Michailon to ISO 20022Part 2

Brochure series

Key information and <u>updates</u>.











Are you ready for ISO 20022?

Over the last few years, our brochure series has given you a detailed introduction to the industry changes, what you can expect and how you can prepare for your journey towards ISO 20022 compliance.

Check out these brochures hosted on our <u>ISO 20022 webpage</u>.



In Migration to ISO 20022 Part 2, we'll detail all the upcoming changes and deadlines in the ISO 20022 Industry Timeline. We'll share more information about our channels, reminding you about the SWIFT Reporting enhancements we're making and give you a detailed introduction to ISO 20022 message formats.

We'll also be putting Enhanced data under the spotlight, showing you exactly where this information goes in an ISO 20022 XML payment message for Bankline Direct and Bankline.



Customers need to understand ISO 20022

You need to develop your own migration plans and consider your internal systems readiness to support the move to ISO 20022 by the industry deadlines. Your business should be prepared to send and receive ISO 20022 message formats.



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Navigating the Industry Timeline

A lot has happened in ISO 20022 over the last year with more to come.

Check out the timeline below.

ISO 20022 Industry Timeline

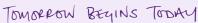
We're here RTGS 6 E E **May 2025** Nov 2025 **Jun 2023** Nov 2026 **Nov 2027 Mar 2024 Oct 2024** Mar 2023 **Bank of England Bank of England Bank of England** Target2 Euro to Europe **Bank of England** Bank of England **Bank of England** CHAPS⁽¹⁾ CHAPŠ CHAPŠ CHAPŠ - International CHAPS CHAPS (Euro payments) payments Enhanced New RTGS Mandatory Mandatory Enhanced data Bank of England Messaging (Single Euro (Real Time use of: use of: mandatory consulting on: formats live messages live Payment Area) Gross Settlement) (payments with CBPR+ LEIs and Structured Inclusion of l core ledger cutover⁽¹⁾ Pain messages incomplete or (Cross Border Purpose Codes Addresses⁽²⁾ Purpose Codes inaccurate mandatory co-existence with payments) (FI to FI payments) for all current versions enhanced data will be Structured **CHAPS** payments automatically rejected) Co-existence Purpose Codes Remittance Data period commences (property transactions) CBPR+ & **Single Euro Payment Area** Co-existence period ends

Notes: ⁽¹⁾ Direct Participants only. ⁽²⁾ Where address details can not be structured, use new Hybrid Address. (Use of unstructured will be allowed but removed by Nov. 2026). Timeline can change.

To keep up-to-date with our migration activity, check out our <u>ISO 20022 webpage</u>.



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Spotlight on our channels



If you're a **SWIFT** user (Including SWIFT Corporate)

- Payment-related message formats and advices will be available on the NatWest Group, ISO 20022 Community Page within SWIFT MyStandards from Q4 2024.
- Formats will be identified by different 'collection names' (these will be communicated when available).
- Reporting formats are already available to view on our ISO 20022 Community page.



If you're a **Bankline Direct user:**

- Latest ISO 20022 XML format guides and generic sample messages available for pacs.008, pacs.009, pacs.002, pain.001 (with Enhanced data for SEPA Credit Transfer and CHAPS) and pain.002
- ISO 20022 XML version of camt.052 and camt.053 formats available on NatWest Group, ISO 20022 Community Page within SWIFT MyStandards from end-July 2024.
- Ability to send you ISO 20022 XML camt.052, camt.053, camt.054 advices.

A SWIFT MyStandards Community page access guide is available now for Bankline Direct.

Check out the **Bankline Direct ISO 20022** adoption webpage which includes FAQs.

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If you're a **Bankline user:**

GG **Mark Coupland Senior Product Owner. Bankline**

"ISO 20022 is an exciting change that will truly transform how payments are made across the globe. Within the Bankline team we're initially focused on helping customers through the transition. There are also a host of new possibilities that we will be looking to leverage to deliver valueadd enhancements."

