ISO 20022 Change Management – November 2026: CHAPS DPs

Planned changes as at 19 December 2025

We have committed to annual upgrades to the ISO 20022 messages used in CHAPS and RTGS. This document contains the consolidated set of schema changes planned for inclusion in the CHAPS and RTGS ISO 20022 release scheduled for November 2026, relevant to CHAPS Direct Participants including Net Settlement participants.[1] This is an updated version of this document, first shared on 25 July 2025, following feedback from participants on change being driven by the Bank and further work by CBPR+ and HVPS+ to refine their change list.

We are sharing this information now so that organisations engaged in processing CHAPS and RTGS messages have visibility of the list of changes being planned as documented in our **Change Management Framework** and can continue to prepare for change implementation in November 2026.

This list includes changes to ensure continued interoperability with the Swift correspondent banking network (through CBPR+) and other high value payment systems (through HVPS+) as well as specific alterations we have identified ourselves or had requested by participants up to 1 April 2025.[2] Any requests received after 1 April 2025 will be considered for 2027 or later, and are detailed in the backlog.

Given the amount of ongoing change in CHAPS, RTGS and other payment systems, we are prioritising changes which support international alignment; these are those changes in the "Mandatory changes and Interoperability changes" tables. Note that there have been a small number of changes to these tables since July 2025, reflecting ongoing work by CBPR+ and HVPS+ to refine the list of changes.

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[1] We have published three versions of this document. For CHAPS Direct Participants including Net Settlement participants, for Payment System Operators, and for Non-CHAPS Account Holders including Net Settlement participants.
[2] This deadline reflects the need for message changes to go through the ISO 20022 message change evaluation and registration processes.

We also share information about other changes we are planning to deliver in the section "Other Changes – planned for 2026". Note that there have been some changes since July 2025 reflecting further work we have undertaken on our change capacity, and feedback from participants on prioritisation.

The changes which we do not plan to deliver in 2026 but which remain on our backlog are also shared, for visibility and for any necessary early planning beyond 2026 (in "Change Backlog – not included in 2026"). In particular we note, relevant for Payment System Operators and participants in deferred net settlement schemes, that we will not deliver the planned changes to the pacs.029, camt.054 and camt.053 to provide an optional reference field for individual movements within the settlement request in 2026 – this will however remain on our backlog for further consideration for future years. Please also note that our expectation is that changes for the November 2027 release will be mostly focused on the planned ISO 20022 base message upgrade.

We would suggest that this is reviewed by both your business and technical teams. RTGS participants should also share this document with relevant vendors and service providers where applicable to inform their response.

We are intending to share the draft schemas and technical guidance supporting these changes in late January 2026. These will be available via **MyStandards**.

Summary of proposed changes

The tables below set out the change requests proposed for implementation in November 2026. The changes impact the machine-readable schema (xsd) files in MyStandards that form part of the Swift validation libraries that the Bank and participants use to validate CHAPS, RTGS and net settlement messages.

- The majority of changes proposed for 2026 are corrections, updates and additions to the existing CHAPS and RTGS ISO 20022 message schemas, aligning with the schema changes internationally with CBPR+ and HVPS+, and correcting previous misalignment.

- We are also planning introduction of new message types within RTGS, where participants will be able to request intraday camt.052.001 liquidity reports through the camt.060.001 Request message, and also the ability to cancel unsettled, and in particular forward dated and timed, CHAPS payments through the camt.056.001 payment cancellation request. The accompanying camt.029.001 resolution of investigation will be sent by RTGS in confirmation.

- All proposed changes have been assigned an impact categorisation – definitions for this are in **Annex A**. This includes setting out whether these are new messages, changes to existing messages or changes to technical guidance. We have updated the table to identify the specific messages that we expect to be impacted by these changes.

