

CHAPS and RTGS ISO 20022 Change Management – November 2025

Final Changes – 18 December 2024

This document sets out the final, confirmed set of schema and technical guidance changes for inclusion in the CHAPS and RTGS ISO 20022 release scheduled for November 2025.

We are sharing this information so that organisations engaged in processing CHAPS or RTGS messages in ISO 20022 have visibility of the final changes that will be taken forward into the message schemas for release in November 2025 as documented in our [Change Management Framework](#).

For the next step in this process, the confirmed schema changes will be taken forward in the applicable schemas which will be published in draft format in the ‘Bank of England group’ on MyStandards by 31 January 2025. The associated technical guidance changes for the November 2025 release are likely to be published in draft format in February 2025 (later than our originally envisaged date of January 2025). Guidance on accessing the Bank of England group on MyStandards can be found in Annex B.

Summary of confirmed change requests

In 2024 the Bank published two sets of proposed CHAPS and RTGS ISO 20022 change requests, [Set A](#) and [Set B](#), that were reviewed with CHAPS Direct Participants.

Since the final publication of agreed international changes by CBPR+ and HVPS+ in October, (which were included in Set A and Set B), and the later delivery of TS3, we have reviewed the landscape for change in 2025 both from a Bank of England, participant and RTGS account holder angle, and prioritised the changes accordingly. For comparison purposes, these changes have been set out in the following pages in the same format that was published earlier in 2024.

November 2025 release schema changes

Adhering to our policy of international alignment, we will be taking forward ten change requests in total, related to schema changes from Set A and Set B for release in November 2025. These changes maintain interoperability and resilience, commitment to CPMI requirements, and alignment to international standards as set by HVPS+ and CBPR+. One of the ten change requests allows identification of the updated message schemas for processing purposes.

Any change requests that have not been taken forward for release in November 2025 will be considered for inclusion in the next cycle of change.

Changes to MVAL<>MT mapping library

Changes to the MVAL<>MT mapping library have already been made, therefore whilst they have been struck from the list of changes, this action has been completed.

TS3 technical guidance ISO documentation changes

TS3 technical guidance ISO documentation changes will be published prior to TS3. This will be in advance of final technical guidance ISO documentation for the November 2025 release. TS3 technical guidance ISO documentation changes are clearly marked in the following tables where applicable. TS3 technical guidance ISO documentation amendments will be carried forward into the November 2025 release documentation.

November 2025 technical guidance documentation changes

The ISO technical guidance changes going forward for November 2025 release relate either to agreed November 2025 release schema changes or are corrections. Any technical guidance changes that have been struck through in the change list are related to schema changes that have been deprioritised from the November 2025 release.

Change requests in detail

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 your organisation. 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.

The tables have been split into five sections:

1. Set A schema changes
2. Set A technical guidance documentation changes
3. Set A MX<>MT mapping
4. Set B schema changes
5. Set B technical guidance documentation changes

Changes not being taken forward are either marked with a grey background in the tables and strikethrough in the text where the full change has been deprioritised; or strikethrough in the text where only part of the overall change is going forward. Additions have been shown in green.

Where applicable, TS3 technical guidance documentation changes have been marked with: **[Change to be included in TS3 documentation]**

Since publication of Set A and Set B earlier in 2024, feedback has been received from CHAPS Direct Participants on the changes and has been reflected in these updated tables where appropriate. When progressing implementation of ISO 20022 for CHAPS and RTGS changes, please only refer to the updated tables contained in this document.

