

# ISO 20022 Change Management – November 2026: Non-CHAPS account holders

## Planned changes as at 19 December 2025

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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 Non-CHAPS account holders including Net Settlement participants.<sup>1</sup> 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.<sup>2</sup> Any requests received after 1 April 2025 will be considered for 2027 or later, and are detailed in the backlog.

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<sup>1</sup> 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.

<sup>2</sup> This deadline reflects the need for message changes to go through the ISO 20022 message change evaluation and registration processes.

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.

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 particular we note, relevant for Payment System Operators and participants in 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.

- 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. Not all of these messages will be relevant to Non-CHAPS Account Holders, participants should refer back to the messages they exchange with RTGS.

# Change requests in detail

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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
<p>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.</p> <p>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.</p>	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+	Non-CHAPS account holders 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		

## Interoperability changes

Description	May apply to (message types)	Swift impact level	Relevant for
<p>CHAPS/RTGS schemas (messages): create and apply new data type pattern restrictions based on ISODateTime, ISODate and ISOTime</p> <p>Modify datatype based on the following ISO types as follows</p> <p>ISODateTime</p> <ul style="list-style-type: none"> <li>allows+14:00 time offset</li> <li>Positive dates only</li> <li>2-digit day</li> <li>2-digit month</li> </ul> <p>ISODate</p> <ul style="list-style-type: none"> <li>offset not allowed at all</li> <li>Positive dates only</li> <li>2-digit day</li> <li>2-digit month</li> </ul> <p>ISOTime</p> <ul style="list-style-type: none"> <li>allows +14:00 time offset</li> </ul> <p>[See HVPS+, CBPR+ and CPMI requirements:</p>	<p>admi.004 (Funds_Queue_Status_Message)</p> <p>admi.004_(RTGS_Status_Report)</p> <p>camt.052</p> <p>camt.053</p> <p>camt.054 (Cancellation_Advice)</p> <p>camt.054 (Confirmation_of_Liquidity_Decrease)</p> <p>camt.054(Confirmation_of_Liquidity_Increase)</p> <p>camt.054 (Liquidity_Pre_Advice)</p> <p>camt.060</p> <p>mirs.095</p> <p>head.001</p> <p>pacs.002</p> <p>pacs.004</p> <p>pacs.008</p> <p>pacs.009</p> <p>pacs.009COV</p>	2-	<p>Non-CHAPS account holders</p> <p>Net settlement participants</p>

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			
<del>[Removed]-Align requirements for the identification of parties and agents across HVPS+ and CBPR+.</del> <del>Further details will be available in September when the HVPS+ 2026 technical articulation is finalised.</del> <del>May not go ahead until 2027 when HVPS+ and CBPR+ will align.</del> [HVPS+ CR0022]	<del>pacs.004, pacs.008, pacs.009, pacs.009COV</del> <del>potential for changes to camt messages</del>	2+	Non-CHAPS account holders Net settlement participants
<del>[Removed]-Change the naming convention of rules and datatypes in CHAPS/RTGS and Net settlement MyStandards schemas by removing name prefix (no 'HVPS+' or 'CBPR+' prefixes to remain).</del> <del>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.</del> [CBPR+ CR000046]	All CHAPS/RTGS messages All Net settlement messages	4	Non-CHAPS account holders Net settlement Net settlement participants



Description	May apply to (message types)	Swift impact level	Relevant for
<p><del>[Removed]-Update rules in MyStandards to use formal element names—capitalised words without space(s) in between.</del></p> <p><del>For example.</del>  <del>From</del>  <del>If Postal Address is present then Name is mandatory.</del>  <del>To</del>  <del>If PostalAddress is present then Name is mandatory.</del></p> <p><del>This will have no impact on message structure or network validation.</del></p> <p>CBPR+ CR000047</p>	All CHAPS/RTGS messages	4	Non-CHAPS account holders Net settlement participants
<p>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.</p> <p>CBPR+ CR000050   CR 003087</p>	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	1	Non-CHAPS account holders Net settlement participants

