BLACKBIRD FOR TRAINING

ISO 20022 & SWIFT MX Comprehensive PACS & CAMT Mastery

15 – 26 February 2027
Kigali (Rwanda)

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Introduction

The adoption of ISO 20022 represents a fundamental transformation in the world of financial messaging. It goes far beyond a technical format change, redefining how financial data is structured, enriched, exchanged, and leveraged to enhance transparency, automation, and regulatory compliance. As SWIFT and global market infrastructures mandate the migration from legacy MT messages to MX formats, financial institutions are required to build deep operational, technical, and compliance capabilities—particularly in PACS Payments Clearing and Settlement and CAMT Cash Management messages.

This advanced 2-week program is designed to provide participants with a comprehensive and practical understanding of PACS and CAMT messages. It covers message structures, business usage, operational flows, exception handling, and MT-MX migration challenges. The course bridges business, operations, compliance, and technology perspectives to ensure full ISO 20022 readiness across the institution.

Course Objectives

By the end of this course, participants will be able to:

- Understand ISO 20022 architecture, methodology, and governance
- Confidently read, interpret, and analyze ISO 20022 XML messages
- Apply PACS messages across the full payment lifecycle
- Interpret CAMT messages for reporting, reconciliation, and liquidity management
- Understand the relationship between PACS, PAIN, and CAMT messages
- Handle payment exceptions, returns, and cancellations effectively
- Perform MT-to-MX mapping and migration analysis
- Support ISO 20022 implementation, testing, and operational readiness initiatives

Course Outlines

Week 1 - ISO 20022 Foundations & PACS Messages

Day 1: Financial Messaging Evolution & ISO 20022 Overview

- Role of SWIFT in global financial messaging
- Evolution from proprietary and MT formats to ISO 20022
- Limitations of SWIFT MT messages structure, transparency, automation
- Business, regulatory, and market drivers for ISO 20022 adoption
- Benefits of structured and enriched data
- Overview of MX message domains and families
- Global migration timelines and coexistence strategies

Day 2: ISO 20022 Methodology & Data Model

- ISO 20022 design philosophy and business-driven modeling
- Business processes, roles, and activities
- Logical and physical message models
- ISO 20022 data dictionary and semantic consistency
- XML fundamentals for ISO 20022
- Tags, hierarchy, and namespaces
- Mandatory versus optional elements
- Message validation and schema concepts

Day 3: Introduction to PACS Messages

- PACS message family overview and payment lifecycle
- Role of PACS in RTGS, correspondent banking, and clearing systems
- Message flows: initiation, clearing, settlement, and reporting
- Overview of key PACS messages:
    - pacs.002 - Payment status
    - pacs.004 - Return
    - pacs.007 - Cancellation
    - pacs.008 - FI-to-FI customer credit transfer
    - pacs.009 - FI-to-FI transfer
- Relationship between PACS, PAIN, and CAMT messages

Day 4: Deep Dive - pacs.008 & pacs.009

- Detailed structure and business purpose of pacs.008
- Party identification and structured address elements
- Charges, settlement methods, and agent chains
- pacs.009 variants Core vs. COV
- Use cases: correspondent banking, cross-border payments, interbank settlement
- Mandatory versus conditional data elements
- Common data quality issues and best practices
- Practical message walkthrough and interpretation

Day 5: PACS Exceptions, Status & Returns

- pacs.002 payment status reporting
- Status codes, reason codes, and investigation handling
- pacs.004 return messages and business scenarios
- pacs.007 cancellation requests and responses
- End-to-end exception handling workflows
- Impact on operations, SLAs, and customer service
- Case study: full PACS payment lifecycle analysis

Week 2 - CAMT Messages, Migration & Operations

Day 6: Introduction to CAMT Messages

- Purpose of CAMT in reporting and cash management
- Role of CAMT in reconciliation, liquidity, and intraday monitoring
- CAMT versus MT9xx comparison
- Overview of key CAMT messages:
  - camt.052 - Intraday report
  - camt.053 - End-of-day statement
  - camt.054 - Debit/Credit notification
  - camt.056 - FI cancellation advice
  - camt.057 - Notification to receive
- Message flows between banks and corporates

Day 7: Deep Dive - camt.052 Intraday Reporting

- Business purpose and use cases
- Detailed message structure and sections
- Balance types and reporting sequences
- Entry details, references, and transaction identification
- Liquidity management and intraday monitoring
- Mapping MT942 to camt.052
- Practical intraday reporting examples

Day 8: Deep Dive - camt.053 & camt.054

- camt.053 end-of-day account statements
- Opening, closing, and available balances
- Entry aggregation and booking logic
- camt.054 debit and credit notifications
- Transaction-level reporting and reconciliation
- Mapping MT940 / MT950 / MT900 / MT910 to CAMT
- Practical message analysis and reconciliation case study

Day 9: MT-to-MX Migration, Mapping & Coexistence

- Structural comparison between MT and MX
- Field-level mapping principles and challenges
- Free-text versus structured data
- Truncation, data loss, and enrichment strategies
- Managing parallel MT/MX operations
- Testing approaches and migration readiness
- Case study: MT103 □ pacs.008 and MT940 □ camt.053

Day 10: Operational Impact, Compliance & Advanced Case Studies

- Impact on payment operations and back-office workflows
- Reconciliation, investigations, and exception management
- ISO 20022 support for AML, sanctions, and transparency
- Data quality, regulatory reporting, and analytics
- Implementation roadmap and governance
- Advanced real-life PACS and CAMT message analysis
- Group discussion, lessons learned, and best practices
- Course wrap-up and key takeaways

Why Attend This Course: Wins & Losses!

- Deep, practical mastery of PACS and CAMT messages within the ISO 20022 framework
- Clear understanding of end-to-end payment and reporting flows under MX standards
- Strong readiness to support mandatory ISO 20022 migration initiatives
- Improved efficiency in payment processing, reconciliation, and liquidity management
- Enhanced ability to handle exceptions, investigations, and operational challenges
- Stronger contribution to compliance, testing, and regulatory readiness programs
- Increased professional credibility in SWIFT, payments, and transaction banking roles

Conclusion

This comprehensive 2-week program equips professionals with deep, hands-on expertise in ISO 20022, with a strong focus on PACS and CAMT messaging. Delivered in line with BlackBird Training Centre's professional standards, the course prepares participants to confidently support migration initiatives, enhance payment efficiency, strengthen compliance, and play a key role in the future of global financial messaging.