CGI Implementation Guidelines ELECTRONIC BANK ACCOUNT MANAGEMENT Based on ISO 20022 Standard

Workflow: AccountMandateMaintenanceRequest (Bank Mandates)

Messages:

<acmt.017.001.02>

<acmt.010.001.02>

<acmt.011.001.02>

<acmt.014.001.02>

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1   Objectives and scope of the guide

This guide describes how to implement ISO 20022 Standard messages relating to electronic Bank Account Management (eBAM). This document is primarily intended for Organisations, Financial Institutions and software Vendors that are looking at the digitisation of Bank Mandates.

This implementation guide is an add-on to the ISO 20022 guide, which aims to facilitate the implementation of eBAM XML messages.

(Link to the ISO 20022 standards for acmt messages: https://www.iso20022.org/full_catalogue.page)

Messages described in this guide cover use cases linked to Bank Mandate Management for all types of Bank Operations (Cash Management, Payment, Securities, Trade, Market Operations, etc.):

- AccountMandateMaintenanceRequest (acmt.017.001.02)
- AccountRequestAcknowledgement (acmt.010.001.02) answering to acmt.017.001.02
- AccountRequestRejection (acmt.011.001.02) answering to acmt.017.001.02
- AccountReport (acmt.014.001.02) answering to acmt.017.001.02

Two editions of the standard currently co-exist. This guide covers the second edition, which brings improvements to Bank Mandate Management especially for electronic Bank Mandates. The rules and recommendations detailed in this guide are also valid for V1 with the exception of a few tags (ApplicableChannel, MaxAmountByBulkSubmission, Groups, ModificationCode).

2 Legal Definitions

The following definitions are used for eBAM terminology:

Bank Mandate	A Bank Mandate is a Power Of Attorney given by the Principal to an Attorney (or Agent) to operate a bank account. It can be limited/conditional.
Attorney	The Attorney (or Agent) is the natural person to whom a Bank Mandate is granted.
eBAM signatory	The eBAM signatory is the natural person appointed by the Principal in the eBAM contract or any other written agreement with the Financial Institution, to sign eBAM messages in its name and on its behalf.
Principal	The Principal is the legal entity that owns the bank account for which Bank Mandates are granted.

3   From BAM to eBAM

3.1   BAM and Bank Mandate Management

Organisations usually need to operate several bank accounts. They open and close bank accounts and they grant Bank Mandates to natural persons to operate those bank accounts.

Nowadays, Organisations manage their bank accounts and maintain Bank Mandates using desktop tools (word processors, spreadsheet applications, etc.) or softwares known as BAM (Bank Account Management). Hence, the exchanges between Organisations and Financial Institutions are extremely heterogeneous. Currently, the form of exchange used is paper, either as bank-issued forms or business letters in which Bank Mandates are defined using non-standardised and non-harmonised wording rather specific to each Organisation.

3.2   eBAM and digitisation of Bank Mandate

A strong drive to replace paper-based communication by electronic exchange has emerged within the framework of Bank Account Management: eBAM (electronic Bank Account Management).

eBAM, by using standardised XML-based syntax for messages facilitates the process of Bank Account Management:

- AccountOpeningRequest (after KYC – Know Your Customer)
- AccountMandateMaintenanceRequest (handwritten signature, payment approval)
- AccountExcludedMandateMaintenanceRequest
- AccountClosingRequest
- AccountReportRequest

Challenges linked to eBAM are:

- The translation of key bank account maintenance information (currently forwarded through paper format) into ISO 20022 eBAM XML messages. Thus, the need to standardise and harmonise XML syntax messages.
- Electronic exchanges should permit attachments to be added to XML messages (e.g. ID copy).
- eBAM signatory, with the digital signature, signs the entire information contained in a bank instruction, namely the XML messages and attachments.

Thus, an international standard has been defined. It consists of:

- 15 eBAM XML messages certified ISO 20022 for:
    - Corporate-to-bank electronic exchange (Account Opening and Closing, Mandate Management, Bank Account Maintenance, and/or reporting)
    - Bank-to-corporate electronic exchange in response to a change request message (Confirmation notice, Rejection notice, Additional Information Request notice, Execution notice)
- Technical specifications :
    - *eBAM and Digital Signature*, recommendations for digital signature of MIME - eBAM XML Messages and attachments (SWIFT Document)
    - *File Naming Convention for attachments to eBAM messages* (SWIFT Document)

4   ACCOUNT MANDATE MAINTENANCE REQUEST WORKFLOW

The workflow between an Organisation and a Financial Institution can be illustrated by the scenarios described below.

Each scenario starts when the acmt.017.001.02 XML message is sent from an Organisation to a Financial Institution. The change request message may be related to a Mandate granting, modification or revocation.

Financial Institutions, after proceeding to internal controls, send different types of XML messages (acmt.010.001.02, acmt.011.001.02, acmt.014.001.02) according to one of the scenarios below.

4.1   AccountMandateMaintenanceRequest validated by the Financial Institution

In this scenario:

- Financial Institutions send an acmt.010.001.02 to acknowledge receipt of an acmt.017.001.02
- Financial Institutions send an acmt.014.001.02 to confirm that the request has been validated and finalized
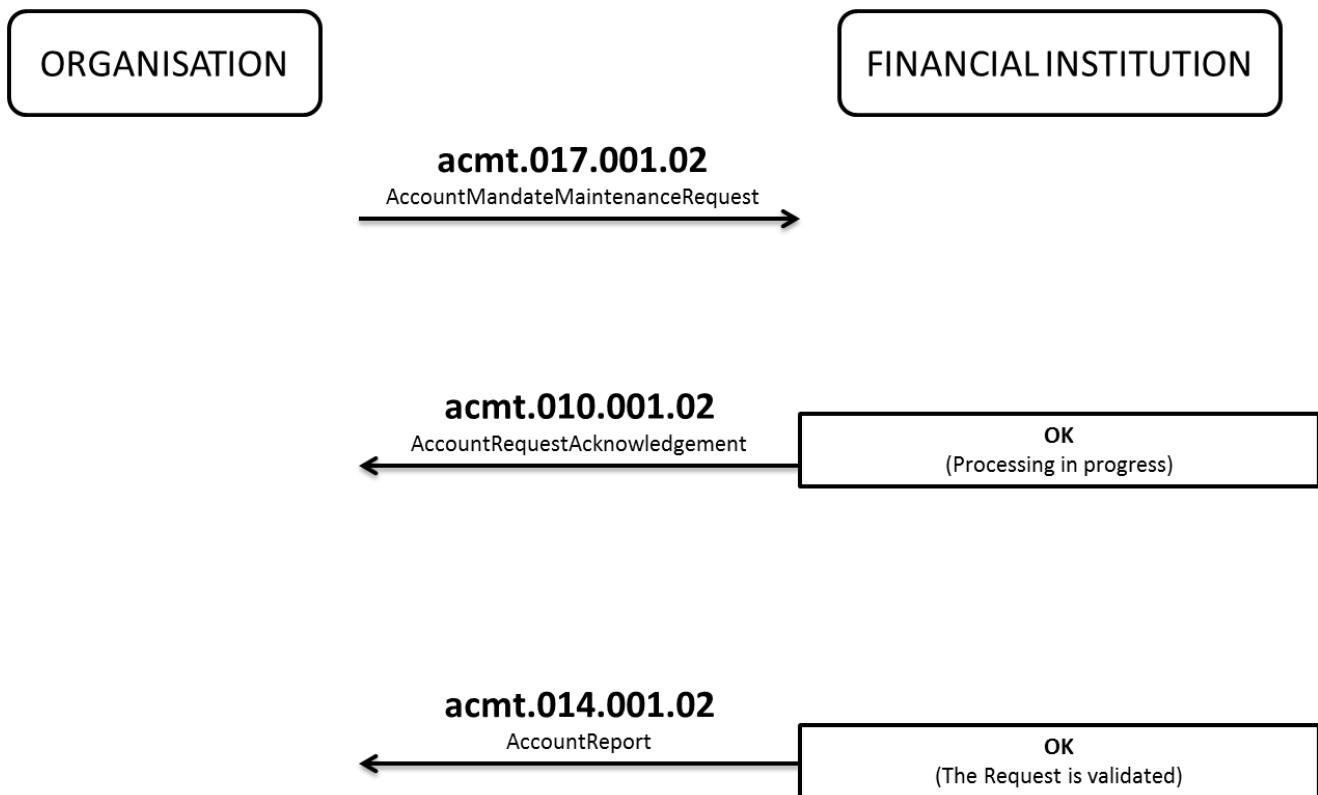
4.2 AccountMandateMaintenanceRequest rejected by the Financial Institution

The XML message sent by the Organisation is rejected by the Financial Institution. The Organisation needs to make the necessary corrections and send a new complete acmt.017.001.02 XML message.

