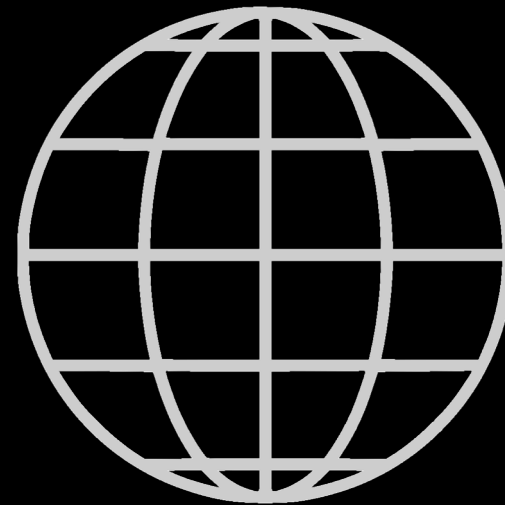


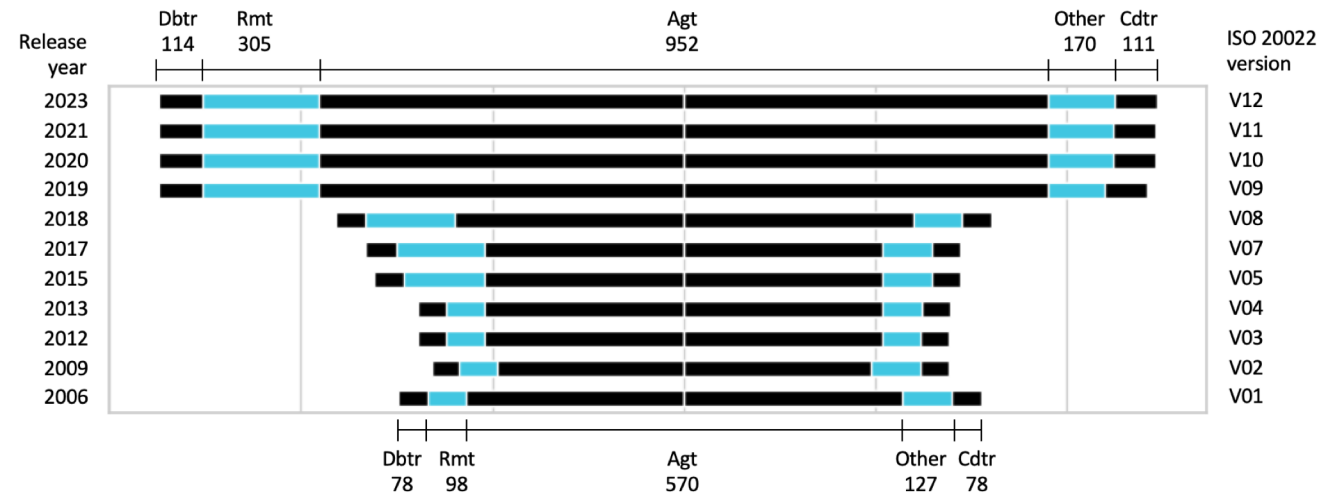
ISO 20022 – Data strategies

Embrace it
Improve it
Shape it
Talk with it
Share it



Embrace it - Road to (data) riches

- ISO 20022 attributes keep expanding
- Diverse dialects will persist with the various markets
- A holistic and scalable data schema is essential for sustainable readiness



ISO 20022 – Evolving data richness

Nb. of attributes per category in pacs.008.001.XX

→ To the full [article](#)..

Improve it – Address structuration

- ISO 20022 tolerates different address formats
- Converting from unstructured to structured is complex
- **ML/NLP/LLMs*** can solve this
- **Geocoding** can expand on it

→ To the full [article](#)..

