

Impact of ISO 20022 on EU Balance and Transaction Reporting

July 2023

Version 2.2

Introduction

From March 2023 payment schemes globally began a migration to ISO 20022 formats. The purpose of this guide is to summarise what this migration will mean to your Balance and Transaction Reporting for your European based Barclays accounts (excluding the UK).

Within this guide, the following channels are considered:

- Barclays.Net
- iPortal
- FileGateway
- SWIFTNet FIN
- SWIFT Reporting to a third party

Please note that for SEPA Payments we have created a separate guide called *“Balance and Transaction Reporting – Mapping of ISO 20022 Data Points for SEPA Transactions for Europe Based Accounts”*. You should refer to that guide if you are looking to understand the SEPA specific impacts.

Online Channels

Barclays.Net and iPortal

Today, you can obtain the following reports and advices through these online channels:

- Debit and Credit Advices
- Balance and Transaction Reports

Debit and Credit Advices

Currently there are no changes planned to the existing debit and credit advices. Existing data points will continue to map as they do today regardless of whether you export these advices or view them on screen.

Balance and Account Statements

Currently there are no changes planned to the balance and account statements.

Existing data points will continue to map as they do today regardless of whether you export these advices or view them onscreen.

Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. Payment Purpose Code and Ultimate Party names may not be reported or may appear truncated.

If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields.

Unattended Channels

File Gateway/SWIFTNET File Act

Through these channels, you can access the following reports:

- MT9xx
- C43
- CODA
- CFONB
- camt

MT Reporting

Report	Considerations
MT940 and MT942	<ul style="list-style-type: none">• There are no major changes planned to these services• We will continue to support MT940 and MT942 reporting through the File Gateway channel for the foreseeable future• Existing data points will continue to map as they do today• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields
MT950	<ul style="list-style-type: none">• There are no major changes planned to these services• We will continue to support MT950 reporting through the File Gateway channel for the foreseeable future• Existing data points will continue to map as they do today

C43

Report	Considerations
C43	<ul style="list-style-type: none">• There are no major changes planned to these services• We will continue to support C43 reporting through the File Gateway channel for the foreseeable future• Existing data points will continue to map as they do today• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields

CODA

Report	Considerations
CODA	<ul style="list-style-type: none">• There are no major changes planned to these services• We will continue to support CODA reporting through the File Gateway channel for the foreseeable future• Existing data points will continue to map as they do today• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields

CFONB

Report	Considerations
CFONB	<ul style="list-style-type: none">• There are no major changes planned to these services• We will continue to support CFONB reporting through the File Gateway channel for the foreseeable future• Existing data points will continue to map as they do today.• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields

Camt Reporting

Report	Considerations
Camt.052.001.02, Camt.053.001.02 and Camt.054.001.02	<ul style="list-style-type: none">• There are no major changes planned to these services• We will continue to support camt reporting through these channels for the foreseeable future• Existing data points will continue to map as they do today• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. Payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields

SWIFTNet FIN

MT Reporting for clients classified by SWIFT as a Corporate (AKA SCORE/MA-CUG)

Report	Considerations
MT940 and MT942	<ul style="list-style-type: none"> • There are no major changes planned to these services • We will continue to support MT940 and MT942 reporting through the SWIFT FIN channel for the foreseeable future • Existing data points will continue to map as they do today • Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. payment Purpose Code and Ultimate Party names may not be reported or may appear truncated • If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields
MT950	<ul style="list-style-type: none"> • There are no major changes planned to this service • We will continue to support MT950 reporting through the SWIFT FIN channel for the foreseeable future • Existing data points will continue to map as they do today
MT900 and MT910	<ul style="list-style-type: none"> • There are no major changes planned to this service • We will continue to support MT900 and MT910 reporting through the SWIFT FIN channel for the foreseeable future • Existing data points will continue to map as they do today
MT103 Advices	<ul style="list-style-type: none"> • There are no major changes planned to this service • We will continue to support MT103 reporting through the SWIFT FIN channel until November 2025 • Existing data points will continue to map as they do today • Where there is sufficient space after the remittance information we will map additional ISO data points into field 70 in the following order: <ol style="list-style-type: none"> 1. /ROC/ followed by the payment End To End ID 2. /ULTB/ followed by the Ultimate Beneficiary Name 3. /ULTD/ followed by the Ultimate Debtor Name • Please note, field 70 in MT103 messages is limited to 140 characters. Therefore, any additional information is not guaranteed to be included in the MT103 message. You should consider what this may mean to your systems/processes • If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use the ultimate party fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields

MT Reporting for clients classified as a Financial Institution by SWIFT

If you have a NOSU/SUPE classification you will be mandated by SWIFT to migrate to ISO 20022 formats. This means, from November 2025 it will no longer be possible to exchange MT messages with us over the SWIFT FIN network.

