

## CHANGE REQUEST

### FOR THE UPDATE OF A NORMATIVE CGI-MP DELIVERABLE

#### *CGI eBAM Harmonised Bank Mandate Table*

*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.

#### ***CGI-MP WG4- eBAM Bank Mandate Table Subgroup Members:***

*Marcela Lacouture, 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.

[Acmt.007.001.01](#) and [acmt.007.001.02](#) Account Opening Request

[Acmt.014.001.01](#) and [acmt.014.001.02](#) Account Report

[Acmt.017.001.01](#) and [acmt.017.001.02](#) Account Mandate Maintenance Request

eBAM Harmonization: [V1\\_H2](#)

[CGI-MP eBAM Harmonised Bank Mandate Table](#)

## 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.

*Members of the CGI-MP WG4 eBAM Bank Mandate Table Subgroup have reviewed the current version of the CGI eBAM Bank Mandate Table*

- *Published standalone on 30<sup>th</sup> of May 2017 covering 2 domains ACMT & PMNT and including 82 codes*
- *With the publication of eBAM Harmonization V1 H2*

*The following changes are requested:*

1. *Modify the Subfamily descriptions for Opening & Closing Family and associated Bank Mandate descriptions for 16 codes:*

⇒ *The modifications are requested in order to clarify the descriptions.*

Type Code	Domain Code	Family Code	SubFamily Code	Domain	Family	SubFamily	Sub family Descriptions	Bank Mandate Description validated on May 2017	Bank Mandate Description Change
CGI-MP	ACMT	OPCL	S001	Account Management	Opening & Closing	Current Account Opening - Local Currency	<b>Resident</b> Current Account Opening - Local Currency	Open current account in local currency	Open <b>resident</b> current account in local currency
CGI-MP	ACMT	OPCL	S002	Account Management	Opening & Closing	Current Account Closing - Local Currency	<b>Resident</b> Current Account Closing - Local Currency	Close current account in local currency	Close <b>resident</b> current account in local currency
CGI-MP	ACMT	OPCL	S003	Account Management	Opening & Closing	Current Account Opening - Others Currencies	<b>Resident</b> Current Account Opening - Others Currencies	Open current account in other currency	Open <b>resident</b> current account in other currency <b>different from the local one</b>
CGI-MP	ACMT	OPCL	S004	Account Management	Opening & Closing	Current Account Closing - Others Currencies	<b>Resident</b> Current Account Closing - Others Currencies	Close current account in other currency	Close <b>resident</b> current account in other currency <b>different from the local one</b>
CGI-MP	ACMT	OPCL	S005	Account Management	Opening & Closing	Specific Cash Account Opening - Local	<b>Resident</b> specific Cash Account Opening - Local	Open specific cash account in local other currency	Open <b>resident</b> specific cash account in local other currency

