

Step-by-step changeover to ISO 20022



Schedule

- Analysis/planning
- Update ERP and EB software (continually during migration phase)
- Contact banks

Q2/2024

Adjustment of payment formats

- Changeover from SEPA to new target format

2024 and beyond

Log adjustment

- Change transfer log from text format (PTK) to XML (pain.002)
- Use structured data for automated log processing
- New: additional data (UETR, price, GPI status, etc.) can now be obtained (not possible under SEPA)

Q4/2025

The introduction of semi-structured addresses will make completing address information much simpler

Already available

Adjustment of account statements

- Change from MT94x to camt.05x, version 08 (parallel use during transition phase, if necessary)
- Adjust all statement processing routines

Master data analysis

- Check whether the addresses included in the source data are structured

Q3/2024

Adjustment of international payments begins

- Adjustment, including review of requirements
- End-to-end testing
- Potential parallel phase

2025 and beyond

Further options

- Ultimates
- Structured remittance information
- Multiple remittance information repetitions
- Batch international payments
- UETR addition

Transition schedule for account information



Implementation at Commerzbank	2024	2025	2026	2027 and beyond
MT940		until November 2025		
camt.053.001.02		until November 2025		
camt.053.001.08				
MT942		until November 2025		
camt.052.001.02		until November 2025		
camt.052.001.08				

Transition schedule for payment transactions



Implementation at Commerzbank	2024	2025	2026	2027 and beyond
SEPA Credit Transfers pain.001.001.03	until November 2025			
SEPA Credit Transfers pain.001.001.09	as of 18 March 2024			
SEPA Direct Debits pain.008.001.02	until November 2025			
SEPA Direct Debits pain.008.001.08	as of 18 March 2024			
SEPA Instant Credit Transfers pain.001.001.03	until November 2025			
SEPA Instant Credit Transfers pain.001.001.09	as of 18 March 2024			
EUR express transfers pain.001.001.03	until November 2025			
EUR express transfers pain.001.001.09	as of 18 March 2024			
International payments DTAZV				until November 2026
International payments pain.001.001.09	as of mid-2024			

Transition schedule for payment transactions (special formats)



Implementation at Commerzbank	2024	2025	2026	2027 and beyond
CGI Credit Transfer Initiation pain.001.001.03	until November 2026			
CGI Credit Transfer Initiation pain.001.001.09		From 2025		
Request for Transfer MT101	until November 2026			
Request for Transfer pain.001.001.09 relay		From 2025		