

CHANGE REQUEST
FOR THE UPDATE OF A NORMATIVE CGI-MP DELIVERABLE

CGI-MP standalone document

*Note: the purpose of this document is to give guidelines to parties who want to introduce a request to change an existing **normative CGI-MP deliverable**. Such change requests are subject to the approval of the CGI-MP Working Group in charge of the related deliverable and subsequent the CGI-MP Plenary. Please consult the CGI-MP Deliverables Approval and Maintenance Process for additional details. Change requests are to be sent to CGI-MP Support CGI.Support@swift.com. All change requests conforming to this template received by March 1st will be considered for development in the following yearly CGI-MP maintenance cycle which completes with publication of new deliverables on July 1st the same year.*

A. Origin of the request:

A.1 Submitter: Name of the submitter, organization, group, initiative or community that submits the change request.

Glen Solimine, JP Morgan, CGI-MP WG4

Linda Haddad, Bank of America, CGI-MP WG4

Alexander Reinecke, Deutsche Bank, CGI-MP WG4

John O'Neil, Citi, CGI-MP WG4

Adriana Tomeva- Gaudin, Société Générale, CGI-MP WG4

Marcela Lacouture, BNP Paribas, CGI-MP WG4

A.2 Contact person: person(s) who can be contacted to get additional information on the request (name, e-mail, telephone)

Glen Solimine, JP Morgan; glen.p.solimine@jpmchase.com; phone +1 212 552 2615

*Adriana Tomeva- Gaudin, Société Générale Adriana.tomevagaudin@socgen.com;
phone +33 1 42 14 63 69*

*Marcela Lacouture, BNP Paribas, marcela.lacouture@bnpparibas.com;
phone +33 1 57430504*

Karine Amas, BNP Paribas, karine.amas@bnpparibas.com; phone +33 1 55774567

*Huguette Campinas, BNP Paribas, huguette.campinas@bnpparibas.com;
phone +33 1 58167341*

*Stéphanie Roussel, BNP Paribas, stephanie.a.roussel@bnpparibas.com;
phone +33 1 57431963*

Related CGI-MP deliverables:

This is a list of CGI-MP normative deliverables which is impacted by the change request.

In addition to the publication of the CGI eBAM Harmonized Bank Mandate Table under the CGI-MP message implementation template for, V1. H2 deliverables; there is an additional need to publish the table as a standalone CGI-MP document, because the table is applicable above and over CGI-MP V1.H2 and V2 messages.

B. Description of the change request:

The change request form must be exhaustive for all particular change requested to each normative CGI-MP deliverable (for example, adding, deleting, modifying, renaming, changing the cardinality, moving an element/component, or changing the type of an element, changing a code list. adding new functionality which requires several changes).

Change requests may not lead to creation of new messages. In such cases, a new work item proposal needs to be submitted to the CGI-MP Plenary.

- 1. The CGI eBAM Harmonised Bank Mandate Table establishes a generic list of multi-banking set of codes that defines several bank mandates.*
- 2. The set of codes are the essential elements in the electronic translation of bank account maintenance information between corporate-to-bank and bank-to-corporate e-communication.*
- 3. The table also aims to better manage mandate management, at macro and micro levels*

Examples:

- ACMT/F001/S000 = Order and/or Receive all means of payment or authentication (Macro level)*
- D000/F000/CCHQ = Order and/or Receive cheque book and cheque letter (Micro level)*

Note: The standalone table is to be published as an Excel file with two tabs.

O14

ISO 20022
CGI-MP
Global Payments Mandate

CGI eBAM Harmonised Bank Mandate Table

OBJECTIVES

The CGI eBAM Harmonised Bank Mandate Table aims to facilitate and to simplify the implementation of ISO 20022 eBAM XLM messages for financial institutions (banks and bank associations) and non-financial institutions (corporates, corporate associations, vendors and market infrastructures)

Published march 2017, the CGI eBAM Harmonised Bank Mandate Table establishes a generic list of multi-banking set of codes that defines several bank mandates; the essential elements in the electronic translation of information of bank account maintenance between **bank-to-customer or customer-to-bank**.