- Within the part of the table "Other Changes – planned for 2026", we have narrowed down the list shared in July 2025 reflecting both our internal capacity constraints and industry feedback. In particular we note, relevant for Payment System Operators and participants in deferred net settlement schemes, that we will not deliver the planned changes to the pacs.029, camt.054 and camt.053 to provide an optional reference field for individual movements within the settlement request in 2026 – this will however remain on our backlog for further consideration for future years.

- The "Change backlog – not included in 2026" gives visibility of requested changes we are not progressing in 2026, but which we will revisit for delivery in future years.

- Information on timelines outlining this process and provisional dates is documented in our **Change Management Framework**.

Please read the document carefully to understand how the changes may impact you. We have provided information about which messages are expected to be impacted. 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.

References are included for changes that are due to interoperability requirements as follows.

Source of change	Example
High Value Payments System (HVPS+) usage guideline templates	HVPS+ CR0007 part A & part B
Cross Border Payments and Reporting Plus (CBPR+) usage guidelines	CBPR+ CR000028
Committee on Payments and Market Infrastructures (CPMI) data requirements for cross border payments	CPMI requirement 4

Annex B contains a list of all messages used in CHAPS and RTGS for information.

Change requests in detail

The change requests listed here are updated from the indicative scope shared in July 2025 and should be considered the planned scope. It is possible that further changes may need to be made, particularly if CBPR+ and HVPS+ finalise their changes. We plan to share draft schemas and technical guidance in MyStandards in late January 2026.   The final package will be shared at beginning April 2026.

Mandatory changes

Description	May apply to (message types)	Swift impact level	Relevant for
Update usage identifier version where any changes are made to a CHAPS/RTGS schema (message). This change is required by the SwiftNet InterAct network to route and validate CHAPS/RTGS messages. Where a schema is changed the Usage Identifier assigned to the schema within the CHAPS/RTGS Collection in MyStandards will have its version incremented by 1. The business Service element [/AppHdr/BizSvc] within the Business Application header (BAH) must carry the same value as the Usage Identifier.	admi.004 Funds_Queue_Status_Message) admi.004 RTGS_Status_Report) camt.052 camt.053 camt.054 (Cancellation_Advice) camt.054 (Confirmation_of_Liquidity_Decrease) camt.054 (Confirmation_of_Liquidity_Increase) camt.054 (Liquidity_Pre_Advice) camt.060 mirs.095 head.001 pacs.002 pacs.004 pacs.008 pacs.009	2+	CHAPS direct participants Net settlement participants

Description	May apply to (message types)	Swift impact level	Relevant for
For example, from boe.chaps.02 to boe.chaps.03.	pacs.009COV		
Documentation update for DP reference only Update the Account Switching Procedures in the CHAPS Operational Reference Manual (CORM) to specify that with the introduction of the admi.024 for one way correspondence in November 2026, the admi.024 Notification of Correspondence can be used to communicate that funds have been forwarded to a beneficiary's new bank. In line with current practice for the MT199, we expect to update the CORM to provide guidance on populating the Notification Narrative element of the admi.024. Update references in the CHAPS Operational Reference Manual (CORM) - we will engage with CHAPS DPs on their specific requirements set out in the annexes: • General communication: MT199 and MT299 are replaced by the admi.024 • Exception handling scenarios: MT199 request and MT299 request are replaced by the camt.110; MT195 query MT295 query are replaced by the camt.110; and MT199 response	admi.024 (MT199, MT299) camt.110 (MT199, MT299) (MT195, MT295) camt.111 (MT199, MT299)	3	CHAPS direct participants

Description	May apply to (message types)	Swift impact level	Relevant for
and MT299 response are replaced by the camt.111.			
Add formal and textual rule(s) to agents and parties to require minimum level of name and address to align with existing 2025 CBPR+ and HVPS+ usage guidelines. Note that the below formal and textual rules may change depending on the final CBPR+ November 2026 implementation. Add a formal rule (network validated) to agents "Name and Address must always be present together." Add textual rule (not validated) to parties "Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other)" Add textual rule (not validated) to parties "Name AND ([Structured Address with minimum Town Name & Country (+ recommended to add Post code when available)] OR [Hybrid postal address with minimum Town Name and Country (+ recommended to add Post code when	pacs.002 pacs.004 pacs.008 pacs.009 pacs.009COV	2	CHAPS direct participants

