

CHAPS and RTGS ISO 20022 Change Management – November 2025

Change requests – 8 May 2024

This document contains the first set of schema and technical guidance changes proposed for inclusion in the CHAPS and RTGS ISO 20022 release scheduled for November 2025. The date for submitting change requests was 1 April 2024.

We are sharing this information so that organisations engaged in processing CHAPS or RTGS messages in ISO 20022 have visibility of all of the change requests currently under consideration as documented in our [Change Management Framework](#).

Summary of change requests

The Bank received no change requests from external parties for CHAPS or RTGS schemas for implementation in November 2025.

There are 36 change requests currently proposed by the Bank for implementation in November 2025. The Bank has compiled a list of changes for CHAPS and RTGS schemas and technical guidance identified since migration to the ISO 20022 messaging standard in June 2023. This includes corrections, updates and additions to schemas and technical guidance, as well as a new message schema and technical guidance for the camt.056 payment cancellation request.

There will be further proposed changes that will be published later in the year following international changes identified through CBPR+ and HVPS+.

Change requests in detail

Change requests are split into three groups.

- **CHAPS and RTGS schema changes for release in November 2025** – includes changes to the machine readable xsd files in MyStandards. These files form part of the Swift validation libraries that the Bank and our participants use to validate CHAPS and RTGS messages.

- **CHAPS and RTGS technical guidance changes for release in November 2025** – includes changes to the implementation guidance document that accompanies the xsd files. This document provides essential information required to generate valid messages that is not included in the xsd files.
- **Changes to MVAL MT<>MX mapping** – this change is separate because it only impacts participants who will continue to use the MT<> MX translation libraries from November 2025.

All proposed changes have been assigned an impact categorisation – definitions for this are in Annex A.

Changes outlined in this document refer to messages that relate to CHAPS and/or RTGS. If your organisation is not involved directly in sending and receiving these messages, not all changes may impact your organisation. It is your responsibility to understand what messages you use, and any secondary impacts that these changes may have on your operations, e.g., aligning schemas as necessary or making sure you can provide information in the right format to those that do interface directly.

Where an impacted message type is not specifically listed, this may be because the proposed change impacts multiple messages, or is relevant to technical documentation. You should consult your message sets and documentation to establish impact where necessary.

We have included change requests CR12 and CR35 which refer to the addition of pacs.010 to the collection in MyStandards and technical guidance for transparency. These changes would be added on a dormant basis and activated at a later date.

1. CHAPS and RTGS schema changes for release in November 2025

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
1	camt.060	Remove fixed values	<p>Change 1 Remove fixed value "camt.053 Statement" and comment "'camt.053 Statement' only" from requested message name identification. [/Document/AcctRptgReq/RptgReq/ReqdMsgNmId] in the camt.060. There will be no fixed value in this element from November 2025. This field will now contain the requested message name identification (for example camt.053.001.08 or a subsequent version of that message as it is introduced in a future release of the CHAPS schemas). Accepted values will be defined in the technical guidance (see #15)</p> <p>Change 2 Amend datatype for requested message name identification to restrict data to acceptable format [/Document/AcctRptgReq/RptgReq/ReqdMsgNmId] as follows exactLength: 15 pattern: [a-z]{4,4}[.]{1,1}[0-9]{3,3}[.]{1,1}001[.]{1,1}[0-9]{2,2}</p> <p>Change 3 Remove fixed value "BOOK" from requested transaction type /Document/AcctRptgReq/RptgReq/ReqdTxDp/Sts/Cd. There will be no fixed value in this element from November 2025. Accepted values from the external code list will be defined in the technical guidance (see #15)</p>	<p>Changes 1 and 2 Participants will be able to request account liquidity reports (camt.052) using the account reporting request (camt.060) request message</p> <p>Change 3 Allows future flexibility in the requested transaction type within the account reporting request (camt.060)</p>	2-
2	camt.053	<p>Add a new balance datetime element</p> <p>Remove fixed bank transaction code values</p>	<p>Change 1 Enable statement balance date /Document/BkToCstmrStmnt/Stmnt/Bal/Dt/DtTm in the camt.053 schema with the following datatype pattern HVSPPlus_DateTime (based on dateTime) pattern: .*(\+ -)((0[0-9]) (1[0-4])):[0-5][0-9]</p> <p>Change 2 Replace restricted fixed value and restricted code list with full external code list for .../BkToCstmrStmnt/Stmnt/Ntry/BkTxCd/Down/Cd .../BkToCstmrStmnt/Stmnt/Ntry/BkTxCd/Down/Fmly/Cd .../BkToCstmrStmnt/Stmnt/Ntry/BkTxCd/Down/Fmly/SubFmlyCd</p>	<p>Change 1 Intraday statements (camt.053) will include the date and time of the statement in the correct place</p> <p>Change 2 Intraday statements (camt.053) will be able</p>	2+

