



RESERVE BANK OF AUSTRALIA

# RITS AIF ISO 20022 Migration – Onboarding and Testing

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Version 1.1

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## Revision History

Version	Date	Comments
1.0	23 August 2024	Final version
1.1	January 2025	Section 2: added clarifications around the Reserve Bank's expectations from members for their migration scheduling. Section 3.2: added Distinguished Names.

## 1. Introduction

The Reserve Bank requires all RITS members that use the Automated Information Facility (AIF) to migrate to ISO 20022 format AIF messages by November 2026. To facilitate this, the Reserve Bank is permitting AIF users to perform their migration over a period of coexistence commencing in November 2024. During this period, both the current Swift MT (sent via the SWIFT FIN network) and new ISO 20022 format messages (sent via SwiftNet over the InterAct service) will be supported by RITS.

Members are responsible for ensuring they test each AIF ISO 20022 message they intend to use before they activate these messages in RITS Production. AIF ISO 20022 messages will be available in RITS Pre-Production from 13 September 2024 and in RITS Production from 30 November 2024. Refer to the Appendix for the list of AIF messages migrated to ISO 20022 format.

This document outlines the arrangements for member onboarding to the ISO 20022 AIF Pre-Production and Production service and a guide to the testing the Reserve Bank expects members to perform prior to activating their ISO 20022 AIF messages in Production.

### 1.1 Document Purpose

The purpose of this document is to provide RITS AIF members with information about the process, onboarding schedule and operational readiness declarations required to join the AIF ISO 20022 Pre-Production and Production services, as well as information about the testing the Reserve Bank expects members to conduct.

### 1.2 Document Audience

The target audience for this document is AIF members, particularly their project, development, and testing teams responsible for their implementation of RITS AIF ISO 20022 messaging.

### 1.3 Release Schedule

The key milestones and dates are:

Key Milestones	Dates
RITS AIF messages available in ISO 20022 format in RITS Pre-Production for member testing	13 September 2024
RITS AIF messages available in ISO 20022 format in RITS Production	30 November 2024
Coexistence period (RITS AIF MT and RITS AIF ISO 20022)	November 2024 – November 2026

## 1.4 Related Documents

Version	Date	Document
N/A	February 2020	<a href="#">ISO 20022 Migration for the Australian Payments System - Conclusions Paper</a>
N/A	July 2023	<a href="#">Information Paper – Migration of the RITS Automated Information Facility to ISO 20022 Messaging</a>
Technical version 4	November 2023	<a href="#">AIF Message Usage Guidelines (MUGs) - Swift MyStandards - AIF ISO 20022_FINAL</a>
1.3	January 2025	<a href="#">RITS AIF ISO 20022 Migration – Subscribing to the AIF ISO 20022 Service</a>  (Previously titled RITS AIF ISO 20022 – Migration Guide: Joining the AIF ISO 20022 Closed User Group)
N/A	various	<a href="#">RITS User Guides</a> , including: <ul style="list-style-type: none"> <li>• <a href="#">RITS/SWIFT Interface User Guide</a></li> <li>• <a href="#">Member Administration User Guide</a></li> <li>• <a href="#">ESA Management User Guide</a></li> <li>• <a href="#">Overview of Functionality</a></li> </ul>

## 2. Onboarding Process and Requirements

There are two SwiftNet InterAct messaging services available for RITS AIF ISO 20022 messaging: one for RITS Pre-Production and one for RITS Production. The Reserve Bank is the administrator of both services and is responsible for approving member onboarding to each.

To join the AIF ISO 20022 service, members must lodge a subscription e-form with Swift. Each service (Pre-Production and Production) has its own subscription e-form. Once approved by the Reserve Bank, Swift is responsible for implementing the service for that member. Instructions on how to lodge the subscription e-form are available in the RITS AIF ISO 20022 Migration – Subscribing to the AIF ISO 20022 Service document.

The process and requirements for Pre-Production and Production onboarding differs and is described further below.

### 2.1 Pre-Production Onboarding

The subscription e-form for joining the Pre-Production service is already available and members that are yet to subscribe can lodge a subscription e-form with Swift at any time. To avoid delays, please submit the e-form at least 2 weeks before your planned Pre-Production onboarding date.

To allow sufficient time for testing, the Reserve Bank expects most members to join the Pre-Production service within the first 6-12 months of coexistence (i.e., by November 2025). Members that use a larger number of AIF messages should join the Pre-Production service as soon as possible, to allow sufficient time for testing. To assist with planning, the Reserve Bank sought indicative dates for Pre-Production onboarding from members via the 'RITS AIF ISO 20022 Migration – Member Survey' that was issued with RITS Advice 06/2024. The Reserve Bank will follow up with any members that do not plan to join the Pre-Production service by November 2025. Members can begin to use the Pre-Production service for their

testing once Swift has implemented the service, and the RITS Help Desk has notified the member that their Distinguished Name(s) has been setup in RITS Pre-Production.