Description	May apply to (message types)	Swift impact level	Relevant for
available)] AND (Account Number OR Identification: Private or Organisation)" Add textual rules (not validated) to ultimate debtor Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country - it is recommended to add Post code when available)] Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country- it is recommended to add Post code when available] AND (Identification: Private or Organisation) Add textual rules (not validated) to ultimate creditor Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country - it is recommended to add Post code when available)]. Other elements are optional, eg Identification: Private or Organisation.			

Interoperability changes

Description	May apply to (message types)	Swift impact level	Relevant for
CHAPS/RTGS schemas (messages): create and apply new data type pattern restrictions based on ISODateTime, ISODate and ISOTime Modify datatype based on the following ISO types as follows ISODateTime • allows+14:00 time offset • Positive dates only • 2-digit day • 2-digit month ISODate • offset not allowed at all • Positive dates only • 2-digit day • 2-digit month ISOTime • allows +14:00 time offset [See HVPS+, CBPR+ and CPMI requirements:	admi.004 (Funds_Queue_Status_Message) admi.004_(RTGS_Status_Report) camt.052 camt.053 camt.054 (Cancellation_Advice) camt.054 (Confirmation_of_Liquidity_Decrease) camt.054(Confirmation_of_Liquidity_Increase) camt.054 (Liquidity_Pre_Advice) camt.060 mirs.095 head.001 pacs.002 pacs.004 pacs.008 pacs.009 pacs.009COV	2-	CHAPS direct participants Net settlement participants

Description	May apply to (message types)	Swift impact level	Relevant for
HVPS+ CR0007 part A & part B CBPR+ CR000028 | CR 003039 ISODate CPMI requirement 4			
Remove the Postal Address block in Related Remittance Information because there is no valid use case for this message block. Remove the following element in pacs.008: /Document/FIToFICstmrCdtTrf/Cdt TrfTxInf/RltdRmtInf/RmtLctnDtls/Ps tlAdr CBPR+ CR000064 | CR 003024	pacs.008	2+	CHAPS direct participants
Mandate the use of Type when Proxy element is used to provide additional information about the identification of an account when a proxy identifier is used. HVPS+ CR0009 CBPR+ CR000026 | CR 003012	pacs.004 pacs.008 pacs.009 pacs.009COV	2+	CHAPS direct participants
[Removed] ~~Align requirements for the identification of parties and agents across HVPS+ and CBPR+.~~	~~pacs.004, pacs.008, pacs.009, pacs.009COV potential for changes to camt messages~~	~~2+~~	~~CHAPS direct participants Non-CHAPS account holders~~

Description	May apply to (message types)	Swift impact level	Relevant for
~~Further details will be available in September when the HVPS+ 2026 technical articulation is finalised. May not go ahead until 2027 when HVPS+ and CBPR+ will align.~~ ~~[HVPS+ CR0022]~~			~~Net settlement participants~~
For all parties and agents, Mandate Scheme Name […/OrgId/Othr/SchmeNm] where Other Identification is used to help identify what the other identification represents Remove the Proprietary [/OrgId/Othr/SchmeNm/Prtry] choice under Scheme Name CBPR+ CR000029 | CR 003031 HVPS+ CR0032	pacs.002 pacs.004 pacs.008 pacs.009 pacs.009COV	2+	CHAPS direct participants
Remove unstructured only address. For every Postal Address message block Make town name and country mandatory Remove GracePeriod formal rules [HVPS+ CR0018 Part B]	pacs.002 pacs.004 pacs.008 pacs.009 pacs.009 COV	2+	CHAPS direct participants