- Delivered support for pain.001v.9 including Enhanced data and Structured address for SEPA Credit Transfer.
- Further edition of our pain.001v9 guide to be released, including changes required to importing payments that will apply from November 2024.
- Currently working on guides for pacs.008 and pacs.009 messages.
- Our proprietary CSV format will be extended to include mandatory data.
- File import format will also be made available via NatWest Group, ISO 20022 Community page within SWIFT MyStandards from Q4 2024.
- Plan to expand Enhanced data in camt.054

To find out more about ISO 20022 in Bankline, check out our Help site.



Make sure your technical teams and third-party vendors are aware of the updated formats on the NatWest Group, ISO 20022 Community Page within SWIFT MyStandards to impact assess the required changes.

Our ISO 20022 Migration Managers are here to support you through your adoption of the ISO 20022 formats. Email iso20022.migrationmanagers@ natwest.com

Did you know that our API channels are fully ISO 20022-compliant with real-time payment services? For more information contact the ISO Support Team. Email ISOSupport@ulsterbank.com







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Contents

TOMORROW BEGINS TODAY



More on SWIFT Reporting

In September 2022, we provided you with a dedicated brochure outlining the changes to SWIFT Reporting.

At that time we also made all the new MT and camt formats available on our NatWest Group, ISO 20022 **Community Page within SWIFT MyStandards.**

We detailed the specific changes to the format for MT message types within the **SWIFT Reporting brochure** to make sure that you were aware of the changes and had the necessary time to review them against your own systems.

We also took this opportunity to make enhancements for greater customer flexibility:

- · Giving you the ability to send up to 5 different SWIFT BIC addresses
- A Flexible Account Identifier Field (Field 25 in the MT format) - IBAN or BBAN.

Originally, we were planning to complete the migration during 2023. However, we decided to invest more time to make sure that the new system (SGS - Statement Generation System) was fully ready for the upcoming migration.

Check out our new timeline below.

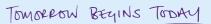


The migration of customers to SGS for MT format will be on a like-for-like basis using the data/information you currently hold, taking into account the changes already highlighted in the SWIFT Reporting brochure.





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Some key things to remember:

- · For MT format-based SWIFT Statements, the sending of BIC will remain as is today:
- NatWest NWBKGB3CXXX
- RBS RBOSGB2LXXX
- UB NI ULSBGB2BXXX
- For RBS & UBNI customers there's a change to how we charge for the SWIFT reporting service to match NatWest customers. An invoice will be produced and sent to you before the debit is taken from your account. To enable this, charging a Direct Debit Mandate will need to be completed, signed and returned to us. We'll be in touch to arrange this.

As part of SWIFT Standards 2024 all SWIFT members have been advised that they must be able to receive the replacement MT190/MT191 charging message types (camt.105 & 106) and an RMA 'bootstrap' exercise will be performed in September 2024 by SWIFT to ensure ISO 20022 RMA relationships are updated to reflect these new message types

We'll be able to receive the replacement message types but only in single format - at this stage we are not able to support bulk charging messages.

We'll provide a further update on when we intend to introduce this functionality in the next ISO 20022 brochure.

We'll let customers receiving MT format-based **SWIFT reporting into their own SWIFT BIC** address know when their migration will start.

If you have any queries, please contact us at_ ISOSupport@ulsterbank.com

We highly recommend that all customers who receive MT SWIFT Statements direct to their own SWIFT BIC address revisit the detailed tables within the SWIFT Reporting brochure. It's also a good idea to take a look at the new MT formats on the NatWest Group ISO 20022 Community Page within SWIFT MyStandards.

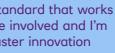
GG

Inez Hallifax Senior Product Owner

"ISO 20022 - what a journey it has been so far!

All of us have a common goal to deliver a new standard that works for Banks and customers. It's still a privilege to be involved and I'm looking forward to leveraging the benefits and faster innovation that this standard brings.

