

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

**Acmt.007 Account Opening Request**

**Acmt.014 Account Report**

**Acmt.017 Account Mandate Maintenance Request**

*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](mailto:CGI.Support@swift.com). All change requests conforming to this template received by March 1<sup>st</sup> will be considered for development in the following yearly CGI-MP maintenance cycle which completes with publication of new deliverables on July 1<sup>st</sup> 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.*

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*Linda Haddad, Bank of America, CGI-MP WG4*

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*Philippe Blanchet, Société Générale, CGI-MP WG4*

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

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## **Related CGI-MP deliverables:**

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

*This Change Request proposes a new BTC table; it integrates additional BTC codes as well as new descriptions to apply to acmt.007, acmt.014, and acmt.017 message fields.*

*Since the previous table did not correspond with Banks and Corporates expectations, a new table with proprietary codes was consequently developed and will after be presented to ISO 20022 to become eBAM standard codes.*

## **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. Appropriate codes from the ISO BTC Table have been selected for Account Management and Payment domains*
- 2. Improved BTC descriptions are used to better specify the context of Account and Mandate Management. Verbs such as to sign, to open, to request, to order have been used*

*Examples:*

- *PMNT/ICDT/XBCT*
  - *ISO BTC Definition: Transaction is cross-border credit transfer*
  - *New definition: Sign all cross-border credit transfers.*
- *PMNT/CNTR/CHKD*
  - *ISO BTC Definition: Transaction is a counter or safe cash deposit operation, related to coin and currency deposit*
  - *New definition: Deposit Cheques*

- 3. New proprietary codes have been introduced to better manage Mandate Management at macro and micro levels*

*The proposed nomenclatures for proprietary codes are similar to ISO domain/family/sub-family.*

- *Domain (4 chars): D + 3 chars with a numbering between 001 to 999*
  - *Thus: D001, D002, ..., D999*

- *Family (4 chars): F + 3 chars with a numbering between 001 to 999*
  - *Thus: F001, F002, ..., F999*
- *Sub-Family (4 chars): S + 3 chars with a numbering between 001 to 999*
  - *Thus: S001, S002, ..., S999*

*Thus, the codes should look as follow ACMT/F002/S017 = Block bank card.*

#### ***4. A Generic code “All Powers” with the meaning “All” has been introduced***

*The selection of an "all" in a Domain or Family or Sub-Family = the sum of all BTC of the level within the limits of mandates managed by the bank for the country and the Applicable Channel.*

*Examples:*

- *ACMT/F000/S000 = Sign all bank account management requests*
- *D000/F000/S000 = Hold all bank mandates, without any restriction or reserve, on behalf of the company, except the mandate of sub-delegation*

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	PROPRIETARY	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	PROPRIETARY	X	X	X		ACMT	F000	S000	Account Management	All families	All Operations	Sign all bank account management request
2.1.0	PROPRIETARY	X	X	X		ACMT	OPCL	S000	Account Management	Opening & Closing	All Operations	Open, close, transfer all types of bank account
2.1.1	ISO	X	X	X		ACMT	OPCL	ACCO	Account Management	Opening & Closing	Account Opening	Open all types of bank account
2.1.2	ISO	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	ISO	X	X	X		ACMT	OPCL	ACCC	Account Management	Opening & Closing	Account Closing	Close all types of bank account
2.1.4	PROPRIETARY	X	X	X		ACMT	OPCL	S001	Account Management	Opening & Closing	Current Account Opening - Local Currency	Open current account in local currency
2.1.5	PROPRIETARY	X	X	X		ACMT	OPCL	S002	Account Management	Opening & Closing	Current Account Closing - Local Currency	Close current account in local currency
2.1.6	PROPRIETARY	X	X	X		ACMT	OPCL	S003	Account Management	Opening & Closing	Current Account Opening - Others Currencies	Open current account in other currency

2.1.7	PROPRIETARY	X	X	X		ACMT	OPCL	S004	Account Management	Opening & Closing	Current Account Closing - Others Currencies	Close current account in other currency
2.1.8	PROPRIETARY	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	PROPRIETARY	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	PROPRIETARY	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	PROPRIETARY	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	PROPRIETARY	X	X	X		ACMT	OPCL	S009	Account Management	Opening & Closing	Securities Account Opening - Local Currency	Open security account in local currency
2.1.13	PROPRIETARY	X	X	X		ACMT	OPCL	S010	Account Management	Opening & Closing	Securities Account Closing - Local Currency	Close security account in local currency
2.1.14	PROPRIETARY	X	X	X		ACMT	OPCL	S011	Account Management	Opening & Closing	Securities Account Opening - Others Currencies	Open security account in other currency
2.1.15	PROPRIETARY	X	X	X		ACMT	OPCL	S012	Account Management	Opening & Closing	Securities Account Closing - Others Currencies	Close security account in other currency
2.1.16	PROPRIETARY	X	X	X		ACMT	OPCL	S013	Account Management	Opening & Closing	Savings Account Opening - Local Currency	Open savings account in local currency

