

# NACHA's ISO 20022 Mapping Guide & Tool

➤ *Standardizing and Streamlining ACH Processes*

➤ *Supporting Integration of ISO 20022 pain.001 Usage in the U.S.*

## ISO 20022

The International Organization for Standardization (ISO) developed ISO 20022 as a global messaging standard for financial transactions — including payments. Today, many companies are using this standard for payable, receivable and treasury reporting operations.

## NACHA's ISO 20022 Mapping Guide & Tool

To assist financial institutions that are supporting their customers' usage of the global messaging standard, NACHA has developed an ISO 20022 *Mapping Guide & Tool* that provides guidance for translating ISO 20022 Payment Initiation (pain.001) credit transfer payment messages into ACH transactions.

## How it Works

The *Mapping Guide & Tool* is a spreadsheet with translation tables for mapping pain.001 messages to U.S. ACH Network CCD, CTX and IAT transactions. It also includes corresponding best practice guidelines.

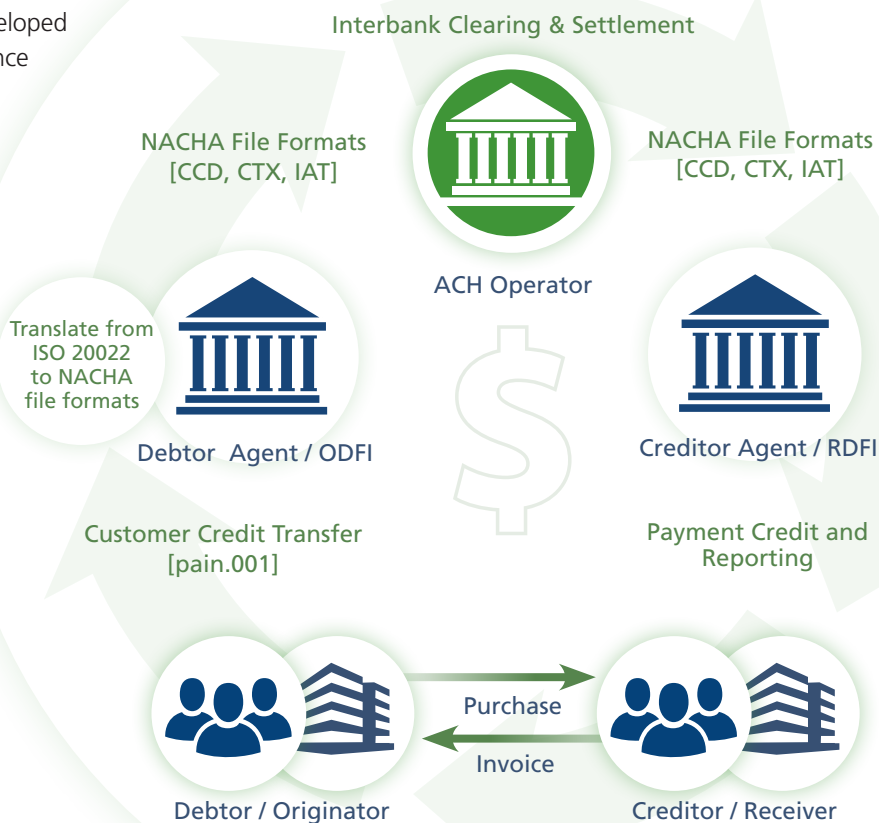
## Opportunities

- Provide standardized guidelines for translating ISO 20022 pain.001 payment messages into corresponding ACH Network transactions.
- Create consistency and eliminate variability in mapping interpretations, which ultimately improve operational processes and reduces overhead — resulting in cost savings.
- Allow financial institutions to better support corporate customers with global payment needs.

## Participate

Visit [www.nacha.org/iso-20022-mapping](http://www.nacha.org/iso-20022-mapping) to download the *Mapping Guide & Tool* to appropriately translate ISO 20022 messages into ACH formats.

## Pain.001 to ACH Flow



## About NACHA - The Electronic Payments Association®

NACHA serves as trustee of the ACH Network enabling payments such as Direct Deposit and Direct Payment via ACH. As a self-governing, collaborative rule maker and educator, NACHA helps to expand and diversify electronic payments, ensuring the Network remains universal and secure, creating value and enabling innovation for all participants.

Visit [nacha.org](http://nacha.org) for more information.