ISO 20022 - Unstructured

```
<PstlAdr>  
  
  <AdrLine>32 Chengfang Street</AdrLine>  
  <AdrLine>Xicheng District</AdrLine>  
  <AdrLine>Beijing CN</AdrLine>  
  
</PstlAdr>
```



ISO 20022 - Structured

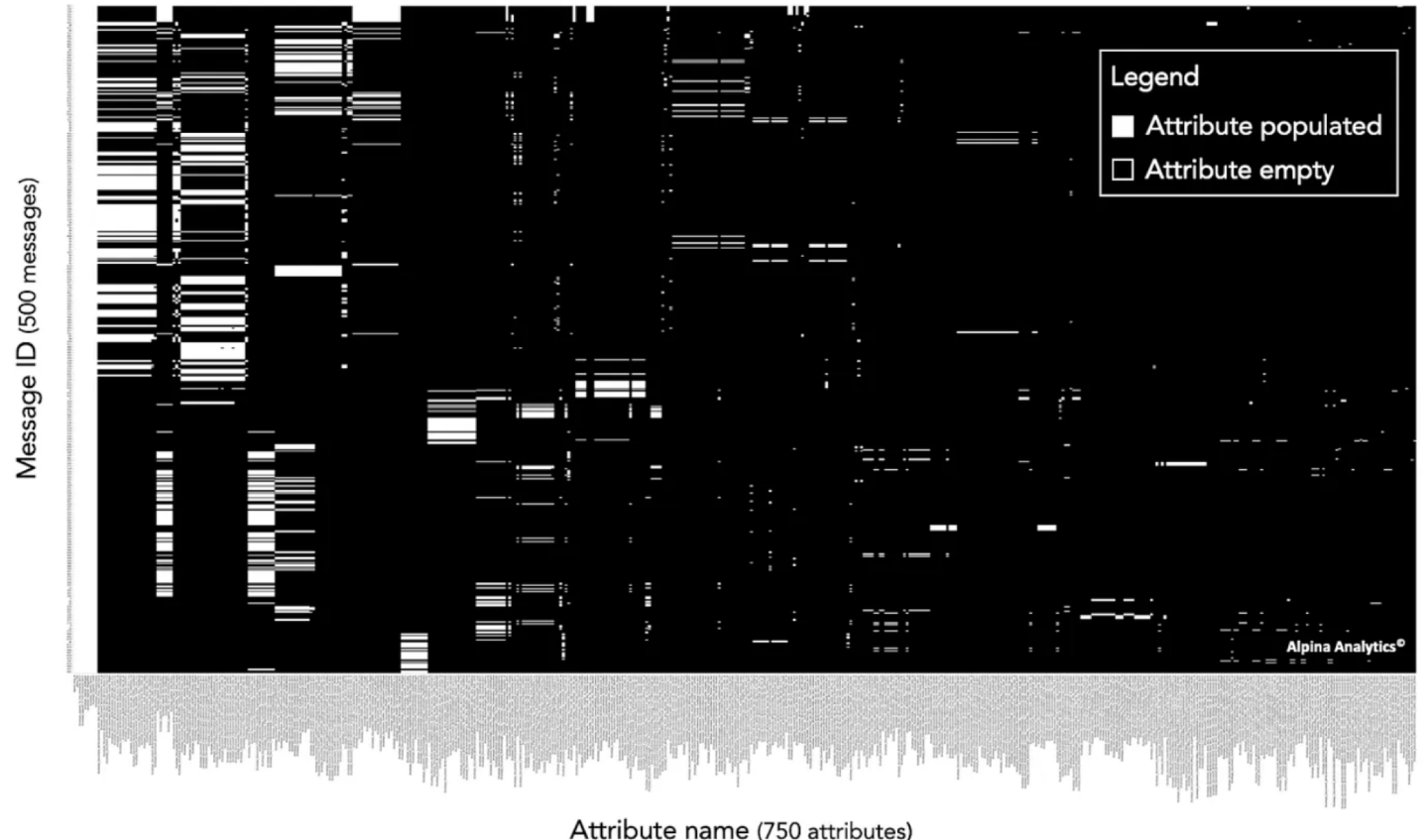
```
<PstlAdr>  
  <StrtNm>Chengfang Street</StrtNm>  
  <BldgNb>32</BldgNb>  
  <TwnNm>Beijing</TwnNm>  
  <DstrctNm>Xicheng District</DstrctNm>  
  <Ctry>CN</Ctry>  
</PstlAdr>
```

