

## ISO20022 ADOPTION AND MIGRATION – E-MONEYGER® MARCH 2025 RELEASE

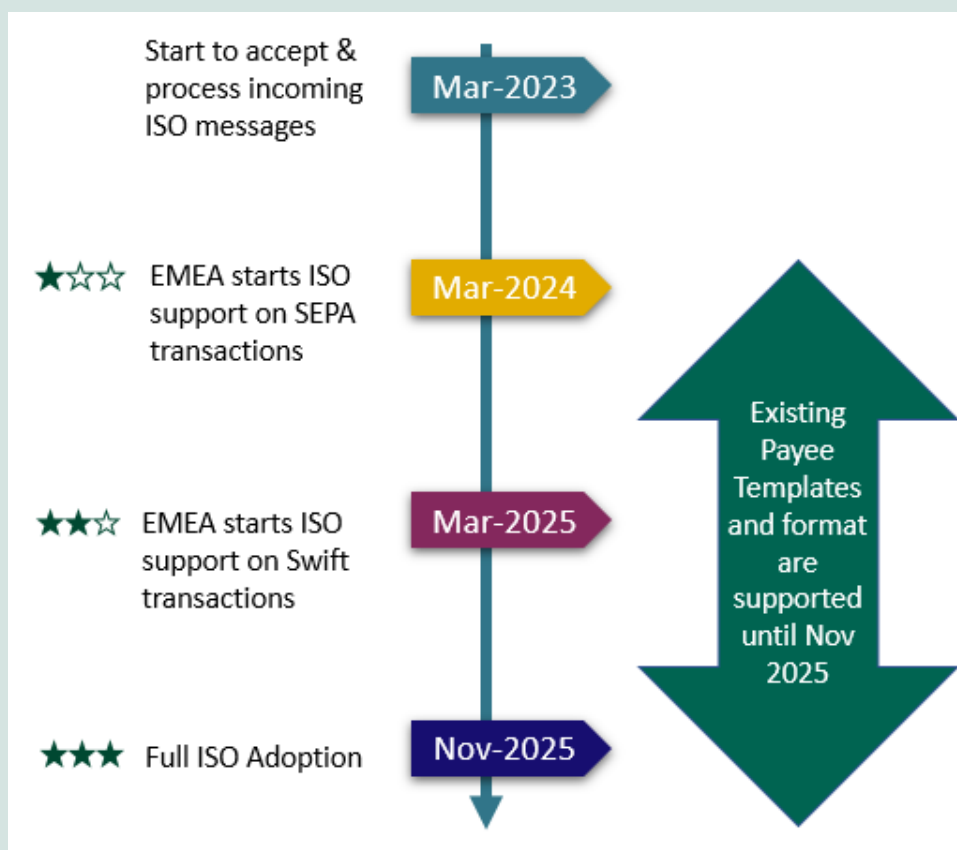
### BACKGROUND

The Society for Worldwide Interbank Financial Telecommunication (Swift) has announced a new global standard for financial messaging for all commercial and treasury payments and balance and transaction reporting, known as ISO20022.

All financial institutions started to adopt the new format in March 2023. The old format will be abolished and will not be accessible after November 2025.

SMBC Group will provide its customers with specifications for the new format as part of its ISO20022 migration strategy. The schedule and new format are being determined by the approach taken by payment scheme operators and regulators in each relevant region and country.

### Key Milestones of SMBC ISO Migration Project



### NEW FORMAT

The new format will comply with ISO20022 as designated by the International Organisation for Standardisation.

Its adoption is being promoted globally and will include more enriched transaction information than the current format. The introduction of new data components will provide more transparency and strengthen operational efficiency.

