



Cash Management Newsletter

Overview of the changes in November 2026

UPDATE DUE TO THE SWIFT POSTPONEMENT OF THE STANDARD RELEASE 2026

With the postponement of the 2026 standard release by SWIFT, which was announced at short notice, the framework conditions for the formats have changed compared with the original implementation plan. The resulting adjustments have been considered accordingly below.

1. Significant format changes in November 2026

- In principle, the structured and hybrid address must be used; for the time being, however, the unstructured address will still be accepted
- Shutdown of pain.001.001.03 and pain.001.008.02 for SEPA SCT and Instant Payments will be postponed until further notice
- Shutdown of pain.001.001.03 and pain.002.001.03 for urgent payments CCU will be postponed until further notice
- Shutdown of DTAZV for foreign payments will be postponed until further notice

2. Reporting

- Advanced Status Reporting (CUZ) for Rush Payments CCU
- Adjusting the pain.002 status PART
- Pain.002 Status Report for Relay and SCORE+
- New pending status for instant payments
- Optimizations in the electronic account statement camt.053

3. UniCredit XML Format Check – Test Tool for Conversion with Relay Test Function

OVERVIEW MIGRATION PLAN

The introduction of new formats and the deactivation of old formats will generally take place on a transitional basis and with temporary parallel operation of the new and older formats. The following table shows the upcoming changes in November 2026, taking into account the SWIFT update.

TIMETABLE ADDRESSES

	Adresse	DK-Version	Format	2025	Nov 26	Est. Nov 2027
SEPA/Instant	Fully structured address	DFÜ 3.7 GBIC4	pain.001.001.09, pain.008.001.08	Start		
	Hybrid address	From DFÜ 3.9 GBIC5	pain.001.001.09, pain.008.001.08			
	Unstructured address	DFÜ 3.0 GBIC1- DFÜ 3.6 GBIC3	pain.001.001.03, pain.008.001.02	Phase out	Extended**	Stop
AXZ, CCU & cgi	Fully structured address	DFÜ 3.7 GBIC4	pain.001.001.09	Start		
	Hybrid address	From DFÜ 3.9 GBIC5	pain.001.001.09			
	Unstructured address	DFÜ 3.0 - DFÜ 3.6	DTAZV	Phase out	Extended**	Stop
			MT101	Phase out	Extended**	Stop

**Despite the extension of the old formats, we continue to recommend migrating to the new formats. Should you be unable to migrate to the new formats within the required timeframe, please contact your relationship manager or Cash Management Specialist.

XML CUSTOMER FORMATS – SUBMISSION

		2025	Nov 26	Est. Nov 2027
SEPA	pain.001.001.09, pain.008.001.08	Hybrid address	Start	
	pain.001.001.03, pain.008.001.02	Phase out		
AXZ	pain.001.001.09	Hybrid address	Start	
	DTAZV	Phase out		
	MT101	Phase out		
CCU / Target	pain.001.001.09	Hybrid address	Start	
	pain.001.001.03	Phase out		
cgi	pain.001.001.09	Start / Hybrid address	Start	
	pain.001.001.03	Phase out		
	pain.008.001.08			
	pain.008.001.02			

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XML CUSTOMER FORMATS – REPORTING & RECALL

		2025	Nov 26	Est. Nov 2027
camt V8	C53 / C52 / C54 / C5N V8	Individual		
	C53 / C52 / C54 / C5N V2			
	MT940 / MT942			
FI / interbank	camt V8 FI	Individual		
	MT950			
Status	pain.002.001.10 (SEPA: CRZ/CDZ/CIZ)	Individual		
	pain.002.001.03 (SEPA: CDT/CDT/CIT)			
	pain.002.001.10 (CCU-CUZ)			
	pain.002.001.03 (CCU-CRZ)			
	pain.002.001.10 (gpi / AXS)			
	pain.002.001.03 (gpi / XGZ)			
Recall	pain.007.001.04	Individual		
	camt.055 V4 & V5 (SEPA)			
	camt.029 V6 (SEPA)			
Billing	camt.086 V1 & V2			

XML CUSTOMER FORMATS – RELAY / FORWARDING

		Nov 25	Nov 26	Est. Nov 2027
Initiate/Exec	pain.001.001.09 SCORE+ ***		Pilot start	
Initiate	pain.001.001.09 Relay		Pilot start	
	MT101-Forwarding		Extended**	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			
	MT940/2-Fremdbankauszug	Phase out	Individual	
	camt V8 SCORE+***		Pilot start	

**Despite the extension of the old formats, we continue to recommend migrating to the new formats. Should you be unable to migrate to the new formats within the required timeframe, please contact your relationship manager or Cash Management Specialist.