4.2.1 Authentication or authorisation errors

When the Financial Institution cannot generate an acmt.010.001.02 or acmt.011.001.02 XML message, the Financial Institution informs the Organisation by another means of communication.
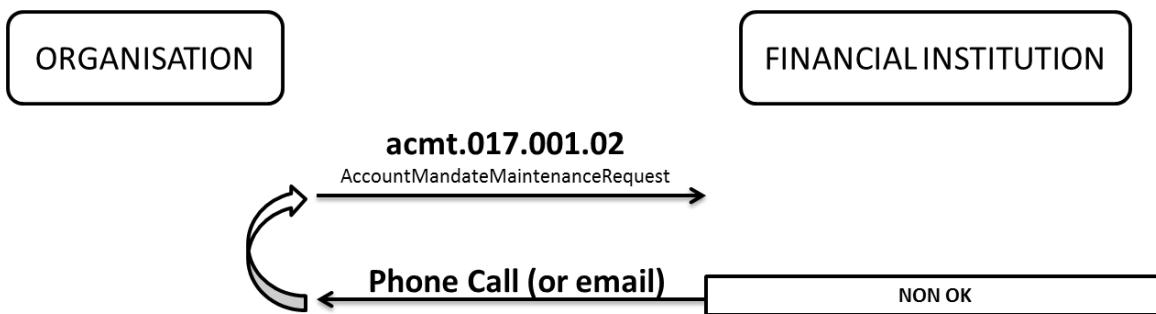
4.2.2 Syntax and/or business errors

Financial Institutions send an acmt.011.001.02 XML rejection message when there are syntax and/or business errors detected.

An acmt.011 is sent to indicate that the request is cancelled and rejected. No other message can be used. A new and corrected acmt.017 is required from the Organisation with the needed adjustments.

Depending on the Financial Institution, an acmt.010 may be sent beforehand.

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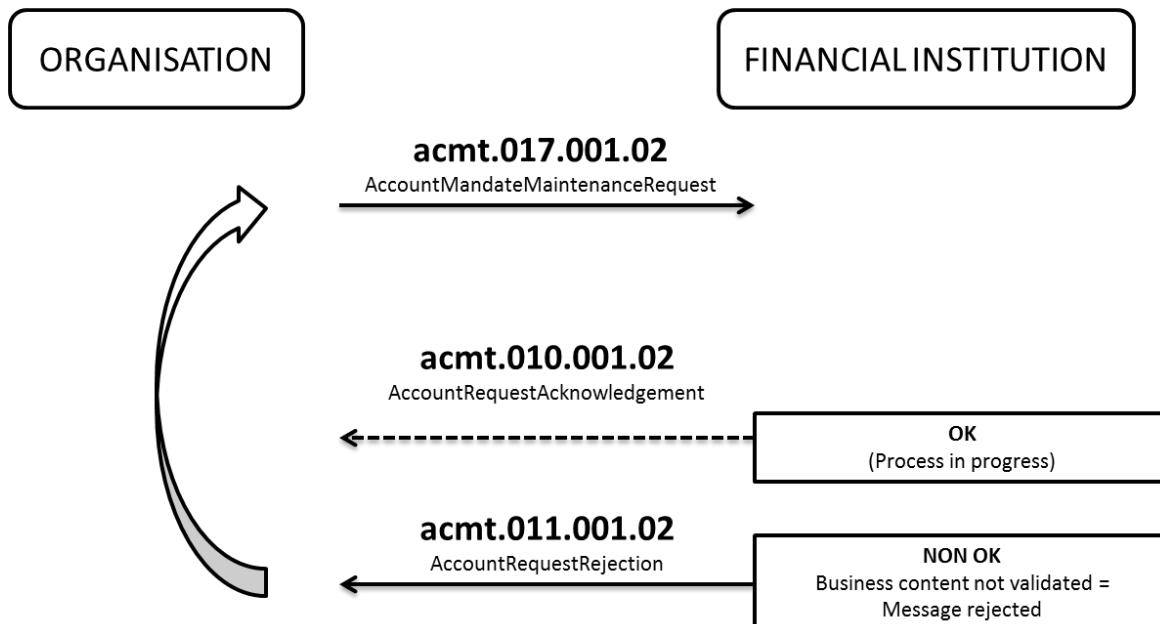
5   AccountMandateMaintenanceRequest

5.1   Presentation of the acmt.017.001.02

The eBAM AccountMandateMaintenanceRequest (acmt.017.001.02 XML message) enables the digitisation of the **granting, the modification and the revocation of Bank Mandates** (Power of Attorney) **on a bank account**. A Principal (Organisation) grants Bank Mandates to one or several Attorneys (Mandate Holders) specifying which Bank Operations and applicable channels are valid to operate a bank account.

The Principal sends as many messages as opened bank accounts.

Only one acmt.017.001.02 message per bank account must be sent.

- Either on a regular basis (e.g. annually)
- Or after a specific event, when Organisations need Financial Institutions to implement the following:
    - Appointment of a new person joining the company or taking a new position with Bank Mandates
    - Replacement of an Attorney (Mandate Holder)
    - Departure of an Attorney (Mandate Holder)
    - Granting of Bank Mandates following a bank account opening
    - Modification of a Bank Mandate
    - Modification of an Attorney (Mandate Holder), etc.

The following elements are part of eBAM messages. They correspond to the **mandatory** <XML Tag> required for defining the Bank Mandate:

- **Mandate <Mndt**>: technical consolidation of Bank Mandates with the same characteristics (Applicable Channel, Required Signature Number, Mandate Holders, Authorisations and Bank Operations).

    *In this guide, "**Mandate**" refers to the technical definition and to the <Mndt> tag and "**Bank Mandate**" refers to the legal definition (cf. §2).*

- **Applicable Channel <AplblChanl**>: The channel(s) by which a Bank Mandate must be executed (Email, Fax, PostalService, Phone, File, Online).
    Channels of execution are subject to Financial Institutions product offers.
    Contrary to ISO 20022 standards which authorise the use of several channels per Bank Mandate, it is highly recommended to use **only one channel** (<AplblChanl> - Index 8.3) per Bank Mandate.

- **RequiredSignatureNumber <ReqrdSgntrNb**>: Number of signatures required to validate the Bank Operation (single, double, more than 2 signatures).

- **MandateHolder <MndtHldr**>:

    - **Group <Grp**>: List of natural persons (<Pty>),

    - **Party <Pty**>: natural person identified with first and last names and possibly with his/her signature certificate.

- **Authorisation <Authstn**>: Ceiling/limit (Maximum amounts) associated to a Mandate Holder. For Bank Operations with no ceiling/limit, this tag is set to "Unlimited"

- **BankOperation <BkOpr**>: Set of codes associated to a Bank Mandate. The Bank Operation codes identify a type of transaction (Account Management, Payments, Forex, Trade, Securities, Commodities, Precious Metal, Loans Deposits & Syndications, etc.).

