی برای رویه های خاص بازار ساده می کند. همچنین با اجازه دادن به سهامداران برای اشتراک گذاری و مدیریت قالب های پیام سفارشی و راهنماهای خاص مؤسسه، همکاری را ممکن می سازد. رابط تعاملی دارای جداول بصری و ابزارهای جستجو و کاوش در ساختارهای پیام است.

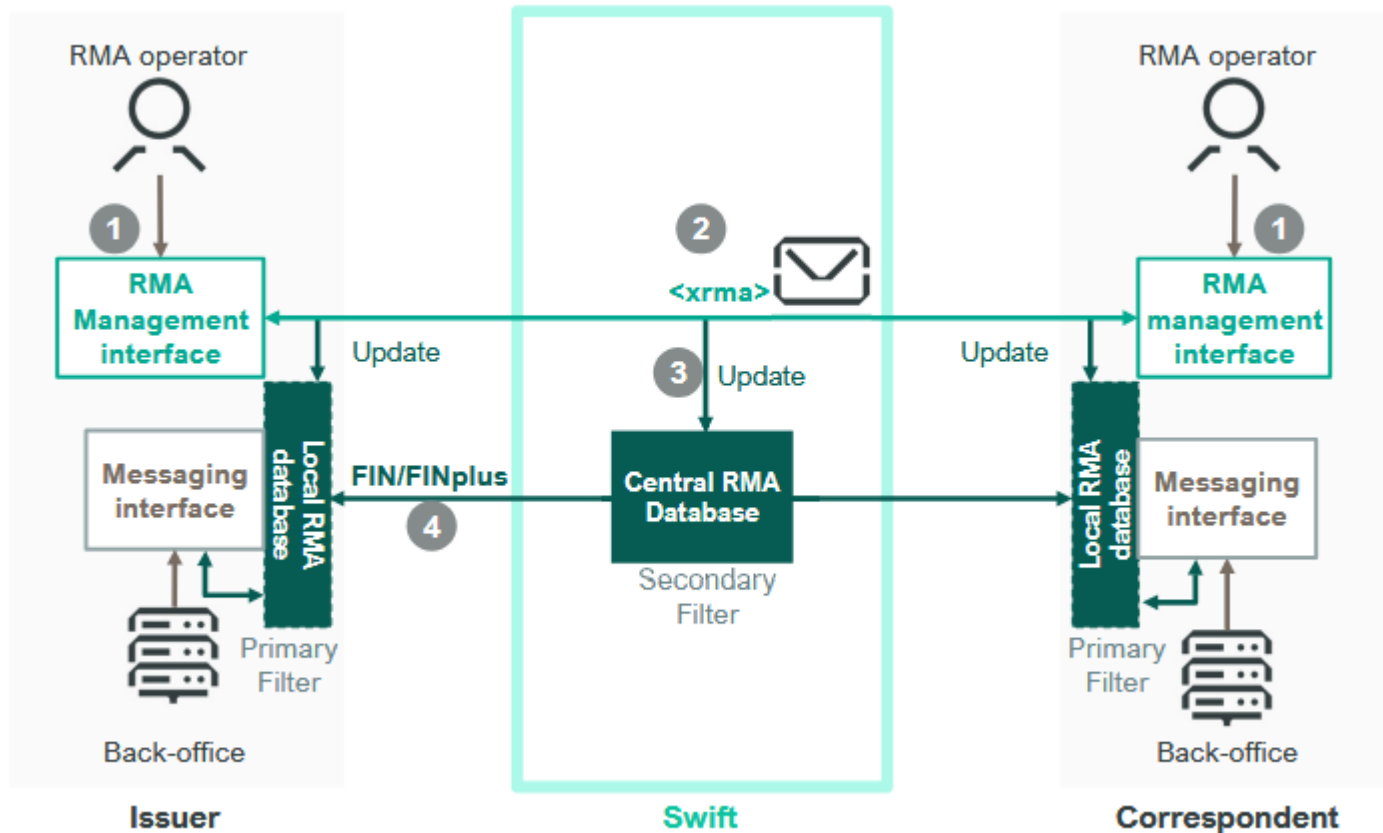
Manage RMA with the Portal

RMA (Relationship Management Application)

یک مکانیزم امنیتی در شبکه سوئیفت است که به بانک‌ها و مؤسسات مالی امکان می‌دهد روابط ارتباطی خود را در این شبکه مدیریت کنند.

