

# ISO 20022 – relay messages

Frequently asked questions - and answers regarding relay messages (pain.001 relay, camt.05x relay)  
Issue for third-party banks, June 2025

## ISO 20022 - Global language for financial messaging

With more than 5,000 languages worldwide, communication can often be challenging. The same applies to payment transactions and reporting, systems of banks and customers often fail to interact effectively and resulting in misunderstanding each other. To create a standardised 'language' for transactions between banks and corporate customers across national borders — particularly in international financial communication — the global financial community is switching to one standard: ISO 20022. This FAQ provides important information about DZ BANK's migration to ISO 20022.

### General questions

#### Is DZ BANK ready to send and receive MX messages?

Yes, we have been able to receive and send MX (interbank) messages since 20th March, 2023.

#### Will DZ BANK convert messages?

No, DZ BANK does not convert messages from MT to ISO 20022 or vice versa.

### camt-relay messages via Swift

#### Can DZ BANK send camt.052 relay and camt.053 relay messages to third-party banks on behalf of corporate customers?

DZ BANK is ready to send camt.052 and camt.053 (V8) relay messages to third-party banks if requested by a corporate customer and instructed to do so.

#### Can DZ BANK receive camt.052 relay and camt.053 relay messages on behalf of corporate customers?

DZ BANK is ready to receive camt.052 and camt.053 (V8) relay messages from third-party banks. To do so, DZ BANK requires authorisation from the corporate customer.

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#### Which BIC is used by DZ BANK to send camt.052 and camt.053 messages?

DZ BANK sends these messages via SWIFT to a third-party bank using the BIC GENODEFFXXX.

#### Which BIC should be used by third-party banks to send camt.052 relay and camt.053 relay messages to DZ BANK?

If a third-party bank wishes to send camt.052 relay or camt.053 relay messages to DZ BANK, it must use the BIC GENODEFFEBL.

#### Has DZ BANK already defined a fixed date from which only camt.052 relay and camt.053 relay messages instead of MT messages will be sent?

As of now, DZ BANK will continue to send MT messages as agreed until the migration to ISO 20022 format has been confirmed with the respective corporate customer. This would also enable parallel delivery of MT and ISO 20022 messages, if requested.

### Request for Transfer - pain.001

#### When does DZ BANK plan to start receiving pain.001 relay messages on behalf of corporate customers?

DZ BANK currently plans to receive CBPR+ pain.001 V9 relay messages from Q3 2025 onwards. Currently, the exchange of pain.001 relay messages can be agreed bilaterally between the third-party bank and DZ BANK.

**When does DZ BANK plan to send pain.001 relay messages on behalf of corporate customers?**

We plan to start sending CBPR+ pain.001 v9 relay messages gradually by the end of 2025.

**Which BIC should be used for receiving pain.001 relay messages via DZ BANK?**

If a third-party bank wishes to send pain.001 relay messages to DZ BANK, the BIC GENODEFFXXX is to be used.

**Which BIC does DZ BANK use for sending pain.001 relay messages?**

DZ BANK sends pain.001 relay messages to a third-party bank via Swift using the BIC GENODEFFXXX.

**Imprint**

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