- **SignatureOrderIndicator <SigntrOrdInd**>: the tag stipulates if an order of signature has to be applied or not.

5.2 acmt.017.001.02 message structure

The structure of the acmt.017.001.02 message is defined as per the table below.

For the reading grid, please refer to §8.1.

ISO Index	Or	Message Item	Occ.	Status	Comments
		Message root	[1..1]	R	
1.0		**References**	**[1..1]**	**R**	
1.1		MessageIdentification	[1..1]	R	
1.1.1		Identification	[1..1]	R	
1.1.2		CreationDateTime	[1..1]	R	
1.2		ProcessIdentification	[1..1]	R	
1.2.1		Identification	[1..1]	R	
1.2.2		CreationDateTime	[1..1]	R	
1.3		AttachedDocumentName	[0..n]	O	
2.0		**From**	**[0..1]**	**NU**	
3.0		**ContractDates**	**[0..1]**	**O**	
3.1		TargetGoLiveDate	[0..1]	NU	
3.2		TargetClosingDate	[0..1]	NU	
3.3		UrgencyFlag	[0..1]	O	
4.0		**UnderlyingMasterAgreement**	**[0..1]**	**NU**	
5.0		**AccountIdentification**	**[1..n]**	**R**	One / Message
5.1		Identification	[1..1]	R	
5.1.1		IBAN	[1..1]	C	
5.1.2		Other	[1..1]	C	
5.1.2.1		Identification	[1..1]	R	
5.1.2.2		SchemeName	[0..1]	NU	
5.1.2.3		Issuer	[0..1]	NU	
5.2		Currency	[1..1]	R	
6.0		**AccountServicerIdentification**	**[1..1]**	**R**	
6.1		FinancialInstitutionIdentification	[1..1]	R	
6.1.1		BICFI	[0..1]	R	
6.1.2		Clearing Member	[0..1]	NU	
6.1.3		Name	[0..1]	NU	
6.1.4		PostalAddress	[0..1]	NU	
6.1.5		Other	[0..1]	NU	
6.2		BranchIdentification	[0..1]	BD	
7.0		**OrganisationIdentification**	**[1..1]**	**R**	
7.1		FullLegalName	[0..1]	R	
7.2		OrganisationIdentification	[1..1]	R	
7.2.1		AnyBIC	[0..1]	NU	
7.2.2		Other	[0..n]	R	
7.2.2.1		Identification	[1..1]	R	
7.2.2.2		SchemeName	[0..1]	O	
7.2.2.1		Code	[1..1]	R	
7.2.2.2.2		Proprietary	[1..1]	NU	
7.2.2.3		Issuer	[0..1]	NU	

« MESSAGE »

« SENDER »

« CONTRACT DATES »

« AGREEMENT »

« BANK ACCOUNT »

« FINANCIAL INSTITUTION »

« ORGANISATION »

….please refer to the next 2 pages for the end of the message.

ISO Index	Or	Message Item	Occ.	Status	Comments
8.0		**Mandate**	**[1..n]**	**R**	
8.1		ModificationCode	[0..1]	O	
8.2		Identification	[1..1]	R	
8.3		ApplicableChannel	[1..n]	R	One / Mandate
8.3.1	{Or	Code	[1..1]	C	
8.3.2	Or}	Proprietary	[1..1]	C	
8.4		RequiredSignatureNumber	[1..1]	R	
8.5		SignatureOrderIndicator	[1..1]	R	
8.6		MandateHolder	[0..n]	R	
8.6.1		ModificationCode	[0..1]	O	
8.6.2		PartyOrGroup	[1..1]	R	
8.6.2.1	{Or	GroupIdentification	[1..1]	C	
8.6.2.2	Or}	Party	[1..1]	C	
8.6.2.2.1		Party	[1..1]	R	
8.6.2.2.1.1		Name	[0..1]	R	
8.6.2.2.1.2		PostalAddress	[0..1]	NU	
8.6.2.2.1.3		Identification	[0..1]	R	
8.6.2.2.1.3.2	{Or	OrganisationIdentification	[1..1]	NU	
8.6.2.2.1.3.2	Or}	PrivateIdentification	[1..1]	R	
8.6.2.2.1.3.2.1		DateAndPlaceOfBirth	[0..1]	R	
8.6.2.2.1.3.2.1.1		BirthDate	[1..1]	R	
8.6.2.2.1.3.2.2		ProvinceOfBirth	[0..1]	O	
8.6.2.2.1.3.2.3		CityOfBirth	[1..1]	R	
8.6.2.2.1.3.2.4		CountryOfBirth	[1..1]	R	
8.6.2.2.1.3.2.2		Other	[0..n]	R	
8.6.2.2.1.3.2.2.1		Identification	[1..1]	R	
8.6.2.2.1.3.2.2.2		SchemeName	[0..1]	NU	
8.6.2.2.1.3.2.2.3		Issuer	[0..1]	NU	
8.6.2.2.1.4		CountryOfResidence	[0..1]	R	
8.6.2.2.1.5		ContactDetails	[0..1]	O	
8.6.2.2.1.5.1		NamePrefix	[0..1]	NU	
8.6.2.2.1.5.2		Name	[0..1]	NU	
8.6.2.2.1.5.3		PhoneNumber	[0..1]	O	
8.6.2.2.1.5.4		MobileNumber	[0..1]	O	
8.6.2.2.1.5.5		FaxNumber	[0..1]	O	
8.6.2.2.1.5.6		EmailAddress	[0..1]	O	
8.6.2.2.1.5.7		Other	[0..1]	O	
8.6.2.2.2		Certificate	[0..1]	O	
8.6.3		SignatureOrder	[0..1]	NU	
8.6.4		Authorisation	[1..1]	R	
8.6.4.1		MaximumAmountByTransaction	[0..1]	C	
8.6.4.1.1	{Or	Amount	[1..1]	C	
8.6.4.1.2	Or}	NotLimited	[1..1]	C	
8.6.4.2		MaximumAmountByPeriod	[0..n]	C	
8.6.4.2.1		MaximumAmount	[1..1]	R	
8.6.4.2.2		NumberOfDays	[1..1]	R	
8.6.4.3		MaximumAmountByBulkSubmission	[0..1]	C	
8.6.4.3.1	{Or	Amount	[1..1]	C	
8.6.4.3.2	Or}	NotLimited	[1..1]	C	
8.7		BankOperation	[1..n]	R	
8.7.1		Domain	[0..1]	C	
8.7.1.1		Code	[1..1]	R	
8.7.1.2		Family	[1..1]	R	
8.7.1.2.1		Code	[1..1]	R	
8.7.1.2.2		SubFamilyCode	[1..1]	R	
8.7.2		Proprietary	[0..1]	C	
8.7.2.1		Code	[1..1]	R	
8.7.2.2		Issuer	[0..1]	O	
8.8		StartDate	[0..1]	NU	
8.9		EndDate	[0..1]	NU	

« MANDATE »

….please refer to the next page for the end of the message.