در شبکه SWIFT، بانک‌ها برای ارسال و دریافت پیام‌های مالی (مانند پرداخت‌های بین‌المللی) باید یکدیگر را بشناسند و به هم اعتماد داشته باشند. RMA به عنوان یک فیلتر امنیتی عمل می‌کند که به مؤسسات اجازه می‌دهد کنترل کنند کدام نهادها مجاز به ارسال پیام‌های SWIFT به آنها هستند.

- قبل از ارسال پیام SWIFT، یک مؤسسه مالی باید از طرف مقابل خود مجوز RMA بگیرد.
 - این مجوز تضمین می‌کند که پیام‌ها فقط بین طرف‌های مورد تأیید تبادل می‌شوند.
 - بانک‌ها می‌توانند این مجوزها را ایجاد، تغییر یا لغو کنند.
-



تکامل RMA از مدل غیرمتمرکز به مدل متمرکز

❖ **مدل غیرمتمرکز** – در این روش، هر بانک باید به صورت دستی برای هر مؤسسه مالی دیگر، مجوز RMA را مدیریت کند. این کار پیچیده و زمان بر بود.

❖ مدل متمرکز SWIFT – (RMA+) یک مدل

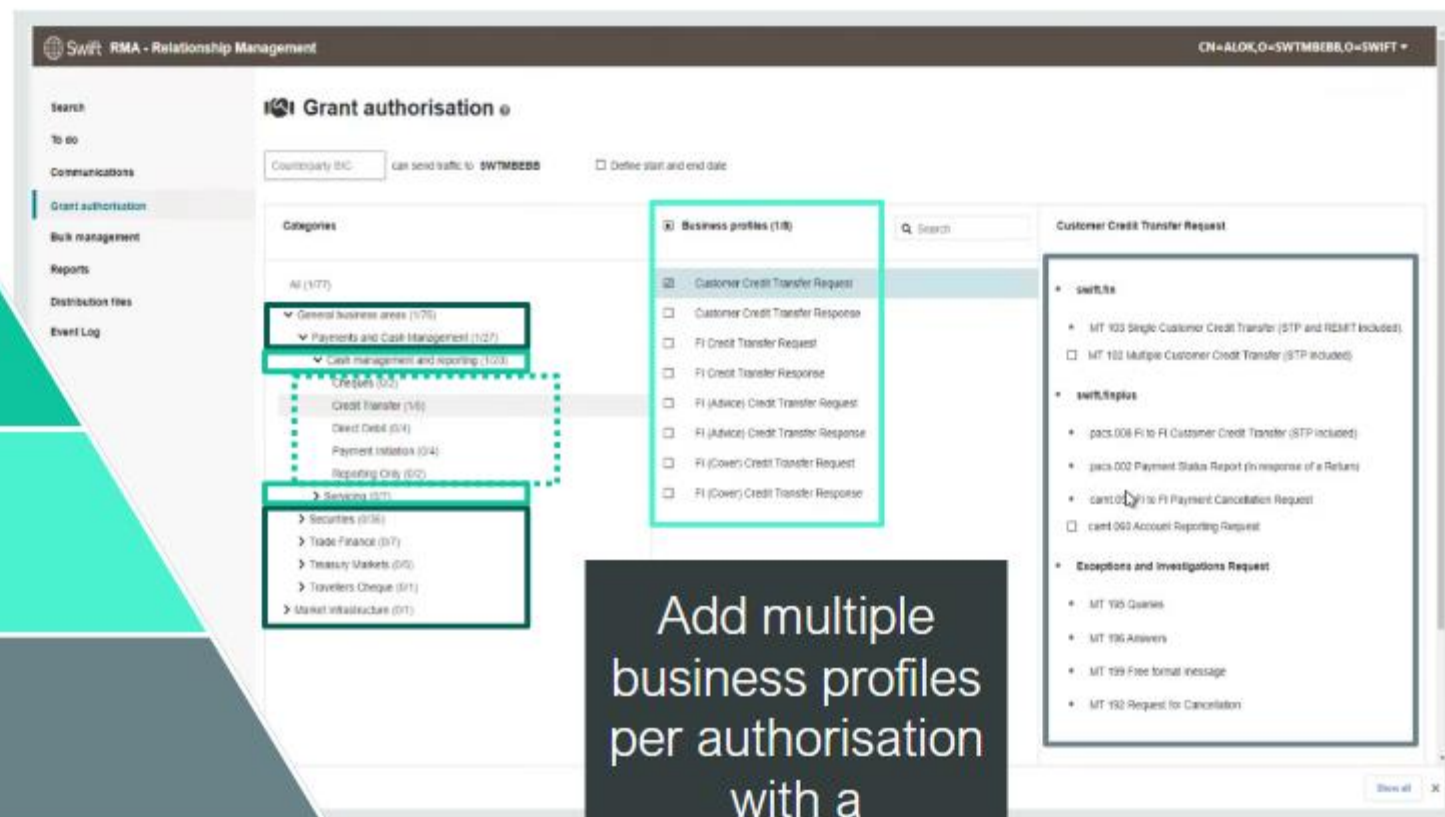
متمرکز معرفی کرد که مدیریت RMA را ساده تر و امن تر می کند. در این مدل، بانک ها می توانند روابط خود را از طریق **RMA Portal** به طور کارآمد مدیریت کنند.