Description	May apply to (message types)	Swift impact level	Relevant for
[Removed] ~~Add a formal rule to restrict the format of the Member Identification when the Clearing System Identification is USABA (9!n for Fedwire Routing Number) or USPID (6!n for CHIPS Universal Identifier)~~ ~~[CBPR+ CR000082]~~	~~pacs.002~~ ~~pacs.004~~ ~~pacs.008~~ ~~pacs.009~~ ~~pacs.009COV~~	~~2+~~	~~CHAPS direct participants~~
Removal of Clearing System Id > Proprietary for all agents where it still exists to ensure consistency across the message. CBPR+ CR000005 | CR 003009	pacs.004	2+	CHAPS direct participants
Remove Branch Id under Creditor Agent to ensure consistency across the message and avoid misuse of the message block. HVPS+ CR3034 CBPR+ CR000042 | CR 003032	pacs.004	2+	CHAPS direct participants
Remove Mandate Related Information [/Document/PmtRtr/TxInf/OrgnlTxRef/MndtRltdInf] because this information is not relevant within a pacs.004 CBPR+ CR000084 | CR 003111	pacs.004	2+	CHAPS direct participants

Description	May apply to (message types)	Swift impact level	Relevant for
Improve the wording of the Update Charges Information / Amount recommendation comment to reduce the chance of misinterpretation. This will have no impact on message structure or network validation. Note that the final comment may change slightly based upon the HVPS+ implementation. To: It is recommended that all agents document their own charges in the currency of the Interbank Settlement Amount. Existing Charges Information must be carried unchanged along the end-to-end payment chain. [HVPS+ CR0023] CPMI requirement 6	pacs.004 pacs.008	1	CHAPS direct participants
[Removed] ~~Add two formal network validated rules to Debtor and Creditor whereby If Any BIC is present, then (Name and Postal Address) is NOT allowed (other elements remain optional)~~	~~pacs.004~~ ~~pacs.008~~ ~~pacs.009 COV~~	~~2+~~	~~CHAPS direct participants~~

Description	May apply to (message types)	Swift impact level	Relevant for
[CBPR+ CR000090] though may not go ahead until 2027 when HVPS+ and CBPR+ will align			
Mandate Returned Instructed Amount and Instructed Amount elements to convey the amount of money that was originally instructed to be returned by the party or agent who created the return (and must be transported unchanged throughout the transaction chain) and to ensure consistency across the payment chain. HVPS+ CR0010 CBPR+ CR000020 | CR 003013CPMI requirement 6	pacs.004 pacs.008 pacs.009COV	2+	CHAPS direct participants
Mandate Reference [/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref] where Creditor Reference Information is populated HVPS+ CR0039 CBPR+ CR000068 | CR 003072	pacs.008	2+	CHAPS direct participants
[Removed] Change the naming convention of rules and datatypes in CHAPS/RTGS and Net settlement MyStandards schemas	All CHAPS/RTGS messages All Net settlement messages	1	CHAPS direct participants Non-CHAPS account holders

Description	May apply to (message types)	Swift impact level	Relevant for
by removing name prefix (no 'HVPS+' or 'CBPR+' prefixes to remain). This will have no impact on message structure or network validation. Likely to be very limited (datatypes only) for 2026 or pushed out to 2027. [CBPR+ CR000046]			Net settlement Payment System Operators Net settlement participants
[Removed] Update rules in MyStandards to use formal element names - capitalised words without space(s) in between. For example. From If Postal Address is present then Name is mandatory. To If PostalAddress is present then Name is mandatory. This will have no impact on message structure or network validation. CBPR+ CR000047	All CHAPS/RTGS messages	1	CHAPS direct participants Non-CHAPS account holders Net settlement participants