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
			Accepted values will be defined in the technical guidance (see #17)	to include a wider range of bank transaction codes.	
3	camt.052	Remove fixed value	Change 1 Remove the fixed value of GBP from balance amount. /Document/BkToCstmrAcctRpt/Rpt/Bal/Amt/Ccy so that any currency can be reported on.	Change 1 Liquidity report (camt.052) will be able to report EUR currency accounts	2-
4	All messages containing ISODatetime and ISODate	Change the datatype of ISODatetime and ISODate	Change 1 Modify the pattern in the datatype of all ISODatetime elements to allow UTC offset of +14:00. From pattern: .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9] To pattern: .*(\+ -)((0[0-9]) (1[0-4])):[0-5][0-9] Change 2 Modify the patterns in the datatypes of ISODate and ISODatetime to ensure only years with four digits are valid. Implementation to align with HVPS+/CBPR+ implementation.	Change 1 Enables +14:00 time zone in ISODatetime fields. Change 2 Prevents years with more than 4 digits in ISODate and ISODatetime fields.	2-
5	pac.008 pac.009 pac.009COV pac.004 pac.002 <i>pac.010</i> camt.056	Add and update formal and textual rules and update a datatype to allow hybrid address	Change 1 Changes to facilitate hybrid address will be applied to every occurrence of the PostalAddress24 message component via formal and textual rules and an update to the AddressLine message element datatype. Hybrid address will allow the use of structured address elements (minimum of town name and country) together with up to a maximum of 2 occurrences of Address Line ('AdrLine') each with a maximum of 70 characters (max70text). Reference to detailed hybrid address updates will be shared when confirmed by CBPR+ Detailed hybrid address requirements will be defined in the technical guidance (see #26)	Change 1 Enable hybrid address	2+
6	pac.008 pac.009 pac.009COV	Remove BAH~Document	Change 1 Remove the following network validated rules from the business application header (BAH) and associated schema.	Change 1	0

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
	pacs.004	formal validated rules	<p>1. BAHFromClearingSystemMemberIdentificationCodeRule 2. BAHFromMemberIdentificationRule 3. BAHFromLEIRule</p> <p>Note: These rules were implemented to ensure that information provided in the Document matched that in the BAH.</p> <p>For example, prior to this change if there's an LEI in the Business Application Header (To and/or From) then there must be the exact same LEI in Instructed and/or Instructing agents respectively.</p> <p>If there's an LEI in Instructed and/or Instructing agents, then there does not need to be an LEI in the Business Application Header (To and/or From), but if there is they must match exactly.</p>	Request of Direct Participants	
7	All text fields in all messages	Change the datatype of all text elements	<p>Change 1 Modify pattern in datatype definition of all text fields to prevent leading and trailing spaces. See #27 for related technical guidance update.</p>	<p>Change 1 To prevent processing issues associated with leading and trailing spaces in text fields.</p>	2-
8	camt.056	Add cancellation message	<p>Change 1 Add a new schema to the CHAPS/RTGS MyStandards collection to define the camt.056 cancellation message. camt.056 schema will align with HVPS+ implementation of the camt.056.</p> <p>Note: Implementation of the camt.056 is optional and will not impact participants unless they request to use it. Implementation guidance will be defined in the technical guidance (see #28).</p>	<p>Change 1 Allows participants to cancel a payment message</p>	3-
9	All messages containing Legacy mappings annotations	Remove Legacy mappings annotations in MyStandards	<p>Change 1 Remove all legacy MT mapping annotations from the CHAPS/RTGS schemas in MyStandards.</p>	<p>Change 1 MT is no longer supported by CHAPS/RTGS</p>	0
10	All CHAPS/RTGS messages	Alignment with HVPS+/ CBPR+	<p>Change 1 Align with the HVPS+/CBPR+ November 2025 implementations taking into consideration.</p> <ol style="list-style-type: none"> 1. data types 2. field lengths (update at end of MT coexistence) 3. occurrence (multiplicity) 4. rule naming conventions 5. collection naming conventions 	<p>Change 1 Interoperability and ease of comparison between HVPS+, CBPR+ and CHAPS/RTGS message implementation</p>	2+