STRUCTURE

The structure of the CGI eBAM Harmonised Bank Mandate Table component includes the following 3 levels:

1. Domain:
The domain defines the business area of the underlying bank mandate (e.g.: account management, payments, securities...)
This layer is a specific CGI-MP external code set
2. Family:
Medium definition level: e.g. type of payments: credit transfer, direct debit.
This layer is a specific CGI-MP external code set
3. Sub-family:
Lowest definition level: e.g. type of cheques: drafts, etc
This layer is a specific CGI-MP external code set

The table features are :

- an index
- the types of code CGI-MP
- the applicable channels for the mandates (Post, File, Online, Phone)
- the bank mandate codes (Domain, Family, SubFamily)
- the name and definition of each code

With regard to the channels, please note:

- The Post channel corresponds to the PAPER channel
- For countries which use FAX in stead of paper, a FAX is acceptable

BMT Overview | Harmonised Bank Mandate Table

INDEX	Type_Code	POST*	FILE*	ONLI*	PHONE	Domain_Code	Family_Code	SubFamily_Code	Domain_EN	Family_EN	SubFamily_EN	Bank Mandate Description_EN
1.0.0	CGI-MP	X	X	X		D000	F000	S000	All domains	All families	All Operations	Hold all bank mandates, without any restriction or reserve, on behalf of the company, except the mandate of sub-delegation
2.0.0	CGI-MP	X	X	X		ACMT	F000	S000	Account Management	All families	All Operations	Sign all bank account management request
2.1.0	CGI-MP	X	X	X		ACMT	OPCL	S000	Account Management	Opening & Closing	All Operations	Open, close, transfer all types of bank account
2.1.1	CGI-MP	X	X	X		ACMT	OPCL	ACCO	Account Management	Opening & Closing	Account Opening	Open all types of bank account
2.1.2	CGI-MP	X	X	X		ACMT	OPCL	ACCT	Account Management	Opening & Closing	Account Transfer	Transfer all types of bank account from one bank branch to another
2.1.3	CGI-MP	X	X	X		ACMT	OPCL	ACCC	Account Management	Opening & Closing	Account Closing	Close all types of bank account
2.1.4	CGI-MP	X	X	X		ACMT	OPCL	S001	Account Management	Opening & Closing	Current Account Opening - Local Currency	Open current account in local currency
2.1.5	CGI-MP	X	X	X		ACMT	OPCL	S002	Account Management	Opening & Closing	Current Account Closing - Local Currency	Close current account in local currency
2.1.6	CGI-MP	X	X	X		ACMT	OPCL	S003	Account Management	Opening & Closing	Current Account Opening - Others Currencies	Open current account in other currency
2.1.7	CGI-MP	X	X	X		ACMT	OPCL	S004	Account Management	Opening & Closing	Current Account Closing - Others Currencies	Close current account in other currency
2.1.8	CGI-MP	X	X	X		ACMT	OPCL	S005	Account Management	Opening & Closing	Specific Cash Account Opening - Local Currency	Open specific cash account in local currency
2.1.9	CGI-MP	X	X	X		ACMT	OPCL	S006	Account Management	Opening & Closing	Specific Cash Account Closing - Local Currency	Close specific cash account in local currency
2.1.10	CGI-MP	X	X	X		ACMT	OPCL	S007	Account Management	Opening & Closing	Specific Cash Account Opening - Others Currencies	Open specific cash account in other currency
2.1.11	CGI-MP	X	X	X		ACMT	OPCL	S008	Account Management	Opening & Closing	Specific Cash Account Closing - Others Currencies	Close specific cash account in other currency
2.1.12	CGI-MP	X	X	X		ACMT	OPCL	S009	Account Management	Opening & Closing	Securities Account Opening - Local Currency	Open security account in local currency
2.1.13	CGI-MP	X	X	X		ACMT	OPCL	S010	Account Management	Opening & Closing	Securities Account Closing - Local Currency	Close security account in local currency

BMT Overview | Harmonised Bank Mandate Table

C. Urgency of the request:

If there is a need to have the new version of the related normative CGI-MP deliverables published earlier, the reason for the urgency should be described here. Acceptance of such an unscheduled maintenance is subject to approval of the CGI-MP Plenary.

