**OSAKA Japan - SMPG meeting: Nov. 5 – 7, 2012****[ ]**

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| **Meeting Venue:** **Namba Parks Conference Room****Parks Tower 7th Floor** **2-10-70Nambanaka Naniwa-ku** **Osaka City,** Japan |
| **Sponsered　by****ISITC-Japan** |

**Dress Code: Business Casual**

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| Monday 5th of November |   |
| **Morning** |   |
|   | 09:00 – 09:30 | Welcome Coffee + Registration |
|   | 09:30 – 10:45 | **General Session**1. Welcome address (Karla Mc Kenna – SMPG Chair)2. Meeting schedule overview (Jacques Littré – General Secretary)3. Growing use of ISO standards and their impact in Asia (Mr. Satoru Yamadera, BOJ)4. Corporate Action Information Services ISO 20022 Enhancement (Mr. Yukimori, JASDEC & Mr. Ochi, Tokyo-Stock Exchange) 5. ABMF Update (Asan Development Bank) |
|   | 10:45 – 11:00 | Coffee Break |
|   | 11:00 – 12:30 | **General Session (Continued)**6. APAC Regional MPGs status (Taketoshi Mori, BTMU & Jonathan Rhoda, Statestreet & Alex Kech, SWIFT)7. MyStandards – Status of Market Practices Contents (Jacques Littré, SWIFT)8. Update of the Legal Entity Identifier Standard and Global LEI System Implementation(Karla Mc Kenna, SMPG Chair) |
|   | 12:30 – 13:30 | Lunch |
| **Afternoon**  |  |
|   | 13:30 – 15:15 | **Orientation Session**For APAC NMPGs convenors and Observers | Corporate Action WG | Settlement and Reconciliation WG |
|   | 15:15 – 15:30 | Coffee Break |
|   | 15:30 – 17:30 | COMMON SESSION Corporate Action WG and Settlement and Reconciliation WG |

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| Tuesday 6th of November |
| **Morning**  |
|   | 09:00 – 10:45 | Corporate Action WG | Settlement and Reconciliation WG |
|   | 10:45 – 11:00 | Coffee Break |
|   | 11:00 – 12:30 | Corporate Action WG | Settlement and Reconciliation WG |
|   | 12:30 – 13:30 | Lunch |
| **Afternoon**  |
|   | 13:30 – 15:15 | Corporate Action WG | Settlement and Reconciliation WG |
|   | 15:15 – 15:30 | Coffee Break |
|   | 15:30 – 17:30 | Corporate Action WG | Settlement and Reconciliation WG |
|  |  | Or tentatively CA / S&R COMMON SESSION for FTT conf call with FR |
| **Evening** |
|   | 17:30 – 21:00 | **- SMPG Event Offered by the hosts -****Attractive Osaka Tours: Tsutenkaku Tower, Osaka Caslte, Namba****followed by Dinner****(Attendance confirmation in the registration form required !)** |

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| Wednesday 7th of November |
| **Morning**  |
|   | 09:00 – 10:45 | Corporate Action WG | Settlement and Reconciliation WG |
|   | 10:45 – 11:00 | Coffee Break |
|   | 11:00 – 12:30 | Corporate Action WG | Settlement and Reconciliation WG |
|   | 12:30 – 13:30 | Lunch |
|   |  | **End of meeting** |

**OSAKA April 2012 – SMPG Corporate Action – Detailed Agenda**

| **Item No** | **Short Description** | **Description and Pending Actions** | **Owner** | **Comment** |
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| **1** | Meeting Minutes | Appoints additional minutes taker/helper | CA SMPG |   |
| **2** | Next meetings | Confirm dates for 2013 Conference calls | CA SMPG |   |
| **3** | Approval of October 17 conf. Call Minutes |  | CA SMPG |  |
| **ItemNo** | **Short Description** | **Description and Pending Actions** | **Owner** | **Comment** |
| **CA 203** | Yearly GMP Part 1,2,3 and samples alignement as per SR2012 and yearly summary of changes to MPs | Produces a 1-pager summarising the SMPG guidelines to be implemented at the next SR 20XX release and adapt all GMP Documents and samples to SR20XX as per the new schedule decided in Rio April 5-7 2011 for SR2012 and following years: **Scheduling**• September: Based on the MWG minutes, start with the draft “MP’s Summary” document & start MP’s discussions. • October – November: Update GMP Parts & Event Templates• Mid-December: Preliminary summary of MP changes• End December: Draft GMP documents & event templates for review by NMPG's• End February: Publish final version of GMP docs & templates.