

Other aspects

14 February 2017

Ad-hoc Workshop on messages for the Future RTGS Services

Usage of the Business Application Header (BAH) head.001

- **Basic information**

- ✓ Own XML schema – head.001, which is ISO 20022 certified;
- ✓ Usage across all ISO 20022 messages possible

- **Features**

- ✓ Contains information relevant for routing and processing of messages → e.g. gpi data (Transaction ID and gpi service type identifier)
- ✓ Can contain a signature

- **Global trend of payment MIs to use of BAH**

- **Proposed approach is to check the usability also for**

future T2 HVP services, i.e.

- ✓ Which information should be included
- ✓ Structure of BAH

Approach of ISO 20022 message migration

- **ISO 20022 migration should take place as big-bang, i.e.**
 - ✓ All affected messages will be replaced at the same time
 - ✓ No step-by-step approach
 - ✓ No coexistence of MT and ISO 20022 messages
 - ✓ Future HVP services will not offer any conversion features