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

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

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level						
4	camt.060	Remove fixed values	<p>Change 1 Remove fixed value "camt.053-Statement" and comment "'camt.053-Statement' only" from requested message name identification. [/Document/AcctRptgReq/RptgReq/ReqdMsgNmId] in the camt.060. There will be no fixed value in this element from November 2025. This field will now contain the requested message name identification (for example camt.053.001.08 or a subsequent version of that message as it is introduced in a future release of the CHAPS schemas). Accepted values will be defined in the technical guidance (see #15)</p> <p>Change 2 Amend datatype for requested message name identification to restrict data to acceptable format [/Document/AcctRptgReq/RptgReq/ReqdMsgNmId] as follows. Requested Message Name Identification Type Code Base Type: CodeSet Documentation: specifies the type of the message that is being requested</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Name</th> </tr> </thead> <tbody> <tr> <td>camt.053.001</td> <td>camt.053-Statement</td> </tr> <tr> <td>camt.052.001</td> <td>camt.052-Liquidity Report</td> </tr> </tbody> </table> <p>Change 3 Remove fixed value "BOOK" from requested transaction type. /Document/AcctRptgReq/RptgReq/ReqdTxDp/Sts/Cd. There will be no fixed value in this element from November 2025. Accepted values from the external code list will be defined in the technical guidance (see #15)</p>	Value	Name	camt.053.001	camt.053-Statement	camt.052.001	camt.052-Liquidity Report	<p>Changes 1 and 2 Participants will be able to request account liquidity reports (camt.052) using the account reporting request (camt.060) request message.</p> <p>Change 3 Allows future flexibility in the requested transaction type within the account reporting request (camt.060)</p>	2-
Value	Name										
camt.053.001	camt.053-Statement										
camt.052.001	camt.052-Liquidity Report										
2	camt.053	<p>Add a new balance datetime element.</p> <p>Remove fixed bank transaction code values</p>	<p>Change 1 Enable statement balance date /Document/BkToCstmrStmt/Stmt/Bal/Dt/DtTm in the camt.053 schema with the following datatype pattern. HVPSPlus_DateTime (based on dateTime) pattern: .*(+ -)((0[0-9]) (1[0-4])):[0-5][0-9]</p> <p>Change 2 Replace restricted fixed value and restricted code list with full external code list for .../BkToCstmrStmt/Stmt/Ntry/BkTxCd/Domn/Cd .../BkToCstmrStmt/Stmt/Ntry/BkTxCd/Domn/Fmly/Cd .../BkToCstmrStmt/Stmt/Ntry/BkTxCd/Domn/Fmly/SubFmlyCd Accepted values will be defined in the technical guidance (see #17)</p>	<p>Change 1 All statements (camt.053) will include the date and time of the statement in the correct place.</p> <p>Change 2 All statements (camt.053) will be able to include a wider range of bank transaction codes.</p>	2+						

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
3	camt.052	Remove fixed value	Change 1 Remove the fixed value of GBP from balance amount. /Document/BkToCstmrAcctRpt/Rpt/Bal/Amt/Ccy so that any currency can be reported on.	Change 1 Liquidity report (camt.052) will be able to report EUR currency accounts	2-
4	ISODateTimea dmi.004, camt.052, camt.053, camt.054, camt.060, head.001, mirs.095, pacs.002, pacs.004, pacs.008, pacs.009, pacs.009COV ISOTime: pacs.008, pacs.009, pacs.009COV ISODate: camt.053, camt.054, pacs.004, pacs.008, pacs.009, pacs.009COV	Change the datatype of ISODateTime, ISOTime and ISODate	Change 1 HVPS+ also making this change HVPS+ CR 0007 CBPR+ also making this change CR 002296 Modify the pattern in the datatype of all ISODateTime and ISOTime-based elements to allow UTC offset of +14:00. From pattern: ..*(\+)(([0-9]) (1[0-3])):[0-5][0-9] To pattern: ..*(\+)(([0-9]) (1[0-4])):[0-5][0-9] Change 2 HVPS+ also making this change HVPS+ CR 0007 Modify the patterns in the datatype of ISODate and ISODateTime to ensure: 1. only years with four digits are valid. 2. UTC offset with dates are not allowed. Implementation to align with HVPS+/CBPR+ implementation.	Change 1 Enables +14:00 time zone in ISODateTime and ISOTime fields. Change 2 Prevents years with more than 4 digits and time offsets in ISODate and ISODateTime fields.	2-
5	pacs.008 pacs.009 pacs.009COV pacs.004 pacs.002 pacs.010 camt.056	Make changes to Postal Address message component to facilitate hybrid address	Change 1 HVPS+ also making this change HVPS+ CR 0018 Changes to facilitate hybrid address will be applied to every occurrence of the PostalAddress24 message component via formal and textual rules and an update to the AddressLine message element datatype and occurrence (multiplicity). 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). Reference to detailed hybrid address updates can be found in the CBPRPlus SR2025 (Combined) in MyStandards. Detailed hybrid address requirements will be defined in the technical guidance (see #26)	Change 1 Enable hybrid address	2+