Report	Considerations
MT940	<ul style="list-style-type: none">• By November 2025 you will need to be receiving camt.053.001.08 messages over the SWIFTNET InterAct network• Barclays are currently in the process of reviewing timelines for when camt.053.001.08 messages will become available. This will be no earlier than Q1 2024 <p>In terms of existing MT940 messages:</p> <ul style="list-style-type: none">• There are no major changes planned to this service• We will continue to support MT940 reporting through the SWIFT FIN channel until November 2025• Existing data points will continue to map as they do today• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. Payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields
MT942	<ul style="list-style-type: none">• By November 2025 you will need to be receiving camt.052.001.08 messages over the SWIFTNET InterAct network• Barclays are currently in the process of reviewing timelines for when camt.052.001.08 messages will become available. This will be no earlier than Q1 2024 <p>In terms of existing MT942 messages:</p> <ul style="list-style-type: none">• There are no major changes planned to this service• We will continue to support MT942 reporting through the SWIFT FIN channel until November 2025• Existing data points will continue to map as they do today• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. Payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields
MT950	<ul style="list-style-type: none">• By November 2025 you will need to be receiving camt.053.001.08 messages over the SWIFTNET InterAct network• Barclays are currently in the process of reviewing timelines for when camt.053.001.08 messages will become available. This will be no earlier than Q1 2024

	<p>In terms of existing MT950 messages:</p> <ul style="list-style-type: none"> • There are no major changes planned to these services • We will continue to support MT950 reporting through the SWIFT FIN channel until November 2025 • Existing data points will continue to map as they do today
MT900 and MT910	<ul style="list-style-type: none"> • From November 2025 you will need to be receiving camt.054.001.08 messages over the SWIFTNET InterAct network • Barclays are currently in the process of reviewing timelines for when camt.054.001.08 messages will become available and will update collateral to reflect this when appropriate <p>In terms of existing MT900/910 messages:</p> <ul style="list-style-type: none"> • There are no major changes planned to these services • We will continue to support MT900 and MT910 reporting through the SWIFT FIN channel until November 2025 • Existing data points will continue to map as they do today
MT103	<ul style="list-style-type: none"> • From November 2025 you will need to be receiving camt.054.001.08 messages over the SWIFTNET InterAct network • Barclays are currently in the process of reviewing timelines for when camt.054.001.08 messages will become available. <p>In terms of existing MT103 Advices:</p> <ul style="list-style-type: none"> • There are no major changes planned to this service • We will continue to support MT103 reporting through the SWIFT FIN channel until November 2025 • Existing data points will continue to map as they do today • Where there is sufficient space after the remittance information, we will map additional ISO data points into field 70 in the following order: <ol style="list-style-type: none"> 1. /ROC/ followed by the payment End To End ID 2. /ULTB/ followed by the Ultimate Beneficiary Name 3. /ULTD/ followed by the Ultimate Debtor Name • Please note, field 70 in MT103 messages is limited to 140 characters therefore, any additional information is not guaranteed to be included in the MT103 message. You should consider what this may mean to your systems/processes • If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use the ultimate party fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields

SWIFT reporting to a third party

Barclays provides a service to send reports to third-party banks using the SWIFT FIN network. After November 2025, SWIFT will no longer allow Barclays to send MT9xx series messages to your other financial institutions over the SWIFT FIN network. We will however be able to continue providing these services through sending the equivalent ISO 20022 message instead (these are mentioned below).

Report	Considerations
MT940	<ul style="list-style-type: none">• From Q1 2024 Barclays expects to be able to send camt.053.001.08 messages to your other financial institutions, however the timelines to switch from MT940 to camt.053.001.08 are still to be determined.• Barclays recommends that you engage with your other financial institutions to understand how this may impact you <p>In terms of existing MT940 messages:</p> <ul style="list-style-type: none">• There are no major changes planned to this service• We will continue to support MT940 reporting through the SWIFT FIN channel until November 2025• Existing data points will continue to map as they do today• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. Payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields
MT942	<ul style="list-style-type: none">• From Q1 2024 Barclays expects to be able to send camt.052.001.08 messages to your other financial institutions, however the timelines to switch from MT942 to camt.052.001.08 are still to be determined.• Barclays recommends that you engage with your other financial institutions to understand how this may impact you <p>What this means for your existing MT942 messages:</p> <ul style="list-style-type: none">• There are no major changes planned to this service• We will continue to support MT942 reporting through the SWIFT FIN channel until November 2025• Existing data points will continue to map as they do today• Where we have incoming ISO payments (excluding SEPA) some of the new ISO data elements may be truncated or omitted from the reports e.g. Payment Purpose Code and Ultimate Party names may not be reported or may appear truncated• If you have any specific considerations in relation to payments on behalf of or receipts on behalf of, you may want to consider guiding your counterparties not to use these new ISO fields. For example, you may ask them to continue to populate their payments as they do today and populate any ultimate party data within the remittance information fields

MT950

- From Q1 2024 Barclays expects to be able to send camt.053.001.08 messages to your other financial institutions, however the timelines to switch from MT950 to camt.053.001.08 are still to be determined.
- Barclays recommends that you engage with your other financial institutions to understand how this may impact you

In terms of existing MT950 messages:

- There are no major changes planned to these services
- We will continue to support MT950 reporting through the SWIFT FIN channel until November 2025

Existing data points will continue to map as they do today

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