

## ISO 2022 CBPR+ - Frequently asked questions

Here is a compiled list of questions with responses.

Top FAQs on ISO 2022 CBPR+		
	Question	Response
1	What is ISO 2022 CBPR+ in payments?	Cross-border payments and reporting plus (CBPR+) is a set of specifications for ISO 2022 (MX) cross-border financial messages.
2	Why is there a need to adopt to ISO 2022?	<p>ISO 2022 enhances the common language for payments data across the globe in response to increasing demands for a richer set of information. In today's environment, the need for payment instructions with richer data is a necessity.</p> <p>The industry and all its major players (i.e., SWIFT, Payment Market Infrastructures (PMIs)) have agreed to adopt ISO 2022 (MX) as the new standard to replace MT. Bank Negara Malaysia (BNM) is aligned with these changes on cross-border payment messages.</p> <p>ISO 2022 (MX) supports richer information with longer data fields and well-defined structures to identify transaction data more accurately.</p> <p>This will lead to less manual intervention in consuming, screening and processing of payments.</p>
3	What UOB channels will be affected?	<p>Submission via Infinity and Host-To-Host (Regional File Transfer Service and SWIFT FileAct) channels will be affected with these changes.</p> <p>SWIFT FIN will be impacted too.</p>
4	What payment types will be affected?	<p>Cross border payment types such as Telegraphic Transfers and Request for Transfer will be affected as part of CBPR+.</p> <p>UOB will continue to support MT101 for non-FI customers. For FI customers, you will need to send in Pain.001 by Nov'25.</p>
5	How does CBPR+ impact my bulk file-upload in Infinity?	<p>UOB will be enhancing the following file formats to be compliant with the ISO 2022 standard.</p> <ul style="list-style-type: none"> <li>• PAIN 001 XML version 3</li> <li>• UOB Universal File Format (UFF)</li> </ul> <p>You will be required to enhance your file to be compliant with the ISO 2022 standard if you are making Telegraphic Transfers. By Nov'26 (as per SWIFT's guidance), payee address is required to be in a hybrid or structured format.</p>

