ISO20022

MX implementation support document

Version 1.0

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S V E R I G E S   R I K S B A N K

Contents

Introduction

On May 19, 2025, the Riksbank plan to migrate to MX (ISO 20022) messaging standard from today's MT standard, for payments and other messages used in the Riksbank's payment services.

The purpose of this document is to clarify some of the questions related to the implementation of ISO20022 and that have been asked by the participants or where the Riksbank see a risk of misinterpretation. The document is relevant for all RIX-RTGS participants and shall be seen as a support to other provided documentation by the Riksbank, available either on riksbank.se or on Swift MyStandards.

This supporting document will be updated continuously to address any relevant questions, clarifications and possible discrepancies identified during the implementation of ISO 20022. The participants will be informed when a new version of the document is available.

For contact with the Riksbank, please use the e-mail address: iso20022@riksbank.se

1 ISO20022

This section summarizes questions and answers related to the message catalogue and the Riksbank's usage guidelines for ISO20022, in the Riksbank's payments service.

1.1 Message catalogue

Which message catalogue does the Riksbank use in RIX-RTGS?

The chosen RIX-RTGS message catalogue is based on the Swift standard catalogue ISO Accelerator Pack (*IAP_v1.2ExtChar_TIA*). The catalogue supports both Nordic character set and Third-party Instructing Agents (TIA), meaning a payment sent by a third-party that shall be settled.

Is the message catalougue based on CBPR+ or HVPS+?

The IAP Usage Guidelines are built upon the HVPS+ global Usage Guidelines by the PMPG and are enriched with several additional messages, a BAH v02, additional rules and other adjustments. The guiding principle is to enable operability of these messages on SWIFTNet InterAct, including full validation of all the rules.

As much as possible, the content is aligned with CBPR+ to enable interoperability between domestic and cross border spaces.

Why is there different versions of the messages (v1.1 and v1.2)?

The IAP v1.2 has minor changes only for a few messages, but all the messages in RIX Message Catalouge v2 are valid as IAP v1.2. However in the Business Service in the BAH in each message (tag <BizSvc>swift.iap.tia.ext.**01**</BizSvc>) in the RIX Message Catalouge v02 , you can easily find which message has the suffix .02.

Which RIX-RTGS messages are included in the migration to MX?

The table below describes the current FIN-messages (MT) and their corresponding ISO messages to implement.

ISO 20022	MT	Description
pacs.008	MT103	FI to FI customer credit transfer
pacs.009	MT202	FI to FI financial institution credit transfer
pacs.009COV	MT202COV	FI to FI financial institution credit transfer COV
pacs.009IATI	MT202IATI	Intra account transfer (Internal Transfer)
pacs.004	*No equivalent*	Payment return
pacs.002	MT012/019	FI to FI payment status report
camt.052	MT941/942	Bank to customer account report
camt.053	MT940/950	Bank to customer statement

camt.054	MT900/910	Bank to customer debet/credit notification
camt.060	MT920	Account reporting request
camt.056	MT192/292	Payment cancellation request
Admi.007	*No equivalent*	Receipt acknowledgement

What about the MT298 messages? Will it be kept after the ISO20022 migration?

Yes. The Riksbank has decided to keep the MT298 after the ISO migration. Swift has not communicated an end date for when support for the MT298 message will be removed.

How will the account statements camt.052/053 be distributed, via Fileact or Interact?

The camt.053 will be sent through Interact. Note: RIX-RTGS will create camt.052/053 messages using pagination. The pagination value is set to 100 items per page for camt.052/camt.053 messages to ensure that the overall message size is not exceeded.

1.2 Usage Guidelines

How can I find RIX-RTGS annotations in each message usage guideline?

In MyStandards, search for "RIX" in the search field for each of the messages there will be a symbol next to all elements that contain an annotation made by the Riksbank. E.g:
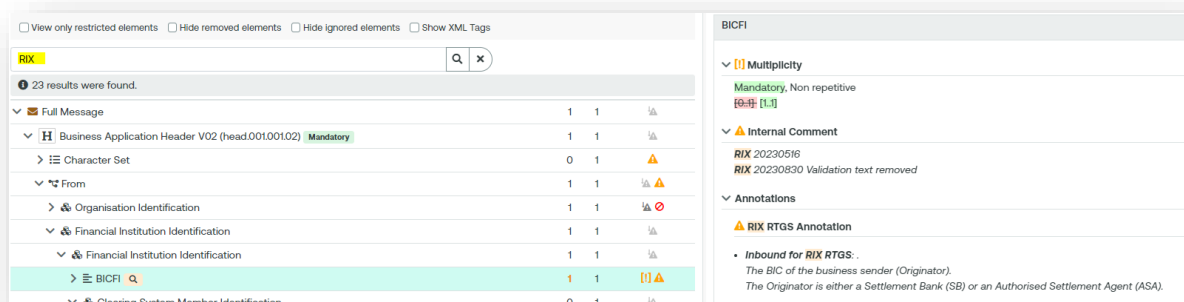
What is the ISO equivalence to field 72 I MT and how should the REC-codes be used?

In MX it is the element "Instruction For Next Agent" that needs to be populated with the instructions from field 72 in MT.

> **IMPORTANT! A REC code** must be included in the first occurrence in the element. RTGS will not be able to settle the payment without the REC-code provided.

Example of "Instruction For Next Agent": <InstrInf>REC/XXXX</InstrInf> where XXXX is a valid REC code in RIX. The REC-code determines what settlement mechanism to be used in RIX, Settlement account (RTM) or any of the LOMs.

Note: in MT it was not mandatory to use the keyword **REC**, you could just enter e.g. /DOM/ in tag 72: for a domestic payment in MX you need to specify **REC/**DOM in <InstrInf>. Also note the use of slashes that differs.