ISO Index	Or	Message Item	Occ.	Status	Comments
9.0		**Group**	**[0..n]**	**C**	
9.1		ModificationCode	[0..1]	O	
9.2		GroupIdentification	[1..1]	R	
9.3		Party	[1..n]	R	
9.3.1		ModificationCode	[0..1]	O	
9.3.2		Party	[1..1]	R	
9.3.2.1		Name	[0..1]	R	
9.3.2.2		PostalAddress	[0..1]	NU	
9.3.2.3		Identification	[0..1]	R	
9.3.2.3.1	{Or	OrganisationIdentification	[1..1]	NU	
9.3.2.3.2	Or}	PrivateIdentification	[1..1]	R	
9.3.2.3.2.1		DateAndPlaceOfBirth	[0..1]	R	
9.3.2.3.2.1.1		BirthDate	[1..1]	R	
9.3.2.3.2.1.2		ProvinceOfBirth	[0..1]	O	
9.3.2.3.2.1.3		CityOfBirth	[1..1]	R	
9.3.2.3.2.1.4		CountryOfBirth	[1..1]	R	
9.3.2.3.2.2		Other	[0..n]	R	
9.3.2.3.2.2.1		Identification	[1..1]	R	
9.3.2.3.2.2.2		SchemeName	[0..1]	NU	
9.3.2.3.2.2.3		Issuer	[0..1]	NU	
9.3.2.4		CountryOfResidence	[0..1]	R	
9.3.2.5		ContactDetails	[0..1]	O	
9.3.2.5.1		NamePrefix	[0..1]	NU	
9.3.2.5.2		Name	[0..1]	NU	
9.3.2.5.3		PhoneNumber	[0..1]	O	
9.3.2.5.4		MobileNumber	[0..1]	O	
9.3.2.5.5		FaxNumber	[0..1]	O	
9.3.2.5.6		EmailAddress	[0..1]	O	
9.3.2.5.7		Other	[0..1]	O	
9.3.3		Certificate	[0..1]	O	
10.0		**AdditionalMessageInformation**	**[0..1]**	**NU**	
11.0		**DigitalSignature**	**[0..n]**	**R**	
11.1		Party	[1..1]	R	
11.1.1		Name	[0..1]	R	
11.1.2		PostalAddress	[0..1]	NU	
11.1.3		Identification	[0..1]	NU	
11.1.4		CountryOfResidence	[0..1]	NU	
11.1.5		ContactDetails	[0..1]	O	
11.1.5.1		NamePrefix	[0..1]	NU	
11.1.5.2		Name	[0..1]	NU	
11.1.5.3		PhoneNumber	[0..1]	O	
11.1.5.4		MobileNumber	[0..1]	O	
11.1.5.5		FaxNumber	[0..1]	O	
11.1.5.6		EmailAddress	[0..1]	O	
11.1.5.7		Other	[0..1]	O	
11.2		Signature	[1..1]	R	
11.2.1		Any	[0..1]	NU	
12.0		**SupplementaryData**	**[0..n]**	**NU**	

« GROUP » &

« PARTIES » IN GROUP

« ADDITIONAL

INFORMATION »

« EBAM SIGNATORY »

« SUPPLEMENTARY
DATA »

5.3 acmt.017.001.02 XML tags guidelines

Just like the V1 harmonisation, the 2 rules here below are to be implemented:

- An acmt.017.001.02 message refers to **one and only one bank account**.
  When an Organisation sends modifications referring to several bank accounts, several acmt.017.001.02 are in fact sent.
- eBAM XML messages for BankMandateMaintenanceRequest follow the **cancel and replace rule**.
  Whenever there is a modification, the Principal sends a message that includes all Bank Mandates related to the account, whatever the bank operation and authorised applicable channel.

Hence, an eBAM message can consolidate several Bank Mandates which are sent today via:

- Power Of Attorney
- electronic payments matrix
- special Power Of Attorney such as those relating to stock exchange operations, financing, etc.

5.3.1 ProcessIdentification (1.2) (Required)

The reference used in this tag is included in the response message of the Financial Institution.

Organisations use it to match up its requests with Financial Institutions' response messages.

The content of this tag is not standardised but always defined by the Organisations. Its usage should facilitate the communication between the Organisation and Financial Institutions.

5.3.2 AttachedDocumentName (1.3) (Optional)

This tag is used by the Organisation to enter the names of attachments. It is used to match up, for instance, Mandate Holder and attachments referring to him or her. (Refer to §5.3.15 for further details).

5.3.3 UrgencyFlag (3.3) (Optional)

This tag depends on Financial Institutions offers.

It helps identify urgent messages that need to be immediately treated by the Financial Institution, e.g. Bank Mandate revocation.

The tag possible values are "True" and "False". Only urgent messages are to be marked "True".

5.3.4 Other and lower level tags (7.2.2) (Required)

The <Othr> (7.2.2) tag is associated to the tag relating to the holder of the bank account <OrgId> (7.2). It is used to advise official Organisation identification code <Id> (7.2.2.1) as well as the reference source <SchmeNm> (7.2.2.2).

The information is issued from an external Organisation scheme recognized by ISO. The reference of the scheme is specified in the <Cd> tag (7.2.2.2.1).

For the full list of external Organisation scheme name codes, refer to ISO "ExternalOrganisationIdentificationCode".

It is highly recommended to choose a scheme code relating to the country where the Organisation/corporate is registered. For example:

- COID (CountryIdentifcationCode)

- TXID (TaxIdentificationNumber)

- SREN (SIREN)

5.3.5   MandateIdentification (8.2) (Required)

This tag is used to provide a **unique ID** for each Mandate (<Mndt>) (8.0). In an XML message, each Mandate (<Mndt>) (8.0) is associated with a unique ID.

The content of this tag is not standardised but always defined by the Organisation. The content should facilitate the communication between the Organisation and the Financial Institution in the event of additional information request or claim.

In order to insure data consistency at Financial Institution level, the Mandate Identification (8.2) must remain **unique and invariable** in the successive change request messages sent.

5.3.6   ApplicableChannel (8.3) (Required)

This is the channel by which a Bank Operation is signed/approved. This guide specifies that there is **only one occurrence of the ApplicableChannel tag for each Mandate**, despite the fact that the ISO 20022 standard authorises 1 to n channels.

The applicable channel tag is filled either with an ISO 20022 code <AplblChanl/Cd> (8.3.1) or with a Proprietary code <AplblChanl/Prtry> (8.3.2)

According to the ISO 20022 standard, the signature/approval channels are defined in the message using one of the 6 values listed below:

- **EMAL** (Email): transmission by e-mail.
- **FAXI** (Fax): transmission by fax.
- **POST** (Postal Service): transmission by postal service (Postal mailing or face to face).
  For countries that use FAX instead of paper (postal mailing or face to face), a FAX is acceptable. Subject to country legislation FAX is considered as POST.
- **PHON** (Phone): transmission by telephone.
- **FILE** (File): transmission by file transfer.
- **ONLI** (Online): transmission online for example in a web portal.

Example: for SEPA credit transfer authorised on paper and electronically, it means that there are 2 mandates with identical elements except the applicable channel required in the acmt.017.001.02 message:

- One mandate referring to POST as authorised channel
- One mandate referring to FILE as authorised channel

Applicable Channel availability is subject to Financial Institutions offers and Organisations current contracts.

5.3.7   RequiredSignatureNumber (8.4) (Required)

This tag is used to define the number of signatures required per Mandate.

The tag possible values are between 1 and 9. A value of 1 means "single signature" and a value of 2 means "double signature". Single and double signatures are commonly used. However three signatures or more are sometimes required.

5.3.8   SignatureOrderIndicator (8.5) (Required)

This tag is used to define whether or not the signature needs to follow a specific order; the tag possible values are "True" or "False".

In this guide, it is always set to "**False**": Mandate Holders can sign in any order.

5.3.9 MandateHolder (8.6) (Required)

A Bank Mandate is associated either to one or several group(s) <Grp> (8.6.2.1) either to one or several natural person(s) <Pty> (8.6.2.2) if the characteristics of the Bank Mandate are shared by all Mandate Holders.

In order to simplify the message, it is highly recommended to only use groups (even when a group is made of one and only one Party).

When a group is used, the GroupIdentification tag (8.11) is filled with the Group ID. The Group composition is then detailed in the tag <Grp> 9.0.