RMA Portal چیست؟

RMA Portal یک ابزار تحت وب است که بانک ها از آن برای مدیریت مجوزهای RMA در **SWIFT** استفاده می کنند. این پرتال امکان بررسی، تأیید، تغییر و لغو مجوزهای RMA را فراهم می کند و فرآیند مدیریت ارتباطات بانکی را تسهیل می کند.

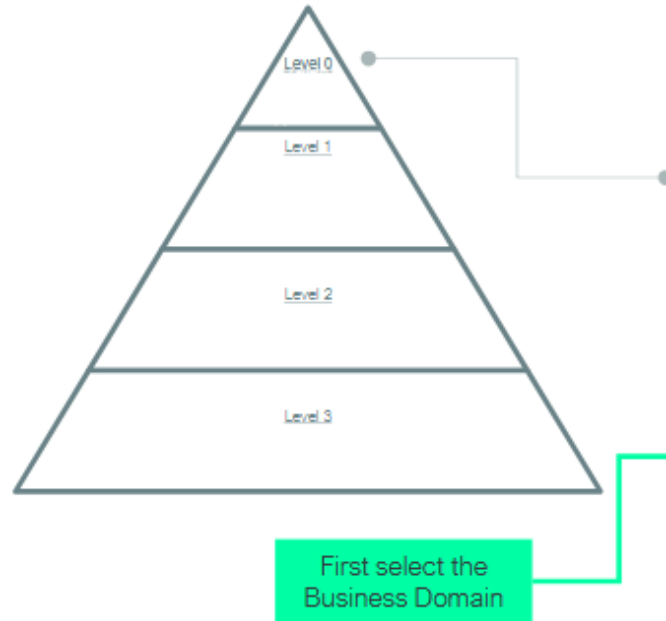
Granularity overview with central RMA portal

3 ways to select
authorisation
content



Add multiple
business profiles
per authorisation
with a
counterparty

RMA Business Profile Level 0 options



Categories

Level 0

All (1/78)

- Payments and Cash Management (1/27)
- Securities (0/08)
- Trade Finance (0/7)
- Treasury Markets (0/5)
- Travellers Cheque (0/1)

Business profiles (1/78)

