

ISO 20022 - Migration

Frequently asked questions – and answers
Issue for corporate clients, July 2026

ISO 20022 – Global language for financial messaging

With more than 5,000 languages worldwide, communication can often be challenging. The same applies to payment transactions and reporting: systems of banks and customers often fail to interact effectively resulting in misunderstanding each other. To create a standardised 'language' for transactions between banks and corporate customers across national borders — particularly in international financial communication — the global financial community is switching to one standard: ISO 20022. This FAQ provides important information about DZ BANK's migration to ISO 20022.

General questions

What is ISO 20022?

ISO 20022 is an international standard for electronic data exchange. It standardises communication between corporate clients and banks, as well as between banks themselves. The standard facilitates end-to-end (E2E) processing of messages, enabling data to flow seamlessly from the (corporate) client to the involved banks and back to the customer. ISO 20022 provides a uniform language and standardised formats for messages used in payment transactions, securities trading and other financial transactions.

Why was the ISO 20022 standard introduced?

The objective is to achieve globally uniform and efficient financial communication. The standard harmonises message formats, improves data quality, promotes automation and security, and enables companies and banks to optimise information processing by making appropriate IT adjustments.

What is XML and why is it important for ISO 20022 migration?

XML (Extensible Markup Language) is a markup language for representing hierarchically structured data in a standardised format. It facilitates the storage of data in a human-readable format, while also enabling automated processing. The ISO 20022 formats are

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pivotal role of XML in the implementation of the ISO 20022 standards.

What is CBPR+?

CBPR+ (Cross-border Payments and Reporting plus) is a Swift initiative to introduce ISO 20022 for cross-border payments and reporting messages between banks. Since March 2023, a transition phase has been in effect, during which the previous MT messages are being progressively replaced by ISO 20022 messages. Should you require further information, please visit <https://www.swift.com/standards/iso-20022/iso-20022-financial-institutions-focus-payments-instructions>.

What are the advantages of migrating to ISO 20022 for companies?

The transition to ISO 20022 provides businesses with a range of benefits. From a business perspective, this is advantageous because it facilitates process automation, enabling efficiency gains and improved data processing. A key factor is the structured increase in information (e.g. in bank statements), which ensures end-to-end data processing. On the outgoing side, companies benefit particularly from faster and more accurate processing of international transfers, as the harmonisation of data formats ensures seamless processing across national borders. Furthermore, the dedicated fields for specific country-related features contribute to reduced queries, delays, and manual effort.

What challenges do corporate clients face when migrating to ISO 20022?

The most significant challenges for corporate clients with direct data exchange between their system landscape and the bank are adapting IT systems, accounting and follow-up systems, updating master data, and, if necessary, training employees.

How does DZ BANK support corporate clients in switching to ISO 20022?

DZ BANK is your professional partner for all adjustments and innovations related to the ISO 20022 migration. The service includes consulting, the provision of information and sample data, a test environment, and other useful materials.

When do corporate clients have to switch to ISO 20022?

Depending on the message format, the switch to ISO 20022 must be completed by the end of 2025 or, at the latest, by November 12, 2026. DZ BANK provides a comprehensive schedule detailing all significant milestones and deadlines to facilitate a timely migration. It is recommended that customers educate themselves on the process from the outset and meticulously plan the transition in order to mitigate potential risks and facilitate a seamless transition.

Can corporate clients already carry out tests before the switch?

DZ BANK's Format Wizard is a tool that assists you in creating and validating test files, as well as simulating response messages to assess the compatibility of your systems with new formats.

The test data has been thoroughly checked to ensure it is in line with the official versions outlined in Appendix 3 of the DFÜ agreement by Deutsche Kreditwirtschaft (DK).

