



ISO-Migration - latest informationen

The migration of the payment formats, planned by the European Central Bank and SWIFT is active since March 20, 2023. Further changes are planned until 2026.

The migration of the SWIFT MT formats to the 2019 version of the ISO 20022-based XML standard was started in March 2023. Camt.052 and camt.053 account information formats are already now offered according to the Austrian standards.

The existing customer credit transfer formats for non-SEPA payments (pain.001.001.03) were expanded to a new version (pain.001.001.09).

Also, the existing customer formats for SEPA Credit Transfer (pain.001.001.03) and SEPA Direct Debit (pain.008.001.02) were expanded to the new versions SCT pain.001.001.09 and SDD pain.008.001.08.

The migration will be finalized in November 2025. Starting from this date the new ISO-XML-Formats are considered as Austrian Standard.

1. REPLACEMENT OF ACCOUNT INFORMATION IN SWIFT MT94X FORMAT

The plan is to eliminate all MT94x messages (MT940 and MT942) from the SWIFT standard by latest 30 November 2025. Therefore, the standard for MT94x is no longer being updated at this point and it is no longer possible to forward all types of information in an MT94x message. Thus, we recommend that you use or switch to the camt.05x formats.

We ask that you start the migration from MT94x to camt.05x as soon as practical. However, to ease the migration for you, both reporting message formats will be available until the end of 2025.

Here is an overview of the advantages and challenges of the migration from MT messages to CAMT (Cash Management Message Type) messages:

Advantages	Challenges
<ul style="list-style-type: none"> • Camt.05X messages are the state-of-the-art ISO format • Data completeness Complete data allows for greater transparency. • Electronic account statements have the same structure as payment messages • Simple automated settlement Fewer outstanding transactions that need to be settled manually; more invoices can be paid at once. 	<ul style="list-style-type: none"> • High initial migration effort Downstream systems and processes have to be taken into consideration as well. • ISO formats are continuously advanced, refined, and updated (which may require changes to be made to your ERP systems) • Data processing Please keep in mind that your systems may take longer to process the data due to the higher data volume.

2. EXISTING AND NEW VERSIONS FOR ISO – CAMT AND PAIN.001

2.1. CAMT (CASH MANAGEMENT)

All camt.05x messages (camt.052, camt.053, camt.054) are available in both the 2009 and the 2019 ISO versions (in the Austrian configuration in both cases).

The new CAMT version will automatically be applied to new orders of the CAMT service.

The introduction of the new CAMT version will also make it possible to send structured address details, payment references, the ultimate debtor/creditor, and a multi-structured reason for payment for non-SEPA payments.

2.2. DECOMMISSIONING OF EDIFACT/AZV PAYMUL AND USAGE OF OLD XML PAIN VERSIONS

EDIFACT/AZV Paymul will be decommissioned latest mid 2025 and new XML versions for international payments (pain.001.001.09N = Non SEPA) are applied.

The existing XML version (pain.001.001.03N, Pain.001.001.03, pain.008.001.02, pain.008.001.01) can continue to be used for payments for the time being, but structured address data must be used. Unstructured address data elements will no longer be supported, and the execution of payments will be rejected latest from Nov. 2026.

If you want to specify “ultimate debtor and/or ultimate creditor information, please use the new formats pain.001.001.09 resp. pain.008.001.08.

2.3. USAGE STRUCTURED ADDRESS **OR** UNSTRUCTURED ADDRESS

Latest 2026 unstructured address data are no longer allowed. It is mandatory to use structured address fields <TwnNm> and country <Ctry> further structured address fields like street <StrtNm> can be used.

We recommend the usage of the full structured address fields, the so called “hybrid address” (=structured address with mandatory usage of country and town and additionally two address lines) will be available from Nov. 2025 for exceptional cases.

It is advisable to gradually adapt all customer master data (including for accounts receivable/payable) and enter this information in structured form in due time in order to prevent the incorrect transmission of the address fields.

Difference between unstructured and structured address:

Unstructured address – old ISO version

```
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
  <Ctry>DE</Ctry>
  <AdrLine>Zentrale1, Dorfstrasse 23/2</AdrLine>
  <AdrLine>80995 Muenchen / Bogenhausen</AdrLine>
</PstlAdr>
```

Structured address – new ISO version

```
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
  <Dept>Zentrale1</Dept>
  <StrtNm>Dorfstrasse</StrtNm>
  <BldgNb>23</BldgNb>
  <Flr>2</Flr>
  <PstCd>80995</PstCd>
  <TwnNm>Muenchen</TwnNm>
  <TwnLctnNm>Bogenhausen</TwnLctnNm>
  <Ctry>DE</Ctry>
</PstlAdr>
```

Outlook:

From 2026 (detailed timeline will follow) payment transactions with unstructured address data will be rejected.

2.4 USAGE OF PAYMENT DETAILS

For filling the NON SEPA pain.001 please consider for filling of the payment details (=remittance information) to use EITHER structured OR unstructured remittance information, as in the interbank payment area only either structured or unstructured remittance information is allowed. In case you provide in the pain.001 structured and unstructured data, only the unstructured remittance information will be used. Structured remittance information will be ignored and not forwarded to other banks.

2.5. THIRD-PARTY BANK ACCOUNT STATEMENTS IN THE CAMT.053 FORMAT

Third-party bank account statements that are delivered via camt.053 will be available in the following electronic banking applications in the future:

- UC eBanking global
- EBICS
- SwiftNet for Corporates
- Remote data transmission/FileTransfer

3. MT101 – PAIN.001 RELAY/INTERBANK

In 2025, the “request for transfer” message (MT101) is also set to be replaced by the pain.001 relay/interbank XML format in the interbank area. We will inform you separately about the timing of this migration.

4. WHERE CAN YOU GET FURTHER INFORMATION?

If you have any questions, please do not hesitate to contact our cash management advisors, who can be reached via the following channels:

E-mail: eBusinessSales@unicreditgroup.at

Internet: www.firmenkunden.bankaustria.at

This marketing communication was produced by UniCredit Bank Austria AG, Rothschildplatz 1, A-1020 Vienna (publisher).

Subject to printing and other errors.

As of December 2024