Search

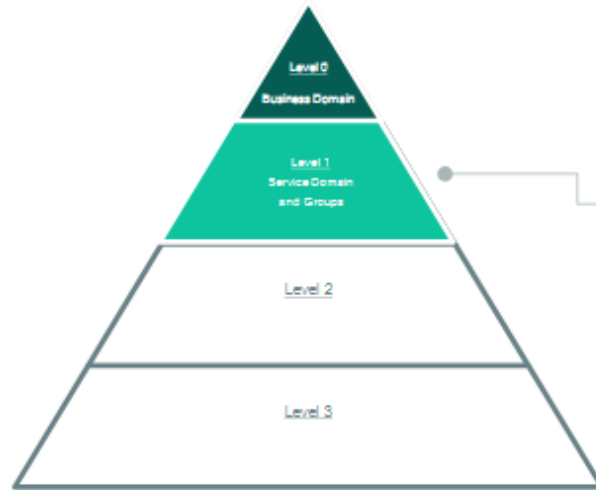
- ☐ Cheque Request
- ☐ Cheque Response
- ☒ Customer Credit Transfer Request
- ☐ Customer Credit Transfer Response
- ☐ FI Credit Transfer Request
- ☐ FI Credit Transfer Response
- ☐ FI (Advice) Credit Transfer Request
- ☐ FI (Advice) Credit Transfer Response
- ☐ FI (Cover) Credit Transfer Request
- ☐ FI (Cover) Credit Transfer Response
- ☐ Customer Initiated Direct Debit Request*
- ☐ Customer Initiated Direct Debit Response*
- ☐ FI Direct Debit Request*
- ☐ FI Direct Debit Response*

Customer Credit Transfer Request

- swift/fin**
 - MT 103 Single Customer Credit Transfer (STP and REMIT included)
 - MT 102 Multiple Customer Credit Transfer (STP included)
- swift/finplus**
 - pacs.008 FI to FI Customer Credit Transfer (STP included)
 - pacs.002 Payment Status Report (in response of a Return)
 - camt.050 FI to FI Payment Cancellation Request
 - camt.063 Account Reporting Request
- Exceptions and Investigations Request**
 - MT 195 Queries
 - MT 196 Answers
 - MT 199 Free format message

Manage RMA with the Portal

RMA Business Profile Level 1 breakdown



Then select from the available Service Domain and Service Group under that Business Domain

Payments and Cash Management

Cash management and Reporting

Servicing

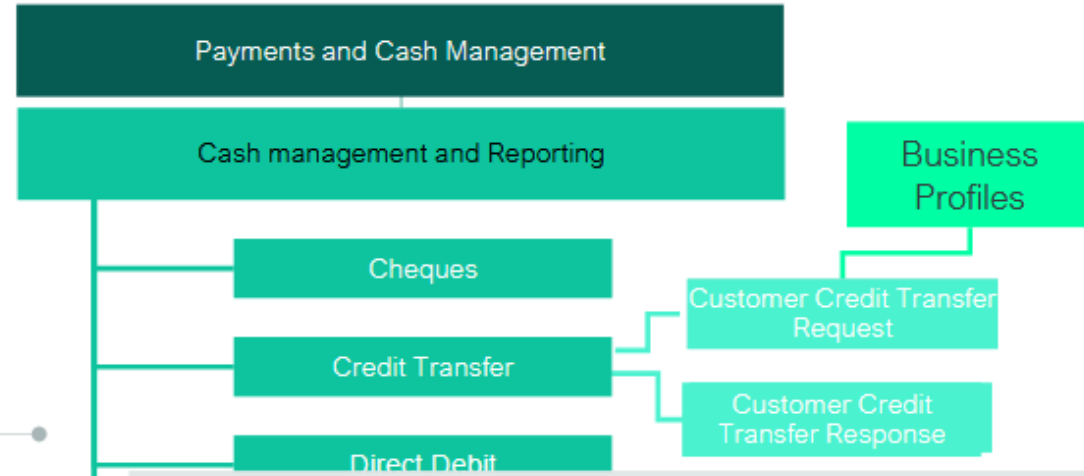
The screenshot shows the RMA Business Profile Level 1 breakdown interface. On the left, under 'Categories', 'Payments and Cash Management (1/2)' is expanded, showing 'Cash management and reporting (1/2)' and 'Servicing (0/1)'. A green box highlights 'Cash management and reporting (1/2)'. On the right, under 'Business profiles (1/75)', 'Customer Credit Transfer Request' is selected. The right pane shows a list of business profiles under 'Customer Credit Transfer Request', including 'swift.fin', 'swift.inplus', and 'Exceptions and Investigations Request'.

