

ISO 20022 Enhanced Data Adoption Regulatory Timeline

Region	Market Infrastructure	HV Direct Clearer	Go-Live Date	Structured Remittance	Structured Customer Data (incl. Address)	LEI	Purpose Code
Global	SWIFT Cross-Border	SWIFT CBPR+ (Co-Existence Commences)	Mar 2023	Not Mandated	Not Mandated	Not Mandated	Not Mandated
Asia Pacific	Australia	HVCS	Mar 2023	Yes (in line with HVPS+ & CBPR+ guidelines)	Yes (in line with HVPS+ & CBPR+ guidelines)	To be supported/allowed, but whether mandatory still to be determined	To be supported/allowed, but whether mandatory still to be determined
Europe, Middle East and Africa	Eurozone	Target 2 & Euro 1	Mar 2023	Yes, based on bilateral/multilateral agreements	Yes, (unstructured supported during the coexistence period)	Optional	Optional
North America	Canada	Lynx	Mar 2023	Yes, based on bilateral/multilateral agreements	Unstructured and structured supported during the coexistence period	Optional	Optional
Europe, Middle East and Africa	Eurozone	CHAPS*	Jun 2023	Jun 2023 Receive: Mandatory Send: Expected	Structured Address Jun 2023 Receive: Mandatory Send: Expected	Jun 2023 Receive: Mandatory Send: Encouraged	Jun 2023 Receive: Mandatory Send: Encouraged
				Nov 2024 Receive: Mandatory Send: Expected	Structured Address Nov 2024 Receive: Mandatory Send: Expected	Nov 2024 Receive: Mandatory Send: FI to FI	Nov 2024 Receive: Mandatory Send: FI to FI & Property Transactions
				Nov 2025 Receive: Mandatory Send: Mandatory	Structured Address Nov 2025 Receive: Mandatory Send: Mandatory	Nov 2025 Receive: Mandatory Send: FI to FI	Nov 2025 Receive: Mandatory Send: FI to FI & Property Transactions
				End State – Not Before 2026 Receive: Mandatory Send: Mandatory	Structured Address End State – Not Before 2026 Receive: Mandatory Send: mandatory	End State – Not Before 2026 Receive: Mandatory Send: Mandatory	End State – Not Before 2026 Receive: Mandatory Send: Mandatory
Asia Pacific	China: Hong Kong	CHATS	Apr 2024	Yes, based on bilateral/multilateral agreements	Yes, (unstructured is also supported, and if bilaterally agreed, non-Latin characters can be input)	Optional	Optional
North America	USA High Value Payments	CHIPS	Apr 2024	Will adhere to HVPS+	Yes	Optional	Required (may have a default)
North America	USA Public Sector RTGS	Fed	Apr 2025	Yes, structured data supported up to 9,000 characters but not mandatory; unstructured data supported up to 140 characters	Yes, country/town required for ultimate debtors/creditors; existing parties allow for free format until 2025	Optional	Optional
Global	SWIFT Cross-Border	SWIFT CBPR+ (Co-Existence End)	Nov 2025	Mandated	Mandated	Mandated	Mandated