



Group Payments Solutions

Overview of Format Changes in November 2026 and Outlook

FORMATS

CURRENT FORMAT OVERVIEW – MIGRATION PLAN

The introduction of new formats and the deactivation of old formats will be done on a transitional basis and with temporary parallel operation of the new and older formats. The current migration plan provides for the following phases.

If you experience any problems with the timing of the switch to the new XML formats or have questions about technical details, our customer service representatives and cash management specialists will be happy to assist you.

XML CLIENT FORMATS – SUBMISSION ACCORDING TO ISO 20022 VERSION 2019		Mar 24	2025	Nov 26	Nov 27
SEPA	pain.001.001.09, pain.008.001.08	Start	Hybrid Address		
	pain.001.001.03, pain.008.001.02	Phase out		Stop *	
AXZ	pain.001.001.09	Start	Hybrid Address		
	DTAZV	Phase out		Stop	
	MT101	Phase out			Stop
CCU / Target	pain.001.001.09	Start	Hybrid Address		
	pain.001.001.03	Phase out		Stop	
cgi	pain.001.001.09		Start / Hybrid Address		
	pain.001.001.03		Phase out	Individual	
	pain.001.001.08			Start	
	pain.008.001.02			Individual	

*Continued support for the old formats cannot be guaranteed. If you are unable to switch to the new formats in time, please speak with your account manager or cash management specialist.

1.1 TIME SCHEDULE ADDRESSES

TIME SCHEDULE ADDRESSES

	Adresse	DK-Version	Format	2024	2025	Nov 26	Nov 27
SEPA/Instant	Fully structured address	DFÜ 3.7 GBIC4	pain.001.001.09, pain.008.001.08	Start			
	Hybrid address	DFÜ 3.9 GBIC5	pain.001.001.09, pain.008.001.08		Start		
	Unstructured address	DFÜ 3.0 GBIC1- DFÜ 3.6 GBIC3	pain.001.001.03, pain.008.001.02	Phase out		Stop	
AXZ, CCU & cgl	Fully structured address	DFÜ 3.7 GBIC4	pain.001.001.09	Start			
	Hybrid address	DFÜ 3.9 GBIC5 (*)	pain.001.001.09		Start		
	Unstructured address	DFÜ 3.0 - DFÜ 3.6	DTAZV	Phase out		Stop	
			MT101	Phase out			Stop

STOP UNSTRUCTURED ADDRESS PAIN.001.001.03 AND PAIN.008.001.02 IN NOVEMBER 2026

If address data is provided with a payment in the new payment format, it must be provided in structured format or as a hybrid version. For purely domestic payments in Germany, providing the address is optional.

For payments involving international transactions, we recommend providing complete address data. From November 2026 at the latest, payments in the old formats with unstructured addresses will be rejected by SWIFT and SEPA-Clearers and can no longer be processed. Therefore, please plan your transition from DTAZV to AXZ in a timely manner, taking the corresponding addresses into account.

In contrast to the old ISO version 2009, new formats with ISO version 2019 have required address data to be transmitted exclusively in structured format (GBIC4) since March 2024. Since November 2025, the formats of the new ISO version (pain.001.001.09 and pain.008.001.08) have also been permitted for hybrid addresses (GBIC5).

Currently, most market participants store their customer data in an unstructured or partially structured format. Converting all customer address data into a 100% structured format may be a challenge for many market participants. Therefore, a hybrid solution has been developed to complement structured addresses. This hybrid solution requires a minimum number of structured address fields in conjunction with unstructured address lines. The minimum required structured information includes the country (ISO country code) and city.

Since the fourth quarter of 2025, hybrid address formats for payments have been permitted under ISO version 2019. In addition to the mandatory city and country code, supplementary information may be entered in a maximum of two unstructured address lines (AdrLine 2 x 70 characters). However, it is still recommended to use the designated structured elements (e.g., StrtNm for specifying a street) whenever possible.

UNSTRUCTURED ADDRESS – ISO-VERSION 2009 SEPA

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

UNSTRUCTURED ADDRESS – ISO-VERSION 2009 AZV

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

STRUCTURED ADDRESS – NEW ISO-VERSION

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

HYBRID ADDRESS

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

1.2 SEPA / INSTANT – SUBMISSION

- From November 2026, the old formats for SEPA Credit Transfer and Instant Payments pain.001.001.03 and SEPA Direct Debit (Core / B2B) pain.008.001.02 will no longer be supported, and only the current versions pain.001.001.09 and pain.008.001.08 will be accepted.
- Regarding the transition in November 2026, please contact your account manager or cash management specialist to make an individual arrangement.

