

# CHAPS and RTGS ISO 20022 Change Management November 2025

## Change requests – 29 July 2024

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This document describes the second set of proposed schema and technical guidance changes (Set B) planned for inclusion in the Bank of England's (the Bank's) CHAPS and RTGS ISO 20022 release scheduled for November 2025.

**The change requests included in this document are intended to further align the Bank's CHAPS implementation with HVPS+ and CBPR+, and also include new changes that have arisen since the publication of the first set of change requests (Set A) on the 9 May 2024.**

We are sharing this information so that organisations engaged in processing CHAPS or RTGS messages in ISO 20022 have visibility of all of the change requests currently under consideration as documented in our [Change Management Framework](#).

Direct Participants are asked to review this further set of change requests and provide feedback by **19 August 2024** to [ISOSchema@bankofengland.co.uk](mailto:ISOSchema@bankofengland.co.uk). Even if a Direct Participant does not wish to raise any material feedback, Direct Participants should confirm they have read and acknowledged the proposed changes.

We ask that all respondents share this document to their relevant vendors and service providers where applicable to inform their response.

## Summary of change requests

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A summary of the change requests known at end July 2024 are outlined below:

- The Bank received no change requests from external parties for CHAPS or RTGS schemas for implementation in November 2025.
- The Bank has a list of changes to CHAPS and RTGS schemas and technical guidance, which have been compiled since migration to the ISO 20022 messaging standard in June 2023. The Bank's list of change requests includes corrections, updates and additions to schemas and technical guidance, and new message schemas and technical guidance for the camt.056 payment cancellation request and camt.029 response. We have published these in two separate sets:
  - **Set A**: There are 36 internal change requests.
  - **Set B**: There are 16 internal and HVPS+/CBPR+ alignment change requests.

Information on the Bank's intended Change Management timeline outlining this process and provisional dates is documented in our [Change Management Framework](#) on the Bank's website.

## Change requests in detail

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Change requests are split into two groups for Set B:

- Various internal changes as well as HVPS+ and CBPR+ change requests, including changes to the machine readable xsd files in MyStandards. These files form part of the Swift validation libraries that the Bank and Direct Participants use to validate CHAPS messages.
- Changes to the technical guidance that accompanies the xsd files are also included. Technical guidance must be taken into account when implementing the xsd files.

All proposed changes have been assigned an impact categorisation – definitions for this are in Annex A.

Changes outlined in this document refer to messages that relate to CHAPS and/or RTGS.

If your organisation is not involved directly in sending and receiving these messages, not all changes may impact you. It is your responsibility to understand what messages you use, and any secondary impacts that these changes may have on your operations, e.g., aligning schemas as necessary or making sure you can provide information in the right format to those that do interface directly.

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.