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
			<p>6. schema naming conventions 7. comments 8. message component structure 9. level at which rules are positioned</p> <p>Note: a document will be published later this year that defines in detail the changes we intend to make to align with HVPS+/CBPR+.</p>		
11	All CHAPS/RTGS messages	Update usage identifiers (To be confirmed)	<p>Change 1 Increment the versioning component of the usage identifier for each message from .01 to .02</p> <p>Change 2 Remove the 'enh' component from the usage identifier of the following messages: pacs.004, pacs.008, pacs.009 cov/core.</p> <p>See #31 for related technical guidance update.</p>	<p>Change 1 New release of CHAPS schemas may* require an update to the usage identifiers.</p> <p>Change 2 Tidying up of usage identifier components no longer required</p> <p>*tbc</p>	2+
12	Pacs.010	Add pacs.010 authorised transfer message	<p>Change 1 Add a new schema to a new collection in MyStandards to define the pacs.010 authorised transfer message. pacs.010 to be aligned with the HVPS+ pacs.010.</p> <p>This will go in as dormant – we have yet to confirm timings for implementing authorised transfers as a product.</p>	<p>Change 1 pacs.010 is required to enable authorised transfers</p>	Not applicable for participants but included here for transparency

2. CHAPS and RTGS technical guidance changes for release in November 2025

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
13	pac.008 to pac.004 mapping example	Correct an error in an MX-to-MX mapping example	<p>Change 1 Correct the example pac.008 to pac.004 mapping on page 56 of the technical guidance to remove an incorrect tag. From:<RtrChain><CdtrAgt><Agt><FinInstnId><BICFI>GSILGB2XHUL to: <RtrChain><CdtrAgt><FinInstnId><BICFI>GSILGB2XHUL</p> <p>Note: Agent tag does not exist in the pac.004, therefore this incorrect mapping could not have been implemented and should not impact participants.</p>	Change 1 Correction	0
14	Additional special character definition	Correct an error in the additional special character set definition	<p>Change 1 Correct the additional special character list on page 9 Version 3.0, March 2022. Replace the apostrophe with a backtick. From: !# & % * = ^ _ { } ~ " ; @ [\] \$ > < To: !# & % * = ^ _ ` { } ~ " ; @ [\] \$ > <</p> <p>Note: Additional special character set is defined correctly in the schema and therefore this incorrect character could not have been implemented in the real world as it would have failed validation. Therefore, should not affect participants.</p>	Change 1 Correction	0
15	camt.060 usage guidance	<p>Include additional information</p> <p>Include accepted values defining messages that can be requested</p> <p>Include accepted values for requested transaction type status</p>	<p>Change 1 Add text to the camt.060 section of the technical guidance to say that it can now be used by all account holders connected to SWIFT to request intraday statements (up to 5 per day).</p> <p>Change 2 Add text to the camt.060 section of the technical guidance to list accepted values for requested message name identification. /Document/AcctRptgReq/RptgReq/ReqdMsgNmId "camt.053 Statement" and "camt.052 Liquidity Report".</p> <p>Change 3 Add to the technical guidance the following accepted values for /Document/AcctRptgReq/RptgReq/ReqdTxDp/Sts/Cd = "BOOK"</p> <p>For the above changes see also #1 schema changes.</p>	<p>Change 1 Additional information</p> <p>Change 2 Defines allowed values for requested message name identification within the account reporting request (camt.060)</p> <p>Change 3 Defines allowed values for requested transaction type within the account reporting request (camt.060)</p>	2-