2.1.17	PROPRIETARY	X	X	X		ACMT	OPCL	S014	Account Management	Opening & Closing	Savings Account Closing - Local Currency	Close savings account in local currency
2.1.18	PROPRIETARY	X	X	X		ACMT	OPCL	S015	Account Management	Opening & Closing	Savings Account Opening - Others Currencies	Open savings account in other currency
2.1.19	PROPRIETARY	X	X	X		ACMT	OPCL	S016	Account Management	Opening & Closing	Savings Account Closing - Others Currencies	Close savings account in other currency
2.2.0	PROPRIETARY	X	X	X		ACMT	F001	S000	Account Management	Order/Receive means of payment or authentication	All Operations	Order and/or Receive all means of payment or authentication
2.2.1	PROPRIETARY	X	X	X		ACMT	F001	CCHQ	Account Management	Order/Receive means of payment or authentication	Cheque	Order and/or Receive cheque book and cheque letter
2.2.2	PROPRIETARY	X	X	X		ACMT	F001	S017	Account Management	Order/Receive means of payment or authentication	Bank Card	Order and/or receive bank card
2.2.3	PROPRIETARY	X				ACMT	F001	S018	Account Management	Order/Receive means of payment or authentication	Means of authentication	Order and/or receive mean of authentication such as certificates
2.3.0	PROPRIETARY	X	X	X		ACMT	F002	S000	Account Management	Block means of payment or authentication	All Operations	Block mean of payment and revoke means of authentication
2.3.1	PROPRIETARY	X	X	X		ACMT	F002	CCHQ	Account Management	Block means of payment or authentication	Cheque	Block cheque book
2.3.2	PROPRIETARY	X	X	X		ACMT	F002	S017	Account Management	Block means of payment or authentication	Bank Card	Block bank card
2.3.3	PROPRIETARY	X				ACMT	F002	S018	Account Management	Block means of payment or authentication	Means of authentication	Revoke mean of authentication such as certificates

2.4.0	PROPRIETARY	X	X	X		ACMT	F003	S000	Account Management	Request/Receive/Dispute Information from Bank	All Operations	Request, receive or dispute all documents and informations on company's accounts, without exception or reserve
2.4.1	PROPRIETARY	X	X	X		ACMT	F003	S019	Account Management	Request/Receive/Dispute Information from Bank	Communication of Information	Request or receive all documents and informations on company's accounts, without exception or reserve
2.4.2	PROPRIETARY	X	X	X		ACMT	F003	S020	Account Management	Request/Receive/Dispute Information from Bank	Account Closing Balance	Agree or dispute account closing balance
2.5.0	PROPRIETARY	X	X	X		ACMT	F004	S000	Account Management	Contractual Agreements	All Operations	Sign all types of agreements
2.5.1	PROPRIETARY	X	X	X		ACMT	F004	S021	Account Management	Contractual Agreements	Regulatory Agreement	Sign conventions, assessment documents and agreements related to regulation
2.5.2	PROPRIETARY	X	X	X		ACMT	F004	S022	Account Management	Contractual Agreements	eBanking Agreement	Sign electronic banking agreements
2.5.3	PROPRIETARY	X	X	X		ACMT	F004	OTHR	Account Management	Contractual Agreements	Other	Sign other agreements
2.6.0	PROPRIETARY	X	X	X		ACMT	F005	S000	Account Management	Safe Box	All Operations	Sign safe box rental agreements and use of safe box
2.6.1	PROPRIETARY	X	X	X		ACMT	F005	S023	Account Management	Safe Box	Rental Agreement	Sign safe box rental agreements
2.6.2	PROPRIETARY	X				ACMT	F005	S024	Account Management	Safe Box	Usage Agreement	Use of safe box
3.0.0	PROPRIETARY	X	X	X		PMNT	F000	S000	Payments	All families	All Operations	Sign all payments and cash withdrawals