						Currency	Currency		
CGI-MP	ACMT	OPCL	S006	Account Management	Opening & Closing	Specific Cash Account Closing - Local Currency	Resident specific Cash Account Closing - Local Currency	Close specific cash account in local other currency	Close resident specific cash account in local other currency
CGI-MP	ACMT	OPCL	S007	Account Management	Opening & Closing	Specific Cash Account Opening - Others Currencies	Resident specific Cash Account Opening - Others Currencies	Open specific cash account in other currency	Open resident specific cash account in other currency different from the local one
CGI-MP	ACMT	OPCL	S008	Account Management	Opening & Closing	Specific Cash Account Closing - Others Currencies	Resident specific Cash Account Closing - Others Currencies	Close specific cash account in other currency	Close resident specific cash account in other currency different from the local one
CGI-MP	ACMT	OPCL	S009	Account Management	Opening & Closing	Securities Account Opening - Local Currency	Resident securities Account Opening - Local Currency	Open security account in local currency	Open resident security account in local currency
CGI-MP	ACMT	OPCL	S010	Account Management	Opening & Closing	Securities Account Closing - Local Currency	Resident securities Account Closing - Local Currency	Close security account in local currency	Close resident security account in local currency
CGI-MP	ACMT	OPCL	S011	Account Management	Opening & Closing	Securities Account Opening - Others Currencies	Resident securities Account Opening - Others Currencies	Open security account in other currency	Open resident security account in other currency different from the local one
CGI-MP	ACMT	OPCL	S012	Account Management	Opening & Closing	Securities Account Closing - Others Currencies	Resident securities Account Closing - Others Currencies	Close security account in other currency	Close resident security account in other currency different from the local one
CGI-MP	ACMT	OPCL	S013	Account Management	Opening & Closing	Savings Account Opening - Local Currency	Resident Savings Account Opening - Local Currency	Open savings account in local currency	Open resident savings account in local currency
CGI-MP	ACMT	OPCL	S014	Account Management	Opening & Closing	Savings Account Closing - Local Currency	Resident savings Account Closing - Local Currency	Close savings account in local currency	Close resident savings account in local currency
CGI-MP	ACMT	OPCL	S015	Account Management	Opening & Closing	Savings Account Opening - Others Currencies	Resident savings Account Opening - Others Currencies	Open savings account in other currency	Open resident savings account in other currency different from the local one
CGI-MP	ACMT	OPCL	S016	Account Management	Opening & Closing	Savings Account Closing - Others Currencies	Resident savings Account Closing - Others Currencies	Close savings account in other currency	Close resident savings account in other currency different from the local one

2. *Modify the Bank Mandate descriptions for 25 codes:*  
 ⇒ *The modifications are requested in order to clarify the descriptions.*

Type Code	Domain Code	Family Code	SubFamily Code	Domain	Family	SubFamily	Bank Mandate Description validated on May 2017	Bank Mandate Description Change
CGI-MP	ACMT	OPCL	ACCO	Account Management	Opening & Closing	Account Opening	Open all types of bank account	Open all types of bank account, <b>Resident or Not-Resident</b>
CGI-MP	ACMT	OPCL	ACCC	Account Management	Opening & Closing	Account Closing	Close all types of bank account	Close all types of bank account, <b>Resident or Non-Resident</b>
CGI-MP	ACMT	F004	S000	Account Management	Contractual Agreements	All Operations	Sign all types of agreements	Sign all types of agreements <b>with the Financial Institution</b>
CGI-MP	ACMT	F004	S022	Account Management	Contractual Agreements	eBanking Agreement	Sign electronic banking agreements	Sign electronic banking agreements ( <b>web banking and file transfer</b> )
CGI-MP	ACMT	F005	S000	Account Management	Safe Box	All Operations	Sign safe box rental agreements and usage of safe box	Sign safe box rental agreements and <b>use</b> of safe box
CGI-MP	PMNT	F000	S000	Payments	All families	All Operations	Sign all payments and cash withdrawals	Sign all payments and <b>collections</b>
CGI-MP	PMNT	ICCN	S000	Payments	Issued Cash Concentration Transactions	All Operations	Sign all intra company transfers	Sign all <b>issued</b> intra company transfers
CGI-MP	PMNT	ICCN	XICT	Payments	Issued Cash Concentration Transactions	Cross-Border Intra Company Transfer	Sign cross border intra company transfers	Sign <b>all issued</b> cross border intra company transfers
CGI-MP	PMNT	ICCN	ICCT	Payments	Issued Cash Concentration Transactions	Intra Company Transfer	Sign domestic intra company transfers	Sign <b>all issued</b> domestic intra company transfers
CGI-MP	PMNT	ICHQ	S000	Payments	Issued Cheques	All Operations	Sign all issued cheques	Sign all issued cheques <b>and request to issue bank cheques</b>
CGI-MP	PMNT	ICHQ	CCHQ	Payments	Issued Cheques	Cheque	Sign cheques	Sign <b>all issued cheques</b>
CGI-MP	PMNT	IDDT	XBDD	Payments	Issued Direct Debits	Cross-Border Direct Debit	Sign cross border direct debits	Sign <b>all issued</b> cross border direct debits
CGI-MP	PMNT	IDDT	PMDD	Payments	Issued Direct Debits	Direct Debit	Sign domestic direct debit	Sign <b>all issued</b> domestic direct debit
CGI-MP	PMNT	ICDT	XBCT	Payments	Issued Credit Transfers	Cross-Border Credit Transfer	Sign all cross-border credit transfers	Sign all <b>issued</b> cross-border credit transfers
CGI-MP	PMNT	ICDT	XBSA	Payments	Issued Credit Transfers	Cross-Border Payroll/Salary Payment	Sign all cross-border payroll/salary credit transfers	Sign all <b>issued</b> cross-border payroll/salary credit transfers