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
6	<p>pac.008 pac.009 pac.009COV pac.004</p>	Remove specific BAH~Document formal validated rules	<p>Change 1 Remove the following network validated rules from the business application header (BAH) and associated schema.</p> <ol style="list-style-type: none"> 1. BAHFromClearingSystemMemberIdentificationCodeRule 2. BAHFromMemberIdentificationRule 3. BAHFromLEIRule <p>Note: These rules were implemented to ensure that information provided in the Document matched that in the BAH.</p> <p>For example, prior to this change if there's an LEI in the Business Application Header (To and/or From) then there must be the exact same LEI in Instructed and/or Instructing agents respectively.</p> <p>If there's an LEI in Instructed and/or Instructing agents, then there does not need to be an LEI in the Business Application Header (To and/or From), but if there is they must match exactly.</p>	Change 1 Request of Direct Participants	0
7	All text fields in all messages	Change the datatype of all text elements	<p>Change 1 Modify pattern in datatype definition of all text fields to prevent leading and trailing spaces. See #27 for related technical guidance update.</p>	Change 1 To prevent processing issues associated with leading and trailing spaces in text fields.	2-
8	camt.056/camt.029	Add cancellation message	<p>Change 1 Add a new schema to the CHAPS/RTGS MyStandards collection to define the camt.056 cancellation message and camt.029 response. camt.056 schema will align with HVPS+ implementation of the camt.056.</p> <p>Note: Implementation of the camt.056 is optional and will not impact participants unless they request to use it. Implementation guidance will be defined in the technical guidance (see #28).</p>	Change 1 Allows participants to cancel a payment message	3-
9	<p>pac.002, pac.004, pac.008, pac.009, pac.009COV</p>	Remove Legacy mappings annotations in MyStandards	<p>Change 1 Remove all legacy MT mapping annotations from the listed pacs messages only, in the CHAPS schemas in MyStandards.</p>	Change 1 MT is no longer supported by CHAPS/RTGS	0
10			Relevant HVPS+ changes have now been specified in Set B		

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
11	All CHAPS/RTGS messages	Update usage identifiers.	<p>Change 1 Where a change has been made to a message, increment the versioning component of the usage identifier for each message from .01 to .02.</p> <p>Change 2 Remove the 'enh' component from the usage identifier of the following messages: pacs.004, pacs.008, pacs.009 cov/core.</p> <p>See #31 for related technical guidance update.</p>	<p>Change 1 New release of CHAPS schemas requires an update to the usage identifiers.</p> <p>Change 2 Removal of usage identifier components no longer required.</p>	2+
12	Pacs.010	Add pacs.010 authorised transfer message	<p>Change 1 Add a new schema to a new collection in MyStandards to define the pacs.010 authorised transfer message. pacs.010 to be aligned with the HVPS+ pacs.010. See #35 for related technical guidance update.</p> <p>This will go in as dormant — we have yet to confirm timings for implementing authorised transfers as a product.</p>	Change 1 Pacs.010 is required to enable authorised transfers	Not applicable for participants but included here for transparency

2. SET A CHAPS and RTGS technical guidance changes for release in November 2025

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
13	pac.008 to pac.004 mapping example	Correct an error in an MX-to-MX mapping example	<p>Change 1 [Change to be included in TS3 documentation] Correct the example pac.008 to pac.004 mapping on page 56 of the technical guidance to remove an incorrect tag. From: <RtrChain><CtrAgt><Agt><FinInstnId><BICFI>GSILGB2XHUL to: <RtrChain><CtrAgt><FinInstnId><BICFI>GSILGB2XHUL</p> <p>Note: Agent tag does not exist in the pac.004, therefore this incorrect mapping could not have been implemented and should not impact participants.</p>	Change 1 Correction	0
14	Additional special character definition	Correct an error in the additional special character set definition	<p>Change 1 [Change to be included in TS3 documentation] Correct the additional special character list on page 9 Version 3.0, March 2022. Replace the apostrophe with a backtick. From: !# & % * = ^ _ { } ~ " ; @ [\] \$ > < To: !# & % * = ^ _ ` { } ~ " ; @ [\] \$ > <</p> <p>Note: Additional special character set is defined correctly in the schema and therefore this incorrect character could not have been implemented in the real world as it would have failed validation. Therefore, should not affect participants.</p>	Change 1 Correction	0
15	camt.060 usage guidance	<p>Include additional information.</p> <p>Include accepted values defining messages that can be requested.</p> <p>Include accepted values for requested transaction type status</p>	<p>Change 1 [Change to be included in TS3 documentation] Add text to the camt.060 section of the technical guidance to say that from TS3 it can now be used by all account holders connected to SWIFT to request intraday statements (up to 5 per day).</p> <p>Change 2 Add text to the camt.060 section of the technical guidance to list accepted values for requested message name identification. /Document/AcctRptgReq/RptgReq/ReqdMsgNmId "camt.053.001" and "camt.052.001".</p> <p>Change 3 Add to the technical guidance the following accepted values for /Document/AcctRptgReq/RptgReq/ReqdTxDp/Sts/Cd = "BOOK"</p> <p>For the above changes see also #1 schema changes.</p>	<p>Change 1 Additional information</p> <p>Change 2 Defines allowed values for requested message name identification within the account reporting request (camt.060)</p> <p>Change 3 Defines allowed values for requested transaction type within the account reporting request (camt.060)</p>	2
16	camt.053 usage guidance	Include additional information	<p>Change 1 [Change to be included in TS3 documentation] Add the following statements to the camt.053 section of the technical guidance.</p> <p>Statement 1 - Any activity undertaken after statements are produced (i.e., movements between own accounts instructed via BERTI, once available) will be value-dated for the next day.</p>	Change 1 Additional information	0