- Changes to instant payments: Starting in November, instant file submissions via EBICS will not be immediately returned if the balance is insufficient, but will be forwarded to the account manager for approval. In this case, the status report (pain.002) will indicate a pending status to the customer.
- From November 2026, instant payments can also be initiated directly from virtual accounts. The status report (pain.002) will also be provided for these transactions.

1.3 CCU – URGENT PAYMENTS - SUBMISSIONS

- For urgent payments (CCU) transactions, pain.001.001.03 will no longer be supported from November 2026 onwards, and only version pain.001.001.09 will be accepted.
- Previously, field assignments for expedited payments were limited. With submissions of pain.001.001.09, we will offer all possible fields defined in the DK for CCU (e.g., Ultimate addresses or Org IDs).
- Likewise, the service for status reporting in the format pain.002.001.03 will be discontinued in November 2026.

1.4 AZV – INTERNATIONAL PAYMENTS

- For international payments, DTAZV will only be supported until November 2026. The successor format is AXZ pain.001.001.09.

1.5 CGI

- From November 2026, individual agreements will be required for the formats pain.001.001.03 and pain.008.001.02. Please contact your account manager or cash management specialist for further information. The current CGI format for transfers based on pain.001.001.09 is already supported. UniCredit Bank GmbH will support the direct debit format pain.008.001.08 from November 2026.

1.6 MT101

- The MT101 service will continue to be supported on a transitional basis and will not be discontinued until November 2027. However, this requires field 59 (option F) to be filled with structured information.
- A distinction must be made between:
 - For MT101 orders executed by UniCredit Bank GmbH, the payee information must be adjusted accordingly (field 59)
 - For orders where the debit account is not with UniCredit Bank GmbH, both the originator field (SWIFT MT101 field :50:) and the payee field (SWIFT MT101 field :59:) must be filled with option F (= :50F:).
- Option F in the SWIFT MT environment means that the address must be provided in a structured format, as it would otherwise not be uniquely identifiable for transmission.

Example for field 59 (option F) in MT101 – Payee

:59F:/DE3634587096533665671	Valid IBAN of the respective payee
1/Hans Muster	Payee's name
2/ABC Straße 4	Street and house number
3/DE/Muenchen, 84532	Country code and city are mandatory when structuring the address if an address is used. The postal code with a preceding comma is optional.
3/DE/LEIC/AZGREFD12345876A5234	Valid LEI (if available) with 20 digits

Example for field 50 (option F) in MT101 – Payer – only necessary in the forwarding case

:50F:/DE12345678765432678914	Valid IBAN of the respective payee
1/Anna Muster	Payee's name
2/DEF Straße, 7	Street and house number
3/DE/Frankfurt, 54321	Country code and city are mandatory when structuring the address if an address is used. The postal code with a preceding comma is optional.
3/DE/LEIC/AZERTYU1234567890934	Valid LEI (if available) with 20 digits.

TRANSITION FROM MT101 (RFT) TO PAIN.001 RELAY (RTX)

The existing MT101 (Request for Transfer) format is being discontinued by SWIFT and replaced by the new XML format pain.001 Relay. UniCredit Bank GmbH will introduce the pain.001.001.09 Relay format in September 2026. For orders executed at UniCredit Bank GmbH, it is recommended to switch to AXZ or CGI format. For orders where the debit account is not held at UniCredit Bank GmbH, it is recommended to use the pain.001 Relay.

The new pain.001 Relay format offers you the following advantages:

- Improved transparency through data quality, especially regarding local country specifics
- Support for more comprehensive payment information
- Future-proofing for international payments

The pain.001 Relay service is offered by banks that have signed the pain.001 Relay Rulebook. **Please note that the pain.001 relay must be submitted as single transaction.** SWIFT publishes a list of participating banks ([Bank list](#)). If your partner banks are not listed, please contact your bank in good time to be able to switch to alternative payment methods if they do not participate.

What does this change mean for you?

