

# G20 Roadmap for Enhancing Cross-border Payments

Priority actions for achieving the G20 targets



23 February 2023

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## Executive summary

Since G20 Leaders endorsed the *Roadmap for Enhancing Cross-border Payments*<sup>1</sup> (Roadmap) in 2020, much has been accomplished in laying the foundations for its eventual implementation through the necessary stocktakes and analyses. During these first two years of the Roadmap, the projects were intentionally comprehensive in scope, examining the full range of approaches and models to address the identified frictions in cross-border payments. Across the Roadmap's 19 building blocks (BBs), a wide range of issues, technologies, and arrangements (current and future) were closely examined. The various workstreams developed specific proposals and best practices, updated guidance, and have explored both improvements in existing and potential new multilateral arrangements for cross-border payments.<sup>2</sup>

In October 2022, the FSB published a prioritisation plan and engagement model for taking the Roadmap forward.<sup>3</sup> The plan reflects that the Roadmap has reached an inflection point and needs to move to implementing practical projects to enhance cross-border payment arrangements to achieve the quantitative targets that have been established.<sup>4</sup> Drawing from the analyses to date and the feedback received from stakeholders, the FSB, the Bank for International Settlements' Committee on Payments and Market Infrastructures (CPMI) and partner bodies identified three interconnected themes for orienting and focusing the next phase of the Roadmap:

1. Payment system interoperability and extension;
2. Legal, regulatory and supervisory frameworks; and
3. Cross-border data exchange and message standards.

This report details the specific actions that will be taken under the three priority themes to move forward the Roadmap and achieve the targets by the 2027 target date.

Successfully implementing the requisite changes will require ongoing close collaboration and coordination among the FSB and its partner bodies tasked with taking forward the Roadmap, the private sector, and authorities from jurisdictions beyond the G20.

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<sup>1</sup> FSB (2020), *Enhancing cross-border payments roadmap*, October.

<sup>2</sup> FSB (2022), *G20 Roadmap for Enhancing Cross-border Payments: Consolidated progress report for 2022*, October.

<sup>3</sup> FSB (2022), *G20 Roadmap for Enhancing Cross-border: Priorities for the next phase of work*, October.

<sup>4</sup> FSB (2021), *Targets for Addressing the Four Challenges of Cross-Border Payments*, October.

## Introduction

In 2020, the G20 made enhancing cross-border payments a priority. Making cross-border payments, including remittances, faster, cheaper, and more transparent and inclusive, while maintaining their safety and security, would have widespread benefits for citizens, businesses, and economies worldwide, supporting economic growth, international trade, global development, and financial inclusion. The FSB, in coordination with the CPMI and other relevant international organisations and standard-setting bodies (SSBs), developed a Roadmap to address these challenges.<sup>5</sup> The G20 Leaders endorsed the Roadmap at their November 2020 Summit.

The Roadmap was designed to be a comprehensive, high-level plan that remains flexible and adaptable over time as the work progressed and the cross-border payments landscape evolved. It encompasses a variety of approaches and time horizons to achieve practical improvements in the shorter term while acknowledging that other initiatives will need to be implemented over longer time periods. It is also flexible to changing priorities and resourcing considerations, with scope to adjust individual actions and deadlines where necessary.

The FSB coordinates the implementation of the Roadmap through its Cross-Border Payments Coordination Group (CPC) and reports on progress to the G20. Each of the Roadmap's 19 BBs is being taken forward by one or more specified bodies – notably the CPMI, FSB and other relevant international organisations and SSBs.