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level																				
			<p>Statement 2 - Statements will additionally be generated at weekends and on UK bank/public holidays. Typically, these would not contain transactions as settlement windows will not be open. However, they would contain movements between own accounts that may have been instructed via BERTI over the weekend.</p> <p>Statement 3 - The number of entries in a camt.053 will always depend on the number of debits and/or credits to an account and will only be limited by the message size exceeding the message payload limit, which for the camt.053 is 80,000 bytes. Should the payload limit be exceeded, the statement will be split into multiple messages with no more than 435 100 entries per statement.”</p> <p>Statement 4 - The below fields differentiate between pages of the same statement.</p> <table border="1" data-bbox="770 595 1594 735"> <tr> <td>Statement Identification</td> <td>Document/BkToCstmrStmt/Stmt/Id</td> </tr> <tr> <td>Page number</td> <td>/Document/BkToCstmrStmt/Stmt/StmtPgntn/PgNb</td> </tr> <tr> <td>Last page indicator</td> <td>/Document/BkToCstmrStmt/Stmt/StmtPgntn/LastPgInd</td> </tr> </table>	Statement Identification	Document/BkToCstmrStmt/Stmt/Id	Page number	/Document/BkToCstmrStmt/Stmt/StmtPgntn/PgNb	Last page indicator	/Document/BkToCstmrStmt/Stmt/StmtPgntn/LastPgInd																
Statement Identification	Document/BkToCstmrStmt/Stmt/Id																								
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17	camt.053 usage guidance	<p>Add guidance for the use of a new balance type code</p> <p>Add guidance for the use of the new balance datetime field.</p> <p>Add new bank transaction codes indicating the pacs.004 and pacs.009COV transaction types</p>	<p>Change 1 Update table on page 23 of the technical guidance to include code ITBD (interim booked) in statement balance type /Document/BkToCstmrStmt/Stmt/Bal/Tp/CdOrPrtry/Cd alongside existing codes OPBD and CLBD.</p> <p>Change2 Add text to the camt.053 section of the technical guidance to include and define the use of the statement balance datetime/Document/BkToCstmrStmt/Stmt/Bal/Dt/DtTm</p> <p>Change 3 [Change to be included in TS3 documentation] Update the table on page 23 of the technical guidance to include additional bank transaction codes as follows to the camt.053. Note that these codes will have been in use since TS3 and we are just updating the documentation to reflect that.</p> <table border="1" data-bbox="864 1157 1574 1358"> <thead> <tr> <th>Domain</th> <th>Family code</th> <th>Sub family code</th> <th>Transaction type</th> </tr> </thead> <tbody> <tr> <td>PMNT</td> <td>RRCT</td> <td>OTHER</td> <td>pacs.004 credit</td> </tr> <tr> <td>PMNT</td> <td>IRCT</td> <td>OTHER</td> <td>pacs.004 debit</td> </tr> <tr> <td>PMNT</td> <td>RRCT</td> <td>FICT</td> <td>pacs.009 COV credit</td> </tr> <tr> <td>PMNT</td> <td>IRCT</td> <td>FICT</td> <td>pacs.009 COV debit</td> </tr> </tbody> </table> <p>For the above changes see also #2 schema changes.</p>	Domain	Family code	Sub family code	Transaction type	PMNT	RRCT	OTHER	pacs.004 credit	PMNT	IRCT	OTHER	pacs.004 debit	PMNT	RRCT	FICT	pacs.009 COV credit	PMNT	IRCT	FICT	pacs.009 COV debit	<p>Change 1 Defines allowed values for balance type code in the camt.053</p> <p>Change 2 All statements (camt.053) will include the date and time of the statement balance in the correct place.</p> <p>Change 3 Intraday All statements (camt.053s) will be able to report pacs.004 and pacs.009COV transaction types correctly.</p>	2+
Domain	Family code	Sub family code	Transaction type																						
PMNT	RRCT	OTHER	pacs.004 credit																						
PMNT	IRCT	OTHER	pacs.004 debit																						
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CR #	What will be changed	High level description	Detailed description	Reason	Impact Level																		
18	camt.052 usage guidance	Add guidance for the use of a new balance type codes	<p>Change 1 [Change to be included in TS3 documentation] Add the following balance type codes to the technical guidance for the camt.052 alongside existing codes OPAV and CLAV. Note that these codes will have been in use since TS3 and we are just updating the documentation to reflect that. Introduction of codes ITAV and ITBD delayed until post November 2025</p> <table border="1" data-bbox="875 427 1561 1018"> <thead> <tr> <th>Code</th> <th>Name</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>OPBD</td> <td>Opening booked</td> <td>Total balance on the account, as at Start of Day</td> </tr> <tr> <td>CLBD</td> <td>Closing booked</td> <td>Total balance on the account, as at End of Day (or intraday for intraday request [CLS])</td> </tr> <tr> <td>XPCD</td> <td>Pending credits/debits</td> <td>Sum of all pending credits or sum of all pending debits (with accompanying credit/debit indicator in the CdtDbtInd tag for the entry) due to settle that day i.e., excluding future dated payments</td> </tr> <tr> <td>ITAV</td> <td>Interim available</td> <td>Available balance calculated during the account servicer's business day, at the time specified</td> </tr> <tr> <td>ITBD</td> <td>Interim booked</td> <td>Balance calculated during the account servicer's business day, at the time specified</td> </tr> </tbody> </table>	Code	Name	Definition	OPBD	Opening booked	Total balance on the account, as at Start of Day	CLBD	Closing booked	Total balance on the account, as at End of Day (or intraday for intraday request [CLS])	XPCD	Pending credits/debits	Sum of all pending credits or sum of all pending debits (with accompanying credit/debit indicator in the CdtDbtInd tag for the entry) due to settle that day i.e., excluding future dated payments	ITAV	Interim available	Available balance calculated during the account servicer's business day, at the time specified	ITBD	Interim booked	Balance calculated during the account servicer's business day, at the time specified	<p>Change 1 Defines allowed values for balance type code in the camt.052</p>	0
Code	Name	Definition																					
OPBD	Opening booked	Total balance on the account, as at Start of Day																					
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ITAV	Interim available	Available balance calculated during the account servicer's business day, at the time specified																					
ITBD	Interim booked	Balance calculated during the account servicer's business day, at the time specified																					
19	camt.052 usage guidance	Include additional information	<p>Change 1 [Change to be included in TS3 documentation] Add the following statements to the camt.052 section of the technical guidance.</p> <p>Statement 1 - A camt.052 will be sent for each account held rather than at minimum balance/sterling liquidity group level.</p> <p>Statement 2 - The Bank will send a camt.052 for each account at the start and end of the day. We can no longer provide these at minimum balance/sterling liquidity group level. camt.052's will be sent at 00:15 when the CHAPS system opens and alongside statements (around 19:30).</p>	<p>Change 1 Additional information</p>	0																		