* ML : Machine Learning
NLP: Natural Language Processing
LLM : Large Language Model

Shape it – An enabler for AI (and BI)

- ISO 20022 is a strategic data asset
- It can fuel artificial intelligence (AI) and business intelligence (BI)
- A platform tailored for structured data is required to avoid pitfalls

→ To the full [article](#)..



ISO 20022 – Attributes coverage - CBPR+ use cases from Swift

Talk with it – Navigating rich semantics

- ISO 20022 is a giant tree, with >100k leaves across business areas.
- But it embeds helpful English-like metadata tags
- LLM*-based semantic tools can facilitate information retrieval

→ To the full [article](#)..

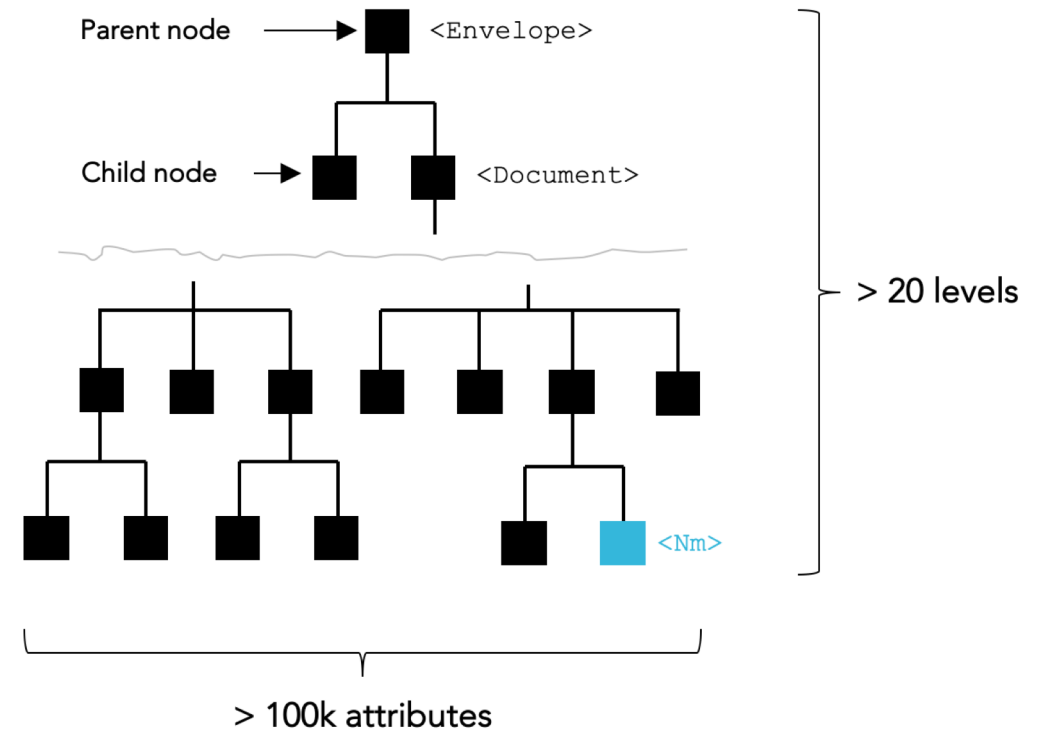
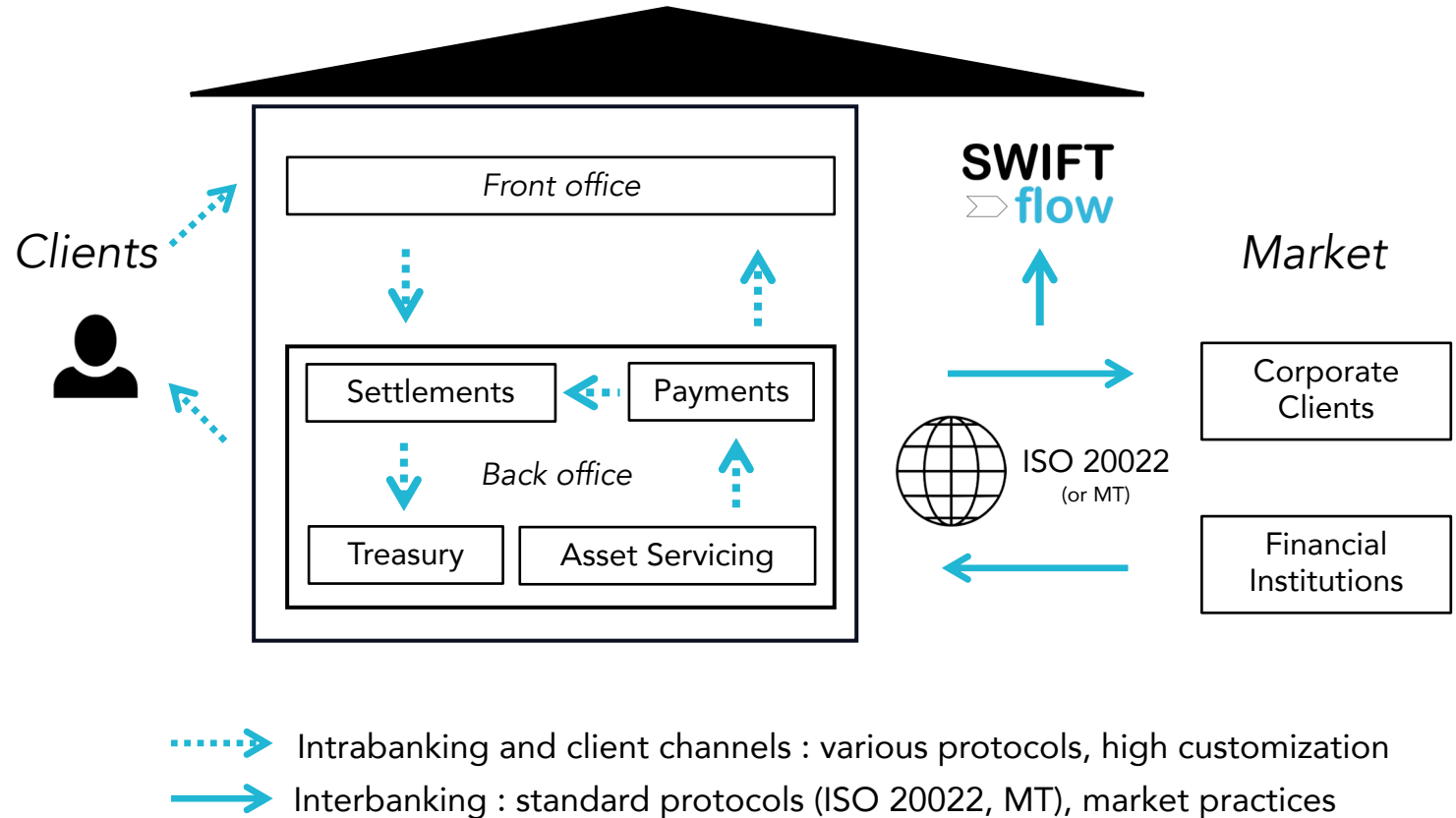


Figure - ISO 20022 tree-like structure

Share it – Front-to-back-to-front

- Front-office drives revenue, yet on siloed data
- Back-office has holistic data, but limited use cases
- ISO 20022 could unify both, enhancing synergies
- A centralized data sharing within the bank is vital

→ To the full [article](#)..



ISO 20022 – Data flows at the bank's interface

Solutions are there !



The data pipeline making ISO 20022 (and MT) ready for AI (and BI)

[Let's connect !](#)