## Initial phase of work

Since launching the Roadmap in 2020, much has been accomplished. During the first two years, the work focused on establishing the foundational elements of the Roadmap; the international bodies leading the Roadmap's various BBs have published consultative or final reports offering specific proposals, best practices, or guidance across numerous BBs. This work covered topics as diverse as existing international standards and guidance, existing national and regional data frameworks, operating hours of and access to payment systems, common elements of service level agreements/schemes, the use of payment-versus-payment mechanisms, the interlinking of payment systems, and factoring an international dimension into central bank digital currency (CBDC) designs. The FSB has published annual reports detailing the progress made across the Roadmap's BBs during this initial phase of work and will continue to do so going forward.<sup>6</sup>

The work also benefited from regular and extensive collaboration with a wide range of private and public sector stakeholders who shared their insights and expertise through surveys, consultation publications, bilateral discussions, expert groups and other fora. Private-sector involvement and experience is, and will continue to be, an important input to the work on the Roadmap.

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<sup>5</sup> FSB (2020), *Enhancing Cross-border Payments - Stage 1 report to the G20*, April. CPMI, *Enhancing cross-border payments: building blocks of a global roadmap*, July 2020. FSB (2020), *Enhancing Cross-border Payments - Stage 3 report to the G20*, October.

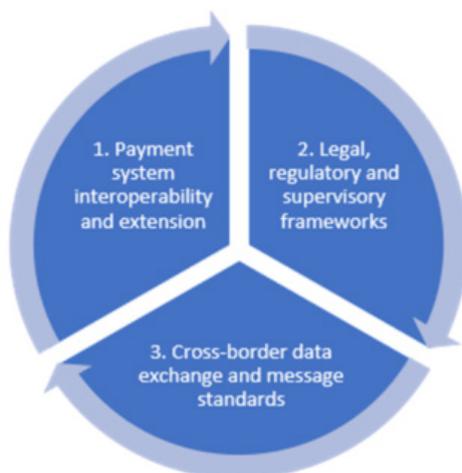
<sup>6</sup> FSB (2021), *G20 Roadmap for enhancing cross-border payments: First consolidated progress report*, October. FSB (2022), *G20 Roadmap for Enhancing Cross-border Payments: Consolidated progress report for 2022*, October.

## Quantitative targets

A key foundational element in the Roadmap was the publication of quantitative targets that define the Roadmap's ambition for achieving cheaper, faster, more transparent, and more accessible cross-border payments and create accountability.<sup>7</sup> The targets are directly related to the four challenges faced by cross-border payments with a goal for achieving them by the end of 2027 in most cases. To maintain momentum the FSB will publish annual updates on progress made toward achieving the targets, using key performance indicators.<sup>8</sup> The targets are ambitious but achievable and serve as a key mechanism for focusing and organising the next phase of work as well as allowing the G20 and the wider public to monitor progress, establishing accountability.

## Next phase of work

With the majority of initial actions completed and recognising that the quantitative targets will not be achieved merely on paper through analyses and recommendations, the FSB, in October 2022, published a prioritisation plan and engagement model for taking the Roadmap forward. The plan synthesises the lessons learned from the initial phase of work and feedback from stakeholders, and focuses the next phase of work on three priority themes:



