BLACKBIRD FOR TRAINING

ISO 20022 & SWIFT MX Messages Training

Istanbul (Turkey)

14 - 18 September 2026

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Code: QM32 From: 14 - 18 September 2026 City: Istanbul (Turkey) Fees: 4200 Pound

Introduction

The financial services industry is experiencing a fundamental transformation driven by the global adoption of the ISO 20022 standard. This change goes far beyond replacing legacy SWIFT MT messages with MX messages; it reshapes how financial data is structured, exchanged, interpreted, and leveraged across payment systems worldwide.

ISO 20022 introduces a common, data-rich language that enhances transparency, interoperability, automation, and regulatory compliance. As central banks, clearing systems, regulators, and global market infrastructures mandate ISO 20022 adoption, financial institutions must ensure that their people, processes, and systems are fully prepared for this transition.

This course provides a comprehensive and practical understanding of ISO 20022 and SWIFT MX messaging. It is designed to support professionals who need to understand both the business and operational impact of the migration, as well as those involved in systems, compliance, and payment processing. The course balances conceptual clarity with real-world application, ensuring participants gain confidence in working with ISO 20022 in their daily roles.

Course Objectives

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

- Understand the purpose, scope, and structure of the ISO 20022 standard
- Explain the global drivers behind the migration from SWIFT MT to MX messages
- Clearly differentiate between MT and MX messages from business and technical perspectives
- Read, interpret, and analyze ISO 20022 XML-based messages
- Understand ISO 20022 message structures, data models, and message families
- Identify and address key MT to MX mapping and migration challenges
- Apply ISO 20022 concepts to real payment, reporting, and messaging workflows
- Support operational readiness, compliance, and system migration initiatives

Course Outlines

Day 1: Introduction to ISO 20022 & SWIFT Messaging

- Overview of SWIFT and its role in secure global financial messaging
- The evolution of financial messaging and limitations of SWIFT MT messages
- Transition from SWIFT MT to ISO 20022 MX messages
- Key regulatory, operational, and market drivers for ISO 20022 adoption
- Strategic and operational benefits of ISO 20022 for banks and financial institutions
- Impact of structured and enriched data on automation and transparency
- ISO 20022 governance framework and responsible global bodies

- Global implementation timelines and major migration milestones

Day 2: ISO 20022 Message Structure & Data Model

- Overview of the ISO 20022 methodology and business-driven design approach
- Core components of ISO 20022 and how messages are developed
- Business process models and their role in defining message flows
- Message definitions and the ISO 20022 data dictionary
- XML fundamentals relevant to ISO 20022 structure, tags, hierarchy
- Understanding message syntax and data elements
- Introduction to key ISO 20022 message families pacs, pain, camt
- Practical interpretation of ISO 20022 message structures

Day 3: SWIFT MX Messages in Practice

- Overview of SWIFT MX message types and their role in the payment lifecycle
- Classification and structure of SWIFT MX messages
- Detailed review of pacs.008 for FI-to-FI customer credit transfers
- Detailed review of pacs.009 for financial institution transfers
- Overview of camt messages for reporting, statements, and cash management
- Mandatory versus optional fields and their business significance
- Data enrichment and the value of structured information
- Message validation rules, format checks, and compliance requirements

Day 4: MT to MX Migration & Mapping

- Comparison between SWIFT MT and ISO 20022 MX messages
- Key structural and data differences between MT and MX formats
- Introduction to MT to MX mapping concepts and methodologies
- Handling legacy data, free-text fields, and truncation challenges
- Managing the MT and MX coexistence period
- Operational and system impacts of migration
- Common migration challenges and mitigation best practices
- Case study: MT103 to pacs.008 mapping analysis

Day 5: Operational Impact, Compliance & Case Studies

- Impact of ISO 20022 on payments operations and end-to-end workflows
- Changes to exception handling, reconciliation, and operational controls
- ISO 20022 support for compliance AML, sanctions, transparency
- Improved data quality and enhanced regulatory reporting
- Testing strategies and readiness assessments for ISO 20022 migration
- Implementation roadmap and transition planning
- Practical case studies and real-life message analysis
- Group discussion, Q&A, course review, and key takeaways

Why Attend This Course: Wins & Losses!

- Gain practical and up-to-date knowledge of the global ISO 20022 standard

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- Prepare for mandatory migration and regulatory compliance requirements
- Improve operational efficiency and data transparency
- Strengthen your ability to support payment and messaging transformation projects
- Enhance professional credibility in payments, SWIFT, and financial messaging

Conclusion

The migration to ISO 20022 marks a major milestone in the evolution of global financial messaging. It introduces richer data, greater transparency, and improved interoperability, fundamentally changing how financial institutions process and exchange information.

This course equips professionals with the essential knowledge and practical skills required to understand, interpret, and work effectively with SWIFT MX messages. By combining structured learning with real-world application, the program ensures participants are fully prepared to support ISO 20022 initiatives and operate confidently in an increasingly data-driven financial environment.

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