6	How does CBPR+ impact my files for UOB Regional File Transfer Service (RFTS) and/or SWIFT FileAct?	<p>UOB will be enhancing the following file formats to be compliant with the ISO 20022 standard.</p> <ul style="list-style-type: none"> <li>• PAIN 001 XML version 3</li> <li>• UOB Universal File Format (UFF)</li> </ul> <p>You will be required to enhance your file to be compliant with the ISO 20022 standard if you are making Telegraphic Transfers. By Nov'26 (as per SWIFT's guidance), payee address is required to be in a hybrid or structured format.</p>																					
7	What is the list of new fields that I can utilize when making a Telegraphic Transfer?	<table border="1"> <thead> <tr> <th data-bbox="537 680 802 716">Field</th> <th data-bbox="802 680 987 716">Current</th> <th data-bbox="987 680 1346 716">New*</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 716 802 779">Payee Name</td> <td data-bbox="802 716 987 779">35 Characters</td> <td data-bbox="987 716 1346 779">140 Characters</td> </tr> <tr> <td data-bbox="537 779 802 1352">Payee Address</td> <td data-bbox="802 779 987 1352">Unstructured</td> <td data-bbox="987 779 1346 1352">           Semi-structured or Structured   <u>Semi-structured</u> <ul style="list-style-type: none"> <li>• Country</li> <li>• Town</li> <li>• Payee Address 1</li> <li>• Payee Address 2</li> <li>• Payee Address 3</li> <li>• Payee Address 4</li> </ul> <u>Structured</u> <ul style="list-style-type: none"> <li>• Building Number</li> <li>• Street Name</li> <li>• Town Name</li> <li>• State / Province</li> <li>• Postal Code</li> <li>• Country</li> </ul> </td> </tr> <tr> <td data-bbox="537 1352 802 1415">Customer Reference</td> <td data-bbox="802 1352 987 1415">16 Characters</td> <td data-bbox="987 1352 1346 1415">35 Characters</td> </tr> <tr> <td data-bbox="537 1415 802 1572">Ultimate Originating Customer</td> <td data-bbox="802 1415 987 1572">N.A.</td> <td data-bbox="987 1415 1346 1572"> <ul style="list-style-type: none"> <li>• Ultimate Originating Customer Name</li> <li>• Semi-structured Address OR Structured Address</li> </ul> </td> </tr> <tr> <td data-bbox="537 1572 802 1730">Ultimate Payee</td> <td data-bbox="802 1572 987 1730">N.A.</td> <td data-bbox="987 1572 1346 1730"> <ul style="list-style-type: none"> <li>• Ultimate Payee Name</li> <li>• Semi-structured Address OR Structured Address</li> </ul> </td> </tr> <tr> <td data-bbox="537 1730 802 1793">Creditor purpose of payment</td> <td data-bbox="802 1730 987 1793">N.A.</td> <td data-bbox="987 1730 1346 1793">Select from the list of available purpose codes</td> </tr> </tbody> </table>	Field	Current	New*	Payee Name	35 Characters	140 Characters	Payee Address	Unstructured	Semi-structured or Structured  <u>Semi-structured</u> <ul style="list-style-type: none"> <li>• Country</li> <li>• Town</li> <li>• Payee Address 1</li> <li>• Payee Address 2</li> <li>• Payee Address 3</li> <li>• Payee Address 4</li> </ul> <u>Structured</u> <ul style="list-style-type: none"> <li>• Building Number</li> <li>• Street Name</li> <li>• Town Name</li> <li>• State / Province</li> <li>• Postal Code</li> <li>• Country</li> </ul>	Customer Reference	16 Characters	35 Characters	Ultimate Originating Customer	N.A.	<ul style="list-style-type: none"> <li>• Ultimate Originating Customer Name</li> <li>• Semi-structured Address OR Structured Address</li> </ul>	Ultimate Payee	N.A.	<ul style="list-style-type: none"> <li>• Ultimate Payee Name</li> <li>• Semi-structured Address OR Structured Address</li> </ul>	Creditor purpose of payment	N.A.	Select from the list of available purpose codes
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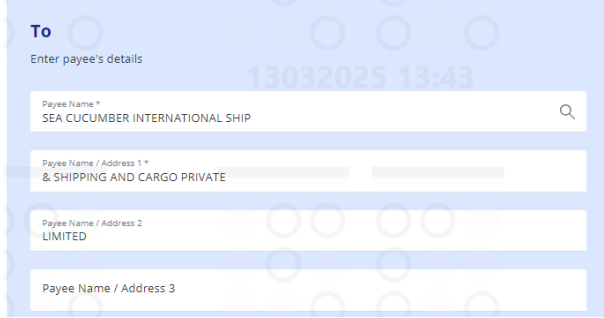
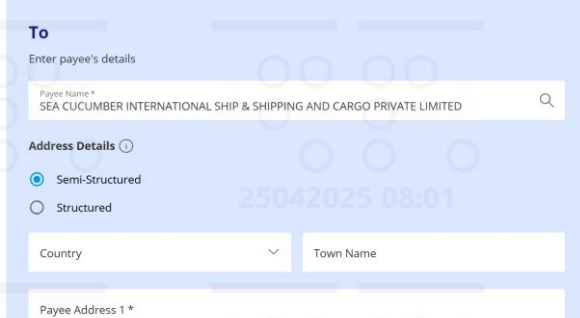
8	Will MT103 copy still be available for download?	Once UOB has rolled out the CBPR+ changes, Pacs.008 copy will be available for download in place of the MT103 copy.												
9	Will MT9 series message still be available after UOB has moved to the ISO 20022 standard?	Customers receiving MT9 series messages from UOB via SWIFT SCORE, Direct Host-to-Host connection and UOB Infinity can continue to do so after Nov 2026.												
10	What statement formats will be affected?	<p>The following statements will be enhanced to align with the ISO 20022 standard.</p> <table border="1" data-bbox="537 751 1360 1077"> <thead> <tr> <th data-bbox="537 751 748 783">Statement</th> <th data-bbox="748 751 1360 783">New*</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 783 748 814">CAMT052 v8</td> <td data-bbox="748 783 1360 814"> <ul style="list-style-type: none"> <li>Account Owner BIC</li> </ul> </td> </tr> <tr> <td data-bbox="537 814 748 884">CAMT052i v8</td> <td data-bbox="748 814 1360 884"> <ul style="list-style-type: none"> <li>Account Owner BIC</li> <li>Extended customer reference</li> </ul> </td> </tr> <tr> <td data-bbox="537 884 748 953">CAMT053 v8</td> <td data-bbox="748 884 1360 953"> <ul style="list-style-type: none"> <li>Account Owner BIC</li> <li>Extended customer reference</li> </ul> </td> </tr> <tr> <td data-bbox="537 953 748 984">ES3/ES4</td> <td data-bbox="748 953 1360 984"> <ul style="list-style-type: none"> <li>Extended customer reference</li> </ul> </td> </tr> <tr> <td data-bbox="537 984 748 1077">Infinity Account Activities Export</td> <td data-bbox="748 984 1360 1077"> <ul style="list-style-type: none"> <li>Extended customer reference</li> </ul> </td> </tr> </tbody> </table>	Statement	New*	CAMT052 v8	<ul style="list-style-type: none"> <li>Account Owner BIC</li> </ul>	CAMT052i v8	<ul style="list-style-type: none"> <li>Account Owner BIC</li> <li>Extended customer reference</li> </ul>	CAMT053 v8	<ul style="list-style-type: none"> <li>Account Owner BIC</li> <li>Extended customer reference</li> </ul>	ES3/ES4	<ul style="list-style-type: none"> <li>Extended customer reference</li> </ul>	Infinity Account Activities Export	<ul style="list-style-type: none"> <li>Extended customer reference</li> </ul>
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11	Will I need to migrate to CAMT statements?	<p>For non-FI customers, you can continue to receive MT statements. However, to enjoy the longer field length per ISO 20022 standard, you are encouraged to migrate to CAMT statements.</p> <p>For FI customers, you can request for CAMT statements.</p>												
12	What is required from me as part of this initiative?	<p>UOB will progressively migrate customers to be compliant with the ISO 20022 standard starting from May'25.</p> <p>If you are an RFTS or Infinity bulk file upload customer, you can start the preparation of ISO 20022 CBPR+ migration by engaging your Accounting / ERP System Provider to discuss if any upgrades are required to support the data field changes.</p> <p>If you are an Infinity user, you will be required to update your Payees and Templates to a Semi-structured or Structured address after the migration has completed.</p> <p>If you are scheduled for migration, you will be required to complete all pending transactions before the migration takes place. UOB will inform you in due course when you are scheduled for migration.</p>												