- SEPA payments (credit transfers, real-time credit transfers, direct debits)
- Same-day urgent credit transfers in Euro
- Cross-border payments
- SEPA Request-to-Pay

Technical validation of test data against CGI formats of DZ BANK

- SEPA payments (pain.001.001.03, credit transfers, direct debits)
- Cross-border payments (pain.001.001.09)

Simulation of response messages based on your own test data in accordance with DK-valid ISO 20022 formats for selected scenarios

- Payment Status Report (credit transfers, real-time credit transfers, direct debits, euro express credit transfers)
- Status notifications (SEPA Request-to-Pay)

Furthermore, we can provide you with CAMT.053 and CAMT.052 in version 8 as test files.

Should you require further information, please refer to [Format Wizard | DZ BANK](#).

How certain are the transition dates in November 2025 and 2026 for the ISO 20022 formats?

In accordance with the format lifecycle established by the Deutsche Kreditwirtschaft (DK), payment service providers in Germany are obligated to specify the formats to be supported and those to be discontinued at a predetermined point in time. The relevant dates can be found at <https://www.ebics.de/de/datenformate/format-lifecycle>. It is standard practice to adhere to these dates. However, individual banks may choose to continue offering their customers the previous formats for submission and collection beyond these dates. Should you have any questions about the deadlines, please contact your Relationship Manager at DZ BANK. Please be advised that the DK is not responsible for discontinuing bank statements in Swift-MT format or Request for Transfer/ MT101 format. For this matter, please contact your principal bank.

How long are the new format versions (ISO 20022 formats version 2019) expected to be used?

Format changes are likely to be a regular occurrence in the future. The current format version (ISO 20022, version 2019) is therefore not intended for indefinite use and will be replaced by new versions as part of ongoing adjustments. However, the fundamental structure of the formats as XML files and the basic structure within the files will remain unchanged. Adjustments are typically made to individual fields and their contents. This approach ensures that changes remain manageable and does not necessitate fundamental revisions of the entire system landscape.

What specific questions should I ask my bank to ensure a smooth transition to ISO 20022?

We advise you to consult with your partner banks to ascertain the impact of the changeover on your specific situation, considering the systems and formats you utilise. Please clarify at what point new formats will be supported and old formats will be discontinued. Please ensure you inquire about testing options and time frames, as well as bank-specific features. It is also vital to ensure that the required order types are stored in your bank authorisations.

Does the ISO 20022 migration require adjustments to ERP/TMS applications, and if so, what are they?

Please contact your system provider. Depending on your system landscape, the switch to ISO 20022 will require software updates for payment and transmission systems, interface adjustments, and master data updates. As more structured information, such as address data, is required, adjustments to databases and background systems may also be necessary.

Will bank-specific features continue to exist during the migration to the new formats, or can we expect completely standardised processing?

Although the ISO 20022 standard provides a global basis, it remains flexible so that bank outside the EU can continue to make specific adjustments. The Deutsche Kreditwirtschaft (DK) has established more stringent requirements under the DFÜ agreement to ensure uniform processing across Germany. However, there remains a possibility of differences in format processing in cross-border payments, especially with banking institutions outside the European Union.

Is it necessary to make adjustments when transferring files via the EBICS channel?

There is no difference in content between EBICS 2.5 and EBICS 3.0.

Bank account statement – Deutsche Kreditwirtschaft (DK) standard

What new formats will be used for bank statements after the ISO 20022 migration?

Bank account statements are no longer provided in MT format (MT940/MT942) alone, but also in ISO 20022 camt format. The new formats are: camt.053.001.08 for bank statements / camt.052.001.08 for intra-day statements / camt.054.001.08 for collective files. Due to their more complex structure and the large number of elements available, the camt formats are more demanding to implement and process but offer greater precision and flexibility. Systems for further processing must be adapted accordingly in order to use the new formats correctly.

As a corporate client, can I use both formats, MT940/MT942 and camt.052/camt.053, for the same account?

Yes, both formats can be provided in parallel.

How long will DZ BANK provide camt.053/camt.052 in version 02?

Since May 15, 2026, all account information has been provided exclusively in version 08. Customers who were still using version 02 were automatically migrated to version 08.

How can I switch to the new camt formats?