**Actions:1**. Sonda to provide PWAL value for the CLSA VOLU template as well as the “terms” paragraph for the event.2. Daniel/Andreana to provide comments on XDTE usage in LIQU MAND in DE column.3. US and BE to provide RDTE usage input in the updated “Record Date Tracking” table in GMP Part 4. Jacques to update the EIG+ table with the decisions of Oct. 17. | CA SMPG | **Telco Oct 17, 2012:**Delphine - Questions on the EIG+1. CONS: not all consent events have consent fees, hence PAYD should be optional.Decision: PAYD is conditional; it should only be MAND when there is a consent fee.2. EXOF VOLU and EXOF CHOS: following comment should be added "NEWO or / and OFFR (either one or the other or both must be present)" like in EXOF MAND Decision: Extend comment to EXOFF CHOS and VOLU as well.3. BIDS VOLU: why is RDTE mandatory while it is not in a TEND VOLU ?Decision: Keep RDTE as M; countries with BIDS without RDTE should fill in their country column accordingly. If there are more markets without RDTE than markets with RDTE, the GG should be amended.4. CONS: for XS not all consents have a record date, therefore the record date should be optional in the XS columnDecision: Correct XS column as proposed.**Telco Sept 13, 2012:**Remaining questions on the EIG+ (post meeting comments from Delphine) to be addressed in future calls:• CONS: not all consent events have consent fees, hence PAYD should be optional • CONS: for XS not all consents have a record date, therefore the record should be optional in the XS column• EXOF VOLU and EXOF CHOS: following comment should be added "NEWO or / and OFFR (either one or the other or both must be present)" like in EXOF MAND • BIDS VOLU: why is RDTE mandatory while it is not in a TEND VOLU ?**Telco June 27, 2012:**Review Remaining action items on EIG+ and samples.1. CLSA VOLU: REVO period included in template but not in GG. Do we add in GG ?2. DETI MAND: Check if :92a::RATE is needed ? -> Rate is not needed.3. DRCA MAND: EFFD=Unknown is in template but not in GG. Is it needed ? 4. LIQU MAND in EIG+ DE column: XDTE[O] missing comments on usage of XDTE.5. CONS VOLU: INCE rate is M in GG, but not included in template. 6. RDTE tracking tab: Input from Belgium and US missing.**Telco May 23, 2012:**EIG+● Kim will email the French NMPG’s feedback to Jacques later today. SUSP is a valid event in France.● Sonda will email ISITC’s feedback to Jacques within a few days.CR for INTP● The WG reviewed the CR but had no specific comments except to inquire if the need is shared by other markets and how frequent it is in Russia.● Laura requested an actual example.**Athens April 24-26:**GMP Part 1: No updateGMP Part 2 EIG- +: See Athens minutes for detailed Action Items on the Global Grid and Country columnsGMP Part 2- RDTE Table: See action item in column DTemplates: See Athens minutes for detailed Action Items |
| **CA167** | Consent Events /+ Schemes - Clarify business flows. | Originates from SR2010 CR III.71 on Consent Event. SMPG to review the context around Consent events / Schemes of Arrangement and clarify the business flows in which these events can be used.**Actions:**1. Bernard to send updated Consent document to Sonda and Delphine for review and integrate also SR2013 related changes.2. Proxy Voting subgroup to look at item 10 in Sonda's document (Should a vote be handled as a proxy or consent event). | ISITC | **Telco Oct 17, 2012:**Delphine and Sonda have not received an updated document from Bernard. Postponed.**Telco 13 Sept. 2012:**Bernard has made some changes last June in the document and it still need to be reviewed with Sonda and Delphine. The document should also be updated to be aligned with SR2013 decisions namely on SOFE/INCE definitions. **Telco June 27, 2012:**ISITC did not believe there were any other changes to the document, and have adopted it and plan to publish it next week. Bernard has made some changes and will email the updated version to Sonda and Delphine by end of this week. -> Postponed to next conf call.**Athens April 24-26:**Sonda walks us through the document already reviewed by Delphine, Bernard.Discussion / questions about the document:• Question regarding CHAN VOLU. Answer: No, use CONS for change of terms• Question regarding ‘due and payable’. Answer: CONS can be used for this• How to report bondholder meetings ? Can it fit in ISO 15022 or 20022 ?**Telco March 28, 2012:** Sonda, Bernard and Delphine have a call scheduled next week to discuss the remaining questions in the the document. They will provide an updated document as input to the Athens meeting.**Telco Feb 29, 2012:** Sonda, Bernard and Delphine have discussed the attached document above. Sonda walks the group though the whole document.There are currently three fee rate (:92a:) data elements associated with CONS in the Standards: SOFE, INCE and ESOF and ISITC has investigated solicitation fee vs. incentive rate.The result of the investigation shows that: • The SOFE rate and amount definitions are not aligned as the SOFE amount says it is paid not to the holder/owner but to a third party, whilst the SOFE rate does not mention this restriction at all. Both definitions should be aligned.