3.1.0	PROPRIETARY	X	X	X		PMNT	CNTR	S000	Payments	Counter Transactions	All Operations	Perform all counter transactions
3.1.1	ISO	X	X	X		PMNT	CNTR	CHKD	Payments	Counter Transactions	Cheque Deposit	Deposit cheques
3.1.2	ISO	X	X	X		PMNT	CNTR	CDPT	Payments	Counter Transactions	Cash Deposit	Deposit cash
3.1.3	ISO	X	X	X		PMNT	CNTR	CWDL	Payments	Counter Transactions	Cash Withdrawal	Withdraw cash or order cash
3.1.4	PROPRIETARY	X				PMNT	CNTR	S025	Payments	Counter Transactions	Specific Cash Account	Withdraw cash from specific cash accounts
3.2.0	PROPRIETARY	X	X	X		PMNT	DRFT	S000	Payments	Drafts	All Operations	Perform all transactions related to drafts, LCR/BOR
3.2.1	ISO	X	X	X		PMNT	DRFT	STAM	Payments	Drafts	Settlement At Maturity	Endorse bills of exchange and sign collection remittances for settlement at maturity
3.2.2	ISO	X	X	X		PMNT	DRFT	DDFT	Payments	Drafts	Discounted Draft	Endorse bills of exchange and sign collection remittances for discounted settlement
3.2.3	PROPRIETARY	X	X	X		PMNT	DRFT	S026	Payments	Drafts	LCR/BOR Payment Order	Sign or reject draft payments (LCR/BOR)
3.3.0	PROPRIETARY	X	X	X		PMNT	ICCN	S000	Payments	Issued Cash Concentration Transactions	All Operations	Sign all intra company transfers
3.3.1	ISO	X	X	X		PMNT	ICCN	XICT	Payments	Issued Cash Concentration Transactions	Cross-Border Intra Company Transfer	Sign cross border intra company transfers



3.3.2	ISO	X	X	X		PMNT	ICCN	ICCT	Payments	Issued Cash Concentration Transactions	Intra Company Transfer	Sign domestic intra company transfers
3.4.0	PROPRIETARY	X	X	X		PMNT	ICHQ	S000	Payments	Issued Cheques	All Operations	Sign all issued cheques
3.4.1	ISO	X	X	X		PMNT	ICHQ	BCHQ	Payments	Issued Cheques	Bank Cheque	Request to issue bank cheques
3.4.2	ISO	X				PMNT	ICHQ	CCHQ	Payments	Issued Cheques	Cheque	Sign cheques
3.5.0	PROPRIETARY	X	X	X		PMNT	ICDT	S000	Payments	Issued Credit Transfers	All Operations	Sign all issued credit transfers
3.5.1	ISO	X	X	X		PMNT	ICDT	XBCT	Payments	Issued Credit Transfers	Cross-Border Credit Transfer	Sign all cross-border credit transfers
3.5.2	ISO	X	X	X		PMNT	ICDT	XBSA	Payments	Issued Credit Transfers	Cross-Border Payroll/Salary Payment	Sign all cross-border payroll/salary credit transfers
3.5.3	ISO	X	X	X		PMNT	ICDT	DMCT	Payments	Issued Credit Transfers	Domestic Credit Transfer	Sign all domestic credit transfers
3.5.4	ISO	X	X	X		PMNT	ICDT	SALA	Payments	Issued Credit Transfers	Payroll/Salary Payment	Sign all domestic payroll/salary credit transfers
3.5.5	ISO	X	X	X		PMNT	ICDT	ESCT	Payments	Issued Credit Transfers	SEPA Credit Transfer	Sign all SEPA credit transfers
3.5.6	PROPRIETARY	X	X	X		PMNT	ICDT	S027	Payments	Issued Credit Transfers	SEPA Payroll/Salary Payment	Sign all SEPA payroll/salary credit transfers