Switching to the camt format will require close cooperation with your ERP or software provider. The new format descriptions can be found in Appendix 3 of the DFÜ agreement:

<https://www.ebics.de/de/datenformate>. The new camt formats can be provided in parallel with the legacy MT formats enabling a gradual transition. It is recommended that you undertake thorough planning and testing at the outset.

How long will I continue to receive MT940/MT942 messages by DZ BANK?

We will automatically provide you with a camt.053/camt.052 for your payment accounts in parallel with your MT940/MT942. Please be advised that MT940/MT942 will be deactivated automatically on November 30, 2026. This will provide adequate time to assess the new format.

Are GVCs (Geschäftsvorfallcodes) and the new ISO 20022 BTCs (business transaction codes) equivalent?

It is important to note that GVCs (Geschäftsvorfallcodes) and BTCs (business transaction codes) are not equivalent. BTCs are more comprehensive and internationally standardised, while GVCs are mainly used in the German banking industry. Please refer to the mapping table of the Deutsche Kreditwirtschaft (Appendix 3, Annex 1 to the DFÜ Agreement) for information on the mappings between GVCs and BTCs. Further details are available at <https://www.ebics.de/de/datenformate>.

How long will DZ BANK continue to deliver GVCs in camt.053.08 alongside the new BTCs?

DZ BANK is currently providing information on GVCs; no end date has been defined at this time.

Is a separate camt.052/camt.053 file created for each account, or can multiple accounts be combined in a single file?

As was previously the case in the MT940/MT942 format, a separate camt.052/camt.053 message is now created for each account.

Will switching from MT940 to camt.053 for bank statements result in different message numbering?

DZ BANK's automatic parallel provision of camt.053 statements means that the numbering of your bank account statements will remain unchanged.

Will bank statements in camt format be provided in one file per account or collected for multiple accounts?

Bank account statements for multiple accounts will be consolidated into a single file and made available for retrieval from our bank's EBICS server.

Can camt formats still be provided in zipped form?

Yes.

Does DZ BANK provide camt.053/camt.052 at its foreign branches?

In the United Kingdom, we provide camt.053/camt.052 on request. In our other branches, MT940/MT942 is currently provided.

Customer statement messages (via Swift/ relay)**What are bank account statements in Swift-Standard?**

Should you request it, we are able to exchange bank statements with your other banks according to the ISO 20022 standard. This is known as relay or forwarding messages, and the bank statements are based on the Swift standard for exchange via the Swift network.

With regard to the ISO 20022 migration, which format is to replace bank account statements for forwarding to and from third-party banks in MT940 and MT942 format?

Moving forward, bank account statements will be provided in the camt.053.001.08 format as a replacement for MT940 and camt.052.001.08 as a replacement for MT942.

Could you please clarify whether camt.052/camt.053 in version 08 is an international standard, and whether it is possible to exchange data with third-party banks using this version?

Please be advised that camt.052/camt.053 in version 08 is considered valid worldwide as an international ISO 20022 standard. The exchange of bank account statements with third-party banks via the Swift network will preferably take place in this version from November 2025, as it complies with the new standards. However, MT940/MT942 can still be transmitted via Swift for the time being. We recommend that you liaise with your third-party bank at an early stage.

When will the latest versions of the ISO 20022 formats for bank account statements be available?

DZ BANK is able to send and receive camt.05x.001.08 formats from and to third-party banks. We recommend switching over early.

Could you please confirm whether it is possible to use both formats (MT940/MT942) and camt.052/camt.053 for the same account?

Yes, both formats can be provided in parallel. Please liaise with your third-party bank regarding this matter.

Please advise whether DZ BANK has a policy of converting bank account statements received from third-party banks.

DZ BANK does not offer conversion of submitted bank account statements into other formats. It is essential for clients to ensure that their bank account statement is in the required ISO 20022 format. If you wish to replace MT940/MT942, please instruct your third-party bank to send messages in camt.052/camt.053 format.