It will enable us to develop new improved customer propositions and increase payment transparency with less exceptions and investigations due to the richer information available."





Ulster Bank

Contents

TOMORROW BEGINS TODAY

Spotlight on ISO 20022 payment formats

pacs.008 What's a pacs.008?	pacs.009	pacs.002	pain.001	pa What's
An FI to FI Customer Credit Transfer, part of the Payments Clearing & Settlement Message Definitions within the Payments & Cash Management Business Domain. A pacs.008 is sent by the debtor agent to the credit agent directly or through other agents and/or a payment clearing or settlement system and is used to move funds from a debtor account to a creditor.	The FI Credit Transfer, part of the Payments Clearing & Settlement Message Definitions within the Payments & Cash Management Business Domain. A pacs.009 is sent by a Debtor FI to a Creditor FI, directly or through other agents and/or a payment clearing and settlement system.	Sent by the Instructed Agent to the previous party in the payment journey and used to inform that party about the positive or negative outcome of the payment instruction. It's also used to report on any pending instruction.	The Customer Credit Transfer Initiation message is sent from the initiating party to the debtor agent.	Custom Report
What does it replace	What does it replace?	What does it replace?	What does it replace?	What do
The pacs.008 is the equivalent of an MT103/MT103+ and MT103 Remit message types.	The pacs.009 is the equivalent of an MT202. The pacs.009 is also used as a cover message used to settle a pacs.008 and is called the pacs.009 COV, which is the equivalent of the MT202COV.	There's no equivalent MT.	The pain.001 is the equivalent of an MT101.	The pair of an M
What's the pacs.008 used for?	What's the pacs.009 used for?	What's the pacs.002 used for?	What's the pain.001 used for?	What's
 Commercial payments Cross-border/international payments Who's involved in the payment journey? Party MT103 Party pacs.008 	• To move monies from a debtor account to a creditor where both the debtor and creditor are Financial Institutions	The pacs.002 can also be used as a rejection message.	It's used to request movement of funds from the debtor account to a creditor.	This me inform t the payr positive an instru
A Ordering Customer A Debtor Ordering Institution Ordering Institution* Debtor's Agent Intermediary Institution* Intermediary Agent 1* Account with Institution Creditor's Agent Beneficiary Creditor *There may be more than one Intermediary Institution or Agent in a payment journey	 As a cover message for settlement of pacs.008 Treasury payments Cross-border/international payments 			

pacs.008/pacs.009/pacs.002/pain.001 message formats (ISO 20022 XML versions) are now available to view and test on <u>NatWest Group, ISO 20022 Community Page within SWIFT MyStandards</u>.



Ulster Bank

Contents

s a pain.002?

ain.002 J

mer Payment Status

does it replace?

oain.002 is the equivalent MT198

's the pain.002 used for?

nessage is used to n the previous party in ayment chain about the ve or negative status of struction.





More about Enhanced data

CHAPS rules for the use of Enhanced data are mandatory from May 2025. From this date, you're required to include Purpose Codes and LEIs (FI to FI) in CHAPS payments (pacs.008 messages and pacs.009 messages). Examples of where these will go are detailed below.

SWIFT have mandated the support of extended ISO 20022 XML tags on CBPR+ from the end of the co-existence period in November 2025.

GG Daniel Hill Programme Manager

"ISO 20022 will unlock incredible benefits for customers as well as powering technology transformation across the entire payments landscape. The enhancements of increased speed, interoperability and improved Straight through Processing will be experienced for years to come."



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Understanding **Purpose Codes**

Purpose Codes will become mandatory for all payments between financial institutions and property-related transactions from May 2025. All other Purpose Codes will be mandatory from November 2027.

The Purpose Code field in ISO 20022 payment messages will allow payment originators to input a specific code to denote the reason for the payment.

Using Purpose Codes when you're making payments can help participants and their customers identify what a payment is used for. The use of Purpose Codes will drive interoperability for ISO 20022 payments.

