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

eBAM Harmonization: V1_H2

*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:**

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

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C. *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 CR incorporates adaptations to the eBAM harmonization spreadsheet deliverable for V1_H2 published on the CGI-MP website on 21/02/2017.

D. **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.

In the long run, it is important for users to make a clear distinction between two documents:
  (i) The Bank Transaction Codes (BTC)
  (ii) The newly introduced CGI eBAM Harmonised Bank Mandate set of codes(voted on 02/02/2017)

Therefore we propose:
- *to add a "BMT overview" tab and*
- *to introduce the type code "CGI-MP" to replace any "ISO" and/or "Proprietary" codes on the table published on 21/02/2017*

The type code reference may be misleading for two main reasons

1. *The CGI eBAM Harmonised Bank Mandate Table establishes a generic list of multi-banking set of codes that defines several bank mandates.*

   Besides it is no longer possible to use "ISO" as a type code reference as some of the bank mandate descriptions are not equal to BTC descriptions

2. *During eBAM implementation, there is a different guideline/rule for standard code and for proprietary code when filling <BkOpr> XML tags for the acmt17Account Mandate Maintenance Request.*

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
- FAX is considered equivalent to POST (paper) in certain countries as long as the company has signed the FAX appendix/waiver
- The FILE channel is subject to availability of bank offer/services and the existence of current contracts
- The ONLINE channel is subject to availability of bank offer/services and the existence of current contracts (ONLINE = internet, mobile, tablet)

Bank Mandate can be managed at macro and micro levels

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
2.1.14	CGI-MP	X	X	X		ACMT	OPCL	S011	Account Management	Opening & Closing	Securities Account Opening - Others Currencies	Open security account in other currency

E. **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

F. **Business examples:**

1. POA wording

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 <Bk Opr> XML tag for standard code

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

4. Bank Mandate set of codes to <Bk Opr> 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	`<Domn>`
		`  <Cd>PMNT</Cd>`
		`  <Fmly>`
		`    <Cd>ICHQ</Cd>`
		`    <SubFmlyCd>CCHQ</SubFmlyCd>`
		`  </Fmly>`
		`</Domn>`		

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>`	`<Domn>`
			`  <Cd>ACMT</Cd>`
			`  <Fmly>`
			`    <Cd>F004</Cd>`
			`    <SubFmlyCd>S022</SubFmlyCd>`
			`  </Fmly>`
			`</Domn>`	

	Example 2.2 (Macro level) — Sign all payments and cash withdrawals– PMNT/F000/S000	`<Pty>PMNT/F000/S000</Pty>`	`<Domn>`
			`  <Cd>PMNT</Cd>`
			`  <Fmly>`
			`    <Cd>F000</Cd>`
			`    <SubFmlyCd>S000</SubFmlyCd>`
			`  </Fmly>`
			`</Domn>`	

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>`		`<Domn>`
				`  <Cd>FORX</Cd>`
				`  <Fmly>`
				`    <Cd>F000</Cd>`
				`    <SubFmlyCd>S000</SubFmlyCd>`
				`  </Fmly>`
				`</Domn>`

6. eBAM V1H2 XML vs eBAM V2

The implementation of the set of codes (Bank Mandate) under the <BkOpr> tag is the same for eBAM V1H2 and eBAM V2.