3.5.7	ISO	X	X	X		PMNT	ICDT	PRCT	Payments	Issued Credit Transfers	Priority credit transfer	Sign all priority credit transfer
3.5.8	ISO	X	X	X		PMNT	ICDT	BOOK	Payments	Issued Credit Transfers	Internal Book Transfer	Sign all intra-bank credit transfers
3.5.9	PROPRIETARY	X	X	X		PMNT	ICDT	S028	Payments	Issued Credit Transfers	Confirm	Sign confirmation for automated transfers, as per contractual agreement's conditions
3.5.10	ISO	X	X	X		PMNT	ICDT	STDO	Payments	Issued Credit Transfers	Standing Order	Sign all request for standing order
3.6.0	PROPRIETARY	X	X	X		PMNT	IDDT	S000	Payments	Issued Direct Debits	All Operations	Sign all issued direct debit
3.6.1	ISO	X	X	X		PMNT	IDDT	XBDD	Payments	Issued Direct Debits	Cross-Border Direct Debit	Sign cross border direct debits
3.6.2	ISO	X	X	X		PMNT	IDDT	PMDD	Payments	Issued Direct Debits	Direct Debit Payment	Sign domestic direct debit
3.6.3	ISO	X	X	X		PMNT	IDDT	BBDD	Payments	Issued Direct Debits	SEPA B2B Direct Debit	Sign SEPA B2B direct debits
3.6.4	ISO	X	X	X		PMNT	IDDT	ESDD	Payments	Issued Direct Debits	SEPA Core Direct Debit	Sign SEPA core direct debits
3.7.0	ISO	X				PMNT	RCHQ	CCHQ	Payments	Received Cheques	Cheque	Endorse all cheques
3.8.0	ISO	X				PMNT	RDDT	PMDD	Payments	Received Direct Debits	Direct Debit	Sign all direct debits

3.9.0	PROPRIETARY	X	X	X		PMNT	F006	S000	Payments	Reject Payments	All Operations	Reject all types of payments and cash collections
3.9.1	PROPRIETARY	X				PMNT	F006	S029	Payments	Reject Payments	Received Direct Debit	Reject received direct-debit
3.9.2	PROPRIETARY	X	X	X		PMNT	F006	S030	Payments	Reject Payments	Received Draft	Reject draft, LCR/BOR
3.9.3	PROPRIETARY	X				PMNT	F006	S017	Payments	Reject Payments	Bank Card	Reject card payments
3.9.4	PROPRIETARY	X				PMNT	F006	CCHQ	Payments	Reject Payments	Cheque	Reject cheque payments
3.9.5	PROPRIETARY	X				PMNT	F006	S031	Payments	Reject Payments	Received Credit Transfer	Reject received credit transfer
3.10.0	PROPRIETARY				X	PMNT	F007	S000	Payments	Call Back	All Operations	Confirm all types of payments or cash collections
3.11.0	ISO	X	X	X		PMNT	MDOP	IADD	Payments	Miscellaneous Debit Operations	Invoice Accepted with Differed Due Date	Sign commercial credit transfers with agreed comercial information (FAE)

### 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.

*Normal priority*

### D. Business examples:

If possible examples illustrating the change request.

#### POA wording

1) The Attorney present and duly constituted and so authorized for and on behalf of [redacted] ('the Company') had made arrangements with [redacted] based at [redacted], Nairobi, to 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 [redacted] Company and it was unanimously resolved that:

a) [redacted] is hereby designated a depository for the Company.

b) [redacted] (Insert names of officers designated) (the "Authorized Person(s)" or such other person(s) as the Authorized Person(s) may, in their sole discretion, [redacted] 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 [redacted] 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 [redacted] and/or against any account of the Company maintained at any time(s) with [redacted] 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 [redacted] 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.

**Authorised Signatories (Mandate Holder)** points to the text in section b).

**Signing Strategy** points to the list of actions in section b).

**BTC (see details hereafter)** points to the entire text in section b).

The BTC identified in the POA document :

#### Payments and Cash Management DOMAIN :

- Chapter b) To sign cheque => ISO Code = PMNT- ICHQ – CCHQ
- Chapter b) To sign draft => PRO Code = PMNT- DRFT – S000
- Chapter b) To sign orders => ISO Code = PMNT- ICCN – XICT
- ISO Code = PMNT- ICCN – ICCT
- PRO Code = PMNT- ICDT – S000



- Chapter b) ii) To receive for deposit to the credit for the accounts and all cheques => ISO Code = PMNT- RCHQ – CCHQ
- Chapter b) ii) To receive for deposit to the credit for the accounts and all drafts => ISO Code = PMNT- DRFT – STAM
- => ISO Code = PMNT- DRFT – DDFT

- Chapter b) iii) To stop-payment instructions :
- Cheques => PRO Code = PMNT- F006 – S034
  - Cards => PRO Code = PMNT- F006 – S033
  - Direct Debits => Pro Code = PMNT- F006 – S031
  - Drafts => PRO Code = PMNT- F006 – S032
- } Reject all types of payments and cash collections (FAMILY level)  
PMNT F006

Chapter d) Withdrawals of money => ISO Code = PMNT- CNTR – CWDL