Here's the list of property-related Purpose Codes to be used from May 2025.

Purpose Code	Classification	Name	Discription
HLRP	Finance	Property Loan Repayment	Transaction is realted to a payment of a property loan
HLST	Finance	Property Loan Settlement	Transaction is realted to the settlement of a property loan
PLDS	Finance	Property Loan Disbursment	Payment of funds from a leander as part of the issuance of a property loan
PDEP	Finance	Property Deposit	Payment of the deposit required towards purchase of a property
РСОМ	Finance	Property Completion Payment	Final payment to complete the purchase of property
PLRF	Finance	Property Loan Refinancing	The transfer or extention of a property financing arrangment to a new deal or loan provider, without change of ownership of property

Check out the full <u>UK recommended Purpose Code list</u> which becomes mandatory from November 2027.

Where do you insert Purpose Codes in a Bankline Direct payment message

				Multiplicity
 & Credit Transfer Transaction Information 	1		A 14	Mandatory, Non repetitive
> & Payment Identification	1	1	1A.	[1]
 & Payment Type Information 	0	1	5 <u>6.</u>	✓ A Comment
> III Instruction Priority	0	1	A	An ISO code from ExternalCa
> IE Clearing Channel	0	1	A	
> 😴 Service Level	0	3	[1] 🔺 🕍	~ Туре
> 😌 Local Instrument	0	1	<u>∧</u> i∧	ExternalCategoryPurpose1Co minLength: 1
V 🐨 Category Purpose Q	0	1	A 14	 maxLength: 4
E Code Q	1	1	A	~ Documentation
Proprietary Q	1	1	122	Category purpose, as publish
> 🖬 Interbank Settlement Amount	1	1	120 🔺 🗛	
Interbank Settlement Date	1	1	[1] 🔺	✓ XML Tag
> IE Settlement Priority	0	1	4	Cd
> & Settlement Time Indication Q2+	0	1	<u>A !A</u>	∼ Path
> & Settlement Time Request Q4+	0	1	A 1A	/Document/FIToFICstmrCdtT
Acceptance Date Time	0	1	0	Comments

Where do you insert Purpose Codes in a Bankline payment message?

Additional screens will be added to Bankline to support the use of Enhanced data. Pop-up screens will also provide guidance on the exact information you need to use.

Check out the Bankline example screen below.

urpose code		A To include a purpose code, choose
Search by purpose or enter a specific code	٩	codes (required)', 'Commonly used
Favourites	•	full list from the purpose code drop up to 6 favourites for quicker select
Star to add up to 6 codes as favourites for quicker selection in future		payments by clicking the 🛱 star ic
Property codes (required)		
☆ Property completion payment - PCOM		o not match those held by their bank. If you ser the <u>Bankline Security Centre</u> for best practice
Property deposit - PDEP		
☆ Property loan disbursement - PLDS		
☆ Property loan refinancing - PLRF		🗐 Sa
Property loan repayment - HLRP		

Bankline screen changes available from November 2024 (subject to change).

We'll continue to process payments where we feel a property-related Purpose Code is missing from the message (e.g. an overseas Correspondent Banking client payment).

SWIFT Payment-related message formats will be available with Purpose Codes on the NatWest Group, ISO 20022 Community Page within SWIFT MyStandards from Q4 2024.

egoryPurpose1Code list.
de (based on string)
ed in an external category purpose code list.
//CdtTrfTxinf/PmtTpinf/CtgyPurp/Cd



from 'Property codes' or search th	e
odown. You can set itian on future ion.	
d this payment to advice on avoiding	
ve.as.payment.temp	late



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Contents

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LEIs (Legal Entity Identifiers) will become mandatory from May 2025, initially for FI to FI payments only. Other originators might be mandated to use LEIs from November 2027.