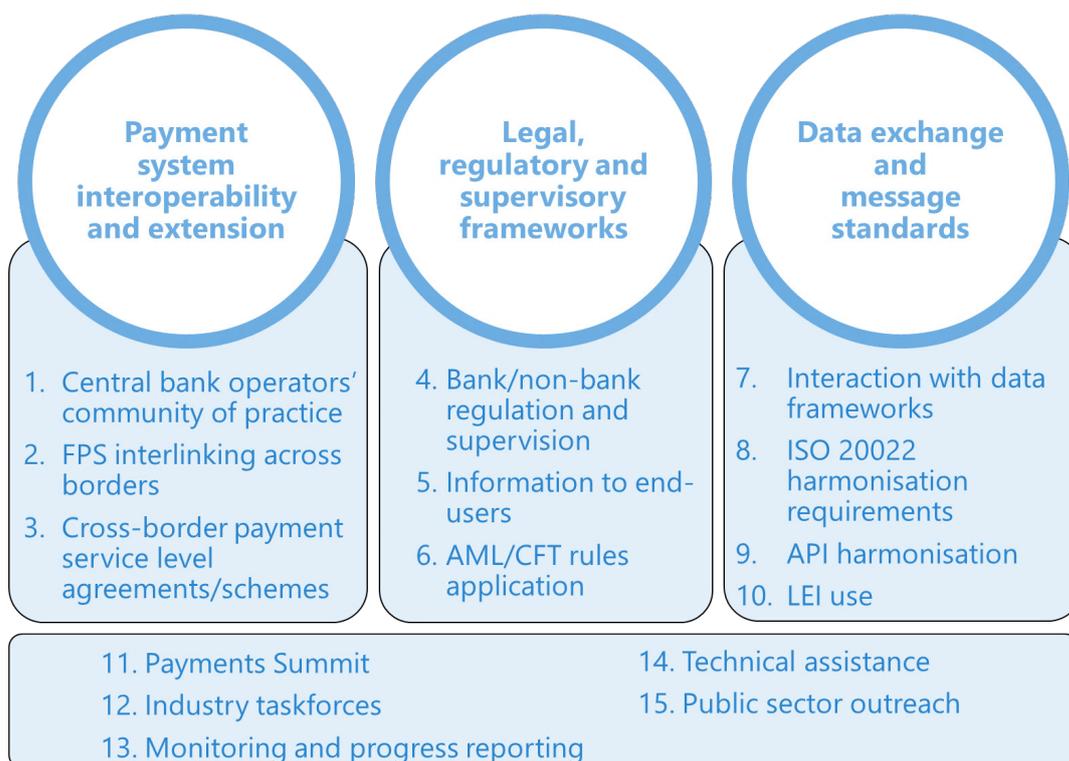
Implementing actions and projects in support of these themes was determined to be the best way to achieve the targets that have been set for cross-border payments, which served as a guiding principle in the prioritisation. As work moves forward in this new phase of practical actions, the FSB and CPMI will monitor and report on progress in taking forward initiatives at the national and international level.

The following tables specify the actions that will be undertaken to take forward the priority themes. They combine both new actions to take work to the next stage (building on actions completed already under the original Roadmap), and some remaining actions from the original 2020 Roadmap (or from the 2021 and 2022 updates). They include relevant actions set out in the work programmes of FATF and other partner organisations. (The timeline of remaining actions has been revised to align it with the new priority actions.)

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<sup>7</sup> FSB (2021), *Targets for Addressing the Four Challenges of Cross-Border Payments (Final Report)*, October.

<sup>8</sup> FSB (2022), *Developing the Implementation Approach for the Cross-Border Payments Targets: Final report*, November.



These actions reflect the levers available to the FSB, CPMI, and their partner organisations, who do not run payment systems and cannot make payments faster, cheaper, or more accessible and transparent on their own, which makes public and private sector partnership crucial. They also reflect the importance of global cooperation, extending beyond G20 jurisdictions and the key role played by international organisations (such as the IMF and World Bank) in sharing effective practices through capacity building initiatives such as technical assistance and other channels.

Work on themes not included within these priorities (i.e. areas not mentioned in the Tables below) will either be paused in 2023, to be picked up again later where relevant, or in some cases will continue to be taken forward by relevant bodies outside the Roadmap. For instance, work on exploring the potential role of new payment infrastructures and on increased adoption of payment versus payment will continue in various fora, although these topics will not likely provide a material contribution to achieving the targets by 2027. The work on the priority themes will in a number of cases also be useful for this longer-term or more general work (for instance work on interoperability will also be helpful for longer-term work on factoring an international dimension into CBDC design).

## Actions to take forward the priority themes

The dates for each action and milestone in the following tables indicate the start date and completion date for the steps described in the action or milestone. The actions and dates for 2023 are committed deliverables. The content of actions and dates of milestones beyond end-2023 are indicative. As with the original Roadmap, the priority actions are intended to be flexible and adaptable over time as the work progresses and the cross-border payments landscape evolves.