CGI-MP	PMNT	ICDT	DMCT	Payments	Issued Credit Transfers	Domestic Credit Transfer	Sign all domestic credit transfers	Sign all <b>issued</b> domestic credit transfers
CGI-MP	PMNT	ICDT	SALA	Payments	Issued Credit Transfers	Payroll/Salary Payment	Sign all domestic payroll/salary credit transfers	Sign all <b>issued</b> domestic payroll/salary credit transfers
CGI-MP	PMNT	ICDT	ESCT	Payments	Issued Credit Transfers	SEPA Credit Transfer	Sign all SEPA credit transfers	Sign all <b>issued</b> SEPA credit transfers
CGI-MP	PMNT	ICDT	S027	Payments	Issued Credit Transfers	SEPA Payroll/Salary Payment	Sign all SEPA payroll/salary credit transfers	Sign all <b>issued</b> SEPA payroll/salary credit transfers
CGI-MP	PMNT	ICDT	PRCT	Payments	Issued Credit Transfers	Priority credit transfer	Sign all priority credit transfer	Sign all <b>issued</b> priority credit transfer
CGI-MP	PMNT	ICDT	BOOK	Payments	Issued Credit Transfers	Internal Book Transfer	Sign all intra-bank credit transfers	Sign all <b>issued</b> intra-bank credit transfers
CGI-MP	PMNT	IDDT	BBDD	Payments	Issued Direct Debits	SEPA B2B Direct Debit	Sign SEPA B2B direct debits	Sign all <b>issued</b> SEPA B2B direct debits
CGI-MP	PMNT	IDDT	ESDD	Payments	Issued Direct Debits	SEPA Core Direct Debit	Sign SEPA core direct debits	Sign all <b>issued</b> SEPA- <b>CORE</b> direct debits
CGI-MP	PMNT	F006	S029	Payments	Reject Payments	Received Direct Debit	Reject received direct-debit	Reject-direct debit <b>(by the debtor)</b>
CGI-MP	PMNT	F007	S000	Payments	Call Back	All Operations	Confirm all types of payments or cash collections	Confirm all types of payments or cash collections <b>through call back</b>

3. *Modify Sub-Family and Bank Mandate Descriptions:*

Domain Code	Family Code	SubFamily Code	Domain	Family	SubFamily validated on May 2017	Subfamily change	Bank Mandate Description Validated on May 2017	Bank Mandate Description Change
ACMT	F003	S020	Account Management	Request/Receive/Dispute Information from Bank	Account Closing Balance	<b>Interest calculation amount</b>	Agree or dispute account closing balance	Agree or dispute <b>interest calculation amount</b>

⇒ *This wording is more appropriate to describe the subfamily and the mandate.*

4. *Delete Sub Family OTHER and Bank Mandate from the “ACMT/ F004 - Contractual Agreements” Family:*

*Sub Family Code: OTHR*

*Sub Family ENG: Other*

*Bank Mandate Description: Sign other agreements*

⇒ *“other” is too vague (and risky) to describe the scope of the mandate. (see below §4.).*

5. *Add two Sub-families and Bank Mandates to ACMT / F004 “Contractual Agreements” Family :*

*Sub Family Code: S034*  
*Sub Family ENG: Acquiring Card Agreements*  
*Bank Mandate Description: Sign acquiring card agreements*