If you wish to continue using the "Request for Transfer" service,

- 1.) the account-holding bank must be listed in the list linked above,
- 2.) and the transaction must be submitted in the format pain.001.001.09-relay.

XML CLIENT FORMATS – RELAY / FORWARDING ACCORDING TO ISO 20022 VERSION 2019

		Mar 23	Nov 24	Nov 25	Sep 26	Nov 26	Nov 27
Initiate	pain.001.001.09 Relay				Start		
	MT101-Forwarding				Phase out		Stop
Executing	pain.001.001.09 Relay			Start*			
	MT101-Executing			Phase out			Stop
Status	pain.002.001.10 Relay RTZ			Only reject		Forwarding/Executing	
Statement	camt V8 Relay		Start				
	MT940/2-Fremdbankauszug		Phase out				
Recall	camt.055.001.08 Relay						
	camt.029.001.09 Relay						

* Prerequisite: Customer is an active SWIFT participant (SWIFT FIN plus) with their own BIC.

FOREIGN BANK STATEMENTS / RELAY STATUS REPORT

The phasing out of the legacy MT940/MT942 format and the final switch to camt.053 was originally planned for November 2025, but SWIFT postponed it to November 2028. The Payment Status Report for international payments (pain.002 RTZ) will be introduced in November 2026.

1.7. REPORTING

XML CLIENT FORMATS – REPORTING & RECALL ACCORDING TO ISO 20022 VERSION 2019

		2024	2025	Nov 26
camt V8	C53 / C52 / C54 / C5N V8			
	C53 / C52 / C54 / C5N V2		Individual	Individual
	MT940 / MT942		Individual	Individual
FI / interbank	camt V8 FI			
	MT950			Individual
Status	pain.002.001.10 (SEPA: CRZ/CDZ/CIZ)	Start		
	pain.002.001.03 (SEPA: CRZ/CDZ/CIZ)	Phase out		Individual
	pain.002.001.10 (CCU-CUZ)			Start
	pain.002.001.03 (CCU-CRZ)	Phase out		Stop
	pain.002.001.10 (gpi / AXS)	Start		
	pain.002.001.03 (gpi / XGZ)	Phase out		Individual
Recall	pain.007.001.04	Unchanged		
	camt.055 V4 & V5 (SEPA)	Unchanged		
	camt.029 V6 (SEPA)	Unchanged		
Billing	camt.086 V1 & V2	Unchanged		

CUZ Status Reporting for Urgent Payments (CCU):

- Previously, the pain.002 order type CRZ also returned CCU payments to customers for the statuses Rejected (RJCT), Accepted (ACCP), and Booked Debtor (ACSC). Starting in November 2026, we are expanding the status report for urgent payments. With the new pain.002.001.10 order type CUZ, you can receive not only the existing statuses (RJCT, ACCP, ACSC) but also the statuses from Target2 clearing or gpi at the individual transaction level (ACSP - In Clearing and ACCC - Creditor Credited).

pain.002 status PART (Partly):

- The status concept for pain.002.001.10 is being adjusted.
- The status at the pain.002 group level (PART) will be discontinued for pain.002.001.10 (CRZ-SCT, CDZ-SDD, CUZ-CCU, CIZ-Instant) starting in November 2026. The PART status will only be generated at the logical bulk level (PaymentInf level) for SEPA and Instant payments if individual transactions are rejected (RJCT). For pain.002 for international payments (AXS), the status will only be provided at the transaction level.

Relay pain.002 Status Report

- A status report, pain.002 RTZ, will also be provided at the transaction level for pain.001 Relay and SCORE+.

Pending Status Instant

- If the account balance is insufficient at the time of execution for instant payments submitted via EBICS, the file will be flagged and must be approved by the administrator. Status information will then be provided via the pain.002-CIZ status report with the note Pending PDNG.

Camt.053-Electronic Bank Statement

- As part of the changes to CBPR+ external bank statements, optimizations are also being implemented in camt.053:
 - The TransactionSummary field group is delivered for all customers
- GVC / BTC codes are adjusted
 - Standing orders can also be executed as instant payments. The BankTransactionCode (GVC) 152 SEPA standing order with FamilyCode RRCT-Real-Time Credit instead of RCDT Credit is then delivered. The subfamily STDO remains unchanged even for instant payments standing orders.
 - FI payments are displayed with subfamily FICT instead of SDVA for GVC 087 or 088.



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