A Group <Grp> is constituted of one or several natural person(s) <Pty>.

Each Group has a unique ID. Groups ID <Grp> are duplicated in GroupIdentification tags 8.6.2.1 and 9.2.

The number of Mandate Holders on a Bank Mandate is tied up to the Required Signature Number tag:

- If the Required Signature Number = 1, there is at least one Mandate Holder on the Bank Mandate; each Mandate Holder on the Bank Mandate has single signature authority.
- If the Required Signature Number = 2, there are at least two Mandate Holders on the Bank Mandate; Mandate Holders can be combined as described here below.

Examples:

- Mandate 1

   <RequiredSignatureNumber> 1

   <MandateHolder> Group A

   <MandateHolder> Group B

   <MandateHolder> Group C

   ⇨ Means that a member of Group A or Group B or Group C can sign individually.

- Mandate 2

   <RequiredSignatureNumber> 2

   <MandateHolder> Group A

   <MandateHolder> Group B

   <MandateHolder> Group C

   ⇨ Means that 2 signatures are required but only the following combinations are possible: A+B, A+C, B+C.

- Mandate 3

   <RequiredSignatureNumber> 2

   <MandateHolder> Group A

   <MandateHolder> Group A

   ⇨ Means that 2 signatures are required but only two members of Group A can sign jointly.

- Mandate 4

   <RequiredSignatureNumber> 2

   <MandateHolder> Group A

   <MandateHolder> Group A

   <MandateHolder> Group B

   <MandateHolder> Group C

   ⇨ Means that 2 signatures are required but only the following combinations are possible: A+A, A+B, A+C, B+C (B+B and C+C are not authorised).

5.3.10 Authorisation (8.6.4) (Required)

This set of tags is used to define the maximum amounts that each Mandate Holder is authorised to use for Bank Operations under the Bank Mandate.

3 types of limits can be set up:

- MaximumAmountByTransaction (<MaxAmtByTx> 8.6.4.1): limit applicable to one type of Bank Operations
- MaximumAmountByPeriod (<MaxAmtByPrd> 8.6.4.2): limit applicable during a specific period (applicable for electronic payments)
- MaximumAmountByBulkSubmission (<MaxAmtByBlkSubmissn> 8.6.4.3): limit applicable for each bulk of Bank Operations (applicable for electronic payments)

In all cases, at least one of the limits has to be defined, according to the type of operations.

When Groups <Grp> are used, authorised amounts are applicable to all Parties of the given group.

A/ When a Bank Operation is related to an amount (ex. Sign all intra company transfers, Sign cheques,…) **the 3 types of limits can be used** and, in order to insure global consistency of the different Authorisations, the following rules must be respected :

- The maximum amount by bulk submission (<MaxAmtByBlkSubmissn>) must be greater than or equal to the maximum amount by transaction (<MaxAmtByTx>).

  If the maximum amount by transaction (<MaxAmtByTx>) is defined as "Unlimited" (NotLtd) then the maximum amount by bulk submission (<MaxAmtByBlkSubmissn>) and by Period (<MaxAmtByPrd>) must also be defined as "Unlimited".
  (It is inconsistent to set up a limited amount to bulk submission (<MaxAmtByBlkSubmissn>) or by period (<MaxAmtByPrd>) if there is no limit by transaction (<MaxAmtByTx>).)

  If the maximum amount by transaction (<MaxAmtByTx>) is limited (e.g. $ 10,000.00) then the maximum amount by bulk submission (<MaxAmtByBlkSubmissn>) is either equal (e.g. $ 10,000.00) or greater than this amount (e.g. $ 100,000.00 or "Unlimited").

- The maximum amount by period (<MaxAmtByPrd>) must be greater than or equal to both the maximum amount by transaction (<MaxAmtByTx>) and the maximum amount by bulk submission (<MaxAmtByBlkSubmissn>).

Example:

- Authorisation limited to $10,000.00 by transaction, $30,000.00 by bulk submission with a maximum of $100,000.00 for a period of 30 days

```
<Authstn>
        <MaxAmtByTx>
                <Amt Ccy="USD">10000.00</Amt>
        </MaxAmtByTx>
        <MaxAmtByPrd>
                <MaxAmt Ccy="USD">10000000.00</MaxAmt>
                <NbOfDays>30</NbOfDays>
        </MaxAmtByPrd>
        <MaxAmtByBlkSubmissn>
                <Amt Ccy="USD">300000.00</Amt>
        </MaxAmtByBlkSubmissn>
</Authstn>
```

A currency must be specified when defining a maximum amount. In the event of multiple signatures/approvals, the maximum amounts should always be identical for the same Bank Mandate.

B/ When a Bank Operation is not related to an amount (ex. Opening & Closing of bank accounts / Request Information from the Bank…):

- at least one of the following tags must be used : <MaxAmtByTx> and/or <MaxAmtByBlkSubmissn>
- the tag(s) must be set to Unlimited (<NotLtd>)

5.3.11 BankOperation (8.7) (Required)

The <BkOpr> tag is filled either with a **CGI Bank Mandate Code (CGI BMC)** or with a **Proprietary Bank Mandate Code (Proprietary BMC)**.

CGI BMC are harmonized codes approved by the CGI-MP. They are listed in the CGI eBAM HARMONISED BANK MANDATE TABLE (CGI BMT) published online on https://www.swift.com/standards/market-practice/common-global-implementation/document-centre?tl=en#topic-tabs-menu .

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The table covers 2 domains (Account Management & Payments) that correspond to business areas in which the Organisations perform operations on their bank accounts. The table will further be enriched with additional domains (Forex, Trade, etc).

The **CGI BMC** are structured on 3 levels:

- **Domain**: highest level, which defines the business area; e.g. "Payments" - PMNT
- **Family**: medium definition level e.g. "Issued credit transfers" - ICDT
- **SubFamily**: lowest definition level e.g. "Cross Border credit transfer" - XBCT.

For each Bank Operation, the three levels of the CGI BMC are used to fill out the BankOperation tag (8.7.1 to 8.8.7.1.2.2).

Examples with CGI Bank Mandate Code:

- Sign all cross-border credit transfer

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

- Block means of payment and revoke means of authentication

```
<BkOpr>
        <Domn>
                <Cd>ACMT</Cd>
                <Fmly>
                        <Cd>F002</Cd>
                        <SubFmlyCd>S000</SubFmlyCd>
                </Fmly>
        </Domn>
</BkOpr>
```

For **Proprietary BMC**, the Proprietary <Pty> tags (8.7.2 to 8.7.2.2) must be filled out.

Example with Proprietary Bank Mandate Code:

- Sign any instruction of Foreign Exchange and Forex Derivatives transactions

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

5.3.12 Group (9.0) (Conditional)

A Group <Grp> is made of one or several natural person(s) <Pty>.

A Group is identified on an XML message using a unique 4-character code, which is thereafter duplicated in two GroupIdentification tags (8.6.2.1 & 9.2).

To insure consistency at Financial Institution level, the GroupIdentification tags (8.6.2.1 & 9.2) must remain **unique and invariable** in subsequent XML messages.

When Groups <Grp> are used, each group <Grp> is identified under:

- The Mandate Holder tag <MndtHldr> (8.0) to specify the group(s) associated to the Bank Mandate <Mndt>
- The Group tag <Grp> (9.0) to list the natural person(s) <Pty> included in the Group.

There are as many occurrences of the <Grp> tag as there are Groups.