LEIs are 20-character, alphanumeric codes based on a global standard to uniquely identify any legally distinct entity that is party to a financial transaction. The global database of LEIs is free-of-charge and publicly available. It contains a rich source of contextual info about the legal entity such as name, address, company numbers and information on the ownership structure. The use of LEIs comes with several benefits, including making efficiency and

productivity improvements in the areas of compliance and fraud screening, risk reporting and payments processing. A widely used global identifier also offers possibilities for the creation of innovative new products and services.

Where do you input LEIs in Bankline Direct?

pacs.008.001.08_CHAPS BanklineDirect_pacs.008.001.08_FIToFICustomerCreditTransfer (For Intended Header: BusinessApplicationHeaderV02_Mandatary	nat: MX)			🕲 (B) Compare 🕹 Export 👻 🛛
D pacs.008.001.08_CHAPS samples.zip D pacs.008.001.08_CHAPS.zip				
			• Show	v dotails
Content Result View Sample Messages Impact Analysis Comments				
View only restricted elements Hide removed elements Hide ignored elements	C			
 view only restricted elements inde removed elements inde ignored elements 	U Show AML Tag	gs.		LEI
LB			×Q	~ Multiplicity
66 results were found.				Optional, Non repetitive [0.1]
Name	Min	Max Re	strictions 🕢	v Type
✓ Mathematical Sector Y Se	1 1 🖾 🔺			LEIIdentifier (based on string)
✓ H Business Application Header V02 (head.001.001.02) Mandatory	1	1	<u>14</u>	pattern: [A-Z0-9][19;19][0-9][2-2] identificationScheme: Global LEI System; LEIIdentifier
> IΞ Character Set	0	1	4	Idenuncauonscherne: Global Lei System; Leildenuner
V to From Q	1	1	A 14	✓ Documentation
V & Organisation Identification	1	1	Ø 🛦	Legal entity identification as an alternate identification for a party.
E Name	0	1	00	✓ XML Tag
> & Postal Address	0	1	00	LEI
V 🐨 Identification	0	1	00	Y Path
V & Organisation Identification	1	1	0 1A	
> 🗄 Any BIC	0	1	Q	/AppHdr/Fr/Orgld/ld/Orgld/LEI
E LEI Q	0	1	ø	> Comments
> & Other	0	•	00	



In line with the Bank of England's policy statement, FIs are defined as PRA-authorised deposit-takers or broker-dealers, or Financial Market Infrastructures supervised by the Bank of England.

Where do you input LEIs in Bankline?

Once you're logged into Bankline to make a payment or transfer, you'll be prompted to add your LEI, your payee's LEI or both.

Check out the Bankline example screen below:

-			_	
Your LEI				You can include an LEI for y payee's organisation or both
Payee LE	E			
Search fo	or an LEI 🖸			
				Is. This goes for property deposits inv other payment if you find it us

Bankline screen changes available from November 2024 (subject to change).

For more information on LEIs, visit the **<u>Global LEI webpage</u>**.

SWIFT payment-related message formats will be available with LEIs on the NatWest Group, ISO 20022 Community Page within SWIFT MyStandards from O4 2024.

Although CHAPS payments won't be rejected if a payment has incomplete or inaccurate Enhanced data (Purpose Code & LEI) before November 2027, the Bank of England will monitor and control their correct usage. Although CHAPS payments **as part of its assurance process. It will take appropriate follow-ug actions where there a breaches of mandator with Direct Participar**



The Bank of England will review message compliance against CHAPS rules on Enhanced data as part of its assurance process. It will take appropriate follow-up actions where there are breaches of mandatory Enhanced data fields with Direct Participants.





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Contents

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Understanding Structured Remittance

Structured Remittance will become mandatory from November 2025 (according to current **Industry deadlines).**

The ISO 20022 format has an element with a detailed structure for remittance information. The MX message contains several possible source elements in which you can enter MT remittance information, including Ultimate Debtor, Ultimate Creditor, Purpose Code, End-to-end Identification and related Remittance Information.