References on ISO 20022 CBPR+		
	Topic	Response
1	SWIFT CBPR+ roadmap	<a href="https://www.swift.com/standards/iso-20022/iso-20022-financial-institutions-focus-payments-instructions#cbpr-roadmap">https://www.swift.com/standards/iso-20022/iso-20022-financial-institutions-focus-payments-instructions#cbpr-roadmap</a>
2	Basics and the benefits of adopting the ISO 20022 standard	<a href="https://www.swift.com/campaign/iso-20022/iso-20022-dummies">https://www.swift.com/campaign/iso-20022/iso-20022-dummies</a>
3	The main ISO 20022 website maintained and managed by the ISO 20022 Registration Authority:  Message definitions ISO 20022 data dictionary Payment model	<a href="https://www.iso20022.org/">https://www.iso20022.org/</a>
4	SWIFT's MyStandards, a dedicated website for implementing CBPR+ ISO 20022 and guidelines for financial institutions. This provides access to the CBPR+ handbook, translator tools and guidelines.	<a href="https://www2.swift.com/mystandards/#/c/cbpr/landing">https://www2.swift.com/mystandards/#/c/cbpr/landing</a>
5	SWIFT's comprehensive guide on ISO 20022 adoption	<a href="https://www.swift.com/standards/iso-20022/iso-20022-programme/iso-20022-financial-institutions">https://www.swift.com/standards/iso-20022/iso-20022-programme/iso-20022-financial-institutions</a>