• The (INCE) Cash incentive fee/rate is said to be paid to the holder. • The (ESOF) Early solicitation fee should actually be an early incentive fee/rate instead, since it is paid to the holder. Therefore ESOF should have either the code or/and the name changed. It was proposed that the SMPG creates a CR for SR2013 to change SOFE and ESOF in line with the above so as to have 1 sollicitation fee for the owner and one for a third party and one early sollicitation fee. This was discussed, and no objections were raised.SE, DK, JP indicate that they do not use sollicitation fee. Jacques mentioned the question raised by the Canadian NMPG about what rate to use for a premium cash distribution in DRIP/DVOP events.**Telco Jan 25, 2012:** Sonda and Bernard have not yet been able to discuss the document submitted by Sonda in December (see document in minutes). Sonda, Bernard and Delphine need to discuss the issue before bringing it to the SMPG. They will revert to the WG at the February 29 call.ZA written feedack: Solicitation fees are not used as consent fees in the South African market (ZA). Consent events are processed as proxy events and are thus not combined with Tender and Exchange. |
| **CA 202** | Funds related Issue | The areas of overlap with the CA group would be income distributions, capital reorganisations (fund mergers, de-mergers, closures etc.) and shareholder voting, • reinvestment of Fund (REIN) Cash Distribution Code (See also CA194).**Actions:** 1. Andreana (covering DE), Mari (covering UK&IE) and Veronique (covering the rest of countries) to create the respective list of pain points for investment funds related events i.e. income distributions, capital reorganisations (fund mergers, de-mergers, closures etc.) and shareholder voting, reinvestment of Fund (REIN) Cash Distribution.• **Véronique** to check with Charles Boniver and **Mari** to check with David Broadway regarding the IF WG discussions on funds related CA. | IF-WG | **Refer Also to CA194Telco Oct. 17, 2012:** The UK NMPG is discussing the pain points. Some feedback has been received, but Mari expects more in the next few days. Five points have been identified so far; three out of which have been addressed in SR2013 (accumulation, equalization and period units).A new issue regarding liquid asset funds is how to reflect daily accrual when distributing on a monthly basis. Also another issue, funds income distribution are announced in the market as DVCA though there is an automatic reinvestment.When the UK has identified the pain points (likely at their meeting this week), Mari will document them.Veronique: No input due to lack of time.Jacques had an action to arrange a conf call between the four; is this still necessary? No, it is preferable to wait until all the pain points have been compiled first.Regarding the IF-WG’s discussion of funds-related corporate actions. It is not clear whether the discussion is from a funds or fund unit holders perspective ? To be clarified with the IF WG.**Telco Sept. 13 2012:**The list of funds related pain points and issues still need to be created by Mari, Andreana and Veronique.**Telco June 27, 2012:**Mari will create a list. Andreana and Veronique did not attend the call, and have not sent any lists.**Athens April 24-26:** Bernard Reports about his meeting with the IF-WG:The source of CA information varies greatly between markets in the IF arena. The IF group works on a survey market by market to identify commonalities and discrepancies. They only focus on ETF and open-ended funds.The IF-WG asked if there are any events we are aware of with specific impact on investment funds. Bernard said that there are a few we have discussed such as reinvestment vs. accumulation.Bernard proposed that the IF group does not look at how the information would be communicated, but instead provide the CA WG with the business scenarios they would like to create a market practice for i.e. mainly for:• reinvestments,• accumulation,• liquidation/redemption,• equalisationThe CA WG discussed what to do and how to proceed, and agreed to focus on the largest markets first (US, ESES, LU, ES, DE, UK&IE and CH) and on the main pain points rather than all issues at once.**Telco June 29:** Not Discussed**Rio April 5-7:**Refer to CA 194 for the outcome of Rio |