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
20	Date and DateTime usage guidance	<p>Update Date and DateTime definitions.</p> <p>Add information about time zone validation.</p> <p>Add information about digit restriction applied to years</p>	<p>Change 1 [Change to be included in TS3 documentation] Update section 2.2 Date and Time of the technical guidance ISODatetime</p> <p>From All times must be represented in Coordinated Universal Time (UTC) with local time offset: (YYYY-MM-DDThh:mm:ss.sss+/-00:00). To All times must be represented as local time with UTC time offset: (YYYY-MM-DDThh:mm:ss.sss+/-00:00).</p> <p>All times are local time with UTC offset. Local time is not necessarily UK time.</p> <p>Change 2 [Change to be included in TS3 documentation] Update section 2.2 Date and Time of the technical guidance ISODate.</p> <p>From Time zone offsets are not supported and where supplied will be rejected by the RTGS system. To Time zone offsets are not supported and where supplied will be ignored by the RTGS system.</p> <p>Change 3 [Change to be included in TS3 documentation] Update section 2.2 Date and Time of the technical guidance to explain that the Swift network validates the time zone, when present in IntrBkStllmDt, against the timezone used in GrpHdr/CreDtTm. • If they are in sync both the network and BoE will accept the message but the time zone in IntrBkStllmDt is ignored by BoE. • If they are not in sync then the network rejects the message.</p> <p>Change 4 [Change to be included in TS3 documentation] Update section 2.2 Date and Time of the technical guidance to explain that only years with four digits will be accepted in ISODate and ISODatetime fields.</p> <p>Change 5 [Change to be included in TS3 documentation] Review and update where necessary all ISODate and ISODatetime fields in the xml examples to ensure that they accurately reflect the definitions given in the technical guidance.</p>	<p>Change 1 Correction</p> <p>Change 2 Correction</p> <p>Change 3 Additional Information</p> <p>Change 4 Explain that years with more than 4 digits in ISODate and ISODatetime fields will be rejected.</p> <p>Change 5 Corrections</p>	2-

