

# J.P. Morgan ISO 20022 Messaging Adoption Schedule

**Disclaimer:** These dates only apply to Swift users using Swift FINPlus, not for electronic channels.

## Payments

| pacs.008      |   |
|---------------|---|
| Receiving     | From March 2023   |
| Sending       | From March 2023   |
| Message name  | FI to FI Customer Credit Transfer   |
| MT Equivalent | MT103   |
| Description   | This message type is used to execute a payment if the debtor or the creditor or both are non-financial institutions |

| pacs.009      |   |
|---------------|---|
| Receiving     | From March 2023   |
| Sending       | From March 2023   |
| Message name  | FI Credit Transfer - core   |
| MT Equivalent | MT202   |
| Description   | This message type is used to execute a payment between financial institutions |

| pacs.009COV   |   |
|---------------|---|
| Receiving     | From March 2023   |
| Sending       | From March 2023   |
| Message name  | FI Credit Transfer – cover  |
| MT Equivalent | MT202COV and MT205COV   |
| Description   | This message type is a settlement instruction in Cover Method after exchange of pacs.008 announcement message |

| pacs.009ADV   |   |
|---------------|---|
| Receiving     | From March 2023   |
| Sending       | From March 2023   |
| Message name  | FI Credit Transfer – advice   |
| MT Equivalent | n/a   |
| Description   | This message is used to pre-advise an Agent of a fund movement toward the Creditor, sent directly by a Debtor Agent to a Creditor Agent |

| pacs.004      |   |
|---------------|---|
| Receiving     | From March 2023                           |
| Sending       | Gradually from March 2023                 |
| Message name  | Payment Return                            |
| MT Equivalent | New                                       |
| Description   | Used to undo a previously settled payment |

| pacs.002      |   |
|---------------|---|
| Receiving     | From March 2023   |
| Sending       | From March 2023   |
| Message name  | Payment Status Information  |
| MT Equivalent | MT199/MT299   |
| Description   | Sent by an instructed agent to the previous party to advise about the status of a payment order |

| pacs.010      |  |
|---------------|--|
| Receiving     | From March 2023  |
| Sending       | n/a  |
| Message name  | Interbank Direct Debit   |
| MT Equivalent | MT204  |
| Description   | This message type is used to execute an interbank direct debit |

| pacs.010 Margin Collection |   |
|----------------------------|---|
| Receiving                  | From November 2023  |
| Sending                    | n/a   |
| Message name               | FI Direct Debit - Margin Collection   |
| MT Equivalent              | MT204   |
| Description                | The FI Direct Debit (pacs.010) is sent by a FI, directly or through another agent, to the Debtor Agent. It is used to instruct the Debtor Agent to move fund from the Debtor's account to the Creditor, where both Debtor and Creditor are financial institutions |

## Reporting and advising

| camt.052      |  |
|---------------|--|
| Receiving     | Starting Q4 2024 based on bilateral agreement    |
| Sending       | Starting after Nov 2025 on client opt-in basis   |
| Message name  | Bank to Customer Account Report                  |
| MT Equivalent | MT941/942  |
| Description   | Bank to bank and bank to customer account report |

| camt.053      |  |
|---------------|--|
| Receiving     | Starting Q4 2024 based on bilateral agreement  |
| Sending       | Starting after Nov 2025 on client opt-in basis |
| Message name  | Bank to Customer Statement                     |
| MT Equivalent | MT940 / MT950                                  |
| Description   | Statement of account                           |

| camt.054      |  |
|---------------|--|
| Receiving     | Starting Q4 2024 based on bilateral agreement                      |
| Sending       | Starting after Nov 2025 on client opt-in basis                     |
| Message name  | Bank to Customer Debit / Credit Notification                       |
| MT Equivalent | MT900/MT910  |
| Description   | Notification concerned with a single debit or credit to an account |

| camt.057      |                         |
|---------------|-------------------------|
| Receiving     | From March 2023         |
| Sending       | From March 2023         |
| Message name  | Notice to Receive       |
| MT Equivalent | MT210                   |
| Description   | Advice to Receive (ATR) |