| **CA 238** | Reporting of Bond Holder Meeting in ISO 15022/20022 | Spawned from CA 167Actions:Jacques: to forward the question to ISS and Broadridge about how BHM are considered in PV.NMPGs: Provide feedback on usage of BHM | XS / ISITC | **Telco Oct 17, 2012:**Jacques has forwarded the question to the Proxy Voting sub-group, and it is in the agenda of the next call on Oct. 24.**Telco Sept. 13, 2012:**The Norwegian market use XMET for Bondholders meetings, but do not have an objection to use CONS for notification for a Bondholders meeting. Bond holder meetings (BHM) are normally not considered as physical / actual meeting. The group sees nevertheless 2 options to support BHM:• use MEET event and update its definition so that it encompasses BHMs• use CONS event. It is proposed to ask feedback from the PV subgroup co-chairs Elizabeth Meilano (ISS) and Les Turner (Broadridge) on this item and report at the next conreferance call.**Telco June 27, 2012:**Jacques reported on his action: bondholder meetings are not included in the ISO 20022 PV messages. Thus, MP for bondholder meetings stay with the CA-WG.Proposal to create a MP to state that CAEV code CONS is to be used for bondholder meetings.  |
| **CA 239** | SR2013 Maintenance WG follow up items | Define new Market Practices as requested in the SR2013 CA MWG minutes **Actions:** Review Status of open actions in "SR2013 SMPG Action" sheet. | GMP Part 1 subgroup | **Telco Oct 17, 2012:**Veronique reports about the GMP Part 1 subgroup work on this topic: The GMP1 subgroup has had two conference calls and have made good progress on the general items. On market (NMPG’s) -specific items, the subgroup has a plan and work is in progress. Actions items are planned for November. Kim reports about the progress of a MP by the FR group on the French Transaction Tax (FTT): FR has been working on the CA side of the FTT and hope to have an “internal” draft document ready by mid-November and a draft for discussion and possible publication by the SMPG by end of December. **Telco Sept. 13, 2012**At the SR2013 CA MWG meeting end of August, the group has defined some follow up actions to be carried out by the SMPG as an outcome of the discussions on various change requests (whether approved or rejected CRs). A summary of those follow actions is provided in the sheet named “SR2013 SMPG Actions” in this "CA SMPG Open Items” Excel file. The following has been decided: The GMP Part 1 subgroup will review each priority 1 follow up action and come back to the whole group with proposals for solutions. The following CRs# will be reviewed in priority 1: 399 / 406 / 427 / 393 / 421 / 383 / 423 / 411. For 421, UK should come up with a proposal first.The remaining follow up actions CRs in the list (400 / 418 / 389 / 397 / 439 / 386) are priority 2.  |
| **CA 240** | New CAMV code or Option code for disclosure / certification | Creation of a mandatory CAMV code with disclosure/certification and/or the creation of a new CAOP option codes for ‘disclose/certify and receive entitlement’ and ‘do not disclose/certify and forfeit entitlement’(It is acknowledged that this is a big development but this issue was left unresolved for several years and we need to tackle it at a certain moment. If we agree to it, it can be reused in other situations where we also have a problem today like for certifications etc.)**Actions**:The NMPGs to revert on the below questions at/by Osaka:1. Do you have this kind of scenario in your market?2. Do you have a preference regarding a new CAMV code or new CAOP codes?3. Do you have any other suggestions on how to solve the problem, such as an ADDB code? | Bernard | **Telco Oct 17, 2012:**The items concerns mandatory events where the issuer (or an agent) will not pay the proceeds until and unless certification/disclosure is made. An example would be a securities distribution where the holders need to certify that they are not residents of certain countries.**Telco Sept. 13, 2012**This item spawned from CA 226. |
| **CA241** | Rights Distributions RHTS / RHDI definitions | Review definitions of both events as they do not seem to reflect their actual semantic. The 2 definitions are oddly almost identical ! | Bernard |   |
| **CA242** | Placement of Interest Shortfall (SHRT) | The new SHRT rate has been placed in SR2012 in the seq. D whilst it is closely linked to the calculation of the INTP which is located in sequence E2.It would make sense to move SHRT in sequence E2 (and E if not paid) instead of sequence D.[INTP calculation is = INTR \* (DAAC / the number of days of the year based on the MICO method) - SHRT] | Bernard |   |