Table 1: Priority theme on payment system interoperability and extension: Actions and timelines

Action	Description	Relevant BBs <sup>9</sup>	Timeline
1	<b>Convening central bank operators in a community of practice on payment system interoperability and extension.</b>		
	<b>a) CPMI to convene a forum ("community of practice") to exchange information and experiences among interested central banks</b> on developing or upgrading their payment systems, factoring an international dimension into fast payment systems (FPS) and central bank digital currency (CBDC) systems, and considering other innovative developments (e.g. synchronisation). Relevant international organisations could contribute to the forum their experience from direct relations with a wide membership and technical assistance to the forum.	BB 10 BB 12 BB 13 (BB 9) (BB17)	Feb 2023 – at least Feb 2025 <sup>10</sup>
	<b>b) Operators' self-assessment of payment system operating hours and access as laid out in the CPMI BB 10 report, and mapping out of extension plans.</b> CPMI to help and coordinate member jurisdictions and other central banks via the community of practice. Central banks and payment system operators that are considering expanding access and/or extending operating hours to (i) assess options to extend operating hours, as well as access for the payment systems they operate, based on the guidance developed by the CPMI, (ii) identify any changes required to expand access and develop action plans, and (iii) discuss their experience in the community of practice.	BB 10 BB 12	Feb 2023 – Mar 2024
	<b>c) Development of technical and operational approaches on how to address key challenges in aligning/extending operating hours.</b> Central banks and payment system operators wishing to align/extend operating hours to work with their direct participants and other domestic stakeholders to consider each of the potential end states, along with the associated challenges, risks, and potential solutions that have been identified, with the goal of seeking consensus on if and how best to move forward and discuss their experience in the community of practice.	BB 12	Feb 2023 – Jul 2024
2	<b>Fostering fast payment system (FPS) interlinking across borders.</b>		Ongoing – Dec 2024

<sup>9</sup> The main relevant BBs that are foundational to the work are listed without parentheses, while other supporting BBs are listed in parentheses.

<sup>10</sup> The community of practice could potentially be extended beyond 2025 until the end of the implementation phase.

Action	Description	Relevant BBs <sup>9</sup>	Timeline
	<b>a) G20 workshop on interlinking of FPS.</b> CPMI, in cooperation with the Indian G20 Presidency and the BIS Innovation Hub (IH), to organise a G20 FPS interlinking workshop to showcase existing interlinking arrangements, discuss technical and operational aspects as well as governance, risk management and oversight of payment system interlinking arrangements.	BB 13 (BB 17)	Jul 2023
	<b>b) Interim report to the G20 on FPS interlinking governance, risk management and oversight considerations.</b> Building on the experimental work on interlinking and the outcome of the G20 workshop in July 2023, CPMI to publish an interim report to the G20 on FPS interlinking governance, risk management and oversight considerations.	BB 13	Feb 2023 – Oct 2023
	<b>c) Project Nexus - phase three.</b> BIS IH and partners to finalise the Nexus technical blueprint, governance and scheme arrangements required for interlinking of FPS based on the Nexus model. This work will contribute to the development of the interim report to the G20 on FPS interlinking governance, risk management and oversight considerations.	BB 13 (BB 17)	Ongoing – Dec 2024
<b>3</b>	<b>Finalisation of requirements for cross-border payment service level agreements/schemes.</b> CPMI (in consultation with public and private sector stakeholders) to finalise the requirements for service level agreements/schemes that stakeholders can use as a starting point when establishing agreements. The requirements will not suggest any concrete service levels as such, but reflect how the elements relevant for cross-border payments can be addressed consistently.	(BB 3)	June 2023

Table 2: Priority theme on legal, regulatory and supervisory frameworks: Actions and timelines

