



**MVLCO**

# **CPME™**

## **Certified Payment Messaging Expert**

**MVLCO** offers a four full days comprehensive CPME certification program extensively focused on messages and messaging standards used in payment systems.

The course covers important messages formats, e.g. SWIFT MT/MX , ISO 20022 , Fedwire and CHIPS messages used in payments systems.

The course covers understanding important message types at field/message component level. The CPME program emphasizes on active participation from delegates and includes exercises and case studies.

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## Course contents

### Module 1

#### Introduction to usage of messages in payment systems

- Overview of payments process including push/pull transactions
- Global formats e.g. SWIFT MT/ISO20022, ISO8583, EDIFACT
- Regional/proprietary formats e.g. UK Standard 18/60, USA ANSI
- Core data elements in payment messages

### Module 2

#### Overview of SWIFT MT messaging

- What is SWIFT
- Various products and services offered by SWIFT to banks/financial institutions and corporates
- SWIFT messaging services :
  - SWIFTNetFin, FileAct, InterAct and Browse
- Overview of SWIFT connectivity :
  - SNL, Alliance Gateway, Alliance Web Platform, Alliance Access, Alliance Lite and structures used in financial institutions
- Corporate connectivity :
  - SCORE, MA-CUG, TRCO
- Banking relationships e.g. Nostro/Vostro and corporate relationships
- SWIFT message routing restrictions and message user groups
- Understanding Relationship Management Application (RMA)
- Overview of SWIFT MT messages :
  - MT1XX to MT9XX, MTnXX,

- System messages and Service messages, ACK/NAK, UAK, UNAK and notification messages

- Payment market practices and guidelines
- Institution identification : BIC Policy
- SWIFT MT message structure and message blocks

### Module 3

#### Using SWIFT FIN messages for payments

- Concepts, Terminology and understanding basic fields in SWIFT MT messages
- Understanding of important messages in MT1XX series:
  - Request for transfer : MT101
  - Multiple customer credit transfer : MT102
  - Single customer credit transfer : MT103 in serial mode and MT 103 with MT202COV in cover mode
  - Direct debit/request for debit : MT104
- Understanding of important messages in MT2XX series:
  - Financial institution transfer for own account : MT200
  - Financial institution transfer for own account : MT201
  - General financial institution transfer : MT202
  - Multiple general financial institution transfer : MT203
  - Financial markets direct debit : MT204
  - Financial institution transfer execution : MT205
  - Notice to receive : MT210

# Course contents

(Continued)

- Understanding of important messages in MT9XX series:
  - Confirmation of debit : MT900
  - Confirmation of credit : MT910
  - Request message : MT920
  - Customer statement message : MT940
  - Interim transaction report : MT942
  - Statement message : MT950
- Use of SWIFT MT messages in End to end payment transaction processing : From remitter to beneficiary covering business scenarios of inward and outward payments.
- SWIFT MT Reject, Return and transaction cancellation process
- Payment investigations : MT n92, n95, n96
- Message reconciliation and payment/nostro reconciliation process

## Module 4

### SWIFT AML Sanctions

- How SWIFT sanctions is used in payment processing

## Module 5

### MX Messaging (ISO20022 XML messages)

- Understanding the need for ISO20022 messages
- ISO20022 coexistence and convergence
- Overview of XML messages under ISO20022 used for payment transactions.
- Structure of MX messages
- Overview of MX PACS, PAIN, CAMT messages for payments processing
- PACS (Payments Clearing and Settlement)
- PAIN series (Payment Initiation)
- CAMT series (Cash Management)
- Other relevant MX messages

- Use of ISO20022 MX messages in End to end payment transaction processing : From remitter to beneficiary covering business scenarios of inward and outward payments.
- Exceptions and investigations in payments using ISO20022 messaging

## Module 6

### Overview of other standards for payment messaging

- United Nations EDIFACT messaging standard
- USA ANSI standard/X12/S820
  - USA Fedwire messages
  - USA CHIPS messages
- UK BACS Standard 18 file format and other reports

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#### Pre-requisites:

- Prior understanding of payment systems is necessary.

#### Program Duration:

- 32 Hours

#### Course Fee Inclusions:

- Program delivery with recordings
- Reading & reference material
- 1 attempt of certification exam & mock text
- Life-time certification
- Networking Opportunity

#### Examination Pattern:

- Online (auto-proctored)
- Multiple Choice Questions
- Open book test
- Passing Score: 60%

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## Course available in three modes

### Classroom



### Live Virtual Classroom



### Recordings



❖ *Get Certified Stay Ahead of the Competition!* ❖

*Get Certified,  
Stay Ahead  
of the Competition!*

4.87  
★★★★★

CPME™ Course  
Evaluation

From our esteemed  
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5500+

Certifications



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## About MVLCO

**MVL Consulting Private Limited** is a consulting and training firm based in Pune, India that has been providing practical solutions to clients since 1996. We serve a diverse range of clients, including banks, financial institutions, corporations, and software developers.

MVLCO offers payment certification programs that cover wholesale and retail, as well as international and domestic payment systems. These programs are recognised and accepted by central banks, global commercial banks, clearing houses, IT and software companies around the world, and are used to enhance the skills of payment professionals.

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### Centre for Banking and Fintech

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“ Knowledge is Power.  
Knowledge shared is  
power multiplied.”

- Robert Noyce