Categories	Business profiles (1/75)	Customer Credit Transfer Request
All (1/75)	☐ Cheque Request	☐ swift.fin
▼ Payments and Cash Management (1/2)	☐ Cheque Response	☐ MT 103 Single Customer Credit Transfer (STP and REMIT included)
▶ Cash management and reporting (1/2)	☒ Customer Credit Transfer Request	☐ MT 102 Multiple Customer Credit Transfer (STP included)
▶ Servicing (0/1)	☐ Customer Credit Transfer Response	☐ swift.inplus
▶ Securities (0/0)	☐ FI Credit Transfer Request	☐ pacs.008 FI to FI Customer Credit Transfer (STP included)
▶ Trade Finance (0/7)	☐ FI Credit Transfer Response	☐ pacs.002 Payment Status Report (in response of a Return)
▶ Treasury Markets (0/5)	☐ FI (Advice) Credit Transfer Request	☐ camt.050 FI to FI Payment Cancellation Request
▶ Travellers Cheque (0/1)	☐ FI (Advice) Credit Transfer Response	☐ camt.063 Account Reporting Request
	☐ FI (Cover) Credit Transfer Request	☐ Exceptions and Investigations Request
	☐ FI (Cover) Credit Transfer Response	☐ MT 195 Queries
	☐ Customer Initiated Direct Debit Request*	☐ MT 196 Answers
	☐ Customer Initiated Direct Debit Response*	☐ MT 199 Free format message
	☐ FI Direct Debit Request*	
	☐ FI Direct Debit Response*	

Manage RMA with the Portal



RMA Business Profile Level 2 breakdown



Then select from the group of business profiles under the selected service domain and group

A screenshot of the RMA Business Profile selection interface. The interface shows a list of categories on the left, a search bar, and a list of business profiles on the right. The 'Level 2' section is highlighted in red. The 'Customer Credit Transfer Request' and 'Customer Credit Transfer Response' are also highlighted in red.

Categories

- All (1177)
- General business areas (1176)
 - Payments and Cash Management (1127)
 - Cash management and reporting (1126)
 - Cheques (52)
 - Credit Transfer (18)
 - Direct Debit (54)
 - Payment Initiation (54)
 - Reporting Only (52)
 - Securing (57)
 - Securities (56)
 - Trade Finance (57)
 - Treasury Markets (55)
 - Transfer Cheque (51)
 - Market Infrastructure (51)

Business profiles (1177)

Search

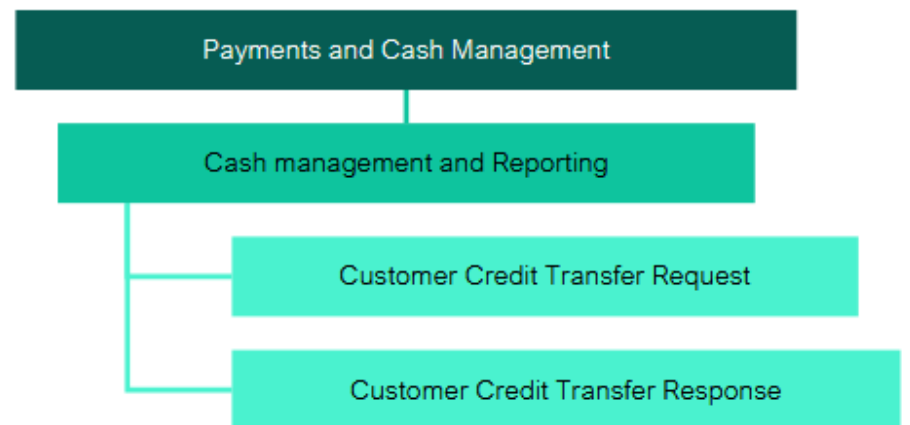
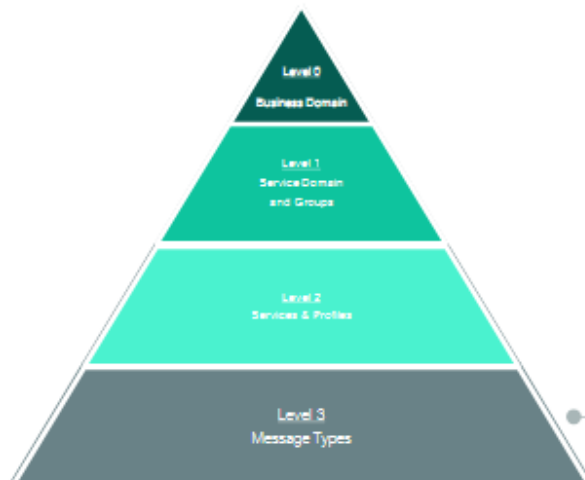
Level 2

