

# Frequently Asked Questions

## For ISO 20022 CBPR+

**1. What is ISO 20022 CBPR+ in the context of payments?**

Cross-border Payments and Reporting plus (CBPR+) is a SWIFT-driven industry initiative, which introduces a set of new ISO 20022 (MX) specifications for cross-border financial messages, replacing the traditional MT format.

**2. Will this have any impact in how cross-border payments are initiated?**

Yes. With the introduction of the new MX format, there will be changes in how payments are structured and initiated.

**3. Which UOB channels are affected with the migration to CBPR+?**

All electronic channels across UOB Infinity, Regional File Transfer Service (RFTS – host-to-host), SWIFT FileAct and API will be affected with this change. SWIFT FIN is also impacted.

**4. What payment types will be affected?**

Cross border payment types such as Telegraphic Transfers and Request for Transfer will be affected.

**5. How does CBPR+ impact my online cross-border payments on UOB Infinity?**

From October 2025 onwards, UOB will start rolling out new fields and extending some of the existing field length for Telegraphic Transfers to align with the ISO 20022 standard. We will provide the necessary broadcasts notifying our clients when enhancements will be rolled out on UOB Infinity. Post deployment of the enhancements, you are encouraged to start updating your existing payees and templates to a hybrid or structured address format. For more information on the hybrid or structured address format, please refer to our response to Question 14 below.

## **6. How does CBPR+ impact the bulk file-upload functionality on Infinity?**

UOB will be enhancing the following file formats to be compliant with the ISO 20022 standard:

- ISO 20022 XML version 3
- UOB Universal File Format (UFF)

You will be required to similarly enhance your file to be compliant with the ISO 20022 standard if you are making Telegraphic Transfers. By November 2026 (as per SWIFT's guidance), the payee address is required to be in a hybrid or structured format.

UOB will advise in due course when the file specifications are ready.

## **7. How does CBPR+ impact files transmitted via UOB Regional File Transfer Service (RFTS)?**

UOB will be enhancing the following file formats to be compliant with the ISO 20022 standard:

- ISO 20022 XML version 3
- UOB Universal File Format (UFF)

You will be required to enhance your file to be compliant with the ISO 20022 standard if you are making Telegraphic Transfers. By November 2026 (as per SWIFT's guidance), payee address is required to be in a hybrid or structured format.

UOB will advise in due course when the file specifications are ready.

## **8. When will the detailed file specifications be ready?**

UOB will advise in due course when the file specifications are ready to be shared.

## **9. When will I be able to start testing my new payment files with the UOB?**

UOB will advise in due course when the testing can be conducted on the enhanced payment files.

### 10. Will the MT103 copy still be available for download via UOB Infinity?

Once UOB has rolled out the CBPR+ changes from October 2025 onwards, a Pacs.008 copy will be available for download in place of the MT103 copy.

### 11. Will MT9 series messages still be available after UOB has moved to the ISO 20022 standard?

Customers receiving MT9 series messages from UOB via SWIFT SCORE, direct Host-to-Host connection and UOB Infinity can continue to do so even after November 2026.

### 12. What statement formats will be affected?

The following statements will be enhanced to align with the ISO 20022 standard:

Statement	Changes expected
CAMT052 v8	<ul style="list-style-type: none"><li>Account Owner BIC</li></ul>
CAMT052i v8	<ul style="list-style-type: none"><li>Account Owner BIC</li><li>Extended customer reference</li></ul>
CAMT053 v8	<ul style="list-style-type: none"><li>Account Owner BIC</li><li>Extended customer reference</li></ul>
ES3/ES4	<ul style="list-style-type: none"><li>Extended customer reference</li></ul>
Infinity Account Activities Export	<ul style="list-style-type: none"><li>Extended customer reference</li></ul>

### 13. Will I need to migrate to CAMT statements?

For non-FI customers, you can continue to receive MT statements. However, to enjoy the longer field length provided for in the ISO 20022 standard, you are encouraged to migrate to CAMT statements to enjoy the enriched data that can facilitate more effective reconciliation.

For FI customers, CAMT statements will be provided accordingly.

FI refers to Financial Institution.

#### 14. What are the differences between the current format and the new ISO20022 XML format?

Field	Current	Changes expected
Payee Name	35 Characters	140 Characters
Payee Address	Unstructured	Hybrid or Structured  Hybrid <ul style="list-style-type: none"> <li>• Country</li> <li>• Town</li> <li>• Payee Address 1</li> <li>• Payee Address 2</li> <li>• Payee Address 3</li> <li>• Payee Address 4</li> </ul> Structured <ul style="list-style-type: none"> <li>• Building Number</li> <li>• Street Name</li> <li>• Town Name</li> <li>• State / Province</li> <li>• Postal Code</li> <li>• Country</li> </ul>
Customer Reference	16 Characters	35 Characters
Ultimate Originating Customer	N.A.	<ul style="list-style-type: none"> <li>• Ultimate Originating Customer Name</li> <li>• Hybrid Address OR Structured Address</li> </ul>
Ultimate Payee	N.A.	<ul style="list-style-type: none"> <li>• Ultimate Payee Name</li> <li>• Hybrid Address OR Structured Address</li> </ul>
Creditor purpose of payment	N.A.	Select from the list of available purpose codes.

## 15. What is the ISO 20022 MX equivalent for each of the MT messages?

MT	MX	Description
MT101	pain.001	Request for Transfer
MT103	pacs.008	Single Customer Credit Transfer
MT202	pacs.009	General Financial Institution Transfer
MT900	camt.054	Confirmation of Debit
MT910	camt.054	Confirmation of Credit
MT940	camt.053	Customer Statement Message
MT941 / 2	camt.052	Interim Transaction Report
MT950	camt.053	Statement Message

## 16. What is required from me as part of this initiative?

UOB will progressively migrate customers to be compliant with the ISO 20022 standard starting from October 2025.

If you currently transmit bulk files via RFTS or use our bulk file upload function on UOB Infinity, you can start preparing for the ISO 20022 CBPR+ migration by engaging your Accounting / ERP system provider or internal IT teams to discuss if any upgrades are required to support the data field changes.

If you are a UOB Infinity user, you will be required to update your Payees and Templates to a Hybrid or Structured address after the migration has completed.

If you are scheduled for migration, you will be required to complete all pending transactions before the migration takes place. UOB will inform you accordingly in due course.

**17. Is there a firm deadline by which I need to transition to the enhanced ISO 20022 XML format? What are the potential implications of failing to transit to the enhanced ISO 20022 XML format by the deadline?**

From November 2026, SWIFT will discontinue support for free-format address format. Thereafter only enhanced ISO 20022 XML format (or UFF) will be accepted otherwise your cross-border payments can be rejected.