5.3.13 Party tag and lower level tags (8.6.2.2 or 9.3.2) (Required)

In this guide, the natural persons <Pty> that are declared individually (8.6.2.2) or in a Group (9.3.2) should always be entered as the following:

- **Name** (8.6.2.2.1.1 or 9.3.2.1): first and last names are required for compliance controls. The order to follow is: LAST NAME, FIRST NAME
- **Date, city and country of birth (8.6.2.2.1.3.2.1 to 8.6.2.2.1.3.2.1.4)** are also required for compliance controls as well as the management of unique IDs in case there are homonyms.
- **Unique ID** (8.6.2.2.1.3.2.2.1 or 9.3.2.3.2.2.1): natural person <Pty> distinct ID. In order to insure consistency at Financial Institution level, this ID must remain unique and invariable in the subsequent XML messages.

5.3.14 ModificationCode (Optional)

These tags are optional however it is recommended to use them as they improve the communication processes between Financial Institutions and Organisations.

XML messages can be used in two different ways, depending on whether ModificationCodes are used or not.

5.3.14.1 XML messages without ModificationCodes

At T time, an organisation sends the updated stock of Bank Mandates without specifying the changes (addition, deletion, modification) made since the previous acmt.017.001.02 message (an acmt.14.001.02 has been sent by the Financial Institution). The 4 *ModificationCode* tags are not filled out.

Example: replacement of a Mandate Holder. When a Mandate Holder is replaced by another one, only details of the new Mandate Holder are filled out in the message (details of the Mandate Holder to be deleted are not included in the message).

5.3.14.2 XML messages with ModificationCodes

The company sends the updated stock of Bank Mandates specifying the changes (addition, deletion, modification) made since the previous acmt.017.001.02 message (an acmt.14.001.02 has been sent by the Financial Institution). The 4 *ModificationCode* tags are filled out.

5.3.14.3 ModificationsCodes Principles

The tags highlighted here below are optional. They are changes made on the previous acmt.017.001.02 message (an acmt.14.001.02 has been sent by the Financial Institution).

The *ModificationCodes* appear 4 times in the message:

INDEX	MESSAGE ITEM	OCCURRENCE ISO	STATUS
8.0	**Mandate**	[1,n]	R
8.1	**ModificationCode**	[0,1]	O
8.2	Identification	[1,1]	R
8.3	ApplicableChannel	[1,n]	R
8.4	RequiredSignatureNumber	[1,1]	R
8.5	SignatureOrderIndicator	[1,1]	R
8.6	MandateHolder	[0,n]	R
8.6.1	**ModificationCode**	[0,1]	O
8.6.2	Partyor**Group**	[1,1]	R
8.6.4	Authorisation	[1,1]	R
8.7	BankOperation	[1,n]	R
9.0	**Group**	[0,n]	C
9.1	**ModificationCode**	[0,1]	O
9.2	GroupIdentification	[1,1]	R
9.3	Party	[1,n]	R
9.3.1	**ModificationCode**	[0,1]	O
9.3.2	Party	[1,1]	R
9.3.3	Certificate	[0,1]	O

4 values are defined and are entered in line with the type of modification:

- **ADDITION** (ADDD): means that an element has been added,
- **DELETION** (DELE): means that an element has been deleted,
- **NO CHANGE** (NOCH): means that the element has not been changed,
- **MODIFICATION** (MODI): means that an element has been changed compared to the previous situation.

ModificationCode schema in the acmt.017.001.02:
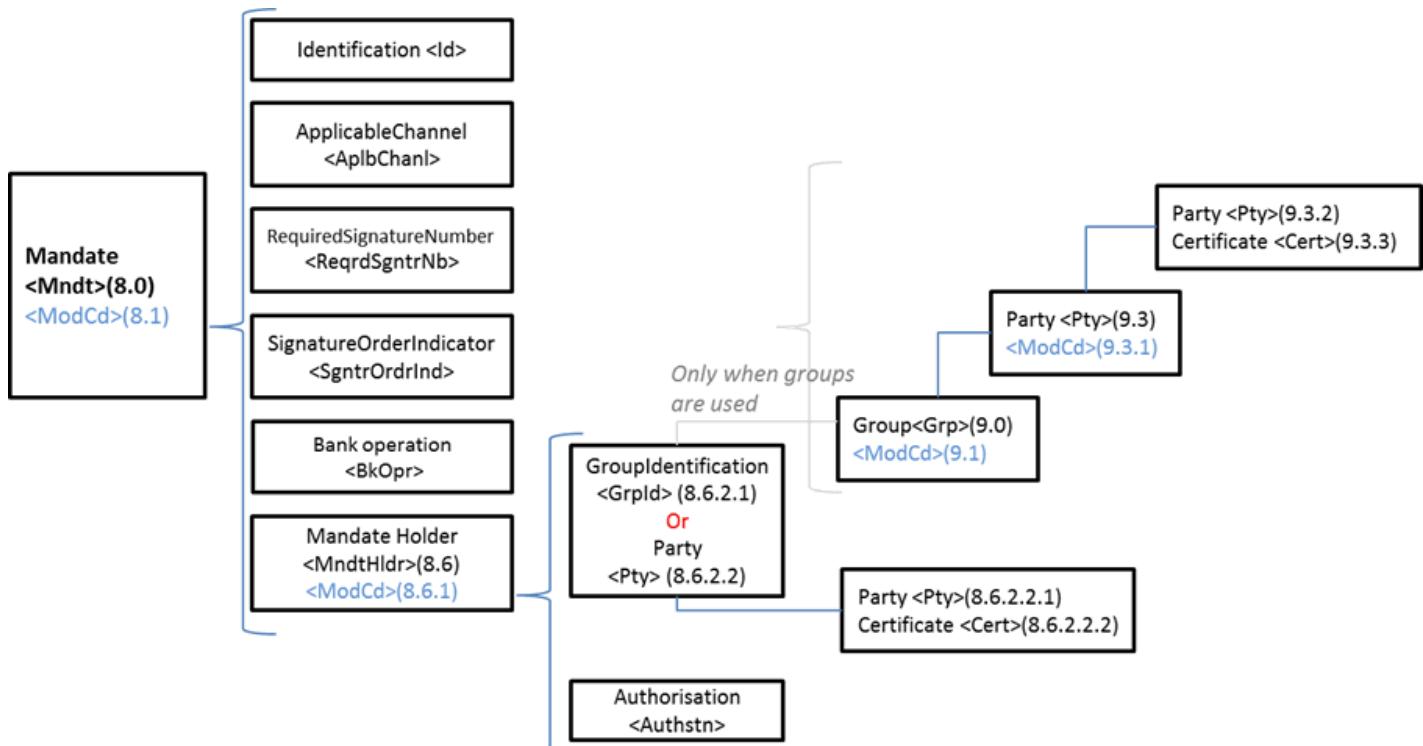
- **ModificationCode (8.1) for the Mandate tag (8.0)**

Values	Rules
ADDD	Corresponds to the creation of a Bank Mandate <Mndt> (8.0) containing : o Mandate Identification <Id> (8.2) o Applicable Channel <AplbChanl> (8.3) o Required Signature Number <ReqrdSgntrNb> (8.4) o Signature Order Indicator <SgntrOrdrInd> (8.5) o Mandate Holder <MndtHldr> (8.6) o Bank Operation <BkOpr> (8.7) ⇨ Moreover for each Mandate Holder <MndtHldr> (8.6), the ModificationCode <ModCd> (8.6.1) tag is filled with « ADDD ».
DELE	Corresponds to Bank Mandate <Mndt> (8.0) revocation. ⇨ Moreover for each Mandate Holder <MndtHldr> (8.6), the ModificationCode <ModCd> (8.6.1) tag is filled with « DELE ».
NOCH	No Change on the Mandate.
MODI	Corresponds to one or more change(s) on the Bank Mandate : o Addition or deletion of at least one Mandate Holder <MndtHldr> (8.6) o Addition or deletion of at least one Bank operation <BkOpr> (8.7) Notes : Mandate Identification<Id> (8.2), Applicable Channel <AplbChanl> (8.3), Required Signature Number <ReqrdSgntrNb> (8.4) & Signature Order Indicator <SgntrOrdrInd> (8.5) cannot be modified. Mandate Identification <Id> (8.2) must remain unique and invariable in the successive XML messages.