Action	Description	Relevant BBs <sup>11</sup>	Timeline
4	<b>Improving consistency of bank and non-bank regulation and supervision</b>		
	a) <b>FSB working group on bank and non-bank supervision (BNBS) to develop recommendations</b> , as needed, for strengthening consistency of the application of regulation and supervision to banks and non-banks providing cross-border payment services in a way that is proportional to their respective risks.	BB 2 BB 4 BB 5 BB 10	(i) Feb 2023 – Feb 2024
	b) <b>SSBs to adapt their regulatory, supervisory and oversight standards or guidance</b> , as needed, in line with the FSB recommendations.		Nov 2023 – Oct 2024
	c) <b>FSB and CPMI to consider (based on the findings to date under Actions 1 and 4) whether to develop recommendations for reducing legal or regulatory barriers</b> to non-bank payment service providers' participation in payment systems that are disproportionate to the risks that they pose.		Nov 2023 – Oct 2024 (date for recommendations if decided to develop them))
	d) <b>National authorities to evaluate what changes to make to their frameworks</b> consistent with the FSB and (if developed) CPMI recommendations and international standards and guidance, and report on any such changes.		Nov 2024 – Oct 2025
5	<b>Enhancing information to end-users</b> FSB to coordinate with SSBs and international organisations to identify approaches for enhancing information provided to end-users about their cross-border payments.	BB 1 BB 2 BB 4	Jan 2023 – Oct 2023
6	<b>Updating the application of AML/CFT rules</b>		
	a) <b>Enhancing FATF rules on wire transfers.</b> FATF as part of its planned review of updating Recommendation 16 (on wire transfers) to consider updating the Recommendation to take account of recent and upcoming developments in the architecture of payments systems, including adoption of ISO 20022 messaging standards, with a view to improving the consistency and usability of message data in cross-border payments and facilitating more efficient AML/CFT checks.	BB 5 BB 14	Feb 2023 – Feb 2024

<sup>11</sup> The main relevant BBs that are foundational to the work are listed without parentheses, while other supporting BBs are listed in parentheses.

Action	Description	Relevant BBs <sup>11</sup>	Timeline
	<b>b) Promoting the risk-based approach to FATF standards.</b> Following the review of Standards, if necessary, FATF and BCBS, in consultation with CPMI and other stakeholders, to develop guidance to promote consistent and efficient application of the risk-based approach to cross-border payments, including risks relating to new cross-border payment mechanisms.	BB 5	Feb 2024 – Feb 2025
	<b>c) Enhancing approach to beneficial ownership.</b> FATF will finish work to update its standards on beneficial ownership (Recommendations 24 and 25) and develop a comprehensive beneficial ownership Guidance to help countries and the private sector better implement the requirements.	BB 5	Feb 2023 (for Standards revision and R.24 Guidance)  Feb 2024 (for R.25 Guidance)
	<b>d) Implementation of the Travel Rule.</b> FSB and FATF to promote full and consistent implementation across jurisdictions of Recommendation 16 (the Travel Rule) for virtual assets.	BB 5	Ongoing
	<b>e) Exploring use of technology in AML/CFT.</b> As part of the upcoming FATF Private Sector Consultative Forum, the FATF will convene a session on digital transformation in AML/CFT including RegTech, to explore and encourage greater use of technology for more efficient AML/CFT processes.	BB 5 (BB16)	May 2023

Table 3: Priority theme on cross-border data exchange and message standards: Actions and timelines

Action	Description	Relevant BBs <sup>12</sup>	Timeline
<b>7</b>	<b>Enhancing the interaction between data frameworks and cross-border payments.</b>		
	<b>a) FSB to develop recommendations, for public consultation, for promoting alignment and interoperability across data frameworks</b> applicable to cross-border payments, including data privacy, operational resilience, AML/CFT compliance, and regulatory and supervisory access requirements.	BB 6 (BB5)	Feb 2023 – Dec 2023
	<b>b) SSBs to adapt their regulatory, supervisory and oversight standards or guidance</b> , as needed, in line with the FSB recommendations.		Jan 2024 – Dec 2024
	<b>c) National authorities to evaluate what changes to make to their frameworks consistent with the FSB recommendations</b> and international standards and guidance, and report on such changes.		Jan 2025 – Dec 2025
<b>8</b>	<b>Finalising the ISO 20022 harmonisation requirements and promoting their real-world implementation.</b>		
	<b>a) Develop harmonised global ISO requirements for cross-border payments.</b> Following a public consultation planned for early 2023, the CPMI/ Payments Market Practice Group joint task force to deliver the final version of the ISO 20022 harmonisation requirements to the G20.	BB 14	Oct 2023
	<b>b) CPMI to convene payment system operators and market practice industry groups</b> to align market practice guidelines with the ISO 20022 harmonisation requirements for cross-border payments developed by the CPMI and Payments Market Practice Group (PMPG) joint task force, supported by a transparent and inclusive governance framework.	BB 14	Mar 2023 – Jul 2024
	<b>c) Payment system operators supporting the adoption of a harmonised version of ISO 20022, to continue to work on future plans, and set out publicly their commitment for adoption of a harmonised version of the ISO 20022 standard for cross-border payments.</b> Market practice groups to align their guidelines with CPMI harmonisation requirements. CPMI to take stock of ISO 20022 migration plans of individual jurisdictions.	BB 14	Feb 2023 – Dec 2023