Description	May apply to (message types)	Swift impact level	Relevant for
	pacs.009COV		
<p>Replace the word “field” with “element” across all Usage guidelines in MyStandards rules (textual and formal), guidance and datatypes.</p> <p>This will have no impact on message structure or network validation.</p> <p>CBPR+ CR000008   CR 003007</p>	<p>admi.004_(Funds_Queue_Status_Message)</p> <p>admi.004_(RTGS_Status_Report)</p> <p>camt.052</p> <p>camt.053</p> <p>camt.054_(Cancellation_Advice)</p> <p>camt.054_(Confirmation_of_Liquidity_Decrease)</p> <p>camt.054_(Confirmation_of_Liquidity_Increase)</p> <p>camt.054_(Liquidity_Pre_Advice)</p> <p>camt.060</p> <p>head.001</p> <p>mirs.095</p> <p>pacs.002</p> <p>pacs.004</p> <p>pacs.008</p> <p>pacs.009</p> <p>pacs.009COV</p> <p>pacs.029</p> <p>pacs.002</p> <p>admi.004</p> <p>head.001</p>	1	Non-CHAPS account holders Net settlement participants
<p>Correct typos in MyStandards rules.</p> <p>Final implementation will depend on CBPR+ 2026 implementation.</p> <p>This will have no impact on message structure or network validation.</p>	pacs.004	1	Non-CHAPS account holders Net settlement participants

Description	May apply to (message types)	Swift impact level	Relevant for
HVPS+ CR0030 CBPR+ CR000057   CR 003096			
<p>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.</p> <p>HVPS+ CR0031 CBPR+ CR000070   CR 003084</p>	<p>camt.053 pacs.004 pacs.009</p>	1	<p>Non-CHAPS account holders Net settlement participants</p>
<p>Remove any comments that were added as discussion notes, are in a removed element or are empty. 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</p>	<p>camt.053 camt.054_(Cancellation_Advice) camt.054_(Confirmation_of_Liquidity_Decrease) camt.054_(Confirmation_of_Liquidity_Increase) camt.054_(Liquidity_Pre_Advice) CHAPS_camt.060 mirs.095 pacs.002 pacs.004 pacs.008 pacs.009COV</p>	1	<p>Non-CHAPS account holders Net settlement participants</p>

Description	May apply to (message types)	Swift impact level	Relevant for
HVPS+ CR0029 CBPR+ CR000049   CR 003019			
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-	Non-CHAPS account holders Net settlement participants

## Other Changes – planned for 2026

Description	May apply to (message types)	Swift impact level	Relevant for
<p>Remove all legacy MT mapping comments from usage guidelines on MyStandards.</p> <p>This will have no impact on message structure or network validation.</p>	<p>admi.004_(Funds_Q ueue_Status_Messa ge) admi.004_(RTGS_S tatus_Report) camt.052_(Liquidity _Report) camt.053 camt.054_(Cancella tion_Advice) camt.054_(Confirma tion_of_Liquidity_De crease) camt.054_(Confirma tion_of_Liquidity_Inc rease) camt.054_(Liquidity _Pre_Advice) camt.060</p>	0	<p>Non-CHAPS account holders Net settlement participants</p>
<p>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.</p>	camt.053	2+	<p>Non-CHAPS account holders Net settlement participants</p>
<p>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</p>	camt.060	2-	<p>Non-CHAPS account holders</p>

Description	May apply to (message types)	Swift impact level	Relevant for
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).			Net settlement participants
<p>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.</p> <p>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.</p>	camt.053	2+	Non-CHAPS account holders Net settlement participants
<p>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.</p>	camt.052	2-	Non-CHAPS account holders
<p><del>[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</del></p>	<del>camt.054</del>	<del>2+</del>	<del>Net settlement participants</del>

Description	May apply to (message types)	Swift impact level	Relevant for
reference, this may help when reconciling against the underlying settlement participant for each movement in a net settlement.			
<p>[Moved to the Change backlog] Requested by Net settlement participant.</p> <p><del>Return an optional underlying settlement participant reference from the pacs.029 Multilateral Settlement Request message in the camt.053 Statement.</del></p> <p><del>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</del></p>	camt.053	2+	Net settlement participants
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-	Non-CHAPS account holders

## Change backlog – not included in 2026

Description	May apply to (message types)	Swift impact level	Relevant for
<p>To implement external ISO 20022 code lists, replace fixed bank transaction values code list [/Document/BkToCstmrStmnt/Stmnt/Ntry/BkTxCd/Domn/Fmly/Cd] in the camt.053 with external code list ExternalBankTransactionFamily1Code</p> <p>The current code list in use and referenced in the CHAPS ISO 20022 Technical Guidance will not change.</p>	camt.053	2-	Non-CHAPS account holders Net settlement participants
<p>Requested by Net settlement participant.</p> <p>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.</p> <p>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.</p>	camt.054	2+	Net settlement participants



Description	May apply to (message types)	Swift impact level	Relevant for
<p>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</p>	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)