- **ModificationCode (8.6.1) for the MandateHolder tag (8.6)**

Values	Rules
ADDD	Corresponds to the creation of a Mandate Holder <MndtHldr> (8.6) (PartyorGroup + matching Authorisation). ⇨ Moreover the ModificationCode <ModCd> (8.1) tag of the associated Mandate <Mndt> (8.0) is filled either with « ADDD » (new Mandate) or with « MODI »
DELE	Corresponds to the revocation of a Mandate Holder <MndtHldr> (8.6). ⇨ Moreover the ModificationCode <ModCd> (8.1) tag of the associated Mandate <Mndt> (8.0) is filled either with « MODI» or with « DELE »
NOCH	No change
MODI	Corresponds either to the modification of a Mandate Holder (8.6) (only for a Party <Pty> (8.6.2.2)) or of the associated Authorisation <Authstn> (8.6.4 (Group or Party). ⇨ Moreover if there is no creation (ADDD) or deletion (DELE) of a MandateHolder <MndtHldr> (8.6), the <ModCd> (8.1) tag of the associated Mandate<Mndt> (8.0) is filled with « NOCH »

- **ModificationCode (9.1) for the Group tag (9.0)**

Values	Rules
ADDD	Corresponds to the creation of a new Group <Grp> (9.0) ⇨ Moreover the ModificationCode <ModCd> (9.3.1) tag of each Party <Pty> (9.3) of the Group is filled with « ADDD »
DELE	Corresponds to the deletion of a Group <Grp> (9.0) ⇨ Moreover the ModificationCode <ModCd> (9.3.1) tag of each Party <Pty> (9.3) of the Group is filled with « DELE »
NOCH	No change in the composition of the Group <Grp> (9.0)
MODI	Corresponds to one or more change(s) in the composition of the Group <Grp> (9.0) (creation or deletion of a Party <Pty>). <u>Note :</u> Group Identification <GrpId> (9.2) must remain unique and invariable in the successive XML messages.

- **ModificationCode (9.3.1) for the Party tag (9.3)**

Values	Rules
ADDD	Corresponds to the creation of a Party <Pty> (9.3) within a Group <Grp> (9.0) and of his/her associated Certificate <Cert> (9.3.3). ⇨ Moreover the ModificationCode <ModCd> (9.1) tag of the associated Group <Grp> (9.0) is filled with either « ADDD » (new Group) or « MODI » (existing Group)
DELE	Corresponds to the deletion of a Party <Pty> (9.3) within a Group <Grp> (9.0) and of his/her associated Certificate <Cert> (9.3.3). ⇨ Moreover the ModificationCode <ModCd> (9.1) tag of the associated Group <Grp> (9.0) is filled with either « DELE » or « MODI »
NOCH	No change related to the Party <Pty> (9.3) within a Group <Grp> (9.0) and of his/her associated Certificate <Cert> (9.3.3). ⇨ Moreover if there is no creation (ADDD) or deletion (DELE) of Party <Pty> (9.3) in the Group <Grp> (9.0), the ModificationCode tag <ModCd> (9.1) of the associated Group <Grp> (9.0) is filled with « NOCH »
MODI	Corresponds to one or more change(s) related to the Party <Pty> (9.3): information about the Party <Pty> (9.3.2) or new Certificate <Cert> (9.3.3). ⇨ Moreover if there is no creation (ADDD) or deletion (DELE) of Party<Pty> (9.3) in the Group <Grp> (9.0), the ModificationCode tag <ModCd> (9.1) of the associated Group <Grp> (9.0) is filled with « NOCH » <u>Note :</u> Party Identification <Id> (9.3.2.3.2.2.1) must remain invariable in the successive XML messages. In case a natural person (Party <Pty>) is set up as a Mandate Holder outside a Group (tag 8.6.2.2) and inside one or several Groups (tag 9.3.2), its Party Identification must be the same in both Party Identification <Id> tags (8.6.2.2.1.3.2.2.1 and 9.3.2.3.2.2.1)

5.3.15 Attachments Convention

Exchanging Bank Mandates information today, consist of forwarding not only scanned documents such as copies of IDs, passports, but also original documents such as signature cards, Trade Registers extracts, etc.

According to the SWIFT eBAM standards, scans of documents can be added to an acmt.017.001.02 message as electronic attachments. To date, SWIFT has published two documents describing the usage and the implementation of digital signatures as well as attachments in XML messaging:

⇨ *File Naming Convention for attachments to eBAM messages* (**SWIFT Document dated June 2012)**

⇨ *EBAM and Digital Signature* **(SWIFT Document dated March 2017)**

To comply with these documents, names of attached documents must follow the following structure (*Extract of the File Naming Convention document /* §*2.2* « NameOfFile » Element):

<BIC-8>_<timestamp>_<sequencenbr>_<content>.<format>[.<zip>]

« NameOfFile » Element	Format	Description
<BIC-8>	BBBBCCZZ	Mandatory element which identifies the sender of the attachment.
"_"	(underscore)	
<timestamp>	YYYYMMDDHHMMSS	Mandatory element which identifies date and time of the exchange. Also allows for identifying a new version of a similar document. The time is local to the creator of the message.
"_"	(underscore)	
<sequencenbr>	NNNN	Mandatory element which allows to distinguish multiple attachments from a single sender in one exchange.
"_"	(underscore)	
<content>	max31alphanumeric No dot (« . ») and no underscore allowed	Mandatory element which further identifies the actual content of the file, beyond the identification done by the element "TypeOfFile". It is highly recommended to follow the following structure: • *For attachments related to an Attorney (MandateHolder as a natural person <Party>):* ***<TypeofFile><Id of the Party><Name of the Party>*** *1/ **TypeofFile** (max 4 char. alphanum) => The Type Of File corresponds to the type of document attached to the XML message. To be filled out according to types of file defined in §2.1 of the File Naming convention document (example: IDEN for Identity Card, PASS for Passport…).* *2/ **Id of the Party** (max 15 char. alphanum) => the Id of Party corresponds to the <PrvtId><Othr><Id> tag (8.6.2.2.1.3.2.2.1 or 9.3.2.3.2.2.1). It can be used to link the Party to his/her attachments.* *3/ **Name of the Party** (12 char. alphanum) => the name of the Party to be filled out from <MndtHldr><PtyOrGrp><Pty><Pty><Nm> (tag 8.6.2.2.1.1) or <Grp><Pty><Pty><Nm> (tag 9.3.2.1)* • *For attachments related to a message :* ***<TypeofFile><Name of Attachment>*** *1/ TypeofFile (max 4 char. alphanum)* *2/ Name of Attachment (max 27 char. alphanum)*

"."	(dot)	
\<format>	xxx[x]	Mandatory element to identify the format of the file according to the commonly used file extensions. *The recommended attachment formats are :* • *PDF* • *TIFF* • *JPEG*
["." \<zip>]	xxx[x]	Optional element to identify whether and which compression algorithm has been used on the file. *It is recommended not to use encryption.*

The number of attachments and sizes allowed are defined by each Financial Institution.

Please note that attachments are in base64 format rather than binary format, which generates a 33% increase in size.

5.3.16 Message envelop

eBAM instruction is carried in an envelope called MIME described in the SWIFT document called *eBAM and Digital Signature*.

The envelop (MIME) is mandatory, whether or not there are attachments.

5.3.17 Digital Signature (11.0) and eBAM Digital signature recommendations

eBAM instruction (message and attachments) must be electronically signed by one or two (maximum) eBAM Signatories, as defined by the standards. In addition to information on attachments, the SWIFT document *eBAM and Digital Signature* includes recommendations on digital signature to be applied to \<DgtlSgntr> (11.0) tag.