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
16	camt.053 usage guidance	Include additional information	<p>Change 1 Add the following statements to the camt.053 section of the technical guidance.</p> <p>Statement 1 - "Any activity undertaken after statements are produced (i.e., movements between own accounts instructed via BERTI, once available) will be value-dated for the next day.</p> <p>Statement 2 - Statements will additionally be generated at weekends and on UK bank/public holidays. Typically, these would not contain transactions as settlement windows will not be open. However, they would contain movements between own accounts that may have been instructed via BERTI over the weekend.</p> <p>Statement 3 - The number of entries in a camt.053 will always depend on the number of debits and/or credits to an account and will only be limited by the message size exceeding the message payload limit, which for the camt.053 is 80,000 bytes. Should the payload limit be exceeded, the statement will be split into multiple messages with no more than 135 entries per statement."</p> <p>Statement 4 - The below fields differentiate between pages of the same statement.</p> <p>Statement Identification/Document/BkToCstmrStmt/Stmt/Id Page number /Document/BkToCstmrStmt/Stmt/StmtPgntn/PgNb Last page indicator /Document/BkToCstmrStmt/Stmt/StmtPgntn/LastPgInd</p>	<p>Change 1 Additional information</p>	0
17	camt.053 usage guidance	<p>Add guidance for the use of a new balance type code</p> <p>Add guidance for the use of the new balance datetime field</p> <p>Add new bank transaction codes indicating the pacs.004 and</p>	<p>Change 1 Update table on page 23 of the technical guidance to include code ITBD (interim booked) in statement balance type /Document/BkToCstmrStmt/Stmt/Bal/Tp/CdOrPrtry/Cd alongside existing codes OPBD and CLBD.</p> <p>Change2 Add text to the camt.060 section of the technical guidance to include and define the use of the statement balance datetime/Document/BkToCstmrStmt/Stmt/Bal/Dt/DtTm</p> <p>Change 3</p>	<p>Change 1 Defines allowed values for balance type code in the camt.053</p> <p>Change 2 Intraday statements (camt.053) will include the date and time of the statement in the correct place</p> <p>Change 3</p>	2+

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level																				
		pacs.009COV transaction types	<p>Update the table on page 23 of the technical guidance to include additional bank transaction codes as follows to the camt.053.</p> <table border="1"> <thead> <tr> <th>Domain</th> <th>Family code</th> <th>Sub family code</th> <th>Transaction type</th> </tr> </thead> <tbody> <tr> <td>PMNT</td> <td>RRCT</td> <td>OTHER</td> <td>pacs.004 credit</td> </tr> <tr> <td>PMNT</td> <td>IRCT</td> <td>OTHER</td> <td>pacs.004 debit</td> </tr> <tr> <td>PMNT</td> <td>RRCT</td> <td>FICT</td> <td>pacs.009 COV credit</td> </tr> <tr> <td>PMNT</td> <td>IRCT</td> <td>FICT</td> <td>pacs.009 COV debit</td> </tr> </tbody> </table> <p>For the above changes see also #2 schema changes.</p>	Domain	Family code	Sub family code	Transaction type	PMNT	RRCT	OTHER	pacs.004 credit	PMNT	IRCT	OTHER	pacs.004 debit	PMNT	RRCT	FICT	pacs.009 COV credit	PMNT	IRCT	FICT	pacs.009 COV debit	Intraday statements (camt.053) will be able to report pacs.004 and pacs.009COV transaction types correctly.	
Domain	Family code	Sub family code	Transaction type																						
PMNT	RRCT	OTHER	pacs.004 credit																						
PMNT	IRCT	OTHER	pacs.004 debit																						
PMNT	RRCT	FICT	pacs.009 COV credit																						
PMNT	IRCT	FICT	pacs.009 COV debit																						
18	camt.052 usage guidance	Add guidance for the use of a new balance type codes	<p>Change 1 Add the following balance type codes to the technical guidance for the camt.052 alongside existing codes OPAV and CLAV. Note that these codes have been in use since TS3 and we are just updating the documentation to reflect that.</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Name</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>OPBD</td> <td>Opening booked</td> <td>Total balance on the account, as at Start of Day</td> </tr> <tr> <td>CLBD</td> <td>Closing booked</td> <td>Total balance on the account, as at End of Day (or intraday for intraday request [CLS])</td> </tr> <tr> <td>XPCD</td> <td>Pending credits/debits</td> <td>Sum of all pending credits or sum of all pending debits (with accompanying credit/debit indicator in the CdtDbtInd tag for the entry) due to settle that day i.e., excluding future dated payments</td> </tr> <tr> <td>ITAV</td> <td>Interim available</td> <td>Available balance calculated during the account servicer's business day, at the time specified</td> </tr> </tbody> </table>	Code	Name	Definition	OPBD	Opening booked	Total balance on the account, as at Start of Day	CLBD	Closing booked	Total balance on the account, as at End of Day (or intraday for intraday request [CLS])	XPCD	Pending credits/debits	Sum of all pending credits or sum of all pending debits (with accompanying credit/debit indicator in the CdtDbtInd tag for the entry) due to settle that day i.e., excluding future dated payments	ITAV	Interim available	Available balance calculated during the account servicer's business day, at the time specified	Change 1 Defines allowed values for balance type code in the camt.052	0					
Code	Name	Definition																							
OPBD	Opening booked	Total balance on the account, as at Start of Day																							
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ITAV	Interim available	Available balance calculated during the account servicer's business day, at the time specified																							