| **MS** | MyStandards – Status of CA SMPG MPs entry  | Presentation / Review of the CA MP contents in MyStandards and Planning Validation phase. | SWIFT |  |
| **Subgroups Reporting** |
| **TA** | **Tax Subgroup** | **Actions**1. Tax subgroup Co-chairs, Kim & Jean-Pierre, to schedule more regular conference call meetings.2. Kim to send to Jacques and Christine the Tax subgroup input document on Qualifiers for forwarding to the entire CA-WG.3. Bernard to contact Jyi-Chen | Tax Subgroup | **Telco Oct 17, 2012:**Kim reports on the tax subgroup: two ongoing items are discussed:1. Certification and tax reclaim on the income tax side,2. Use of tax qualifiers for income payment.Unfortunately, few NMPGs have reverted on the qualifier issue so far and therefore the analysis cannot be completed.Christine proposed to extend the request to the entire SMPG and ask for input by mid-November. Mari proposed the tax subgroup to have more regular calls, say on a monthly basis.Sonda suggested that FTTs in additional markets be added to the tax subgroup agenda, with participation from those markets where an implementation of it is under discussion.**Telco Sept. 13, 2012:**The review of tax qualifiers has not progressed much due to lack of feedback from countries. Feedback was received from DE, UK, NO only. The review of the tax certification process is still ongoing. Kimchi proposes that the co-chairs of the group get together with Bernard and Sonda to see how to progress in the follwing couple of months. (From Kimchi via email)Bernard also proposes to ask Jyi-Chen Chueh, Standards Chartered in Singapore and expert in CA taxes, to participate to the tax subgroup calls. Jyi-Chen has participated end of August to the SR2013 CA Maintenance WG meeting as the Singapore representative.**Telco June 27, 2012:**Since Kim or Bernard did not attend the call, no report was made.**Athens April 24-26:** In the last call, a matrix was sent but no feedback has been receivedA conf call was planned, but has been cancelled. Feedback to be sent to Kim/Jean-Pierre via email |
| **PV** | **PV Subgroup** | **Actions:Continue review of ISO20022 PV messages.** | PV Subgroup | **Telco Oct 17, 2012:**The PV subgroup has had a few calls, though the last call was cancelled due to not enough participants. The work is progressing well, with review of the meeting notification and notification cancellation already completed. The next step is to start reviewing the instruction message. Next conference call scheduled on October 24.**Telco Sept 13, 2012:**The PV subgroup had a second call on July 25 with 13 attendees. The scope and usage of the ISO 20022 meeting notification message was reviewed and the group started to define market practice by walking through the message structure.Conference calls have been scheduled every 2 weeks.**Telco June 27, 2012:** Christine briefly mentioned the email sent last week, and requested those NMPG representatives to the subgroup who had not yet reverted on possible dates beginning of July to do so promptly.**Athens April 24-26:** The ISS and Broadridge representatives will likely co-chair the groupThis proposal was accepted by the WG.. |
| **Various Questions and Clarifications from NMPG’s** |
| Q1 | GRSS and NETT rates in percentage | See input document showing a potential DVCA where the payment is a percentage rate. Note this can happen on Preference shares and GENUSSSCHEINE in particular. Note these are not interest payments. Need to get a consensus on how to replace :92A: | MDPUG |  |
| Q2 | PRPP Position | General consensus required after PRPP coming back in November 2012. On SMPG templates it is sometimes in SECMOVE and sometimes in CASHMOVE. At last MDPUG Data Vendors were not in agreement on where it should go. So guidance on this would be appreciated. | MDPUG |  |
| Q3 | PV Split Instruction | Handling of split instruction in Proxy Voting (often becomes the barrier for STP – no market practice / structured fields to input required information) → can this be handled at Proxy Voting session. | KR |  |
| Q4 | Desent Offer | “Desent” offer (opposite of Consent):  Details should be explained by Layla but can this be raised at the session on Consent? | KR |  |
| Q5 | Capital Reduction | “Capital reduction”:  Is there any place appropriate to question about how capital reductions are handled in other market? | KR |  |