### Summary of E-MONEYGER® Changes in Mar 25

E-Moneyger® Services	Screen layout change	Additional fields				Updated Fields
		Structured Address – Beneficiary / Debtor	Legal Entity Identifier (“LEI”)	Ultimate Debtor / Ultimate Creditor	Template Import /Export Functions	Purpose Code / Category Purpose / Regulatory Reporting
Wire Transfer (All)	✓	✓	✓	✓	N/A	✓
Wire Payee Templates (All)	✓	✓	✓	✓	✓	✓

## PREPARATIONS

- Determine whether your internal payments processing systems such as ERP or accounting software, including those managed or provided by third-party service providers, offer ISO20022 solutions and when will they be available.
- Prepare for providing structured address information of beneficiaries
- Review your complete chain of banking relationships to verify whether they are able to process ISO20022 transactions – switch to the newest payment initiation (ISO20022 XML “pain.”) version and cash management (ISO20022 XML “camt.”) version message format if necessary
- Consider the possibility of payment originators sending you ISO20022 XML payments and what additional information they may include in their payment messages
- Update registered payee templates with structured addresses information.

## E-MONEYGER® CHANGES: ADDITIONAL/UPDATED FIELDS

Impacted transaction types:

- Wire Transfers incl. Payee Templates (All)

New fields to be added/Updated fields:

### New fields

- “Structured” Beneficiary Address fields \*<sup>1</sup>
- “Structured” Bank Address fields \*<sup>2</sup>
- “Ultimate Debtor” & “Ultimate Creditor” fields (Structured Address)
- “Legal Entity Identifier (LEI)” field

### Updated fields

The following fields are moved to “Details of Payment” section.

- “Purpose Code” \*<sup>3</sup>
- “Category Purpose”

Screen layout changes

- “Regulatory Reporting”

\*<sup>1</sup> The current “unstructured” address fields will continue to be supported at least until November 2026.

\*<sup>2</sup> The “structured” Bank address fields will automatically populate where available.

\*<sup>3</sup> In the UK, the Bank of England has set out its initial mandatory requirement to include the Purpose Code in CHAPS payments from May 2025.

### What is “Structured” Address?

The new Structured Address section contains the following new fields. Town Name and Country Code are mandatory.

Field Name	Length
Department Name	70
Sub Department	70
Street Name	70
Building Name	16
Building Number	35
Floor	70
Post Box	16
Room	70
Post Code	16
Town Name (mandatory)	35
Town Location Name	35
District Name	35
State / Region / County	35
Country (mandatory)	2

### What is “Legal Entity Identifier (LEI)”?

LEI is a unique 20-character alphanumeric code assigned to entities that are counterparties to financial transactions. Due to its uniqueness, it can be used for account owner validation, Know Your Customer (KYC) and sanctions screening processes, to help reduce fraud for corporate treasurers.

## CONTACT AND SUPPORT

Should you have any query, please feel free to contact E-Moneyger® Help Desk.

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OR

GBLOGTBDPromotion@gb.smbcgroup.com

## E-MONEYGER® CHANGES: FILE UPLOAD

Impacted transaction types:

- Wire Transfers (All)

Changes to be made (refer to previous page for field information):

- Support for import files with “Structured” Beneficiary Address fields \*<sup>1</sup>
- Support for import files with “Ultimate Debtor” & “Ultimate Creditor” fields
- Support for import files with “Legal Entity Identifier (LEI)” field
- Support for new ISO20022 XML pain.001.001.09 file upload in Non-SEPA Transfers \*<sup>2</sup>

\*<sup>1</sup> The current pain.001 formats and the “unstructured” address fields will continue to be supported at least until November 2026

\*<sup>2</sup> The new XML format will be made available in our User Guides

## E-MONEYGER® CHANGES: WIRE PAYEE TEMPLATES IMPORT/EXPORT

Key changes:

- Wire Payee Template Import/Export functions are added

New functions

- To assist the migration from the current beneficiary address entries to the new format (“Structured” address), the existing Payee Templates can be exported into Excel (CSV) formatted files.
- The exported Templates in Excel can be reviewed and updated, and they can be re-imported into E-Moneyger®.