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
21	pacs.002 pacs.004 camt.053 camt.054 usage guidance	List the original payment references returned within specified messages	Change 1 [Change to be included in TS3 documentation] In each relevant section (pacs.002, pacs.004, camt.053 and camt.054) within the technical guidance indicate which payment references e.g., OriginalUETR are returned from the original payment.	Change 1 Additional information	0
22	pacs.008/ pacs.009 usage guidance	Replace references to CLSTIME with FROMTIME	Change 1 [Change to be included in TS3 documentation] Update the technical guidance to reflect that from TS3 (April 2025), From Time has been used to indicate the time at which a payment should settle. CLS Time, Till Time and Reject Time can still be filled in but will be ignored by RTGS. Note that From Time has been in use since TS3 and we will update the documentation to reflect that.	Change 1 Additional information	0
23	camt.054 usage guidance	Update the list of proprietary bank transaction codes	Change 1 [Change to be included in TS3 documentation] Update the technical guidance to reflect the additional proprietary bank transaction codes [/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd] that were introduced into the camt.054 from TS3 (April 2025). Note that these codes will have been in use since TS3 and we are updating the documentation to reflect that.	Change 1 Additional information	0
24	admi.004 usage guidance	Additional information about the admi.004 sender BIC	Change 1 [Change to be included in TS3 documentation] Update the technical guidance to say that if a participant uses a non-CHAPS BIC in the "Notification BIC" field in BERTI that their admi.004s will use BKENGB54 in the sender BIC field rather than the expected BKENGB42. BKENGB42 will only be used if the notification BIC is a CHAPS one.	Change 1 Additional information	0
25	Technical guidance	Remove incorrect XML from an example	Change 1 [Change to be included in TS3 documentation] Remove the two references to <PmtTpInf><LclInstrm><Prtry>CRED in the MX-to-MX mapping examples within the technical guidance in section 12 and section 13.6. Note: CRED can only appear in an MT103 tag 23B which does not translate to pacs.008 LclInstrm><Prtry>	Change 1 Correction	0
26	Technical guidance	Explain the implementation of hybrid address	Change 1 HVPS+ also making this change HVPS+ CR 0018 Add a section to the technical guidance that describes how hybrid address has been applied across the CHAPS message set to every occurrence of the PostalAddress24 message component and how a structured, unstructured or hybrid address should be constructed within a CHAPS message. 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).	Change 1 Enable hybrid address	2+

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
			Reference to detailed hybrid address updates can be found in the CBPRPlus SR2025 (Combined) collection in MyStandards. Hybrid address will be implemented via formal and textual rules and an update to the AddressLine message element datatype and occurrence (multiplicity). See #5 for related schema change.		
27	Technical guidance	Explain that leading and trailing spaces are not allowed in text fields	Change 1 Add a sentence to the technical guidance that states that leading and trailing spaces are not allowed within (Id)entification fields (and other text fields) in all CHAPS and RTGS messages. See #7 for related schema change.	Change 1 To prevent processing issues associated with leading and trailing spaces in text fields.	2-
28	Technical guidance	Provide implementation details for the camt.056/camt.029	Change 1 Add a section to the technical guidance defining and describing the use of the camt.056 cancellation message and the camt.029 response message. Note: Implementation of the camt.056 is optional and will not impact participants unless they request to use it. See #8 for related schema change.	Change 1 Allows participants to cancel a payment message	3-
29	Technical guidance	Remove MT<>MX mappings and references to MT	Change 1 Remove MT<> MX mapping tables and guidance and all other references to MT from the technical guidance.	Change 1 MT is no longer supported by CHAPS/RTGS	0
30			Relevant HVPS+ changes have now been specified in detail in Set B		
31	Technical guidance	Update usage identifiers reference table.	Change 1 Update the table in section 3 of the technical guidance to reflect the following changes. Increment the versioning component of the usage identifier for each message that has changed from .01 to .02 Remove the 'enh' component from the usage identifier of the following messages: pacs.004, pacs.008, pacs.009 cov/core. See #11 for related schema change.	Change 1 Updating the technical guidance to reflect changes made to the schemas	2+
32	Technical guidance	Summarise information contained in our enhanced data policy document	Change 1 [Change to be included in TS3 documentation] Add a section/paragraph to the technical guidance explaining the Bank's enhanced data policy requirements such as use of purpose code, LEI, structured remittance, and addresses.	Change 1 Improve ease of access to policy information whilst implementing the schemas	0