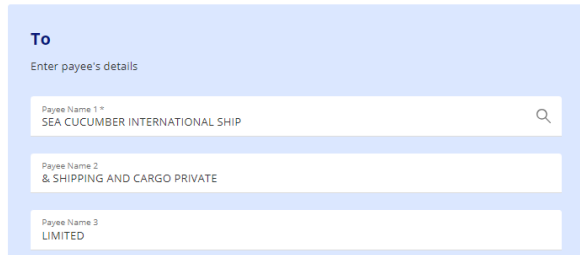
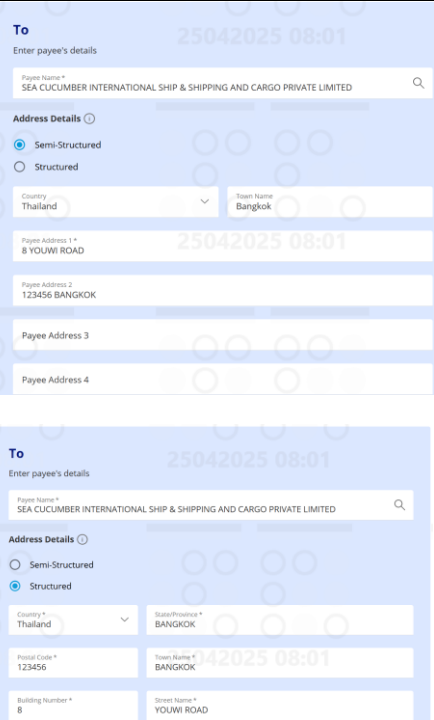
## Appendix

### UOB Infinity online entry

Payee name (also known as beneficiary name; debtor name)

Existing	New
<p>35 characters x 3 lines (shared with address fields)</p> 	<p>140 characters x 1 line</p> 

Introduce of new address structure

Existing	New
<p>Payee name &amp; address share the same fields</p> 	<p>Introduce of new address structure</p> 



### Ultimate payee name & details

Existing	New
<p>Remove Ultimate Payee Name</p> <p>Ultimate Payee Name</p> <p>Remove Ultimate Payee Country</p> <p>Ultimate Payee Country</p>	<p>Ultimate payee town name &amp; country is mandatory IF ultimate payee name is provided</p> <p>Remove Ultimate Payee</p> <p>Ultimate Payee Name</p> <p>Address Details</p> <p><input checked="" type="radio"/> Semi-Structured</p> <p><input type="radio"/> Structured</p> <p>Country * Thailand 25 Town Name * BANGKOK 08:01</p> <p>Ultimate Payee Address 1 * 123, PEEL ROAD</p> <p>Ultimate Payee Address 2</p> <p>Ultimate Payee Address 3</p> <p>Ultimate Payee Address 4</p>

Extended special characters: current: Space + ' - .,()/?A-Za-z0-9. Additional: ! \$# %& \* = \_ { } " ; < > @ [ \ ]

#### Payee name field

**To**

Enter payee's details

Payee Name \*  
PAYEE NAME @ PAYEE NAME & PAYEE NAME [PAYEE NAME]

Account Number \*  
1234567890

Bank Name \* Bank Code \*

#### Payment Details field

**Amount & When**

Enter transaction details

Value Date \*  
01/03/2024

Currency \* MYR Transaction Amount \*

Recipient Reference \*

Payment Details 1 \*  
# \$ % & \* = \_ { } " ; < > @ [ \ ]

Payment Details 2

## UOB Infinity Trade Services (FSCM) online entry

Introduction of new structured address fields – Floor, Building Number & Street Name

<p><b>Existing Screen for Seller / Buyer Details</b></p> 	<p><b>New Screen for Seller / Buyer Details</b></p> 
<p><b>Existing Screen for Instrument Creation (Purchase Order / Invoice)</b></p>  <p><i>Note: For Instrument Creation, manual address input is only applicable for certain Trade products.</i></p>	<p><b>New Screen for Instrument Creation (Purchase Order / Invoice)</b></p>  <p><i>Note: For Instrument Creation, manual address input is only applicable for certain Trade products.</i></p>