*Sub Family Code: S047*  
*Sub Family ENG: Cash Pooling Agreements*  
*Bank Mandate Description: Sign cash pooling agreement*

POST*	FILE*	ONLI*	PHONE	Domain Code	Family Code	SubFamily Code	Domain	Family	SubFamily	Bank Mandate Description
X	X	X		ACMT	F004	S034	Account Management	Contractual Agreements	Acquiring Card Agreement	Sign acquiring card agreements
X	X	X		ACMT	F004	S047	Account Management	Contractual Agreements	Cash pooling Agreement	Sign cash pooling agreements

⇒ *Family F004 currently covers 2 specific types of agreements: Regulatory & eBanking. Two new codes are requested by both banks and corporates in order to cover agreements that are commonly signed between Banks and Corporates.*

6. *Add 12 new sub-families and Bank Mandates to PMNT Domain /ICDT “Credit Transfer” Family*

Type Code	POST*	FILE*	ONLI*	PHONE	Domain Code	Family Code	SubFamily Code	Domain	Family	SubFamily	Bank Mandate Description
CGI-MP	X				PMNT	ICDT	S035	Payments	Issued Credit Transfers	Cross-Border Credit Transfer - Expenses	Sign all issued cross-border credit transfers – Expenses
CGI-MP	X				PMNT	ICDT	S036	Payments	Issued Credit Transfers	Cross-Border Credit Transfer - Suppliers	Sign all issued cross-border credit transfers - Suppliers
CGI-MP	X				PMNT	ICDT	S037	Payments	Issued Credit Transfers	Cross-Border Credit Transfer - Taxes	Sign all issued cross-border credit transfers – Taxes
CGI-MP	X				PMNT	ICDT	S038	Payments	Issued Credit Transfers	Cross-Border Credit Transfer - Social Charges	Sign all issued cross-border credit transfers - Social Charges
CGI-MP	X				PMNT	ICDT	S039	Payments	Issued Credit Transfers	Domestic Credit Transfer - Expenses	Sign all issued domestic credit transfers – Expenses
CGI-MP	X				PMNT	ICDT	S040	Payments	Issued Credit Transfers	Domestic Credit Transfer - Suppliers	Sign all issued domestic credit transfers - Suppliers
CGI-MP	X				PMNT	ICDT	S041	Payments	Issued Credit Transfers	Domestic Credit Transfer - Taxes	Sign all issued domestic credit transfers - Taxes
CGI-MP	X				PMNT	ICDT	S042	Payments	Issued Credit Transfers	Domestic Credit Transfer - Social Charges	Sign all issued domestic credit transfers - Social Charges
CGI-MP	X				PMNT	ICDT	S043	Payments	Issued Credit Transfers	SEPA Credit Transfer - Expenses	Sign all issued SEPA credit transfers - Expenses
CGI-MP	X				PMNT	ICDT	S044	Payments	Issued Credit Transfers	SEPA Credit Transfer - Suppliers	Sign all issued SEPA credit transfers - Suppliers
CGI-MP	X				PMNT	ICDT	S045	Payments	Issued Credit Transfers	SEPA Credit Transfer - Taxes	Sign all issued SEPA credit transfers - Taxes
CGI-MP	X				PMNT	ICDT	S046	Payments	Issued Credit Transfers	SEPA Credit Transfer - Social Charges	Sign all issued SEPA credit transfers - Social Charges

*ICDT family currently provides 3 different mandates (codes) based on the countries involved in the Credit Transfer (Cross-Border/Domestic/SEPA)*

⇒ *An additional granularity is required by several major international Corporates as they allocate different authorisations to Mandate Holders depending on the categories of payment (Expenses, Suppliers, Taxes or Social Charges).*

*To our knowledge there is no bank offer to cover this granularity (Expenses, Suppliers, Taxes, Social Charges):*

Document updated : June, 29th, 2018

⇒ *At this stage, the 12 new CGI Bank Mandates are limited to the POST channel*



7. *Delete Family “Received Direct Debit” and its single Bank Mandate from PMNT Domain*