eBAM v1 h2	eBAM v2	Remarque
`<Mndt>`	`<Mndt>`	
	`<ModCd>MODI</ModCd>`	Mandate Modicode
`<Id>MAND0001</Id>`	`<Id>MAND0001</Id>`	
	`<AplblChanl>`	Applicable Channel
	`<Cd>FILE</Cd>`	
	`</AplblChanl>`	
`<ReqrdSgntrNb>1</ReqrdSgntrNb>`	`<ReqrdSgntrNb>1</ReqrdSgntrNb>`	
`<SgntrOrdrInd>false</SgntrOrdrInd>`	`<SgntrOrdrInd>false</SgntrOrdrInd>`	
`<MndtHldr>`	`<MndtHldr>`	
	`<ModCd>NOCH</ModCd>`	MandateHolder Modicode
	`<PtyOrGrp>`	Party or Group
	`<Pty>`	Party
`<Pty>`	`<Pty>`	
`<Nm>CHAPARD, Didier</Nm>`	`<Nm>CHAPARD, Didier</Nm>`	
`<PstlAdr>`	`<PstlAdr>`	
`<AdrTp>HOME</AdrTp>`	`<AdrTp>HOME</AdrTp>`	
`<PstCd>59000</PstCd>`	`<PstCd>59000</PstCd>`	
`<TwnNm>Villeneuve-d'Ascq</TwnNm>`	`<TwnNm>Villeneuve-d'Ascq</TwnNm>`	
`<CtrySubDvsn>FR</CtrySubDvsn>`	`<CtrySubDvsn>FR</CtrySubDvsn>`	
`<Ctry>FR</Ctry>`	`<Ctry>FR</Ctry>`	
`<AdrLine>320 Madison Ave</AdrLine>`	`<AdrLine>320 Madison Ave</AdrLine>`	
`</PstlAdr>`	`</PstlAdr>`	
`<Id>`	`<Id>`	
`<PrvtId>`	`<PrvtId>`	
`<DtAndPlcOfBirth>`	`<DtAndPlcOfBirth>`	
`<BirthDt>1959-04-26</BirthDt>`	`<BirthDt>1959-04-26</BirthDt>`	
`<CityOfBirth>Lille</CityOfBirth>`	`<CityOfBirth>Lille</CityOfBirth>`	
`<CtryOfBirth>FR</CtryOfBirth>`	`<CtryOfBirth>FR</CtryOfBirth>`	
`</DtAndPlcOfBirth>`	`</DtAndPlcOfBirth>`	
`</PrvtId>`	`</PrvtId>`	
`</Id>`	`</Id>`	
`<CtryOfRes>FR</CtryOfRes>`	`<CtryOfRes>FR</CtryOfRes>`	
`<CtctDtls>`	`<CtctDtls>`	
`<Nm>CHAPARD, Didier</Nm>`	`<Nm>CHAPARD, Didier</Nm>`	
`</CtctDtls>`	`</CtctDtls>`	
`</Pty>`	`</Pty>`	
`<Cert>MIID3jCCAsagAwIBAgIEU8vkYDA…</Cert>`	`<Cert>MIID3jCCAsagAwIBAgIEU8vkYDA…</Cert>`	
	`</Pty>`	
	`</PtyOrGrp>`	
`<SgntrOrdr>1</SgntrOrdr>`	`<SgntrOrdr>1</SgntrOrdr>`	
`<Authstn>`	`<Authstn>`	
`<MinAmtPerTx Ccy="EUR">533682.28</MinAmtPerTx>`		Minimum Amount / Transaction
`<MaxAmtPerTx Ccy="EUR">994171.92</MaxAmtPerTx>`		Maximum Amount / Transaction
	`<MaxAmtByTx>`	Maximum Amount / Transaction
	`<Amt Ccy="EUR">994171.92</Amt>`	Amount
	`</MaxAmtByTx>`	
`<MaxAmtByPrd>`	`<MaxAmtByPrd>`	
`<MaxAmt Ccy="EUR">70904.19</MaxAmt>`	`<MaxAmt Ccy="EUR">70904.19</MaxAmt>`	
`<NbOfDays>30</NbOfDays>`	`<NbOfDays>30</NbOfDays>`	
`</MaxAmtByPrd>`	`</MaxAmtByPrd>`	
	`<MaxAmtByBlkSubmissn>`	Maximum Amount /
	`<Amt Ccy="EUR">425008.71</Amt>`	Amount
	`</MaxAmtByBlkSubmissn>`	
`</Authstn>`	`</Authstn>`	
`</MndtHldr>`	`</MndtHldr>`	
	`<MndtHldr>`	
	`<ModCd>ADDD</ModCd>`	
	`<PtyOrGrp>`	Party or Group
	`<GrpId>GRP1</GrpId>`	Group
	`</PtyOrGrp>`	
	`<SgntrOrdr>2</SgntrOrdr>`	
	`<Authstn>`	
	`<MaxAmtByTx>`	Maximum Amount / Transaction
	`<NotLtd>UNLIMITED</NotLtd>`	Unlimited
	`</MaxAmtByTx>`	
	`<MaxAmtByBlkSubmissn>`	Maximum Amount / Bulk
	`<NotLtd>UNLIMITED</NotLtd>`	Unlimited
	`</MaxAmtByBlkSubmissn>`	
	`</Authstn>`	
	`</MndtHldr>`	
`<BkOpr>`	`<BkOpr>`	
`<Domn>`	`<Domn>`	
`<Cd>PMNT</Cd>`	`<Cd>PMNT</Cd>`	
`<Fmly>`	`<Fmly>`	
`<Cd>MDOP</Cd>`	`<Cd>MDOP</Cd>`	There is no implementation
`<SubFmlyCd>IADD</SubFmlyCd>`	`<SubFmlyCd>IADD</SubFmlyCd>`	difference between eBAM
`</Fmly>`	`</Fmly>`	V1H2 and eBAM V2 for the
`</Domn>`	`</Domn>`	`<BkOpr>` tag
`</BkOpr>`	`</BkOpr>`	
`<BkOpr>`	`<BkOpr>`	
`<Prtry>`	`<Prtry>`	
`<Cd>PMNT/DRFT/S000</Cd>`	`<Cd>PMNT/DRFT/S000</Cd>`	
`</Prtry>`	`</Prtry>`	
`</BkOpr>`	`</BkOpr>`	
`</Mndt>`	`</Mndt>`	
	`<Grp>`	Group
	`<ModCd>ADDD</ModCd>`	Group Modicode
	`<GrpId>GRP1</GrpId>`	
	`<Pty>`	
	`<ModCd>ADDD</ModCd>`	
	`<Pty>`	
	`<Nm>ZACAN, Julien</Nm>`	
	`<Id>`	
	`<PrvtId>`	
	`<DtAndPlcOfBirth>`	
	`<BirthDt>1966-11-02</BirthDt>`	
	`<CityOfBirth>Niort</CityOfBirth>`	
	`<CtryOfBirth>FR</CtryOfBirth>`	
	`</DtAndPlcOfBirth>`	

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