Urgent

D. Business examples: Power of Attorney (POA) wording to <BkOpr> XML tag

1. POA wording

1) The Attorney present and duly constituted and so authorized for and on behalf of _____ (the Company") had made arrangements with _____ establish a banking relationship and to open such account (s) ('Account') in such currency or currencies as the Company may from time to time require.

2) The Attorney carefully considered the terms and conditions governing the said banking relations and the opening of the Account with _____ in the name of the Company and it was unanimously resolved that:

a) _____ be and is hereby designated a depository for the Company.

b) _____ (Insert names of officers designated) (the "Authorized Person(s)" or such other person(s) as the Authorized Person(s) may, in their sole discretion, _____ (specify whether jointly or severally or any mode preferred by the Company) designate and such mode not being amenable to be questioned, investigated and or otherwise disputed by _____ as is/are hereby authorized to sign, for and on behalf of the Company, any and all cheques, drafts and orders with respect to any funds at any time(s) to the credit of the Company with _____ and/or against any account of the Company maintained at any time(s) with _____, inclusive of such cheques, drafts and other orders in favour of any of the above designated officer(s) and/or other person(s) and that _____ be and is hereby authorized:

i) To pay the same to the debit of any account(s) of the Company then maintained with it;

ii) To receive for deposit to the credit of the Company and/or for collection for the account of the Company any and all cheques, drafts, notes and other instruments for the payment of money, whether or not endorsed by the Company which may be submitted to it for such deposit and/or collection, it being understood that each item shall be deemed to have been unqualifiedly endorsed by the Company and;

iii) To receive, as the act of the Company, any and all stop-payment instructions (inclusive of any relative agreement) with respect to any such cheques, drafts and other orders as aforesaid and reconciliation(s) of account when signed by any one or more of the officer(s) and/or other person(s) as hereinbefore designated.

Labels:
 - Authorized Signatories (Mandate Holder) points to the text in section b).
 - Signing Strategy points to the list of actions (i, ii, iii).
 - Bank Mandate points to the entire text in section b).

2. Bank Mandate set of codes

The Bank Mandate set of codes identified in the document :

Payment DOMAIN :

Chapter b) To sign cheque => CGI-MP Code = **PMNT - ICHQ - CCHQ**

Chapter b) To sign draft payments => CGI-MP Code = **PMNT - DRFT - S026**

Chapter b) To sign all issued credit transfers => CGI-MP Code = **PMNT - ICDT - S000**



3. Bank Mandate set of codes to <BkOpr> XML tag

```

<BkOpr>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>ICDT</Cd>
      <SubFmlyCd>S000</SubFmlyCd>
    </Fmly>
  </Domn>
</BkOpr>
  
```

4. Bank Mandate set of codes to <BkOpr> XML tag for proprietary code

Give and sign any instruction of Foreign Exchange and Forex Exchange Derivatives transactions (Code from a domain not yet CGI-MP approved)

```
<BkOpr>
  <Pty>FORX/F000/S000</Pty>
</BkOpr>
```

5. <BkOpr> XML tag implementation examples before and after 02/02/2017 (CGI eBAM Bank Mandate Table voted date)

Over time, the set of codes are managed at standard and proprietary levels.

The table currently covers only 2 domains, Account Management and Payment.

Next step, all domains will be covered.