<sup>12</sup> Supporting BBs are listed in parentheses.

Action	Description	Relevant BBs <sup>12</sup>	Timeline
9	<b>Improving API harmonisation for cross-border payments use.</b>	BB 15	
	<p>a) <b>CPMI to convene relevant stakeholders (including jurisdiction-level harmonisation bodies, data authorities, and international organisations) in a joint industry panel</b> to (i) assist in the evaluation of proposals for a set of API standards that will utilise one or more of the (existing) protocols as appropriate to ensure interoperability of cross-border information exchange, (ii) develop recommendations for greater harmonisation of APIs used in cross-border payments, and (iii) develop a longer-term global governance proposal and process to continue updating harmonised API requirements.</p>		Feb 2023 — Jul 2024
	<p>b) <b>BIS IH in cooperation with volunteering operators to implement one or more harmonised APIs</b> and share their experience of the proof-of-concept or pilot. After assessing its effectiveness, BIS IH to possibly refine the arrangement and pursue implementation by operators who are volunteering.</p>		Apr 2023 – Dec 2024
10	<b>Exploring enhanced use of the LEI in cross-border payments.</b> ROC members, GLEIF and/or relevant SSBs, within their respective mandates and in line with the recommendations of the FSB July 2022 Report on LEI and cross-border payments, to	BB 16	Jan 2023 – Dec 2024
	<p>a) <b>Explore further, with national regulators and others, the role the LEI might play in assisting entities with due diligence for KYC</b> (consistent with existing FATF Recommendations), as well as other use cases.</p>		
	<p>b) <b>Set up pilot projects among relevant stakeholders regarding standards for including the LEI in payment messages</b> (possibly including with regard to quality of LEI reference data) and provide examples to financial institutions on possible uses of the LEI when transmitted in payment messages.</p>		
	<p>c) <b>Consider issuing guidance and carrying out further outreach regarding sanctions</b>, customer due diligence and wire transfers on how the LEI may be used as a standardised identifier for sanctions lists or as the primary means of identification of legal entity customers or beneficiaries (in line with suggestions made in the FATF Survey of October 2021 and consistent with existing FATF Recommendations).</p>		
	<p>d) <b>FSB to review progress in implementing the recommendations of its July 2022 report on LEI and cross-border payments</b>, and publish a progress report.</p>		Jan 2024 – Dec 2024

Table 4: Actions being undertaken across all priority themes: actions and timelines