## 2.2 Production Onboarding

To help provide a smooth onboarding process for members during the coexistence period, the Reserve Bank is developing an onboarding schedule for Production. Members will be onboarded on the first Saturday of each month between November 2024 and September 2026. Using the responses to Question 4 and Question 6 in the 'RITS AIF ISO 20022 Migration – Member Survey', the Reserve Bank gathered members' preferred migration schedules, and plans to accommodate each member's first preference unless otherwise advised. If a member's first preference falls during the peak migration period, the RITS Help Desk may contact them to arrange an alternative date.

Before lodging a subscription e-form with Swift for the Production service, members are first required to provide the Reserve Bank with an operational Readiness Declaration (further details below) at least 6 weeks prior to their scheduled Production onboarding date and await written acknowledgement from the RITS Help Desk. Once a member has received written acknowledgement, they must lodge a subscription e-form with Swift at least 2 weeks prior to their scheduled Production onboarding date. The Reserve Bank will not approve a subscription e-form for the Production service unless a Readiness Declaration has been received and acknowledged.

If a member wishes to change – advance or delay – their migration schedule, they must contact the RITS Help Desk at least 2 months prior to request the change. A completed Readiness Declaration form must be received at least 6 weeks before this rescheduled date unless otherwise agreed with the RITS Help Desk.

Readiness Declaration forms for Production onboarding were sent to members via email on 18 October 2024. There are two types of Readiness Declaration forms, of which a member is required to submit only **one** depending on the type(s) of AIF messages they intend to use:

### **AIF Unsolicited Advices only**

- Most AIF members fall into this category. The Readiness Declaration for these members seeks confirmation that they are aware of their responsibilities in relation to their readiness to receive AIF ISO 20022 messages and the need to comprehensively test this in Pre-Production prior to subscribing to AIF ISO 20022 messages in Production.
- Members in this category are not required to have tested all the AIF ISO 20022 messages they intend to use in Production before being granted access to the Production service, but they are expected to ensure that they manage their testing appropriately prior to subscribing to individual AIF ISO 20022 messages in Production. Once provisioned, members can progressively migrate individual MT messages to ISO 20022 as they are tested.

### **AIF Commands and Enquiries**

- A smaller number of AIF members fall into this category. The Readiness Declaration for these members seeks confirmation that they have tested all AIF ISO 20022 Command and Enquiry messages that they intend to use in Production. This testing must occur before the Reserve Bank grants the member access to the Production service on their scheduled onboarding date.

An implication is that this category of member must test all Command and Enquiry messages they intend to use in Production before they are able to receive any Unsolicited Advices. The Reserve Bank may grant exceptions to this approach in specific circumstances. Please contact the RITS Help Desk.

- Members in this category are expected to ensure that they cannot send duplicate MT and ISO 20022 Command messages to RITS in relation to a single transaction.
- As with all other AIF users, members in this category that also receive Unsolicited Advices are not required to have tested all Unsolicited Advice messages they intend to use in Production before they are granted access to the Production service, but are expected to ensure that they manage their testing appropriately prior to subscribing to individual ISO 20022 Unsolicited Advice messages in Production.

The subscription e-form for joining the Production CUG service is now available. Once Swift has notified a member that the CUG service has been implemented for them and the RITS Help Desk has also notified the member that their Distinguished Name(s) has been setup in RITS:

- Users of AIF Unsolicited Advices can subscribe to individual AIF ISO 20022 messages and unsubscribe from individual MT messages through the RITS User Interface (UI) as they choose, provided that they have tested the AIF ISO 20022 message they are subscribing to. Please refer to the Member Administration User Guide for guidance on selecting Unsolicited Advices using the RITS UI.
- Users of AIF Commands and Enquiries can choose to immediately begin sending AIF ISO 20022 Command and Enquiry messages to RITS, or wait to align this with the migration of their AIF Unsolicited Advices.

### 3. Expected Preparation and Testing

#### 3.1 Preparation

AIF members must ensure they have performed the required activities in preparation for the commencement of AIF ISO 20022 testing in Pre-Production.

- Join the AIF ISO 20022 Pre-Production service as set out in section 2.1.
- Ensure that the configuration for your institution in RITS Pre-Production mirrors Production, including RITS branches, cash accounts, batch participation, user access and user privileges. Refer to the Member Administration User Guide for instructions.
- Familiarise yourselves with the changes being introduced by reviewing the RITS/SWIFT Interface, ESA Management, Member Administration and Overview of Functionality User Guides.
- Prepare your migration test plan and implementation plan and prepare test cases for the AIF messages that will be migrated to the ISO 20022 format.
- In some test cases, members may need to co-ordinate with other members to create test transactions that enable the content of an associated AIF message to be tested. For example, members that receive statement messages may need the statement to contain different types of transactions to adequately test the processing of these statements in downstream systems. Not all members may require this. Depending on demand, the Reserve Bank will assist in establishing test groups of members that require

test payments to be exchanged. Please contact the RITS Help Desk if you would like to be added to a test group.