# 1. CHAPS and RTGS schema changes for release in November 2025

#	What will be changed?	High level description	Detailed description	Reason	Impact Level
1	pac.008	<b>HVPS+ CR 0011</b> Enable Hybrid Postal Address in Related Remittance Information	Changes to facilitate hybrid address (in addition to the existing structured and unstructured address) will be applied to ... /FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtLctnDtls/PstlAdr/Adr via formal and textual rules and an update to the AddressLine message element datatype.  Hybrid address will allow the use of structured address elements (minimum of town name and country) together with up to a maximum of 2 occurrences of Address Line ('AdrLine') each with a maximum of 70 characters (max70text).	HVPS+ alignment	2+
2	pac.008 pac.004	<b>HVPS+ CR 0012</b> <b>CBPR+ CR 002312</b> Allow code SLEV in Charge Bearer	Enable code SLEV in ChargeBearerType1Code code list in pac.008 .../FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr  Enable SLEV in ChargeBearerType1Code code list in pac.004 .../PmtRtr/TxInf/ChrgBr  Cautionary note will be added to advise this code is not used in cross border space.	HVPS+ alignment CBPR+ alignment	2-
3	pac.008 pac.004	<b>HVPS+ CR 0013</b> Recommend that all occurrences of Amount in the Charges Information component be stated in the currency of the Interbank Settlement Amount.	Add a textual rule recommending that all occurrences of amount in the charges information be stated in the currency of the interbank settlement amount pac.008 .../FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf pac.004 .../PmtRtr/TxInf/ChrgsInf	HVPS+ alignment	1
4	pac.008 pac.009COV	<b>HVPS+ CR 0014</b> Remove the requirement for bilateral/multilateral agreements for use of Remittance Information / Structured	Remove the following entry from pac.008 .../FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf pac.009COV .../FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf  Guidance (not enforced in CHAPS) Guidance 1: CBPR_RemittanceRules Description: 1. Use of Structured Remittance must be bilaterally or multilaterally agreed.  Note 1. The second part of the above textual rule remains. Structured Remittance can be repeated, however the total business data for all occurrences (excluding tags) must not exceed 9,000 characters.	HVPS+ alignment	1
5	pac.008 pac.009 pac.009COV	<b>HVPS+ CR 0015</b> Disable Instruction for Next Agent	Remove the following elements. pac.008 - .../FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt pac.009 - .../FICdtTrf/CdtTrfTxInf/InstrForNxtAgt pac.009COV - .../FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstrForNxtAgt	HVPS+ alignment	2+

#	What will be changed?	High level description	Detailed description	Reason	Impact Level
6	pac.008	<p><b>HVPS+ CR 0016</b></p> <p>Remove comment not to use the Tax component at Credit Transfer Transaction Information level, but at Remittance Information level.</p>	<p>Remove the following comment from pac.008 .../FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt</p> <p><b>Comment</b> It is recommended to use Tax information in the Remittance Information block - is should not be used at transaction level.</p> <p><b>Note</b></p> <ol style="list-style-type: none"> <li>1. already implemented in CBPR+.</li> <li>2. Tax information [/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax] has been removed from the CHAPS pac.008</li> </ol>	HVPS+ alignment	0
7	camt.053	Add a new field to the camt.053 to carry a new reference from the pac.029 multilateral settlement message and populate that field	<p>Add a new field Additional Entry Information and populate it /Document/BkToCstmrStmt/Stmt/Ntry/AddtlNtryInf in the camt.053 statement message with the reference provided in the pac.029 multilateral settlement message sent by net payment system operators. This change is also included in the DNS change list.</p> <p>See #13 for technical guidance update</p>	Allows a reference provided in the pac.029 multilateral settlement message sent by net payment system operators to be passed on to the receiver of the camt.053 statement message.	2+
8	camt.053	Add a new field to the camt.053 to carry a reference to the underlying transfer type	<p>Add a new field Bank Transaction Code/proprietary/code [/Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Prtry/Cd] in the camt.053 statement and populate it. This field will be populated with the underlying transfer type responsible for the entry in the camt.053</p>	Allows the transfer type of the entry to be returned to the receiver of the camt.053 for the purpose of reconciliation.	2+
9	camt.054	Populate an existing field in the camt.054 with a new reference from the pac.029 multilateral settlement message	<p>Populate /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/AddtlNtryInf in the camt.054 pre-advice and advice messages with the reference provided in the pac.029 multilateral settlement message sent by net payment system operators. This change is also included in the DNS change list.</p> <p>See #14 for technical guidance update</p>	Allows a reference provided in the pac.029 multilateral settlement message sent by net payment system operators to be passed on to the receiver of the camt.054.	2-
10	pac.008	<p><b>CBPR+ CR 002174</b></p> <p>Enablement of Contact Details for the Creditor and potentially Ultimate Debtor, Debtor, Creditor and Ultimate Creditor</p>	<p>If approved by the CBPR+ group this change would see the contact details element (at a minimum the Email Address and Mobile Number) made available optionally for the Creditor and potentially the Ultimate Debtor, Debtor and Ultimate Creditor within the pac.008.</p>	CBPR+ alignment	2+
11	pac.008 pac.004	<p><b>HBPS+ CR0013</b></p> <p>Recommend that all occurrences of Amount in the Charges Information component</p>	<p>Add a guideline recommending the specification of charges in the currency of the interbank settlement amount.</p>	HVPS+ alignment	1

