

**CASH MANAGEMENT INFORMATION**

# **Erste Group ISO 20022 Migration Info**

**Payments:**

We will be able to receive MX from March 2023 onwards.

From Day 1 we will forward any payment message received in ISO 20022 in ISO 20022 format.

Embedded MTs will be ignored.

We advise our partnerbanks not to use the ultimate debtor/creditor until November 2023 in line with Transaction Manager go-live.

In order to ensure operational stability, we will switch to MX outgoing between March 2023 and June 2023.

**Reporting:**

The following message types are affected: MT950, 940 (CAMT.053), MT942, 941 (CAMT.052), MT900, 910 (CAMT.054)

Upon your institution's explicit request in the form of a bilateral agreement, we will send account statements camt.053, account reports camt.052, and debit/credit notifications camt.054 from April 2023 onwards.

**Exceptions and Investigations:**

The following message types are affected: MT192, 292 (CAMT.056), MT196, 296 (CAMT.029 AS RESPONSE TO CAMT.056)

We will adhere to the CBPR+ guidelines and expect our partnerbanks to do the same e.g., we recommend that you use our reference in the camt.029.

**Important:** The end-to-end message flow must be in MX, meaning that if we send you an ISO message, we expect a return in ISO as well (pacs.004).

We will not mix the message formats and expect our partners to do the same. Please do not use a new message for a return as we require the mandatory UETR to be the same as the original message.

For further questions, please contact

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**Please send any investigations via SWIFT to GIBAATWG**

Escalations can be addressed to [cashmanagement4fi0765@erstegroup.com](mailto:cashmanagement4fi0765@erstegroup.com)

## Payments messaging in the cross-border payments space (CBPR+)

How will you migrate to ISO 20022 messaging?  
(native, conversion via SWIFT's Transaction Manager)

ISO processing (no embedded MTs)

Will you **send** ISO20022 formatted payment clearing and settlement messages (**pacs** according to CBPR+) as of March 2023?

Yes  
We will support the following payment message types in accordance with CBPR+ Guidelines, namely pacs.008; pacs.009; pacs.009 COV; pacs.009 ADV; pacs.002; pacs.004.

In your role as an intermediary of payments, how will you deal with messages received in ISO 20022 format: Will you forward them in ISO 20022 format or in MT standard?

When we receive MX we will forward MX as clearing partner.  
When we receive MT we will forward MT.

From Day 1 we will forward any payment message received in ISO 20022 format in ISO 20022 format.

## Specifics on Testing and Early Adoption

Did you finalize testing already? Please share some details on your activities with partner banks / clearing systems / SWIFT TSP (TestSparringPartner).

In addition to extensive internal testing, tests are ongoing with own entities and bilaterally with partner banks, including penny tests. Besides, we continue to participate in testing activities with T2 and EBA Clearing until go-live of those two clearing systems in March, 20th. Given the complexity of possible payment scenarios it is unlikely every single one can be covered in a test environment prior to the go-live. We have been running extensive tests of various scenarios and feel well prepared and ready for the start of migration.

Are you participating in CBPR+ as an early adopter or are you planning to do so?

No

## Specifics on Cash Management messages / Reporting

Knowing that ISO 20022 reporting messages are exchanged subject to bilateral agreement:

When will you start sending in ISO 20022?

Upon your institution's explicit request, we will send account statements camt.053, account reports camt.052, and debit/credit notifications camt.054 from April 2023 onwards.

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