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level			
			<table border="1" data-bbox="779 316 1464 403"> <tr> <td data-bbox="779 316 875 403">ITBD</td> <td data-bbox="875 316 1117 403">Interim booked</td> <td data-bbox="1117 316 1464 403">Balance calculated during the account servicer's business day, at the time specified</td> </tr> </table>	ITBD	Interim booked	Balance calculated during the account servicer's business day, at the time specified		
ITBD	Interim booked	Balance calculated during the account servicer's business day, at the time specified						
19	camt.052 usage guidance	Include additional information	<p>Change 1 Add the following statements to the camt.052 section of the technical guidance.</p> <p>Statement 1 - A camt.052 will be sent for each account held rather than at minimum balance/sterling liquidity group level.</p> <p>Statement 2 - camt.052's will be sent when the CHAPS settlement window opens at 6am, at the same time as the admi.004 window open notifications.</p>	Change 1 Additional information	0			
20	Date and DateTime usage guidance	<p>Update Date and DateTime definitions</p> <p>Add information about time zone validation.</p> <p>Add information about digit restriction applied to years</p>	<p>Change 1 update section 2.2 Date and Time of the technical guidance ISODatetime</p> <p>From All times must be represented in Coordinated Universal Time (UTC) with local time offset: (YYYY-MM-DDThh:mm:ss.sss+/-00:00). To All times must be represented as local time with UTC time offset: (YYYY-MM-DDThh:mm:ss.sss+/-00:00).</p> <p>Change 2 Update section 2.2 Date and Time of the technical guidance ISODate.</p> <p>From Time zone offsets are not supported and where supplied will be rejected by the RTGS system. To Time zone offsets are not supported and where supplied will be ignored by the RTGS system.</p> <p>Change 3</p>	<p>Change 1 Correction</p> <p>Change 2 Correction</p> <p>Change 3 Additional Information</p> <p>Change 4 Explain that years with more than 4 digits in ISODate and ISODatetime fields will be rejected</p> <p>Change 5 Corrections</p>	2-			