- ☒ Customer Credit Transfer Request
- ☒ Customer Credit Transfer Response
- ☐ FI Credit Transfer Request
- ☐ FI Credit Transfer Response
- ☐ FI (Advice) Credit Transfer Request
- ☐ FI (Advice) Credit Transfer Response
- ☐ FI (Cover) Credit Transfer Request
- ☐ FI (Cover) Credit Transfer Response
- ☐ Customer Initiated Direct Debit Request*
- ☐ Customer Initiated Direct Debit Response*
- ☐ FI Direct Debit Request*
- ☐ FI Direct Debit Response*
- ☐ FI Initiated (Interbank) Request*
- ☐ FI Initiated (Interbank) Response

Customer Credit Transfer Request

- * swiftIn
 - MT 103 Single Customer Credit Transfer (STP and REMIT included)
 - MT 102 Multiple Customer Credit Transfer (STP included)
- * swiftReplic
 - pac000 FI to FI Customer Credit Transfer (STP included)
 - pac002 Payment Status Report (in response of a Return)
 - can005 FI to FI Payment Cancellation Request
 - can006 Account Reporting Request
- * Exceptions and Investigations Request
- * MT 195 Queries
- * MT 196 Answers
- * MT 199 Free format message
- * MT 192 Request for Cancellation

RMA Business Profile Level 3 breakdown



A screenshot of the RMA Business Profile Level 3 breakdown interface. The interface is divided into several sections:

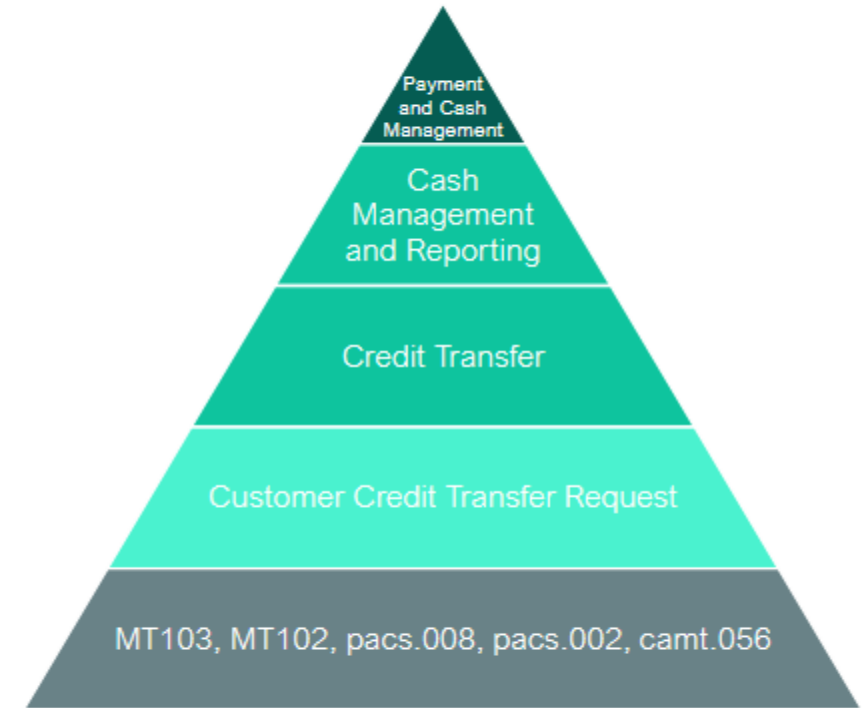
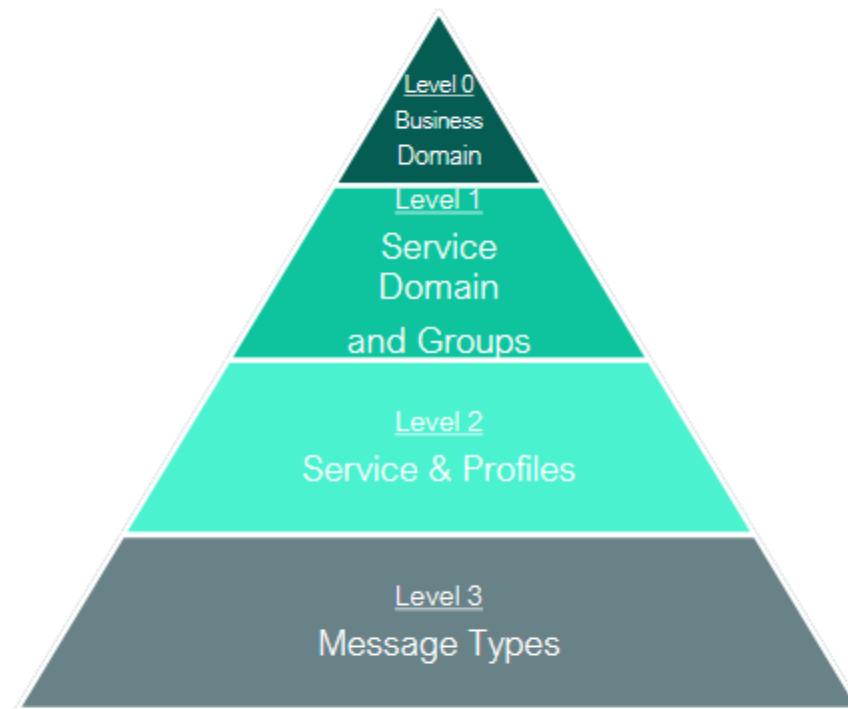
- Categories:** A tree view on the left showing the hierarchy. The path 'General business areas (1/78) > Payments and Cash Management (1/27) > Cash management and reporting (1/20)' is expanded, showing sub-categories like 'Cheques (8/2)', 'Credit Transfer (1/8)', 'Direct Debit (8/4)', 'Payment Initiation (8/4)', 'Reporting Only (8/2)', 'Swelling (8/7)', 'Securities (8/28)', 'Trade Finance (8/2)', and 'Treasury Markets (8/5)'.
- Business profiles (1/77):** A list of business profiles. The 'Customer Credit Transfer Request' profile is selected and highlighted in blue.
- Customer Credit Transfer Request Level 3:** A list of message types associated with the selected profile. The list includes:
 - swift.fin
 - MI 105 Single Customer Credit Transfer (STP and IBMT included)
 - MT 102 Multiple Customer Credit Transfer (STP included)
 - swift.finplus
 - gacs 086 FI to FI Customer Credit Transfer (STP included)
 - gacs 082 Payment Status Report (in response of a Return)
 - camt 056 FI to FI Payment Cancellation Request
 - camt 080 Account Reporting Request
 - Exceptions and Investigations Request
 - MT 190 Query
 - MT 190 Answer
 - MT 190 Free format message
 - MT 192 Request for Cancellation

When you select a business profile, the corresponding message types appear. You can select additional optional messages

Basic principles

Manage RMA with
the Portal

RMA Business Profile breakdown and example



Introduction to AI in Banking

Why AI is Transforming Banking:

Automation: Reduces manual workload for routine tasks.

Personalization: Enhances customer experience with tailored services.

Security: Improves fraud detection and compliance.

Technologies in Use:

Machine Learning (ML), Natural Language Processing (NLP), and Predictive Analytics.

AI Applications

Customer Experience

Chatbots and Virtual Assistants: Example: Bank of America's Erica handles account queries 24/7.

Personalized Recommendations: Suggests products like savings accounts or loans based on customer behavior.

Impact: Builds customer trust and satisfaction.

Fraud Detection

Real-Time Monitoring: AI detects unusual patterns in transactions.

Example: Identifying unusual spending on credit cards.

Benefits: Reduces fraud losses / Adapts to new fraud techniques with machine learning.

Risk Management

Predictive Analytics: AI identifies potential loan defaults and market risks.

Regulatory Compliance: Ensures adherence to Basel III and other regulations.

Benefits: Minimizes financial risks for banks.

ISO 20022 and AI: A Convergence

How AI and ISO 20022 Work Together:

AI leverages ISO 20022's rich data for improved fraud detection, compliance, and analytics.

ISO 20022 provides the structured data AI needs to optimize processes.

Outcome:

Enhanced efficiency, security, and customer satisfaction.

با سپاس از حسن توجه شما همکاران گرامی