Description	May apply to (message types)	Swift impact level	Relevant for
Remove textual guidance in MyStandards that was added as a discussion note, is in a removed element, or is empty. Final implementation will depend on CBPR+ 2026 implementation. This will have no impact on message structure or network validation. CBPR+ CR000050 | CR 003087	camt.052 camt.053 camt.054 (Cancellation_Advice) camt.054 (Confirmation_of_Liquidity_Decrease) camt.054 (Confirmation_of_Liquidity_Increase) camt.054 Liquidity_Pre_Advice) camt.060 pacs.002 pacs.004 pacs.008 pacs.009 pacs.009COV	1	CHAPS direct participants Net settlement participants
Replace the word "field" with "element" across all Usage guidelines in MyStandards rules (textual and formal), guidance and datatypes. This will have no impact on message structure or network validation. CBPR+ CR000008 | CR 003007	admi.004_(Funds_Queue_Status_Message) admi.004_(RTGS_Status_Report) camt.052 camt.053 camt.054_(Cancellation_Advice) camt.054 (Confirmation_of_Liquidity_Decrease) camt.054 (Confirmation_of_Liquidity_Increase) camt.054 (Liquidity_Pre_Advice) camt.060 head.001 mirs.095 pacs.002 pacs.004 pacs.008 pacs.009 pacs.009COV	1	CHAPS direct participants Net settlement participants

Description	May apply to (message types)	Swift impact level	Relevant for
	pacs.029 pacs.002 admi.004 head.001		
Correct typos in MyStandards rules. Final implementation will depend on CBPR+ 2026 implementation. This will have no impact on message structure or network validation. HVPS+ CR0030 CBPR+ CR000057 | CR 003096	pacs.004	1	CHAPS direct participants Net settlement participants
Remove textual rules that were added as discussion notes, are in a removed element or are empty. Final implementation will depend on CBPR+ 2026 implementation. This will have no impact on message structure or network validation. HVPS+ CR0031 CBPR+ CR000070 | CR 003084	camt.053 pacs.004 pacs.009	1	CHAPS direct participants Net settlement participants
Remove any comments that were added as discussion notes, are in a removed element or are empty.	camt.053 camt.054_(Cancellation_Advice) camt.054_(Confirmation_of_Liquidity_Decrease) camt.054_(Confirmation_of_Liquidity_Increase)	1	CHAPS direct participants Net settlement participants

Description	May apply to (message types)	Swift impact level	Relevant for
Replace comments that require validation to ensure correct implementation by adding the necessary textual or formal rules or by modifying the element's data type or multiplicity. Final implementation will depend on CBPR+ 2026 implementation. This will have no impact on message structure or network validation HVPS+ CR0029 CBPR+ CR000049 | CR 003019	camt.054_(Liquidity_Pre_Advice) CHAPS_camt.060 mirs.095 pacs.002 pacs.004 pacs.008 pacs.009COV		
Change the datatype of page number element in the camt.053 so that it cannot be zero HVPS+ CR0033 CBPR+ CR000032 | CR 003034	camt.053	2-	CHAPS direct participants Net settlement participants
Move Structured Remittance textual rule [HVPSPlus_StructuredRemittance _TextualRule] from Remittance Information message component to Remittance Information /Structured [/CdtTrfTxInf/UndrlygCstmrCdtTrf/ RmtInf/Strd] message component.	pacs.009COV	1	CHAPS direct participants

Description	May apply to (message types)	Swift impact level	Relevant for
This will have no impact on message structure or network validation. CBPR+ CR000052 | CR 003065			
[Removed] ~~Align the wording of the Remittance Information rules / comments with HVPS+ and CBPR+. This will have no impact on message structure or network validation. May not go ahead until 2027 when HVPS+ and CBPR+ will align.~~ ~~RelatedRemitInfo_RemitInfo_Mutu allyExclusive Remittance_MutuallyExclusive~~ ~~[HVPS+ backlog #12]~~	~~pacs.004, pacs.008, pacs.009COV~~	~~1~~	~~CHAPS direct participants~~