Please confirm whether DZ BANK is able to receive and provide camt.052/camt.053 messages in version 2 from third-party banks.

Camt messages in version 2 are not used for forwarding messages, as technical transmission via the Swift network is not possible.

Could you please advise which BIC is used to send bank account statements?

DZ BANK uses the BIC GENODEFFXXX or GENODEFFEBL to send camt.052/camt.053 messages to a third-party bank via the Swift network.

With regard to the receipt of bank account statements, please advise which BIC should be used.

Should a third-party bank wish to send camt.052/camt.053 messages to DZ BANK, they are required to use the BIC GENODEFFEBL.

What are the essential factors to consider when switching if I wish to receive camt.052/camt.053 messages from a third-party bank in the future?

DZ BANK is able to receive bank account statements in MT940/MT942 and camt.052/camt.053 V8 formats. Firstly, please liaise with the third-party bank to establish a timeframe for the provision of camt.052/camt.053. This is a prerequisite for the switch.

Could you please advise whether it will be necessary to sign any new agreements when switching from MT940/MT942 to camt.052/camt.053 transmission?

A separate request is required to change the statement formats. New order forms can be obtained from your relationship manager upon request.

Please provide me with further information from DZ BANK on the conversion of bank statements (MT940/942) in Swift format.

Should you have any queries, please contact your relationship manager at DZ BANK. Should you have any questions regarding integration into your ERP/TMS systems, please contact your system provider directly.

Cross-border payments

Could you please provide me with information regarding the migration from DTAZV to pain.001, including the date on which this will take place? Additionally, is there any information that customers should be aware of?

The migration to the new pain.001 format is part of the format lifecycle of the Deutsche Kreditwirtschaft (DK). The existing DTAZV format will continue to be supported until November 13, 2026, at which point it will be replaced by pain.001. Customers are already able to switch to the pain.001 format. Please refer to the following link for detailed information regarding deadlines and format specifications: <https://www.ebics.de/de/datenformate/format-lifecycle>.

We recommend switching to the pain.001 format by the third quarter of 2026 at the latest and allowing sufficient time for testing.

Could you please clarify the abbreviations XAZV and AXZ?

The abbreviation AXZ denotes the order type for submitting cross-border payments in the pain.001.001.09 format via EBICS, in accordance with the Deutsche Kreditwirtschaft (DK) standard. XAZV is sometimes used colloquially for the new format to distinguish it from the pain.001 format used in SEPA payment transactions and request for transfer.

Could you kindly confirm whether it is already possible to process cross-border payments in the pain.001.001.09 format?

Yes, this is possible.

Please confirm whether it is necessary to conclude new agreements when switching from DTAZV to AXZ.

It is not necessary to enter into new agreements with DZ BANK when using formats in accordance with Appendix 3 of the DFÜ agreement. If you were already enabled for foreign payments (AZV), the new order type has already been set up for you.

What are the most important requirements for switching to ISO 20022 in cross-border payments?

It is imperative that your system is compatible with the .001 format for cross-border payments. Depending on your system landscape, switching to pain.001 in cross-border payments requires software updates for payment and transmission systems, interface adjustments, and master data updates. As more structured information, such as address data, is required, adjustments to databases and background systems may also be necessary.

Could you advise me where I can find the specifications for the new pain.001 data format for cross-border payments?

The specifications for the new data format for cross-border payments can be found in Appendix 3 to the DFÜ agreement, Chapter 3, on the pages of the Deutsche Kreditwirtschaft (DK). These are specifically designed for use with EBICS. Should you require further information, the specifications can be accessed via this link: <https://www.ebics.de/de/datenformate>. Should you require a specific product description, please do not hesitate to contact your relationship manager at DZ BANK.

Could you kindly confirm the deadline for submitting cross-border transfers via DTAZV?

Cross-border payments may be submitted in DTAZV format until October 2026. As of November 14, 2026, these payments must be submitted in ISO format as pain.001.001.09 (AXZ). We recommend that you transition by the third quarter of 2026 at the latest.

