ISO 20022 Business Areas

Introduction

This document gives the list of Business Areas already defined by the Registration Authority to classify ISO 20022 Message Definitions and the corresponding four-character code used in the Message Identifier[1] of related ISO 20022 Message Definitions.

The list of ISO 20022 Message Definitions sorted by business areas is available from the [Full catalogue of ISO 20022 messages](#).

Note: when introducing a Business Justification for the development of new ISO 20022 Message Definitions, a Submitting Organisation is requested to identify the related business area(s). Submitting Organisations are invited to select the business area(s) in scope from the list of business areas defined below. If the relevant business areas do not seem to be part of the list below, the Submitting Organisation is invited to contact the Registration Authority at iso20022ra@iso20022.org.

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[1] The Message Identifier for [SupplementaryData message extensions](#) uses 'supl' as Business Area.

Business Area (BA)	BA code	Description
CARD PAYMENTS & RELATED TRANSACTIONS		
Acceptor to Acquirer Card Transactions	caaa	Messages that support any card payment related transactions and services between a card acceptor and a card transaction acquirer. It includes the authorisation, cancellation and capture of card transactions.
Acquirer to Issuer Card Transactions	cain	Messages that support any card payment related transactions and services between a card transaction acquirer and a card issuer. It includes the authorisation, reversal and financial presentment of card transactions.
Sale to POI Card Transactions	casp	Messages that support any card related transactions and services between a sale system and a Point of Interaction (POI) system.
ATM Card Transactions	catp	Messages that support any card related Automated Teller Machine (ATM) transactions and services between an ATM equipment and an ATM acquirer. These services include cash withdrawals, kiosk functions and card account management transactions.
Card Administration	caad	Messages that support any card related administrative services between financial institutions and their agents.
POI Management	catm	Messages that support card related terminal management services between a Terminal Management System (TMS) and a Point of Interaction (POI).
ATM Management	caam	Messages that support card related terminal management services between an Automated Teller Machine (ATM) and an Acquirer
Fee collection	cafc	Messages that support the reporting and advising of card payment transactions, including the collection of fees and processing of charge-backs.
Payment Token Management	tokm	Messages that support card payment tokenisation management and administrative services between a Token Service Provider and a Token Requestor.
Network Management	canm	Messages that support network management services in a card payment environment between financial institutions and/or their agents.
File Management	cafm	Messages that support file management services in a card payment environment between financial institutions and/or their agents.
Settlement Reporting	casr	Messages that support card payment related settlement reporting services between financial institutions and their agents.
Fraud Reporting and Disposition	cafr	Messages that support card payment related fraud reporting and disposition services between financial institutions and their agents.

Business Area (BA)	BA code	Description
PAYMENTS & CASH MANAGEMENT		
Payments Initiation	pain	Messages that support the initiation of a payment from the ordering customer to a financial institution that services a cash account and reporting its status
Payments Clearing and Settlement	pacs	Messages that support the clearing and settlement processes for payment transactions between financial institutions
Cash Management	camt	Messages that support the reporting and advising of the cash side of any financial transactions, including cash movements, transactions and balances, plus any exceptions and investigations related to cash transactions.
Payments Remittance Advice	remt	Messages that support communication between creditors and debtors regarding remittance details associated with payments.
TRADE SERVICES		
Trade Services Initiation	tsin	Messages that support the request for a trade service, including any related application, instruction, request, acknowledgement or advice.
Trade Services	tsrv	Messages that support the issuance of a trade services instrument, execution and/or settlement of a trade transaction, including any related reimbursement, acceptance, authorisation, claims, enquiries, invoicing, financing or other undertaking.
Trade Services Management	tsmt	Messages that support ancillary commercial trade services functions, including checking, matching and reporting, plus any exceptions and investigations related to trade services transactions.