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
33	Technical guidance	Enhance technical guidance	Change 1 Review the now retired CHAPS Technical Reference Manual and ensure that anything covered there not already in the technical guidance but (e.g., usage guidelines) are (where relevant) included in the technical guidance. Consider any other relevant material that should be added to the technical guidance to facilitate understanding such as answers to frequently asked schema questions.	Change 1 Ensure all relevant technical information is available in one place	0
34	Technical guidance	Include information about network size limitations on InterAct	Change 1 [Change to be included in TS3 documentation] Add a section to the technical guidance describing Swift InterAct payload and file size limits.	Change 1 Additional information	0
35	Authorised transfers technical guidance	Add pacs.010 cancellation messages to the CHAPS CUG	Add a section defining and describing the use of the pacs.010 authorised transfer in a separate group within the CHAPS closed user group. This will go in as dormant from a technical perspective—we have yet to confirm timings for implementing authorised transfers as a product. See #12 for related schema change	Additional functionality	Not applicable for participants but included here for transparency

3. Changes to MVAL MT<>ISO 20022 XML mapping

Note: impact only for those financial institutions still using Swift MT to CHAPS ISO 20022 XML translation libraries from November 2025.

CR #	What will be changed	High level description	Detailed description	Reason	Impact Level
36	MT202<> ISO 20022 (pacs.009) translation library	Correct how CLS local instrument codes are mapped from pacs.009 to MT202	<p>This change has already been released to the production RTGS environment.</p> <p>Change 1 Pacs.009 input <PmtTplnf> ——— <LclInstrm> ——— <Cd>CLSCCPLCH</Cd> ——— </LclInstrm> ——— </PmtTplnf></p> <p>Current output :72:/CLSCCPLCH/</p> <p>Required output :72:/LOGINS/CLSCCPLCH</p>	Change 1 Correction	Relevant only for those participants still using MT/MX translation libraries from Swift after November 2025

4. Set B: CHAPS and RTGS schema changes for release in November 2025

#	What will be changed?	High level description	Detailed description	Reason	Impact Level				
1	pacs.008	HVPS+ CR 0011 Enable Hybrid Postal Address in Related Remittance Information	<p>Changes to facilitate hybrid address (in addition to the existing structured and unstructured address) and to be interoperable with HVPS+ CR 0011 and CBPR+ 2025 will be applied to ... /FIToFICstmrCdtTrf/CdtTrfTxInf/RtdRmtInf/RmtLctnDtIs/PstlAdr/Adr via the removal of formal and textual rules and an update to the length of the AddressLine message element datatype. Note that this change is deployed in alignment with CBPR+.</p> <table border="1"> <thead> <tr> <th>From</th> <th>To</th> </tr> </thead> <tbody> <tr> <td>minLength: 1 maxLength: 35</td> <td>minLength: 1 maxLength: 70</td> </tr> </tbody> </table> <p>Removal of formal rules: StructuredVsUnstructuredRule and TownNameAndCountryRule</p> <p>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).</p>	From	To	minLength: 1 maxLength: 35	minLength: 1 maxLength: 70	HVPS+ alignment	2+
From	To								
minLength: 1 maxLength: 35	minLength: 1 maxLength: 70								
2	pacs.008 pacs.004	HVPS+ CR 0012 CBPR+ CR 002312 Allow code SLEV in Charge Bearer	<p>Enable code SLEV in ChargeBearerType1Code code list in pacs.008 .../FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr</p> <p>Enable SLEV in ChargeBearerType1Code code list in pacs.004 .../PmtRtr/TxInf/ChrgBr</p> <p>Cautionary note will be added to advise this code is not used in cross border space.</p>	HVPS+ alignment CBPR+ alignment	2-				
3	pacs.008 pacs.004	HVPS+ CR 0013 Recommend that all occurrences of Amount in the Charges Information component be stated in the currency of the Interbank Settlement Amount.	<p>Add a textual rule recommending that all occurrences of amount in the charges information be stated in the currency of the interbank settlement amount</p> <p>pacs.008 .../FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf pacs.004 .../PmtRtr/TxInf/ChrgsInf</p>	HVPS+ alignment	1				
4	pacs.008 pacs.009COV	HVPS+ CR 0014 Remove the requirement for bilateral/multilateral agreements for use of Remittance Information / Structured	<p>Remove the following entry from pacs.008 .../FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf pacs.009COV .../FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf</p> <p>Guidance (not enforced in CHAPS) Guidance 1: CBPR_RemittanceRules Description:</p>	HVPS+ alignment	1				