Action	Description	Timeline
11	<b>Payments Summit with senior industry representatives.</b> FSB, in cooperation with CPMI and other leading institutions, to convene an annual summit of high-level stakeholders from the public and private sectors (“Payments Summit”) to discuss strategic issues on the Roadmap.	Oct 2023 (and annually)
12	<b>Industry taskforces for ongoing industry engagement.</b> CPMI and FSB to convene two industry taskforces to cover the priority themes.	
	<b>a) CPMI to lead the taskforce on cross-border payments interoperability and extension and FSB to lead the taskforce on legal, regulatory and supervisory frameworks</b> (incl. data frameworks).	Mar 2023 (and regularly – at least three times a year)
	<b>b) CPMI to work with industry taskforces to identify and sequence the practical actions, serving as a checklist for banks, other payment service providers and payment system operators to fully realise the benefits of longer operating hours, expanded access, harmonised messaging standards and improved interoperability between payments systems.</b>	Mar 2023 – Dec 2023
13	<b>Monitoring and progress reporting.</b> FSB to continue to report progress on the Roadmap to the G20, including progress in the actions under the Roadmap, including national and international initiatives, any updates to future actions, and data on progress in meeting the G20 targets.	Oct 2023 (and annually)
14	<b>Technical assistance to help take forward priority themes.</b>	
	<b>a)</b> IMF and World Bank to jointly conduct a stocktake and analysis of relevant ongoing and planned TA in order to identify TA priorities (such as, for instance, under Action 1) and opportunities to support cross-border payments.	Nov 2022 -Apr 2023
	<b>b)</b> IMF and World Bank, supported by the CPMI and BIS IH, to deliver this TA programme, in a manner consistent with their overall TA provision frameworks and in line with country demand.	Apr 2023 -Sep 2023
	<b>c)</b> Relevant bodies to provide TA to authorities and payment system operators of jurisdictions considering expanding payment system access, by supporting the evaluation of the respective domestic framework against the best practice, and the development and implementation of action plans.	From May 2022 onwards
	<b>d)</b> Relevant bodies to provide TA to authorities and payment system operators considering establishing payment system links to other jurisdictions or adapting existing links based on the framework.	From Aug 2022 onwards
15	<b>Public sector outreach through engagement at the global and regional levels.</b> Leading organisations to develop and implement an outreach strategy to public sector authorities and market participants, which includes holding regular workshops to inform about progress on the actions and share jurisdiction-level and regional experience on the implementation with stakeholders.	Jan 2023 onwards



## Cross-border payments programme - Action timeline

Task Name	Detail	2022				2023				2024				2025				2026	
		Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 1	
<b>Data Exchange and Messaging Stds</b>																			
7a	FSB to develop recommendations, for public consultation, for promoting alignment and interoperability across data frameworks																		
7b	SSBs to adapt their regulatory, supervisory and oversight standards or guidance as needed																		
7c	National authorities to evaluate what changes to make to their frameworks consistent with the FSB recommendations																		
8a	Develop harmonised global ISO requirements for cross-border payments																		
8b	CPMI to convene payment system operators and market practice industry groups																		
8c	Supportive market practice groups to align their guidelines with CPMI harmonisation requirements																		
9a	CPMI to convene relevant stakeholders in a joint industry panel about APIs																		
9b	BIS IH in cooperation with volunteering operators to implement one or more harmonised APIs																		
10a	Explore further, with national regulators and others, the role the LEI might play in assisting entities with due diligence for KYC																		
10b	Set up pilot projects among relevant stakeholders regarding standards for including the LEI in payment messages																		
10c	Consider issuing guidance and carrying out further outreach regarding sanctions																		
10d	FSB to review progress in implementing the recommendations of its July 2022 report																		
<b>Programme-wide</b>																			
11	Payments Summit with senior industry representatives. (annually)																		
12a	CPMI to lead the taskforce on cross-border payments interoperability and extension and FSB to lead the taskforce on legal, regulatory and supervisory frameworks																		
12b	CPMI to work with industry taskforces to identify and sequence the practical actions, serving as a checklist for banks																		
13	Monitoring and progress reporting. (annually in October)																		
14a	IMF and World Bank to conduct a stocktake and analysis of relevant ongoing and planned TA																		
14b	IMF and World Bank, supported by the CPMI and BIS IH, to deliver this TA programme																		
14c	Relevant bodies to provide TA to authorities and payment system operators of jurisdictions considering expanding payment system access																		
14d	Relevant bodies to provide TA to authorities and payment system operators considering establishing payment system links to other jurisdictions or adapting existing links based on the framework																		
15	Public sector outreach through engagement at the global and regional levels																		

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