Other Changes – planned for 2026

Description	May apply to (message types)	Swift impact level	Relevant for
Remove all legacy MT mapping comments from usage guidelines on MyStandards. This will have no impact on message structure or network validation.	admi.004_(Funds_Queue_Status_Message) admi.004_(RTGS_Status_Report) camt.052_(Liquidity_Report) camt.053 camt.054_(Cancellation_Advice) camt.054_(Confirmation_of_Liquidity_Decrease) camt.054_(Confirmation_of_Liquidity_Increase) camt.054_(Liquidity_Pre_Advice) camt.060	0	CHAPS direct participants Net settlement participants
Automated cancellation of current and future dated CHAPS payments that have not yet settled in RTGS. This would be optional for participants to utilise. CHAPS direct participant to send camt.056 FI To FI Payment Cancellation Request and receive camt.029 Resolution of Investigation as a response.	New messages camt.056, camt.029	3-	CHAPS direct participants
Enable correct reporting of the time of camt.053 Statement data by enabling and populating …/BkToCstmrStmt/Stmt/Bal/Dt/DtTm with a date and time instead of …/BkToCstmrStmt/Stmt/Bal/Dt/Dt which currently only contains a date.	camt.053	2+	CHAPS direct participants Net settlement

Description	May apply to (message types)	Swift impact level	Relevant for
			participants
Enable the camt.060 to allow the request of a camt.052 Liquidity Report by removing the fixed value 'camt.053 Statement' from …/AcctRptgReq/RptgReq/ReqdMsgNmId Participants will be able to request intraday liquidity reports (camt.052.001) as well as the current intraday statements (camt.053.001). Participants will be able to request a higher number of intraday liquidity reports than the current maximum 5 intraday statements (exact number TBC).	camt.060	2-	CHAPS direct participants Net settlement participants
Requested by net settlement participant. Enable a new field Bank Transaction Code/proprietary/code [/Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Prtry/Cd] in the camt.053 Statement and populate it with the underlying transfer type responsible for the entry in the camt.053. Allows the transfer type of the entry to be returned to the receiver of the camt.053 for the purpose of reconciliation, including the net settlement scheme the entry relates to.	camt.053	2+	CHAPS direct participants Net settlement participants
Report euro currency accounts in the camt.052 Liquidity Report, which are currently missing. Remove the fixed value currency of 'GBP' from balance amount currency [/Document/BkToCstmrAcctRpt/Rpt/Bal/Amt/] in the camt.052 so that the Liquidity report (camt.052) will be able to report EUR currency accounts.	camt.052	2-	CHAPS direct participants
Include the code for settlement method 'CLRG' in the original transaction reference block	pacs.004	2+	CHAPS direct

Description	May apply to (message types)	Swift impact level	Relevant for
[/Document/PmtRtr/TxInf/OrgnlTxRef/SttlmInf/SttlmMtd] of the pacs.004 This allows a CHAPS pacs.008 or pacs.009 to be returned via CHAPS pacs.004 with the correct original settlement method code.			participants
Remove two contact details message blocks in the pacs.004 to align with the current 2025 CBPR+ usage guidelines .../OrgnlTxRef/CdtrSchmeId/CtctDtlscam .../OrgnlTxRef/MndtRltdInf/AmdmntInfDtls/OrgnlCdtrSchmeId/CtctDtls	pacs.004	2+	CHAPS direct participants
[Moved to the Change backlog] ~~Requested by Net settlement participant.~~ ~~Return an optional underlying settlement participant reference from the pacs.029 Multilateral Settlement Request message in the camt.054 Liquidity Pre-advice and Advice messages.~~ ~~This allows the PSO to provide a specific reference to each individual movement within its settlement request to the Bank and the settling participant (receiver of the statement or advice) to reconcile using this reference, this may help when reconciling against the underlying settlement participant for each movement in a net settlement.~~	~~camt.054~~	~~2+~~	~~Net settlement participants~~
[Moved to the Change backlog] ~~Requested by Net settlement participant.~~ ~~Return an optional underlying settlement participant reference from the pacs.029 Multilateral Settlement Request message in the camt.053 Statement.~~	~~camt.053~~	~~2+~~	~~Net settlement participants~~