#	What will be changed?	High level description	Detailed description	Reason	Impact Level
			<p>1. Use of Structured Remittance must be bilaterally or multilaterally agreed.</p> <p>Note</p> <p>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.</p>		
5	<p>pac.008</p> <p>pac.009</p> <p>pac.009COV</p>	<p>HVPS+ CR 0015</p> <p>Disable Instruction for Next Agent</p>	<p>Remove the following elements.</p> <p>pac.008 - .../FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt</p> <p>pac.009 - .../FICdtTrf/CdtTrfTxInf/InstrForNxtAgt</p> <p>pac.009COV - .../FICdtTrf/CdtTrfTxInf/InstrForNxtAgt</p> <p>pac.009COV - .../FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstrForNxtAgt</p>	HVPS+ alignment	2+
6	<p>pac.008</p> <p>pac.009COV</p>	<p>HVPS+ CR 0016</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</p> <p>.../FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt</p> <p>Remove the following comment from pac.009COV</p> <p>/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt</p> <p>Remove Comment</p> <p>It is recommended to use Tax information in the Remittance Information block - it should not be used at transaction level.</p> <p>Note</p> <p>1. Already implemented in CBPR+.</p> <p>2. Tax information [/FIToFICstmrCdtTrf/CdtTrfTxInf/Tax] has been removed from the CHAPS pac.008</p> <p>3. Tax information [/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Tax] has been removed from the CHAPS pac.009COV</p>	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</p> <p>/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.</p> <p>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</p> <p>[/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+

#	What will be changed?	High level description	Detailed description	Reason	Impact Level
9	camt.054	Populate an existing field in the camt.054 with a new reference from the pacs.029 multilateral settlement message	Populate /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/AddtlNtryInf in the camt.054 pre-advise and advice messages with the reference provided in the pacs.029 multilateral settlement message sent by net payment system operators. This change is also included in the DNS change list. See #14 for technical guidance update	Allows a 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.	2-
10	pacs.008	CBPR+ CR 002174 Enablement of Contact Details for the Creditor and potentially Ultimate Debtor, Debtor, Creditor and Ultimate Creditor	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 pacs.008.	CBPR+ alignment	2+
11	pacs.008 pacs.004	HVPS+ CR0013 Recommend that all occurrences of Amount in the Charges Information component be stated in the currency of the Interbank Settlement Amount.	[Duplicate of #3] Add a guideline recommending the specification of charges in the currency of the interbank settlement amount.	HVPS+ alignment	4
12	pacs.008 pacs.009COV pacs.004 BAH	HBPS+ CR0019/20 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"> Rename rules and datatypes that say the same thing, but are named differently, Reword rules that intend the same outcome but are articulated differently, and Ensure that equivalent rules are anchored consistently and at the appropriate level. 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). Always remove rules and comments against disabled elements. 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). pacs.009COV the following elements to be made mandatory from optional. <ul style="list-style-type: none"> /Document/FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/Grnshee/PstlAdr/TwnNm and Ctry /Document/FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/PstlAdr/TwnNm and Ctry Update the datatype of the following currency fields to ActiveCurrency from ActiveorHistoricCurrency in pacs.008 pacs.009COV <ul style="list-style-type: none"> /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt/@Ccy /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg/Dtls/Amt/@Ccy /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstdAmt/@Ccy 	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

5. 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.020 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.020 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>[Change to be included in TS3 documentation] 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>[Change to be included in TS3 documentation] 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.

Annex B: Accessing the Bank of England group on MyStandards

Access [MyStandards](#) in order to create a new account or log in.

Once an account is created, navigate to the 'Bank of England' Group and locate the 'Open Communities' section. In the 'Open Communities' section request access to 'Bank of England ISO 20022 (external users)'.

Once access has been authorised by the Bank of England, the CHAPS and RTGS schemas and technical guidance (in both tracked change and clean versions) will be available in Collection: BOE-CHAPS-UG2025-1.4.0 from the end of January 2025.