Type Code	Examples	BEFORE Reference = ISO BTC Table	From 02/02/2017 Reference = CGI eBAM Harmonised Bank Mandate Table (ACMT and PMNT)	Next Step Reference = CGI eBAM Harmonised Bank Mandate Table (All Domains)
From ISO to CGI MP Bank Mandate Code approved at the 2nd February 2017	Example 1 Sign cheques – PMNT/ICHQ/CCHQ		<pre><Domn> <Cd>PMNT</Cd> <Fmly> <Cd>ICHQ</Cd> <SubFmlyCd>CCHQ</SubFmlyCd> </Fmly> </Domn></pre>	
From Proprietary to CGI MP Bank Mandate Code approved at the 2nd February 2017	Example 2.1 (Micro level) Sign electronic banking agreements – ACMT/F004/S022	<Pty>ACMT/F004/S022</Pty>	<pre><Domn> <Cd>ACMT</Cd> <Fmly> <Cd>F004</Cd> <SubFmlyCd>S022</SubFmlyCd> </Fmly> </Domn></pre>	
	Example 2.2 (Macro level) Sign all payments and cash withdrawals – PMNT/F000/S000	<Pty>PMNT/F000/S000</Pty>	<pre><Domn> <Cd>PMNT</Cd> <Fmly> <Cd>F000</Cd> <SubFmlyCd>S000</SubFmlyCd> </Fmly> </Domn></pre>	
From Proprietary to CGI MP Bank Mandate Code in the future	Example 3 Give and sign any instructions of Foreign Exchange and Forex Exchange Derivatives transactions – FORX/F000/S000	<Pty>PMNT/F000/S000</Pty>		<pre><Domn> <Cd>FORX</Cd> <Fmly> <Cd>F000</Cd> <SubFmlyCd>S000</SubFmlyCd> </Fmly> </Domn></pre>

6. eBAM VIH2 XML vs eBAM V2

The implementation of the set of codes (Bank Mandate) under the <BkOpr> tag is the same for eBAM VIH2 and eBAM V2.