***Requirement: The customer is an active SWIFT participant (SWIFT FINplus) with its own BIC.

Current note:

At the end of August / beginning of September 2026, the EPC, EBA and SWIFT announced that unstructured addresses may still be used in interbank transactions beyond the November 2026 release. This means that customers of UniCredit Bank GmbH can continue to use the old formats. An end date for the unstructured address and thus the elimination of the old formats is expected to be published in December 2026. Regardless of current developments, we ask all customers to continue the transition to hybrid or structured addresses in the pain.001.001.09 and pain.008.001.08 formats. This approach is in line with the explicit recommendation of the EPC and the Association of German Treasurers to continue the migration to structured or hybrid address data and to maintain existing implementation plans.

1. FORMATS

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

Switching from unstructured addresses to structured or hybrid addresses increases the quality of your payment data and reduces the risk of rejections, delays or manual follow-ups. The standardized transmission of address information allows payments to be processed faster, compliance checks to be carried out more efficiently and international payment processes to be processed more reliably.

If address data is provided for a payment in the new payment format, it should be delivered in structured form or as a hybrid version. In this case, formats in exclusively unstructured form are no longer possible and at least Country Code and Town (ISO country code and city) must always be filled. For SEPA payments within the EU, the address is optional.

For payments with a foreign connection, we recommend providing address data in full. It is expected that in the course of 2027, payments in the old formats with unstructured addresses will be rejected by SWIFT and can no longer be executed. Some countries from the Asia-Pacific region (e.g. China, South Korea, Thailand, Philippines) will only accept structured address data in local clearing as early as November 2026. Therefore, please plan the changeover from DTAZV to AXZ in good time, taking into account the corresponding address data.

In contrast to the old ISO version 2009, new formats with ISO version 2019 require the transmission of address data exclusively in structured form (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 approved for the hybrid address (GBIC5).

Currently, however, most market participants store their customer data in an unstructured or partially structured form. Converting all customer address data into a 100% structured form is a challenge for many market participants. For this reason, a hybrid solution was developed in addition to the structured address. The hybrid solution provides for a minimum number of structured address fields in conjunction with unstructured address lines. The specified structured information is at least the country (ISO country code) and the city.