#	What will be changed?	High level description	Detailed description	Reason	Impact Level
		be stated in the currency of the Interbank Settlement Amount.			
12	pacs.008 pacs.009 pacs.004 BAH	<b>HBPS+ CR0019/20</b> Maintain alignment, as closely as possible and identically where possible, between CBPR+ and HVPS+.	Where the intent is the same, CMWG will work with CBPR+/PSWG to: <ul style="list-style-type: none"> <li>• Rename rules and datatypes that say the same thing, but are named differently,</li> <li>• Reword rules that intend the same outcome but are articulated differently, and</li> <li>• Ensure that equivalent rules are anchored consistently and at the appropriate level</li> <li>• Ensure all comments with a “must” requirement are replaced with rules (whether formal or textual). Where possible, rules should be formalised (i.e., can be technically validated).</li> <li>• Always remove rules and comments against disabled elements.</li> <li>• Ensure all comments with a “must” requirement are replaced with rules (whether formal or textual). Where possible, rules should be formalised (i.e., can be technically validated).</li> </ul>	Everyone involved in the end-to-end payment chain will benefit from increased efficiency of payments processing and aligned schemas and market practises. Will increase global interoperability as collections are aligned for seamless end-to-end transport. End-users of both CBPR+ and HVPS+ will benefit as differences between the collections used in cross-border and within MIs are minimised.	1

## CHAPS and RTGS technical guidance changes for release in November 2025

#	What will be changed?	High level description	Detailed description	Reason	Impact Level
13	camt.053 technical guidance	Information about a new field that will contain a new reference	<p>Explain the use of the reference provided in the pacs.029 multilateral settlement message sent by net payment system operators to be passed on to the receiver of the camt.053 in new field /Document/BkToCstmrStmt/Stmt/Ntry/AddtlNtryInf</p> <p>See #7 for schema change</p>	Explains the use of a new multilateral settlement reference provided in the camt.053 statement message.	2+
14	camt.054 technical guidance	Information about an existing field that will contain a new reference	<p>Explain the use of the reference provided in the pacs.029 multilateral settlement message sent by net payment system operators to be passed on to the receiver of the camt.054 in field /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/AddtlNtryInf</p> <p>See #9 for schema change</p>	Explains the use of a new multilateral settlement reference provided in the camt.054 statement message	2-
15	camt.054 technical guidance	Change the allowed list of transfer type codes in a camt.054 cancellation	<p>Update the technical guidance to remove the restriction for /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd to "OTHR". This field will now contain the appropriate code to identify the type of underlying transaction that resulted in the entry.</p> <p>See #23 Set A for associated technical guidance change</p>	Correction	2-
16	pacs.004 technical guidance	Describe the encouraged use of enhanced data (purpose code) in the pacs.004 original transaction reference block	<p>The technical guidance says "However, Original Transaction Reference should not be needed in the CHAPS context as reconciliation with the original payment can be achieved with other fields in the pacs.004. "</p> <p>However, Bank of England enhanced data policy encourages the population of the purpose code. [ /Document/PmtRtr/TxInf/OrgnlTxRef/Purp/Cd] which is in the Original Transaction Reference block.</p> <p>Therefore, we will update the technical guidance to indicate that population of the purpose code in the pacs.004 Original Transaction Reference block is encouraged but not mandatory.</p> <p>Original Transaction Reference contains only optional fields and so can be populated with just the underlying purpose code without having to source additional information for other fields</p>	Additional information	0

# Annex A: 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 no to minimum 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.