Description	May apply to (message types)	Swift impact level	Relevant for
~~This allows the PSO to provide a specific reference to each individual movement within its settlement request to the Bank and the settling participant (receiver of the statement or advice) to reconcile using this reference, this may help when reconciling against the underlying settlement participant for each movement in a net settlement~~			
Correct the population of the camt.052 liquidity Report to use the correct balance type code XPCD (expected) for intraday reports instead of balance type code CLBD (closing booked)	camt.052	2-	CHAPS direct participants

Change backlog – not included in 2026

Description	May apply to (message types)	Swift impact level	Relevant for
To implement external ISO 20022 code lists, replace fixed value reason code list [/Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Cd] in the pacs.002 with external code list ExternalStatusReason1Code. The current code list in use and referenced in the CHAPS ISO 20022 Technical Guidance will not change.	pacs.002	2-	CHAPS direct participants
Implementation of Authorised Transfer capability Add a new schema to a new collection in MyStandards to define the pacs.010 authorised transfer message aligned with the HVPS+ pacs.010.	pacs.010	3	CHAPS direct participants
To implement external ISO 20022 code lists, replace fixed bank transaction values code list [/Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Domn/Fmly/Cd] in the camt.053 with external code list ExternalBankTransactionFamily1Code The current code list in use and referenced in the CHAPS ISO 20022 Technical Guidance will not change.	camt.053	2-	CHAPS direct participants Net settlement participants
Requested by Net settlement participant. Return an optional underlying settlement participant reference from the pacs.029 Multilateral Settlement Request message in the camt.054 Liquidity Pre-advice and Advice messages. This allows the PSO to provide a specific reference to each individual movement within its settlement request to the Bank and the settling participant (receiver of the statement or advice) to reconcile using this reference, this may help when	camt.054	2+	Net settlement participants

Description	May apply to (message types)	Swift impact level	Relevant for
reconciling against the underlying settlement participant for each movement in a net settlement.			
Requested by Net settlement participant. Return an optional underlying settlement participant reference from the pacs.029 Multilateral Settlement Request message in the camt.053 Statement. This allows the PSO to provide a specific reference to each individual movement within its settlement request to the Bank and the settling participant (receiver of the statement or advice) to reconcile using this reference, this may help when reconciling against the underlying settlement participant for each movement in a net settlement	camt.053	2+	Net settlement participants

Annex A: Swift 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 zero to minimal 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.

Annex B: CHAPS ISO 20022 XML message definition identifiers with their CHAPS usage identifiers and names

ISO 20022 Message definition identifier	CHAPS 2025 Usage identifier	CHAPS Message name
admi.004.001.02	boe.chaps.qbk.01	Funds Queue Status
admi.004.001.02	boe.chaps.sts.01	Status Report
camt.052.001.08	boe.chaps.01	Liquidity Report
camt.053.001.08	boe.rtgs.01	Statement
camt.054.001.08	boe.chaps.can.01	Cancellation advice
camt.054.001.08	boe.chaps.dbt.01	Liquidity decrease
camt.054.001.08	boe.chaps.cdt.01	Liquidity increase
camt.054.001.08	boe.chaps.pre.01	Liquidity Pre-Advice
camt.060.001.05	boe.rtgs.01	Report Request
mirs.095.001.01	boe.chaps.01	MIRS activation/de-activation
pacs.002.001.10	boe.chaps.02	Payment Status Report
pacs.004.001.09	boe.chaps.02	Payment Return
pacs.008.001.08	boe.chaps.02	Customer credit transfer
pacs.009.001.08	boe.chaps.02	Financial institution transfer
pacs.009.001.08	boe.chaps.cov.02	Financial institution transfer cover
head.001.001.02	boe.chaps.01	Business Application Header (standalone version)