Could you confirm whether it is possible to submit cross-border payments in both DTAZV and pain.001 formats at the same time?

Yes, it is possible to submit cross-border payments in both the legacy DTAZV and the new pain.001 format (AXZ) during the transition phase. This approach enables clients to make a gradual switch and offers flexibility until the DTAZV format is finally discontinued. However, from November 14, 2026, only the pain.001 format will be supported.

My ERP system is not yet capable of generating XML. Would it be possible to send a CSV file instead?

Please note that DZ BANK does not accept CSV files. However, our product GENO cash can be used to convert a CSV file into a payment order.

Please advise whether it is possible to combine multiple cross-border transfers to different recipients in a single payment transaction file.

Yes, this is possible. Transactions can be combined at the transaction level, with transfers to different recipients. In the case of batch booking, the transaction level is always the point at which the booking is made.

Is it possible to submit multiple cross-border transfers from different originators together?

It is essential that each group of payments is separated by the originator at the payment information level, provided they originate from different accounts or originators. It is imperative that all payments within a payment information group use the same originator and account.

Please advise whether DZ BANK is able to convert cross-border transfers submitted in the DTAZV format into the new ISO 20022 format.

DZ BANK does not offer conversion of submitted payment files into other formats. Please ensure that your payment orders are in the required ISO 20022 format before submitting them to us.

Could you please clarify whether there are any differences between the pain.001.001.09 format for SEPA payments and cross-border payments?

Indeed, there are some differences. For cross-border payments, additional information may be required, such as the full address of the payee, bank codes, or different currency formats. In certain cases, special fee instructions (e.g. SHAR, CRED, DEBT) may also be required.

Please confirm whether cross-border payments (pain.001.001.09) are possible at DZ BANK in accordance with the CGI-MP standard.

Yes. Should you require further information, please refer to the product description on the DZ BANK website:

www.corporates.dzbank.com/formatwizard

Could you kindly outline the changes that have been made to the fee allocation process for cross-border payments?

The fee structure for cross-border payments will be aligned with the new ISO 20022 standards:

1. Fee sharing (SHA): will become SHAR;
2. All fees charged to the originator (OUR): will become DEBT
3. All fees charged to the beneficiary (BEN): will become CRED, with restrictions on its use.

These new designations comply with international standards and replace the previous codes.

Could you kindly clarify whether the migration of cross-border payments will result in any alterations to the cut-off times?

The transition to ISO 20022 does not affect cut-off times.

What should you pay attention to when making cross-border payments with regard to structured address data?

Since the introduction of pain.001.001.09, only structured or semi-structured addresses are permitted. To ensure smooth payment processing, we recommend switching to structured data at an early stage. Further information can be found in the 'Structured address data' section.

Please advise whether DZ BANK provides test files for the new pain.001.001.09 format.

You can find sample files from DK under 'Supplementary Documents - EBICS' and download them here:

<https://www.ebics.de/de/datenformate/ergaenzende-dokumente>.

Could you please clarify whether every cross-border payment order is assigned a UETR?

DZ BANK assigns a UETR (Unique End-to-End Transaction Reference) to every payment order for cross-border payments. The UETR serves as a unique reference and enables the current payment status to be tracked and retrieved.

If a UETR is provided, it will be overwritten.

Could you kindly confirm whether it is necessary to provide the LEI in pain.001 format?

We recommend that you provide DZ BANK with your LEI in advance so that we can store it in our master data. The item will then be added to your payment automatically. If an LEI is provided in a pain.001 order, it will be overwritten.

Will there be regular changes to the pain.001.01.09 format for cross-border payments?

As with the procedure for SEPA payments, there will be annual adjustments to the format, the details of which will be published in Appendix 3 of the DFÜ agreement.

Structured address data

Could you kindly clarify whether the use of pain.001 in cross-border payments or Request for Transfer results in any changes to how customers provide address details?

With the introduction of pain.001.001.09, the use of structured address fields will become mandatory.