Where do you input Structured Remittance information in Bankline Direct?

> & Tax	0	1	A 'A
> & Related Remittance Information	0	1	▲ [!] ∖
V & Remittance Information	0	1	A 1A
	0	1	123 A[!]
V & Structured	0	*	ALA
> & Referred Document Information	0		A 4
🔪 🗞 Referred Document Amount	0	1	A A
V & Creditor Reference Information Q	0	1	1 <u>A</u>
> & Type Q10↓	0	1	LA.
E Reference Q	0	1	123 A
> & Invoicer	0	1	A 4
> & Invoicee	0	1	A 4
> & Tax Remittance	0	1	AIA
🔉 🗞 Garnishment Remittance	0	1	A A
Additional Remittance Information	0	3	123
> 🗞 Supplementary Data	0	•	0
Cross Element Complex Rule : Charge Bearer And Charges Informatio			

This is the primary reference field that enables the Beneficiary to identify the payment and will normally appear on the beneficiary customer's statement and other payment reporting services provided by the beneficiary bank. It is recommended that this field should always be populated and include a reference that is required by or significant t o the beneficiary (e.g. Building Society roll number, contract / invoice number, credit card account number, etc). Note: Field ""remittanceInformation.unstructured"" provides a means of supplying additional remittance information to a he Beneficiary but these may not appear on customer statements and should be considered supplementary to this fiel Note: If this field has not been supplied. NatWest when forwarding to the FPS scheme.will default to the first 18 charac ers from field ""remittanceInformation unstructured"" V Rules A CBPR Reference TextualRule If Creditor Reference Information is used (bilateral agreement), Reference must be included ✓ [™] Type CBPR_RestrictedFINXMax35Text_Extended (based on string) minLength: 1 maxLength: 35 pattern: [0-9a-zA-Z/\-\?:\(\)\,,'\+ !#\$%&*=^_`\{\/\}-":<>@\[\\\]] Max35Text (based on string minLength: 1 maxi ength- 35

From November 2025, the Bank of England will mandate that remittance information included in the pacs.008 for CHAPS payments must be structured.

From November 2027, the Bank of England mandates that pacs.009 COV underlying customer credit transaction must include any structured remittance provided in the underlying pacs.008.

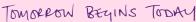
SWIFT and Bankline payment-related message formats will be available with Structured Remittance information on the NatWest Group, ISO 20022 Community **Page within SWIFT MyStandards** from Q4 2024.





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Structured Addresses will become mandatory from November 2025.

After then, a 'hybrid' address will be enabled where an address can be included, but fully structured addresses will be encouraged. Using Structured Addresses has benefits across many areas.

Financial crime and compliance	Customer experience	Innovation and custome
Simplified, more accurate screening for purposes such as sanctions monitoring. A Building Name where a sanctioned country is used purely by co-incidence (i.e. Libra Cuba House) could result in a false positive. In the Structured Address, the Building Name field would not be used, resulting in a false positive – saving the payment from delay.	Reduced ambiguity in address information, resulting in fewer exceptions and investigations and enhanced STP rates.	Access to detailed demog of who is using our servic and what for. Analysis of could support evolving cu propositions, enabling rap to changes in customer tr

From November 2026, unstructured addresses will be rejected. Hybrid and structured addresses will continue.

Where do you input Structured Address information in Bankline Direct?