eBAM v1 h2	eBAM v2	Remarque
<pre> <Mndt> <Id>MAND0001</Id> <ReqrdsGntrNb>1</ReqrdsGntrNb> <SgntrOrdrInd>>false</SgntrOrdrInd> <MndtHldr> <Pty> <Nm>CHAPARD, Didier</Nm> <PstlAdr> <AdrTp>HOME</AdrTp> <PstCd>59000</PstCd> <TwnNm>Villeneuve-d'Ascq</TwnNm> <CtrySubDvsn>FR</CtrySubDvsn> <Ctry>FR</Ctry> <AdrLine>320 Madison Ave</AdrLine> </PstlAdr> <Id> <PrvtId> <DtAndPlcOfBirth> <BirthDt>1959-04-26</BirthDt> <CityOfBirth>Lille</CityOfBirth> <CtryOfBirth>FR</CtryOfBirth> </DtAndPlcOfBirth> </PrvtId> </Id> <CtryOfRes>FR</CtryOfRes> <CtctDtls> <Nm>CHAPARD, Didier</Nm> </CtctDtls> </Pty> <Cert>MIID3jCCAsagAwIBAgIEU8vkYDA...</Cert> <SgntrOrdr>1</SgntrOrdr> <Authstn> <MinAmtPerTx Ccy="EUR">533682.28</MinAmtPerTx> <MaxAmtPerTx Ccy="EUR">994171.92</MaxAmtPerTx> <MaxAmtByPrd> <MaxAmt Ccy="EUR">70904.19</MaxAmt> <NbOfDays>30</NbOfDays> </MaxAmtByPrd> </Authstn> </MndtHldr> </pre>	<pre> <Mndt> <ModCd>MODI</ModCd> <Id>MAND0001</Id> <AplblChanl> <Cd>FILE</Cd> </AplblChanl> <ReqrdsGntrNb>1</ReqrdsGntrNb> <SgntrOrdrInd>>false</SgntrOrdrInd> <MndtHldr> <ModCd>NOCH</ModCd> <PtyOrGrp> <Pty> <Nm>CHAPARD, Didier</Nm> <PstlAdr> <AdrTp>HOME</AdrTp> <PstCd>59000</PstCd> <TwnNm>Villeneuve-d'Ascq</TwnNm> <CtrySubDvsn>FR</CtrySubDvsn> <Ctry>FR</Ctry> <AdrLine>320 Madison Ave</AdrLine> </PstlAdr> <Id> <PrvtId> <DtAndPlcOfBirth> <BirthDt>1959-04-26</BirthDt> <CityOfBirth>Lille</CityOfBirth> <CtryOfBirth>FR</CtryOfBirth> </DtAndPlcOfBirth> </PrvtId> </Id> <CtryOfRes>FR</CtryOfRes> <CtctDtls> <Nm>CHAPARD, Didier</Nm> </CtctDtls> </Pty> <Cert>MIID3jCCAsagAwIBAgIEU8vkYDA...</Cert> </Pty> </PtyOrGrp> <SgntrOrdr>1</SgntrOrdr> <Authstn> <MaxAmtByTx> <Amt Ccy="EUR">994171.92</Amt> </MaxAmtByTx> <MaxAmtByPrd> <MaxAmt Ccy="EUR">70904.19</MaxAmt> <NbOfDays>30</NbOfDays> </MaxAmtByPrd> <MaxAmtByBlkSubmissn> <Amt Ccy="EUR">425008.71</Amt> </MaxAmtByBlkSubmissn> </Authstn> </MndtHldr> <MndtHldr> <ModCd>ADDD</ModCd> <PtyOrGrp> <GrpId>GRP1</GrpId> </PtyOrGrp> <SgntrOrdr>2</SgntrOrdr> <Authstn> <MaxAmtByTx> <NotLtd>UNLIMITED</NotLtd> </MaxAmtByTx> <MaxAmtByBlkSubmissn> <NotLtd>UNLIMITED</NotLtd> </MaxAmtByBlkSubmissn> </Authstn> </MndtHldr> <BkOpr> <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>MDOP</Cd> <SubFmlyCd>IADD</SubFmlyCd> </Fmly> </Domn> </BkOpr> <BkOpr> <Prtry> <Cd>PMNT/DRFT/S000</Cd> </Prtry> </BkOpr> </Mndt> </pre>	<p>Mandate Modicode</p> <p>Applicable Channel</p> <p>MandateHolder Modicode Party or Group Party</p> <p>Minimum Amount / Transaction Maximum Amount / Transaction Maximum Amount / Transaction Amount</p> <p>Maximum Amount / Amount</p> <p>Party or Group Group</p> <p>Maximum Amount / Transaction Unlimited</p> <p>Maximum Amount / Bulk Unlimited</p>
<pre> <BkOpr> <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>MDOP</Cd> <SubFmlyCd>IADD</SubFmlyCd> </Fmly> </Domn> </BkOpr> <BkOpr> <Prtry> <Cd>PMNT/DRFT/S000</Cd> </Prtry> </BkOpr> </Mndt> </pre>	<pre> <BkOpr> <Domn> <Cd>PMNT</Cd> <Fmly> <Cd>MDOP</Cd> <SubFmlyCd>IADD</SubFmlyCd> </Fmly> </Domn> </BkOpr> <BkOpr> <Prtry> <Cd>PMNT/DRFT/S000</Cd> </Prtry> </BkOpr> </Mndt> </pre>	<p>Group Group Modicode</p>

There is no implementation difference between eBAM V1H2 and eBAM V2 for the <BkOpr> tag

	<pre><Othr> <Id>CNI-001-001-459</Id> </Othr> </PrvtId> </Id> </Pty> </Pty> </Grp></pre>	
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