Is the element UETR mandatory in the payment messages?

Yes. For all the payment instructions the element UETR is mandatory.

What is the difference between Y-copy and V-shape topology? And how does it impact me as a participant?

The Riksbank is changing the topology from Y-Copy to V-Shape when migrating to ISO20022.

In the Y-Copy topology the payer sends the payment message to the beneficiary. Swift holds the message in the cloud and sends a full copy of the payment to RIX-RTGS for settlement. After settlement RIX-RTGS notifies Swift to forward the payment on hold to the beneficiary.

In the V-Shape topology, the payer instead sends the payment message to RIX-RTGS, that after settlement forwards the same (full) payment message to the beneficiary. The main difference between the topologies is that RIX-RTGS will in V-Shape be the "middleman", the technical counterpart for both the payer and the beneficiary. One consequence of this is that a beneficiary in V-Shape will no longer receive payments from agents like Bankgirot and/or RIX-RTGS Online. Also these payments are routed via RIX-RTGS. I.e. the beneficiary will in V-Shape always technically receive the payment from RIX- RTGS instead of from the originator of the message (i.e. the payer or an agent). Also all notifications (pacs.002, camt.054) will be received from RIX-RTGS for both the payer and the beneficiary.

Note: there is no impact in message content, in V-Shape like in Y-Copy always the full business message content will be forwarded to the beneficiary.

1.3   Swift MyStandards

Where do I find the Riksbank's RIX-RTGS ISO20022 group on MyStandards?

Swift MyStandards is a web application where the participants can access the message specifications with annotations that are valid for RIX-RTGS. To access the RIX-RTGS MyStandards the participant needs to have an account at swift.com and apply for the subgroup RIX-RTGS in the RIX member group.

How to apply for access to the RIX-RTGS ISO20022 group?

There is an instruction for how to apply for the access to MyStandards and the Sveriges Riksbank Guidelines, see Riksbank.se

Can suppliers apply for access to the RIX-RTGS ISO20022 group?

If you have a supplier that need access, you must notify per mail to (mailto:iso20022@riksbank.se) with name and mail address of the supplier. Suppliers will otherwise not gain access to the group.

Where do I find example files?

There are currently no example files, we plan to publish example files for relevant messages on MyStandards as soon as the Riksbank has been able to validate them in RIX-RTGS.

Is it possible to compare different XSDs on MyStandards?

Yes. If you have a premium license in Swift there is a possibility to compare different XSD´s in MyStandard.

1.4 Readiness Portal

Which messages can I test in the Readiness portal and is there a limitation on the number of tests?

You can test all the relevant messages for you in the Readiness portal and there is no limitation of how many times you can test a message.

How is the message validated in Readiness Portal?

The Readiness portal only validates the ISO scheme together with rules and restrictions set up in the Usage Guidelines for each message.

> **Please note** that full validation of the messages will be done once the acceptance testing against RIX-RTGS starts. The final validation in RTGS will add additional constraints on top of the schema validation in Readiness Portal. E.g. valid REC-codes. I.e. there is no guarantee that a message approved in Readiness Portal also passes RTGS.

2 Connecting to RIX-RTGS

This section summarizes questions and answers related to the technical implementation of the MX service.

2.1 Closed User Group

How do I apply for the Riksbank MX CUG?

There is an instruction for how to apply for the newly established MX CUG, you find it under RIX-RTGS in the RIX member group on MyStandards.

From which date can we apply to the CUG?

It is possible to apply for access now, and you have to apply no later than the end of November 2023.

Which communication service does Riksbank use?

The Riksbank CUG uses the InterAct, Store & Forward (snf) service.

Which service should we apply to?

For test you should apply to the riks.rtgs.iso!p (pilot) service. There is also a riks.rtgs.iso!pf (pilot future) service which you can apply to, this will not be used for the upcoming test phases but it is okay to apply for it already now.

3 Test

This section summarizes questions and answers related to testing the MX service.

3.1 Joint test plan

Where can I find the documentation Joint test plan?

You can find the Joint test plan document on MyStandards. The documentation has also been distributed via mail to the test group.

Where can I find information regarding the testing and timeline?

The Joint test plan document describes in detail the test related activities and time plan. The test strategy has four steps:

Step 1 Participant tests in Readiness Portal
Step 2 Internal testing in order to prepare your own systems & internal routines/documentation
Step 3 Participant pre-test of MX messaging in the RIX-RTGS acceptance test environment

Step 4.1 Participant pre-joint acceptance test.
Step 4.2 Mandatory joint acceptance test.

3.2 Joint test cases

Where can I find the documentation Joint test cases?

You can find the Joint test cases document on MyStandards. The documentation has also been distributed via mail to the test group.

Where can I find examples of test cases?

In the Joint test cases document you can find examples of joint test cases to be carried out in the Joint Acceptance testing of payment settlement. These test cases may also be seen as inspiration to participants other testing.

The test cases described in this document are generic, i.e. no specifics on payment or participant information is given (e.g. which amount, counterparty, REC-Code is to be used). It is up to the participant to determine which test cases are relevant, given their business and setup.

Are all test cases in the Joint test case document mandatory?

Test cases in areas where the RIX-RTGS participant is active are mandatory. During the mandatory joint acceptance test these test cases serves as input for participant certification.

3.3 Setup for test

Where can I find the documentation Setup for test?

When the Setup for test document is ready you will be able to find it on MyStandards.

Where can I find information on test buddies BIC and DN?

The Setup for test document contains the grouping of participants for test and the participant DN(s) and BIC(s) used for test.

Do we use test BICs or production BICs or both in test?

Sveriges Riksbank will use production BICs for MX testing.