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Robert Marchal has joined SWIFT Standards in 2000, and focused on Trade and Payments business area. He is a member of the ISO 20022 Trade SEG and Payments SEG. He is responsible for the yearly maintenance of FIN category 4 and 7 (Collections, L/C, guarantees). He has developed ISO 20022 messages for TSU, Financial Invoice, guarantees and standbys, Bank Account management, Liquidity management and has trained a lot of organisations to understand ISO 20022 and helped them to implement ISO 20022 messages through consultancy. He was part of the TSU project since its beginning. He is a member of the ICC-BPO legal group.