Business Area (BA)	BA code	Description
SECURITIES		
Securities Issuance	seis	Messages that support the process of issuing (issuance/creation) securities.
Securities Trade Initiation	seti	Messages that support the process of trade initiation, including indication of interest in buying or selling a security and the related quoting process.
Securities Trade	setr	Messages that support trade and post-trade processes for securities, including order to buy or sell, trade execution, affirmation, confirmation, allocation and notification.
Securities Clearing	secl	Messages that support the clearing process for securities, including management of post-trading, pre-settlement credit exposure, netting, margining, borrowing, conformance with market settlement rules.
Securities Settlement	sese	Messages that support the settlement process for securities and report its status and confirmation.
Securities Management	semt	Messages that support post-settlement processes for securities (including reporting on securities movements, trades and balances), the processes required to protect beneficial owner's rights throughout settlement, plus any exceptions and investigations related to securities transactions.
Securities Events	seev	Messages that support asset servicing, including proxy voting, income and corporate actions
FOREIGN EXCHANGE		
Foreign Exchange Trade Initiation	fxti	Messages that support the process of trade initiation, including indication of interest in buying or selling a foreign exchange contract and the related quoting process.
Foreign Exchange Trade	fxtr	Messages that support trade and post-trade processes for foreign exchange contracts, including order to buy or sell, execution, affirmation, confirmation, allocation and notification.
Foreign Exchange Management	fxmt	Messages that support management processes for foreign exchange contracts, including reporting on trades and balances, plus any exceptions and investigations related to foreign exchange contracts.
BANK LOAN/DEPOSIT		
Bank Loan Trade Initiation	blti	Messages that support the process of trade initiation, including indication of interest in buying or selling a bank loan or deposit and the related quoting process.
Bank Loan Trade	bltr	Messages that support trade and post-trade processes for bank loans and deposits, including order to buy or sell, execution, affirmation, confirmation, allocation and notification.
Bank Loan Management	blmt	Messages that support management processes for bank loans and deposits, including reporting on trades and balances, plus any exceptions and investigations related to bank loans and deposits.

Business Area (BA)	BA code	Description
DERIVATIVES		
Derivatives Trade Initiation	deti	Messages that support the process of trade initiation, including indication of interest in buying or selling a derivative contract and the related quoting process.
Derivatives Trade	detr	Messages that support trade and post-trade processes for derivative contracts, including order to buy or sell, trade execution, affirmation, confirmation, allocation and notification.
Derivatives Management	demt	Messages that support management processes for derivative contracts, including reporting on trades and balances, plus any exceptions and investigations related to derivative contracts.
COMMODITIES		
Commodities Trade Initiation	coti	Messages that support the process of trade initiation, including indication of interest in buying or selling a commodity and the related quoting process.
Commodities Trade	cotr	Messages that support trade and post-trade processes for commodities, including order to buy or sell, execution, affirmation, confirmation, allocation and notification.
Commodities Management	comt	Messages that support management processes for commodities, including reporting on trades and balances, plus any exceptions and investigations related to commodities.
SYNDICATED LOANS		
Syndicated Loan Initiation	syin	Messages that support the process of initiation, including indication of interest in buying or selling a syndicated loan and the related quoting process.
Syndicated Loan	synd	Messages that support post-trade processes for syndicated loans, including execution, affirmation, confirmation, allocation and notification.
Syndicated Loan Management	symt	Messages that support management processes for syndicated loans, including notices between the agent bank and lenders to manage drawdowns, rate set, and interest and fee payments related to syndicated loans.
MISCELLANEOUS / GENERIC		
Account Management	acmt	Messages that support the management of account related activities, such as the opening and maintenance of an account.
Administration	admi	Generic messages, ie, system event notifications, generic rejections, etc…
Authorities	auth	Messages that support the provision of miscellaneous financial information to authorities, such as Regulators, Police, Customs, Tax authorities, Enforcement authorities, Ministries, etc.
Collateral	colr	Messages that support collateral management actions
Reference Data	reda	Messages that support the communication of reference data related to financial instruments, parties, accounts, prices and other business information required to support financial activities
COMMON		
Envelope	nvlp	Envelope Message Definitions describe technical messages that are used to bundle multiple message instances, typically to support processing or transport. Envelopes may contain different types of message instance and typically define additional data elements that apply to all contained message instances.

OBSOLETE		
Treasury	trea	replaced by Foreign Exchange and Bank Loan/Deposit business domains.