## Cancellation

| camt.029      |  |
|---------------|--|
| Receiving     | Gradually from March 2023  |
| Sending       | Gradually from March 2023  |
| Message name  | Resolution of Investigation  |
| MT Equivalent | MTx96  |
| Description   | Used in response to the request for a cancellation of a payment order (camt.056) |

| camt.056      |   |
|---------------|---|
| Receiving     | Gradually from March 2023                           |
| Sending       | Gradually from March 2023                           |
| Message name  | FI to FI Payment Cancellation                       |
| MT Equivalent | MTx92   |
| Description   | Used to request the cancellation of a payment order |

| camt.055      |   |
|---------------|---|
| Receiving     | Gradually from Q2 2025  |
| Sending       | tbc   |
| Message name  | Customer Payment Cancellation Request   |
| MT Equivalent | New   |
| Description   | The Customer Payment Cancellation Request message is sent by a case creator / case assigner to a case assignee. This message is used to request the cancellation of an original payment instruction (pre or post settlement to the Creditor). The Customer Payment Cancellation Request message is issued by the initiating party to request the cancellation of an initiation payment message previously sent. |

| camt.058      |   |
|---------------|---|
| Receiving     | Gradually from November 2024  |
| Sending       | Gradually from November 2024  |
| Message name  | Notification to Receive Cancellation Advice   |
| MT Equivalent | MT292   |
| Description   | Role of the Creditor Agent and Creditor in the payment changes description in the Notification to Receive message (camt.057). The Account Owner is typically the Creditor and the Account Servicer is typically the Creditor Agent. The Notification to Receive Cancellation Advice (camt.058) is used to request the cancellation of a previous Notification to Receive. |

## Enquiry and Investigation

| camt.110     |  |
|--------------|--|
| Receiving    | CBPR + 2025 release tbc  |
| Sending      | CBPR + 2025 release tbc  |
| Message name | Investigation request  |
| Description  | The Investigation Request message is sent between agents or parties to create a payment or account related investigation or request a status update on an open payment or account related investigation. |

| camt.111     |   |
|--------------|---|
| Receiving    | CBPR + 2025 release tbc   |
| Sending      | CBPR + 2025 release tbc   |
| Message name | Investigation response  |
| Description  | The Investigation Response message is sent between agents to provide a response or status update on an investigation. |

## Charges

| camt.105      |  |
|---------------|--|
| Receiving     | from Nov 2024 (single only, bulk instruction messages will be implemented later and require bilateral agreement)   |
| Sending       | tbc  |
| Message name  | Charges Payment Notification   |
| MT Equivalent | MT190  |
| Description   | The Charges Payment Notification message is sent by the account servicing institution to the account owner to advise charges, interest or other adjustments to the owner's account. It provides details of charges which are previously unknown to the Receiver. |

| camt.106      |   |
|---------------|---|
| Receiving     | from Nov 2024 (single only, bulk instruction messages will be implemented later and require bilateral agreement)  |
| Sending       | tbc   |
| Message name  | Charges Payment Request   |
| MT Equivalent | MT191   |
| Description   | The Charges Payment Request message is sent by a financial institution to another financial institution to request the payment of charges, interest and/or other expenses which are previously unknown to the Receiver. |

## Payment Initiation

| pain.001      |  |
|---------------|--|
| Receiving     | Gradually from Q2 2025   |
| Sending       | tbc  |
| Message name  | Customer Credit Transfer Initiation  |
| MT Equivalent | MT101  |
| Description   | This message type is sent by the initiating party to the forwarding agent which acts as a concentrating financial institution. It will forward the Customer Credit Transfer Initiation to the debtor agent - Relay Scenario. |

| pain.002      |   |
|---------------|---|
| Receiving     | Gradually from Q2 2025  |
| Sending       | tbc   |
| Message name  | Customer Payment Status Report  |
| MT Equivalent | n/a   |
| Description   | To be used in Relay scenario and is a status information message used in the response to the pain.001 |

# Cheque

| camt.107      |   |
|---------------|---|
| Receiving     | From November 2023  |
| Sending       | Gradually from November 2023  |
| Message name  | Cheque Presentment Notification   |
| MT Equivalent | MT110   |
| Description   | The Agent A (drawer agent) sends a Cheque Presentment Notification message to Agent B (the drawee agent). The Cheque Presentment Notification message informs the drawee agent about the cheque submission. The notification message facilitates the drawee agent to follow up the cheque submission and relevant business process. |

| camt.108      |  |
|---------------|--|
| Receiving     | From November 2023   |
| Sending       | Gradually from November 2023   |
| Message name  | Cheque Cancellation or Stop Notification   |
| MT Equivalent | MT111  |
| Description   | The Agent A (Drawer Agent) sends a Cheque Cancellation or Stop Request message to Agent B (the Drawee Agent). The Cheque Cancellation or Stop Request message requests the drawee agent to place a stop (refusal to settle) upon presentment of the cheque, effectively canceling the issued cheque. |

| camt.109      |   |
|---------------|---|
| Receiving     | From November 2023  |
| Sending       | Gradually from November 2023  |
| Message name  | Cheque Cancellation or Stop Report  |
| MT Equivalent | MT112   |
| Description   | The Agent B (Drawee Agent) sends a Cheque Cancellation or Stop Report message to Agent A (the Drawer Agent). The Cheque Cancellation or Stop Report message reports the outcome of a Cheque Cancellation or Stop Request. |