

Impact of ISO 20022 on Non-Barclays Balance and Transaction Reporting

November 2022

Version 2.0

Introduction

From March 2023 payment schemes globally will begin 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 Non-Barclays accounts

Within this guide, the following channels are considered:

- Barclays.Net
- FileGateway
- SWIFT Net Corporate Access

Please note that this document only covers such reporting where you receive it via one of the above channels. The comments contained within the document will also apply to Barclays India/UAE accounts where you receive it via one of these channels.

Online Channels

Barclays.Net

Today, you can obtain the following reports for accounts held at other financial institutions through Barclays.Net:

- Intraday Balance and Transaction Reports
- End of Day Balance and Transaction Reports

Intraday and End of Day Balance and Transaction Reports

Currently this service is based on other institutions sending MT942 intraday reports and MT940 end of day statement messages to Barclays using the SWIFT network. We then translate the information from those messages into an online view within Barclays.Net where you have the option to view it on screen or export it.

By November 2025, the SWIFT network will prevent financial institutions from exchanging MT940 or MT942 messages. As a result, institutions will start sending camt.052.001.08 intraday and camt.053.001.08 end of day messages instead of MT942's and MT940's.

We do not expect other institutions to start sending camt messages until November 2023 (at the earliest) and not prior to Barclays confirming that the service is available for inward camt messages.

To provide you with the best possible experience, we will be developing our online iPortal reporting proposition, so that when institutions switch to camt messages, you will be able to access through iPortal online view or export.

The key points for you to note are:

- Barclays are in the process of defining the iPortal online view and export proposition and will make this available to you in due course
- You will need to speak with your other financial institution(s) to understand when they will migrate your MT940/MT942 messages to camt.052 and camt.053 messages and ensure this is agreed with Barclays
- As appropriate, your other institution(s) will need to provide you with user guides to outline how they plan to populate the camt messages
- Based on the above, you will need to consider any impacts this may have to your internal systems as information is likely to appear differently

Unattended Channels

File Gateway

Through this channel, you can access the following reports for your accounts held at other financial institutions:

- BAI2
- MT940/942
- Camt reporting (converted from MT)

MT Reporting

Report	Considerations
BAI2	<ul style="list-style-type: none">• Currently the BAI2 service is based on other institutions sending MT940 end of day statement messages to Barclays using the SWIFT network. We then translate the information from the MT940 into the BAI2 format• By November 2025, the SWIFT network will prevent financial institutions from exchanging MT940 messages. As a result, we will receive camt.053 messages instead of MT940's• Barclays are in the process of developing a camt to BAI2 translation service so you can continue to receive your account statements in the BAI2 format• We do not expect any other institution to start sending camt messages until November 2023 (at the earliest) and not prior to Barclays confirming that the service is available for inward camt messages. <p>The key points for you to note are:</p> <ul style="list-style-type: none">• You will need to speak with your other financial institution(s) to understand when they will migrate your MT940 messages to camt.053 messages and ensure this is agreed with Barclays• As appropriate, your other institution(s) will need to provide you with user guides to outline how they plan to populate the camt.053 messages• Based on the above, you will need to consider any impacts this may have to your internal systems as information is likely to appear differently within the BAI2 format

MT940/942

Report	Considerations
MT940 and MT942	<ul style="list-style-type: none">• Currently this service is based on other institutions sending MT942 intraday reports and MT940 end of day statement messages to Barclays using the SWIFT network. With some minor translation rules we then place these messages into a file that you retrieve through File Gateway• By November 2025, the SWIFT network will prevent financial institutions from exchanging MT940 or MT942 messages. As a result, we will receive camt.052 and camt.053 messages instead of MT940 and MT942's

	<ul style="list-style-type: none"> • Barclays are in the process of developing a camt to MT940/MT942 translation service so you can continue to receive your account statements in a MT format • We do not expect any other institution to start sending camt messages until November 2023 (at the earliest) and not prior to Barclays confirming that the service is available for inward camt messages <p>The key points for you to note are:</p> <ul style="list-style-type: none"> • Barclays are in the process of defining the translation rules and creating a user guide which will be available in due course • You will need to speak with your other financial institution(s) to understand when they will migrate your MT940 and MT942 messages to camt.052 and camt.053 messages • As appropriate, your other institution(s) will need to provide you with user guides to outline how they plan to populate the camt messages • Based on the above, you will need to consider any impacts this may have to your internal systems as information is likely to appear differently within the MT940 and MT942 format
--	--

Camt Reporting

Report	Considerations
Camt.052.001.02 and Camt.053.001.02	<ul style="list-style-type: none"> • Currently this service is based on other institutions sending MT942 intraday reports and MT940 end of day statement messages to Barclays using the SWIFT network. We then translate the information into a camt format for you to obtain through File Gateway • By November 2025, the SWIFT network will prevent financial institutions from exchanging MT940 or MT942 messages. As a result, we will receive camt.052 and camt.053 messages instead of MT940 and MT942's • Barclays are in the process of developing a pass through service so you can continue to receive your account statements in a camt format • As previously stated, this service works on the basis of us passing on the camt messages, currently we pass on camt messages in a version 2 format (camt.052.001.02/camt.053.001.02). In the future these messages will be passed on in a version 8 format (camt.052.001.08/camt.053.001.08) • We do not expect any other institution to start sending camt messages until November 2023 (at the earliest) and not prior to Barclays confirming that the service is available for inward camt messages <p>The key points for you to note are:</p> <ul style="list-style-type: none"> • You will need to speak with your other financial institution(s) to understand when they will migrate your MT940 and MT942 messages to camt.052.001.08 and camt.053.001.08 messages • As appropriate, your other institution(s) will need to provide you with user guides to outline how they plan to populate the camt messages