| Q6 | CAEV code for Coupon-like payments | Which CAEV codes are to be used for payments of non-regular interest, payments of conditional interest and additional payments on interest-bearing securities? | SE |  |
| Q7 | Priority Offer for shares other than the underlying | We in the Nordic markets use PRIO only rarely, but when we have it has always been for offers to shareholders to purchase additional shares - like a rights issue though without actual rights. We have now seen a few events where the issuer is offering its shareholders to purchase shares in another company - either a subsidiary (like a spin-off, though against payment) or shares in another, completely separate company not(fully) controlled by the offeror. Is PRIO possible to use for these types of events, even though the ISIN of the outturn is not the same as the underlying? If not, which CAEV code is the best one to use? | SE |  |
| **CA / S & R Common Session Items** |
| CS1 | Process and Market Practices for Depositary Receipts | Discuss and analyse possibility of developing global market practice for depositary receipts (ADR, GDR) issuance and release1. High level introduction on DR
2. Agree on the way forward:  what to be defined by the global market practice (only S&R or S&R and CA?) and “how” (a separate working group?  With external experts?, etc.)
 | SWIFT APAC Team | For CA, below points may become the DR specific items (currently it’s only my personal opinion):  * There may be a time criticality as DR has “an extra layer” (=DR bank) until the CA info reaches to the end investor:  any “time stamp” requirement?
* Are the DR underlying share balance in ELIG and the safe keeping account no. sufficient to link MT56X to the issued DR?
* Any flag, code, etc., to differentiate CA message for DR from other normal CA messages?
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| CS2 | IPO Process | Review IPO process from input Document | SWIFT APAC Team |  |
| CS3 | French Transaction Tax Conference Call (Tentative on Tuesday PM – To be confirmed) | Status of the FTT market practice (Conference Call with Axelle Wurmster) | S&R group |  |
| **Optional Items** |
| **CA 220** | ISO 20022 CAPA, CACO Messages: no more CA Details | Event details have been removed from ISO 20022 versions of CAPA, CACO and event processing status message. This means that some key data like Record Date are no longer in those messages and thereby Record Date had to be reinserted into the DTCC Extensions for the CAPA/CACO/CAPS messages.**Actions:** 1. Jacques to add open item to review minimum criteria needed for 20022 messages starting with Confirmation of Payment2. NMPGs to revert at next telco if they identify more fields that are required in the CAPA/CACO. (ISO 20022 Preadvice and Confirmation MX messages). | ISO20022 Subgroup | **Telco Sept 14:** Record date, ex-date and RHDI indicator have been identified as necessary in the sub-group.ISITC might still require some more elements. Sonda will revert later. Not for October meeting.**Telco June 29:** Discussed at the last call of the 20022 sub-group.Record date, ex date and RHDI indicator have been identified as necessary in the sub-group.ISITC are reviewing the other fields to see of there are additional fields that are required. Sonda to revert if they identify more fields.**Rio April 5-7:**Decision: Decision: SMPG to review which messages we need event details in, and which fields to put back in. We should not include everything, just critical details. |
| **CA 199** | Extending global MP to the ISO 20022 CA messages | In view of the recent ISO 20022 CA messages adoption by DTCC in the frame of their CA Re-engineering project, the need for global MP for the ISO 20022 CA messages becomes more urgent than previously thought. Potential work items:- Adapt current Global MP document to ISO20022- Create new MPs based on needs from DTCC ISO20022 adoption- Insert message fllows related information MP from SWIFT ISO 20022 MUG**Actions:**• The subgroup to review the remaining sections 2,4,5,6• Jacques to consolidate the updated sections.• Jacques: SWIFT will translate the SMPG templates into 20022, resulting in syntax visualisation of the MP in both 15022 and 20022. | ISO20022 Subgroup | **Rio April 5-7 2011:**Will be started in June once the GMP Part 1 has been made SR2011 compliant.**Telco 14 Mar 2011:**Sections 2,4,5,6 remains to be reviewed. The clean-up of all other sections have already been completed. Any new volunteers to participate to the clean-up of those remaining sections can contact Véronique. |