- A member’s subscription to AIF ISO 20022 Unsolicited Advices will not be pre-populated based on their subscription to AIF MT Unsolicited Advices. Members are required to subscribe to the relevant AIF ISO 20022 Unsolicited Advices in RITS Pre-Production through the RITS UI function Member Admin/MX Unsolicited Advices. Refer to the Member Administration User Guide for instructions.
- If a member subscribes to AIF ISO 20022 Pre- and Post-Settlement Advices for Austraclear transactions, these must also be selected in ASX Austraclear Pre-Production through the Austraclear UI Cash Clearance/ Internal Credit Management.<sup>1</sup>

### 3.2 Testing

Members are required to test all AIF ISO 20022 messages they intend to use.<sup>2</sup> Members are responsible for their own testing and are expected to ensure their end-to-end system processing for AIF ISO 20022 messages functions as expected before they begin to use the messages in Production. The Reserve Bank expects this testing will include, but not be limited to, the following:

- Define comprehensive test scenarios for each AIF ISO 20022 message that will be used and test each.
- Verify that all systems involved in the end-to-end processing of AIF ISO 20022 messages are tested and function as expected. This includes processing of AIF ISO 20022 responses containing reject codes to verify they trigger the appropriate exception processing.
- For members that will use AIF ISO 20022 Commands and Enquiries, verify that these are sent to RITS in valid ISO 20022 format in accordance with the Reserve Bank’s AIF Message Usage Guidelines (MUGs), as published on Swift MyStandards.

Use the below DNs when sending AIF ISO 20022 Commands and Enquiries to RITS:

- AIF Pre-Production service (rba.aif!p): ou=preaif,o=rsbkausr,o=swift
- AIF Production service (rba.aif): ou=prodaif,o=rsbkausr,o=swift
- Verify that systems involved in the end-to-end processing of AIF ISO 20022 messages do not have any reliance on AIF Swift MT format messages, which will be retired after coexistence.

## 4. Appendix

Table of AIF MT messages migrated to ISO 20022 message format.

No.	MT and Sub-Message Type (SMT)	Message Description	ISO 20022 Message Equivalent
<b>Unsolicited Advices</b>			
1.	MT941	RITS Start of Day Balance Advice	camt.052
2.	MT198 SMT003	Recall Advice	camt.025

<sup>1</sup> See [Austraclear System Participant User Guide](#).

<sup>2</sup> Members must build and thoroughly test all AIF ISO 20022 messages that they intend to use in Production. They do not need to build and test for individual messages they will not use in Production.

No.	MT and Sub-Message Type (SMT)	Message Description	ISO 20022 Message Equivalent
3.	MT198 SMT006	Change ESA Status Advice (via RITS user interface)	camt.025
4.	MT198 SMT009	Change Credit Status Advice (via RITS user interface)	camt.025
5.	MT198 SMT026	Client Cash Account Balances End-of-Day Advice	camt.052
6.	MT198 SMT027	Pre-Settlement Advice (Credit Level - Austraclear)	camt.054
7.	MT198 SMT028	Pre-Settlement Advice (Credit Level)	camt.054
8.	MT198 SMT030	Time Period Advice - Start of Day	admi.004
9.	MT198 SMT036	Post-Settlement Advice – Debit (Intrabank or Interbank)	camt.054
10.	MT198 SMT037	Post-Settlement Advice – Credit (Intrabank or Interbank)	camt.054
11.	MT198 SMT038	Unsettled Transaction – End of Day Advice	admi.004
12.	MT198 SMT039	RITS Holiday Advice	admi.004
13.	MT950 SMT111	ESA Statement End of Day Summary Advice	camt.053
14.	MT950 SMT222	ESA Statement End of Day Advice	camt.053
15.	MT950 SMT888	RITS ESA Interim Session Statement Advice	camt.053
16.	MT950 SMT999	RITS ESA Reports Session Statement Advice	camt.053
<b>Commands</b>			
17.	MT198 SMT001	Recall Request	camt.056
18.	MT198 SMT002	Recall Response	camt.029
19.	MT198 SMT031	Change ESA and Credit Status Request	camt.007
20.	MT198 SMT032	Change ESA and Credit Status Response	camt.025
<b>Enquiries</b>			
21.	MT920 SMT942 and MT920 SMT941	RITS ESA Statement Intraday Request and RITS ESA Balance Enquiry Request	camt.060
22.	MT942 and MT942 SMT001	RITS ESA Statement Intraday Response and RITS ESA Interim Advice	camt.052
23.	MT941	RITS ESA Balance Enquiry Response	camt.052
24.	MT198 SMT016 and MT198 SMT017	RITS ESA Statement Intraday Reject and RITS ESA Balance Enquiry Reject	camt.025