- Based on the above, you will need to consider any impacts this may have to your internal systems

SWIFT Net Corporate Access 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">• Currently this service is based on other institutions sending MT940 and MT942 statement messages to Barclays. We take these messages and forwards them on to you through the SWIFT FIN network• By November 2025, financial institutions will no longer be able to exchange MT9 series messages. As a result, we will receive camt.052 and camt.053 messages instead of MT940 and MT942's• Barclays are in the process of developing a camt to MT940/MT942 translation service so you can continue to receive your account statements in the MT format• We do not expect any other institution to start sending camt messages until November 2023 (at the earliest) and not prior to Barclays confirming that the service is available for inward camt messages. <p>The key points for you to note are:</p> <ul style="list-style-type: none">• Barclays are in the process of defining the translation rules and creating a user guide which will be available in due course• You will need to speak with your other financial institution(s) to understand when they will migrate your MT940 and MT942 messages to camt.052 and camt.053 messages• As appropriate, your other institution(s) will need to provide you with user guides to outline how they plan to populate the camt messages• Based on the above, you will need to consider any impacts this may have to your internal systems as information is likely to appear differently within the MT940 and MT942 formats

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 and MT942	<ul style="list-style-type: none">• Currently this service is based on other institutions sending MT942 intraday reports and MT940 end of day statement messages to Barclays using the SWIFT network. We take these messages and forward them on to you through the SWIFT FIN network• By November 2025, the SWIFT network will prevent financial institutions from exchanging MT940 or MT942 messages. As you are a classified as a financial institution by SWIFT, at this point you will no longer be able to use the SWIFT Relay service.• We do not expect any other institution to start sending camt messages until November 2023 (at the earliest) and not prior to Barclays confirming that the service is available for inward camt messages.• We recommend that you speak to your other financial institution(s) to understand the dates that they will migrate your MT940 and MT942s to camt.052 and camt.053 messages• We also recommend that you discuss with your other financial institutions what other options and services they have available for you• If you wish to continue receiving your account information from other institutions through Barclays, we can discuss other potential options with you, however it should be noted that this would be through an alternative channel and/or format

Disclaimer

Barclays offers corporate banking products and services to its clients through Barclays Bank PLC and Barclays Bank Ireland PLC. This presentation has been prepared by Barclays Bank PLC and Barclays Bank Ireland PLC ("Barclays"). This presentation is for discussion purposes only, and shall not constitute any offer to sell or the solicitation of any offer to buy any security, provide any underwriting commitment, or make any offer of financing on the part of Barclays, nor is it intended to give rise to any legal relationship between Barclays and you or any other person, nor is it a recommendation to buy any securities or enter into any transaction or financing. Customers must consult their own regulatory, legal, tax, accounting and other advisers prior to making a determination as to whether to purchase any product, enter into any transaction of financing or invest in any securities to which this presentation relates. Any pricing in this presentation is indicative. Although the statements of fact in this presentation have been obtained from and are based upon sources that Barclays believes to be reliable, Barclays does not guarantee their accuracy or completeness. All opinions and estimates included in this presentation constitute the Barclays' judgment as of the date of this presentation and are subject to change without notice. Any modelling or back testing data contained in this presentation is not intended to be a statement as to future performance. Past performance is no guarantee of future returns. No representation is made by Barclays as to the reasonableness of the assumptions made within or the accuracy or completeness of any models contained herein.

Neither Barclays, nor any officer or employee thereof, accepts any liability whatsoever for any direct or consequential losses arising from any use of this presentation or the information contained herein, or out of the use of or reliance on any information or data set out herein.

Barclays and its respective officers, directors, partners and employees, including persons involved in the preparation or issuance of this presentation, may from time to time act as manager, co-manager or underwriter of a public offering or otherwise deal in, hold or act as market-makers or advisers, brokers or commercial and/or investment bankers in relation to any securities or related derivatives which are identical or similar to any securities or derivatives referred to in this presentation.

Copyright in this presentation is owned by Barclays (© Barclays Bank PLC, 2022). No part of this presentation may be reproduced in any manner without the prior written permission of Barclays. Barclays Bank PLC is a member of the London Stock Exchange.

Barclays Bank PLC is registered in England (Company No. 1026167) with its registered office at 1 Churchill Place, London E14 5HP. Barclays Bank PLC is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority (Financial Services Register No. 122702) and the Prudential Regulation Authority. Barclays is a trading name and trade mark of Barclays PLC and its subsidiaries. Barclaycard is a trading name of Barclays Bank PLC

Barclays Bank Ireland PLC is registered in Ireland. Registered Office: One Molesworth Street, Dublin 2, Ireland, D02 RF29. Registered Number: 396330. A list of names and personal details of every director of the company is available for inspection to the public at the company's registered office for a nominal fee. Barclays Bank Ireland PLC is regulated by the Central Bank of Ireland.