Since the fourth quarter of 2025, hybrid address assignment for payments has been permitted in the ISO 2019 version. In addition to the mandatory information of city and country code, additional information may be provided in a maximum of two unstructured address lines (<AdrLine> 2x 70 digits). However, it is still recommended to use the structured elements provided for this purpose (e.g. <StrtNm> for specifying a street) as far as 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>
...
```

SEPA / INSTANT – SUBMISSIONS

- From November 2026, you should no longer use the old formats for real-time transfers with **pain.001.001.03** and SEPA direct debits (Core / B2B) **pain.008.001.02** and only use the current versions **pain.001.001.09** and **pain.008.001.08**. For SEPA Credit Transfer, **pain.001.001.03** will continue to be accepted with unstructured addresses.
- If the unstructured address is still used during the transition phase, it is important to ensure that a country code is provided.
- New features for instant / real-time transfer. From November 15, 2026, instant file submissions via EBICS will not be automatically returned if the balance is not available, but will be sent to the supervisor for release. In the status report **pain.002**, a pending status is reported back to the customer in this case. This also applies to submissions via FinTS/HBCI.
- From November 2026, instant / real-time transfers can also be ordered directly to the debit of virtual accounts. The status report **pain.002** is also provided for these orders.

CCU – URGENT PAYMENTS – SUBMISSIONS

- In the case of urgent payments (CCU) transactions, **pain.001.001.03** is still executed for the time being. However, the recommendation is to switch to **pain.001.001.09** as soon as possible.
- In the version **pain.001.001.03**, the field assignment for express payments is limited. With the submissions of **pain.001.001.09** we will support all possible fields defined in the DK for CCU (e.g. Ultimate Addresses or Org-Id's).

MT101 – EXECUTING FORWARDING

- Corresponding payment orders can be submitted unstructured until further notice.

PAIN.001.001.09 RELAY FORWARDING

- We do not recommend using **pain.001** version 9 at the moment, as SWIFT has also postponed the automated key exchange with the participating banks. If you still want to use the relay, a corresponding lead time must be planned in these cases, as a manual setup of the interbank keys is required. Furthermore, it is currently not possible to ensure that all banks can participate in the relay service due to the postponement.

AZV – FOREIGN PAYMENT TRANSACTIONS

- DTAZV will continue to be supported for international payment transactions for the time being. Nevertheless, it is recommended to switch to the successor format AXZ **pain.001.001.09** as soon as possible.

2. REPORTING

CUZ STATUS REPORTING FOR URGENT PAYMENTS CCU:

- So far, we have also reported status information for CCU payments with pain.002 and the order type CRZ. The statuses reported back here are Reject (RJCT), Accepted (ACCP), Booked Debtor (ACSC). From Nov 2026, we will be expanding the status report for urgent payments. With the new pain.002.001.10 order type CUZ, you can retrieve the statuses from Target2 clearing or gpi at the individual transaction level (ACSP in Clearing and ACCC Creditor Credited) in addition to the previous statuses (RJCT, ACCP, ACSC).

PAIN.002 STATUS PART (PARTLY):

- The status concept for pain.002.001.10 will be adjusted.
- The status at pain.002 Group level PART will be eliminated from November 2026 for pain.002.001.10 (CRZ-SCT, CDZ-SDD, CUZ-CCU, CIZ-Instant). The status PART will only be generated at the logical bulk level (PaymentInf level) for SEPA and Instant if individual transactions are returned. In the case of pain.002 for international payment transactions AXS, the status will only be provided at the transaction level.

RELAY PAIN.002 STATUS REPORT

- For the pain.001 relay and SCORE+, a status report pain.002 RTZ is also provided at the transaction level.

PENDING STATUS INSTANT

- If the balance is not sufficient at the time of execution for real-time transfers (instant payments) submitted via EBICS, the file is controlled and must be released by the responsible manager. Status information is then provided by means of pain.002-CIZ status report with the note Pending PDNG.

CAMT.053-ELECTRONIC BANK STATEMENT

- As part of the changes affecting CBPR+ third-party bank statements, an optimization will also be made in camt.053:
 - The Transaction Summary field group will be delivered to all customers
- GVC/BTC codes will be customized
 - Standing orders can also be executed as instant payments. The business transaction code (GVC) 152 SEPA standing order is then delivered with FamilyCode RRCT real-time credit instead of RCDT credit. The STDO subfamily will remain unchanged for instant standing orders.
- The abolition of the old MT940 / MT942 format and final conversion to camt.053 was originally planned for November 2025 but was postponed by SWIFT to November 2028.

3. UNICREDIT XML-TEST TOOL

With UC XML Format Check 2.0, UniCredit Bank GmbH provides you with a helpful tool for the technical validation of your payment files in XML format.

The format check offers you numerous advantages:

- **Validation against current standards**
Check the test payment files according to the specifications of the German Banking Industry (DK) and SWIFT-MP (CGI) based on ISO20022.
- **Error analysis with correction notes**
Identify errors quickly and get concrete advice on how to fix them.
- **Direct correction within the tool**
Make corrections directly in the interface and review the changes without having to re-upload the file.
- **Simulation of status feedback**
Test how your files are processed in the payment process.
- **Sample files for orientation**
You can use the sample files provided for your development.

Detailed instructions and background information can be found under the following link and you can start the application here: [UC XML Format Check](#).

Testing for pain.001 Relay submissions will be available in the tool from September 2026.

You can also find more information in our format brochure, which is available in the [download center](#) for international payment transactions.

Disclaimer

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