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
			<p>Update section 2.2 Date and Time of the technical guidance to explain that the Swift network validates the time zone, when present in IntrBkStllmDt, against the timezone used in GrpHdr/CreDtTm.</p> <ul style="list-style-type: none"> • If they are in sync both the network and BoE will accept the message but the time zone in IntrBkStllmDt is ignored by BoE. • If they are not in sync then the network rejects the message. <p>Change 4 Update section 2.2 Date and Time of the technical guidance to explain that only years with four digits will be accepted in ISODate and ISODateTime fields.</p> <p>Change 5 Review and update where necessary all ISODate and ISODateTime fields in the xml examples to ensure that they accurately reflect the definitions given in the technical guidance.</p> <p>For the above changes see also #4 schema changes.</p>		
21	<p>pacs.002 pacs.004 camt.053 camt.054 usage guidance</p>	List the original payment references returned within specified messages	<p>Change 1 In each relevant section (pacs.002, pacs.004, camt.053 and camt.054) within the technical guidance indicate which payment references e.g., OriginalUETR are returned from the original payment.</p>	Change 1 Additional information	0
22	pacs.009 usage guidance	Replace references to CLSTIME with FROMTIME	<p>Change 1 Update the technical guidance to reflect that from TS3 of the RTGS Renewal Programme, FROMTIME has been used to indicate the time at which a payment should settle. CLSTIME can still be filled in but will be ignored by RTGS.</p> <p>Note that FROMTIME has been in use since TS3 and we are just updating the documentation to reflect that.</p>	Change 1 Additional information	0
23	camt.054 usage guidance	Update the list of proprietary bank transaction codes	<p>Change1 Update the technical guidance to reflect the additional proprietary bank transaction codes [/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd] that were introduced into the camt.054 from TS3 of the RTGS Renewal Programme.</p>	Change 1 Additional information	0

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
			Note that these codes have been in use since TS3 and we are just updating the documentation to reflect that.		
24	admi.004 usage guidance	Additional information about the admi.004 sender BIC	Change 1 Update the technical guidance to say that if a participant uses a non-CHAPS BIC in the "Notification BIC" field in BERTI that their admi.004s will use BKENGB54 in the sender BIC field rather than the expected BKENGB42. BKENGB42 will only be used if the notification BIC is a CHAPS one.	Change 1 Additional information	0
25	Technical guidance	Remove incorrect XML from an example	Change 1 Remove the two references to <PmtTpInf><LclInstrm><Prtry>CRED in the MX-to-MX mapping examples within the technical guidance in section 12 and section 13.6 Note: CRED can only appear in an MT103 tag 23B which does not translate to pacs.008 LclInstrm><Prtry>	Change 1 Correction	0
26	Technical guidance	Explain the implementation of hybrid address hybrid address	Change 1 Add a section to the technical guidance that describes how hybrid address has been applied across CHAPS and RTGS message set to every occurrence of the PostalAddress24 message component and how a structured, unstructured or hybrid address should be constructed within a CHAPS message. Hybrid address will allow the use of structured address elements (minimum of town name and country) together with up to a maximum of 2 occurrences of Address Line ('AdrLine') each with a maximum of 70 characters (max70text). Reference to detailed hybrid address updates will be shared when confirmed by CBPR+. Hybrid address will be implemented via formal and textual rules and an update to the AddressLine message element datatype. See #5 for related schema change.	Change 1 Enable hybrid address	2+
27	Technical guidance	Explain that leading and trailing spaces are not allowed in text fields	Change 1 Add a sentence to the technical guidance that states that leading and trailing spaces are not allowed within (Id)entification fields (and other text fields) in all CHAPS and RTGS messages. See #7 for related schema change.	Change 1 To prevent processing issues associated with leading and trailing spaces in text fields.	2-

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
28	Technical guidance	Provide implementation details for the camt.056	<p>Change 1 Add a section to the technical guidance defining and describing the use of the camt.056 cancellation message. Note: Implementation of the camt.056 is optional and will not impact participants unless they request to use it. See #8 for related schema change.</p>	<p>Change 1 Allows participants to cancel a payment message</p>	3-
29	Technical guidance	Remove MT<>MX mappings and references to MT	<p>Change 1 Remove MT<> MX mapping tables and guidance and all other references to MT from the technical guidance.</p>	<p>Change 1 MT is no longer supported by CHAPS/RTGS</p>	0
30	Technical guidance	Update the technical guidance to include all changes made because of alignment with HVPS+/ CBPR+	<p>Change 1 Update the technical guidance to include all changes made because of alignment with HVPS+/ CBPR+ including but not limited to</p> <ol style="list-style-type: none"> 1. data types 2. field lengths (update at end of MT coexistence) 3. occurrence (multiplicity) 4. rule naming conventions 5. collection naming conventions 6. schema naming conventions 7. comments 8. message component structure 9. level at which rules are positioned <p>Note: a document will be published later this year that defines in detail the changes we intend to make to align with HVPS+/CBPR+.</p> <p>See #10 for related schema change.</p>	<p>Change 1 Interoperability and ease of comparison between HVPS+, CBPR+ and CHAPS/RTGS message implementation</p>	2+
31	Technical guidance	Update usage identifiers reference table (To be confirmed)	<p>Change 1 Update the table in section 3 of the technical guidance to reflect the following changes.</p> <p>Increment the versioning component of the usage identifier for each message from .01 to .02</p> <p>Remove the 'enh' component from the usage identifier of the following messages: pacs.004, pacs.008, pacs.009 cov/core.</p>	<p>Change 1 Updating the technical guidance to reflect changes made to the schemas</p> <p>(To be confirmed)</p>	2+