Between November 2025 and November 2026, three formats will be valid for specifying address data for cross-border payments.

1. Fully structured (available and recommended).
2. Hybrid (available since November 2025)
3. Fully unstructured (expires on November 13, 2026).

From November 14, 2026 onwards, only fully structured or hybrid address details will be accepted. Payments that do not comply with these formats may be rejected or delayed, leading to longer processing times and increased operational costs.

Therefore, the structured entry of address details is recommended.

Do I need to provide the address of the beneficiary bank?

The beneficiary bank's address must be provided in a structured or hybrid format if its BIC is not available. If the BIC is available, no further address details are required.

Should structured address fields be used before unstructured address allocation is replaced at the end of 2026?

Yes, if possible. Check how your addresses are currently stored in your systems early on. If your existing data does not yet meet the requirements for structured address fields, we recommend adapting it in your systems at an early stage. In any case, ensure that the client's, beneficiary's and ultimate payee's name, city and country

are entered correctly in separate fields. If important information such as the street or post office box is not available in separate fields, you can specify this in the hybrid address in the AdrLine field in future. However, the long-term goal should still be to structure all address fields in your systems.

Will this change also affect SEPA or domestic payments?

As a rule, these changes primarily affect cross-border payments. Exception: SEPA payments where one of the parties is based outside the EEA will also require a structured address. We therefore recommend making structured addresses the standard for all payment types.

What is the exact difference between 'semi-structured' and 'fully structured'?

Fully structured: Each piece of information has its own field:

<Nm>: Max Mustermann

StrtNm: Sample Street

BldgNb: 123

PstCd: 99999

TwNm: Musterstadt

<Country>: UK

Hybrid: Only the mandatory fields are structured; the rest are in a 'free' line.

<TwNm>: London

Country: UK

Address line: 123 London Street, 8th Floor

The semi-structured variant is the minimum requirement; the fully structured variant is the recommended 'best practice' solution.

What should I do with address additions such as 'c/o', 'Finance Department' or 'Building 5'?

This information can be used in the address lines in the hybrid or fully structured format. It can be added to these in addition to the structured fields to specify deliverability.

Request for Transfer

With reference to the ISO 20022 migration, which format replaces Request for Transfer in MT101 format?

Please be advised that MT101, also known as "Request for Transfer", will be replaced by the pain.001.001.09 relay format as part of the ISO 20022 migration.

From when can I send payment initiation messages to third-party banks in the new ISO 20022 format (pain.001 relay)?

The migration to the new format will be implemented gradually from August 1, 2026.

Could you kindly confirm whether DZ BANK would be willing to accept older versions of the pain.001 relay format?

Unfortunately, only the MT101 and pain.001.001.09 relay (version 2019) formats will be supported. Please note that earlier versions of pain.001 relay will not be accepted.

Could you kindly confirm the deadline for sending MT101 messages via DZ BANK?

DZ BANK is currently planning to support the MT101 format until November, 13 2026. It is recommended that an early transition to the ISO standard is made.

Can we receive Request for Transfer in the pain.001 relay format from a third-party bank?

Yes.

Could you kindly confirm whether it is necessary to conclude new agreements when switching from MT101 to pain.001.001.09 relay?

Please note that a separate order must be placed with DZ BANK in order to convert the formats. New order forms can be obtained from your relationship manager on request.

What are the key considerations when making transfer requests with structured address data?

Following the implementation of pain.001.001.09, only structured addresses will be permitted. From November 2025, semi-structured addresses will also be permitted. It is recommended that you switch to structured data at an early stage to ensure smooth payment processing.

Could you please advise where I can find the specification for the new pain.001 relay data format?

A product description will be available shortly on the DZ BANK homepage at:

www.corporates.dzbank.com/formatwizard. The

Deutsche Kreditwirtschaft (DK) has also developed a guide that outlines the key differences in the format rules that are relevant for relay cases. This guide is available at International Data Formats - EBICS.

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