*Family Code: RDDT*  
*Family ENG: Received Direct Debit*  
*Sub Family Code: PMDD*  
*Sub Family ENG: Direct Debit*  
*Bank Mandate Description: Sign all Direct Debit*

⇒ *This Mandate is not relevant (see below §7.).*

8. *Add a Family with 3 subfamilies to ACMT Domain ( F008 “Management of Direct Debit Mandate”) and create 4 Mandates:*

*Family Code: F008*  
*Family ENG: Management of Direct Debit Mandates*

*Sub Family Code: S000*  
*Sub Family ENG: All Operations*  
*Bank Mandate Description: Sign, revoke and Put on hold all Direct Debit Mandates*

*Sub Family Code: XBDD*  
*Sub Family ENG: Cross-Border Direct Debit*  
*Bank Mandate Description: Sign, revoke and Put on hold Cross-Border Direct Debit Mandates*

*Sub Family Code: PMDD*  
*Sub Family ENG: Direct Debit*  
*Bank Mandate Description: Sign, revoke and Put on hold Domestic Direct Debit Mandates*

*Sub Family Code: BBDD*  
*Sub Family ENG: Direct Debit*  
*Bank Mandate Description: Sign, revoke and Put on hold SEPA B2B Direct Debit Mandates*

⇒ *This Family is replacing the RDDT Family (see above §6.).*

⇒ *The codes are included in the ACMT Domain as Buyers do no sign Mandates during the payment process but during a preliminary process when documents are exchanged with the Merchants (and/or with the Banks).*

⇒ *The three subfamilies are similar to the Payment/Issued Direct Debit.*

9. Delete “Received Draft” from the “PMNT/F006 - Reject Payments” Family

Sub Family Code: S030  
 Sub Family ENG: Received Draft  
 Bank Mandate Description: Reject draft (LCR/BOR)  
 Channels: POST / FILE / ONLI

⇒ This code is not relevant as it is not possible to reject a draft.

10. Add 3 sub-families and Bank Mandates to PMNT Domain /RCHQ “Received Cheques” Family

Family Code: RCHQ  
 Family ENG: Received Cheques

Type Code	POST*	FILE*	ONLI*	PHONE	Domain Code	Family Code	SubFamily Code	Domain	Family	SubFamily	Bank Mandate Description
CGI-MP	X				PMNT	RCHQ	S048	Payments	Received Cheques	Endorse for deposit only	Endorse all cheques for deposit only
CGI-MP	X				PMNT	RCHQ	S049	Payments	Received Cheques	Endorse in blank	Endorse all cheques in blank
CGI-MP	X				PMNT	RCHQ	S050	Payments	Received Cheques	Endorse to transfer to third party	Endorse all cheques to transfer to a third party

Sub Family Code: S048  
 Sub Family ENG: Endorse for deposit only  
 Bank Mandate Description: Endorse all cheques for deposit only

Sub Family Code: S049  
 Sub Family ENG: Endorse in blank  
 Bank Mandate Description: Endorse all cheques in blank and transfer to a third party

Sub Family Code: S050  
 Sub Family ENG: Endorse to transfer to a third party  
 Bank Mandate Description: Endorse all cheques in blank and transfer to a third party

⇒ The new sub families are created in order to cover the three options when endorsing cheques (especially in the United States).

⇒ This additional granularity is required by several major international Corporates as they allocate different authorisations to Mandate Holders.

11. Remove Column “Index”

⇒ The official reference code of each Bank Mandates is based on the triplet Domain Code/ Family Code/SubFamily Code

⇒ An additional Index is not necessary and is difficult to maintain whenever there is a change to the Bank Mandate Table.

*12. Remove CAMT/OTHR/OTHR from the Global Harmonisation of V1*

- ⇒ *CAMT/OTHR/OTHR is maintained for past eBAM implementations,*
- ⇒ *For the future eBAM implementations in V1 & V2, the Bank Mandate Table is the reference.*

**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.

**D. Business examples:**