pacs.008.001.08_CHAPS BanklineDirect_pacs.008.001.08_FIToFICustomerCreditTransfer (Form Intended Header: BusinessApplicationHeaderV02 Mandatory	at: MX)			😰 (Bª Compare) 🛓 Expor
pacs.008.001.08_CHAPS samples.zip				
			• S	now details
 H Business Application Header V02 (head.001.001.02) Mandatory 	1	1	44	✓ Multiplicity
> I Character Set	0	1	A	Optional, Non repetitive [0.1]
V 📽 From	1	1	A 1A	
V & Organisation Identification	1	1	Ø 1	✓ Туре
≣ Name	0	1	00	Max70Text (based on string) minLength: 1
V & Postal Address Q	0	1	00	• maxLength: 70
V 🤁 Address Type 🧕	0	1	QI	✓ Documentation
> IE Code Q64	1	1	Ø	Name of a street or thoroughfare.
> & Proprietary Q3+	1	1	Ø	
Department Q	0	1	Ø	V XML Tag
E Sub Department Q	0	1	QI	StrtNm
Street Name Q	0	1	Ø	∨ Path
E Building Number Q	0	1	QI	/AppHdr/Fr/Orgld/ <mark>PstIAdr</mark> /StrtNm
Building Name Q	0	1	Ø	> Comments
E Floor Q	0	1	Ø	
E Post Box Q	0	1	Ø	
E Room Q	0	1	Ø	



SWIFT and Bankline payment-related message formats will be available with Structured Address information on the <u>NatWest Group, ISO 20022</u> <u>Community Page within SWIFT</u> <u>MyStandards</u> from Q4 2024.



Ulster Bank

Contents

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Unstructured vs. Structured Address data

Unstructured and Structured Address data in a SWIFT MT103 vs. ISO 20022 XML pacs.

Matt Bausor Head of Bankline Direct

"What ISO 20022 essentially does is introduce a single banner of high-quality data and put it into a standardised structure. It will solve transactional issues relating to areas such as payments, foreign exchange and reconciliation, delivering greater standardisation which will make payments globally matter to our clients and their service providers."



Unstructured data

Example: MT103 SWIFT

:50K:/BE30001216371411

JOHN SMITH

HOOGSTRAAT 6

PREMIUM TOWER 1000 BRUSSELS, BELGIUM

Name and address lines 1 – 4 (unstructured test string)

Structured data

Example: MT103 SWIFT

:50F:/BE30001216371411

1/JOHN SMITH

2/HOOGSTRAAT 6

2/PREMIUM TOWER

3/BE/1000 BRUSSELS

Name
 ISO country code
 Address
 Postal Code / City / town

Example of unstructured vs. structured data for pacs.008

Unstructured data Example: pacs.008 with structured address elements

Structured data

Example: pacs.008 with structured address elements

<Dbtr>

CDDCT/		
<nm>JOHN S</nm>	MITH	
<pstladr></pstladr>		
<strtn:< th=""><th>HOOGSTRAAT<th>trtNm></th></th></strtn:<>	HOOGSTRAAT <th>trtNm></th>	trtNm>
<bldgn< th=""><th>b>6</th><th></th></bldgn<>	b>6	
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	BE	
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<orgid< th=""><th></th><th></th></orgid<>		
	EI>HB7FFAZIOOMZ	BPP80E26
<th>a></th> <th></th>	a>	
Neree	Duild Name	
Name Street Name	Build Name	Postal Code
Street Name Build Number		
	Entity Identifer)	ISO country cod



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Contents







SWIFT Payments Market Practice Group

Keep up-to-date with all the latest SWIFT documentation

Bank of England – mandating Enhanced data in CHAPS



Adam Hanke Managing Director, Banks Coverage – Transaction Banking Financial Institutions

"It's been great to see the intensity of dialogue and collaboration across the industry as we approach more milestones in the delivery of ISO 20022 across the transaction banking landscape.

The level of focus and investment to take the payments eco-system to a new level has been gargantuan and it's been a privilege to have a ringside seat. Our commitment to continue working with clients, partners and colleagues is undiminished and I look forward to continuing this journey."

Contact and support



Got a question?

Use our dedicated ISO 20022 email address below. When sending your queries, please ensure you provide details of the service(s) you use with NatWest Group.

ISOSupport@ulsterbank.com



ulsterbank.co.uk/business/support/iso-20022.html



You can call our ISO 20022 dedicated phone line on 0345 246 4401 Relay UK 18001 0345 246 4401 18001 0345 246 4401

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