

**General Letter: 2093**

**İstanbul, 19/11/2025**

**Payment and Transfer Services Department**

**Subject:** Regarding the ISO 2022 Financial Messaging Standard Migration of the Society for Worldwide Interbank Financial Telecommunication (SWIFT)

**Related Parties:** All Members

Dear General Manager,

As part of the ISO 2022 Migration Project initiated by the Society for Worldwide Interbank Financial Telecommunication (SWIFT), the current usage of MT (Message Type) payment messages, structured using the FIN protocol for foreign currency payments, will be replaced by XML-based MX messages as of November 22, 2025. In this context, starting from November 24, 2025, the migration of the existing SWIFT defined MT payment messages will cease, and these payment messages will be replaced with the MX format, which is aligned with the ISO 2022 messaging standard.

This migration will standardize payment messages and provide a richer messaging format with enhanced data. As a result, transaction details will be transmitted in greater detail between financial institutions, increasing transparency for all parties and contributing to a reduction in errors and fraud risks.

While the infrastructure for sending cash transfer messages generated via the Takasbank member screens is changing, minimal adjustments have been made to our instruction entry and monitoring front-end interfaces. The existing screen structure and its functionality remain in place, the member screens have been updated in alignment with MX message standards. In order for users to actively utilize the new screens, it is important for the authorized users of our members to define screen access permissions accordingly.

Further details, actions, and points to note will be communicated to our members through an official announcement.

For any questions or further information, please contact us via [ype@takasbank.com.tr](mailto:ype@takasbank.com.tr).

Respectfully submitted for your information and further action.

Sincerely Yours,

**TAKASBANK**

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