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
			See #11 for related schema change.		
32	Technical guidance	Summarise information contained in our enhanced data policy document	Change 1 Add a section/paragraph to the technical guidance explaining the Bank's enhanced data policy requirements such as use of purpose code, structured remittance, and addresses.	Change 1 Improve ease of access to policy information whilst implementing the schemas	0
33	Technical guidance	Enhance technical guidance	Change 1 Review the now retired CHAPS Technical Reference Manual and ensure that anything covered there not already in the technical guidance but (e.g., usage guidelines) are (where relevant) included in the technical guidance. Consider any other relevant material that should be added to the technical guidance to facilitate understanding such as answers to frequently asked schema questions.	Change 1 Ensure all relevant technical information is available in one place	0
34	Technical guidance	Include information about network size limitations on InterAct	Change 1 Add a section to the technical guidance describing Swift InterAct payload and file size limits.	Change 1 Additional information	0
35	Authorised transfers technical guidance	Add pacs.010 cancellation messages to the CHAPS CUG	Add a section defining and describing the use of the pacs.010 authorised transfer in a separate group within the CHAPS closed user group. This will go in as dormant from a technical perspective – we have yet to confirm timings for implementing authorised transfers as a product.	Additional functionality	Not applicable for participants but included here for transparency

3. Changes to MVAL MT<>ISO 20022 XML mapping

Note: impact only for those financial institutions still using Swift MT to CHAPS ISO 20022 XML translation libraries from November 2025

CR#	What will be changed	High level description	Detailed description	Reason	Impact Level
36	MT202<> ISO 20022 (pacs.009) translation library	Correct how CLS local instrument codes are mapped from pacs.009 to MT202	<p>Change 1 Pacs.009 input <PmtTplnf> <LclInstrm> <Cd>CLSCCPLCH</Cd> </LclInstrm> </PmtTplnf></p> <p>Current output :72:/CLSCCPLCH/</p> <p>Required output :72:/LOCINS/CLSCCPLCH</p>	Change 1 Correction	Relevant only for those participants still using MT/MX translation libraries from Swift after November 2025

Annex A: Impact level categorisation of the change requests

All change requests contain an evaluation of their impact on interfaces and applications expressed as a number in the range [0 - 3] with or without a plus “+” or minus “-” sign as in the following table.

Index of impact

Level 0	This is a minor change that does not impact the structure of the message, but it may have an impact on some automated applications, for example, the scope of the message is updated.
Level 1	This change relates to the use of the message syntax but does not affect the message structure or the message validation, for example, a definition or a usage rule is changed.
Level 1 +	An existing message is removed from the service.
Level 2 -	The change has a small effect on the message syntax and the message validation, for example, simple data types are changed.
Level 2 +	The message syntax or the message validation or both are significantly impacted, for example, an element or a message component or a message building block is added or deleted, or a validation rule is changed or added.
Level 3 -	A new message is added to the service.

Impact on interfaces

All changes can have a direct impact on interfaces. This also applies to level 0 and level 1 changes, which may require an update to input screens or help screens or both.

Impact on applications

Level 0 changes should have no to minimum impact on applications.

Higher level changes will normally have an impact on applications, although the impact for applications that send the message may be different from the impact for applications that receive the message.