In case of multiple signatures, scenario N° 4 described in the SWIFT document (§3.1.4 « Sequence of signature is relevant – sign preceding Digital Signature blocks ») will not be used in this guide as it was decided that the order of signature is not relevant.

6 Response Messages

6.1 AccountRequestAcknowledgment

6.1.1 Presentation of the acmt.010.001.02 message

The acmt.010.001.02 message acknowledges the receipt of the acmt.017.001.02 message, after technical and syntax verifications (including digital signature) of the message by the Financial Institution.

If the acmt.017.001.02 is rejected:

- For technical reasons (rejects related to the authentication, authorisation or integrity of the message) : an acmt.010.001.02 message is not sent (the Financial Institution contacts the Organisation by another means of communication)
- For syntax reasons: the Financial Institution decides whether or not to send an acmt.010.001.02 message (an acmt.011.001.02 rejection message can be sent immediately or thereafter)

The data filled in the acmt.014 message is only taken from the related acmt.017.

6.1.2 acmt.010.001.02 message structure

For the reading grid, please refer to §8.1.

ISO Index	Or	Message Item	Mult.	Status	ISO Index of Acmt.017
		Acmt.010.001.02			**Source**
		Message root	[1..1]	R	
1.0		**References**	**[1..1]**	**R**	
1.1		RequestType	[1..1]	R	
1.2		MessageIdentification	[1..1]	R	
1.2.1		Identification	[1..1]	R	
1.2.2		CreationDateTime	[1..1]	R	
1.3		ProcessIdentification	[1..1]	R	1.2
1.3.1		Identification	[1..1]	R	1.2.1
1.3.2		CreationDateTime	[1..1]	R	1.2.2
1.4		AknowledgedMessageIdentification	[0..n]	R	1.1
1.4.1		Identification	[1..1]	R	1.1.1
1.11.4.2		CreationDateTime	[1..1]	R	1.1.2
1.5		Status	[0..1]	O	
1.6		AttachedDocumentName	[0..n]	NU	
2.0		**From**	**[0..1]**	**NU**	
3.0		**AccountIdentification**	**[0..n]**	**NU**	
4.0		**OrganisationIdentification**	**[1..1]**	**R**	7.0
4.1		AnyBIC	[0..1]	NU	
4.2		Other	[0..n]	R	7.2.2
4.2.1		Identification	[1..1]	R	7.2.2.1
4.2.2		SchemeName	[0..1]	O	7.2.2.2
4.2.2.1	{Or	Code	[1..1]	R	7.2.2.2.1
4.2.2.2	Or}	Proprietary	[1..1]	NU	
4.3		Issuer	[0..1]	NU	
5.0		**AccountServicerIdentification**	**[1..1]**	**R**	6.0
1.1		FinancialInstitutionIdentification	[1..1]	R	6.1
5.1.1		BICFI	[0..1]	R	6.1.1
5.1.2		ClearingSystemMemberIdentification	[0..1]	NU	
5.1.3		Name	[0..1]	NU	
5.1.4		PostalAdress	[0..1]	NU	
5.1.4		Other	[0..1]	NU	
5.2		BranchIdentification	[0..1]	BD	
6.0		**DigitalSignature**	**[0..n]**	**NU**	
7.0		**SupplementaryData**	**[0..n]**	**NU**	

6.1.3 acmt.010.001.02 XML tags guidelines

To match up with an acmt.017.001.02 initial message, some of its details are copied in the following tags:

- ProcessIdentification (1.3)
- AcknowledgeMessageIdentification (1.4)

6.1.3.1 *RequestType (1.1) (Required)*

For BankMandateMaintenanceRequest, the code used in this tag should always be «MNTN» (Maintenance).

6.1.3.2 *Status (1.5) (Optional)*

Financial Institutions that choose to fill out the « Status » tag (1.5) should use the code «ACK» (Acknowledgment).

6.2 AccountRejectionRequest

6.2.1 Presentation of the acmt.011.001.02 message

The 011.001.02 message confirms that the Financial Institution has rejected an acmt.017.001.02, due to a:

- Syntax reason: the message is non-compliant (missing tag, format)
- Business reason: the message content has not been approved (the Organisation will receive an acmt.010.001.02 first)

An acmt.011.001.02 message means that the acmt.017.001.02 has been **totally rejected**: the Organisation must send a new and corrected acmt.017.001.02.

In case of a technical rejection, an acmt.011.001.02 is not generated.

The data filled in the acmt.014 message is only taken from the related acmt.017.

6.2.2 acmt.011.001.02 message structure

For the reading grid, please refer to §8.1.

		Acmt.011.001.02			Source
ISO Index	Or	Message Item	Mult.	Status	ISO Index of Acmt.017
		Message root	[1..1]	R	
1.0		**References**	**[1..1]**	**R**	
1.1		RejectedRequestType	[1..1]	R	
1.2		RejectionReason	[1..n]	R	
1.3		RejectRequestIdentification	[1..1]	R	1.1
1.3.1		Identification	[1..1]	R	1.1.1
1.3.2		CreationDateTime	[1..1]	R	1.1.2
1.4		MessageIdentification	[1..1]	R	
1.4.1		Identification	[1..1]	R	
1.4.2		CreationDateTime	[1..1]	R	
1.5		ProcessIdentification	[1..1]	R	1.2
1.5.1		Identification	[1..1]	R	1.2.1
1.5.2		CreationDateTime	[1..1]	R	1.2.2
1.6		AttachedDocumentName	[0..n]	NU	
2.0		**From**	**[0..1]**	**NU**	
3.0		**AccountServicerIdentification**	**[1..1]**	**R**	6.0
3.1		FinancialInstitutionIdentification	[1..1]	R	6.1
3.1.1		BICFI	[0..1]	R	6.1.1
3.1.2		ClearingSystemIdentification	[0..1]	NU	
3.1.3		Name	[0..1]	NU	
3.1.4		PostalAddress	[0..1]	NU	
3.1.5		Other	[0..1]	NU	
3.2		BranchIdentification	[0..1]	BD	
4.0		**AccountIdentification**	**[0..n]**	**NU**	
5.0		**OrganisationIdentification**	**[1..1]**	**R**	7.0
5.1		AnyBIC	[0..1]	NU	
5.2		Other	[0..n]	R	7.2.2
5.2.1		Identification	[1..1]	R	7.2.2.1
5.2.2		SchemeName	[0..1]	O	7.2.2.2
5.2.2.1	{Or	Code	[1..1]	R	7.2.2.2.1
5.2.2.2	Or}	Proprietary	[1..1]	NU	
5.3		Issuer	[0..1]	NU	
6.0		**DigitalSignature**	**[0..n]**	**NU**	
7.0		**SupplementaryData**	**[0..n]**	**NU**	

6.2.3 acmt.011.001.02 XML tags guidelines

To match up with an acmt.017.001.02 initial message, some of its details are copied in the following tags:

- ProcessIdentification (1.3)
- AcknowledgeMessageIdentification (1.4)

Data related to the rejection are entered in the following tags:

- Rejected Request Type (1.1)
- RejectionReason (1.2)

6.2.3.1 *RejectedRequestType (1.1)*

The tag code specifies the type of request rejected. For BankMandateMaintenanceRequest, the code should always be "MNTN" (Maintenance).

6.2.3.2 *RejectionReason (1.2)*

The RejectionReason tag specifies the reason(s) for the rejection: it can be repeated multiple times.

The reason for the rejection is based on the discrepancies detected when the Financial Institution verifies the message:

- On reception of the message: syntax rejection;
- After validation of the message syntax: business rejection.

For the purposes of this guide, the format of this tag must be as follows:

> <RjctnRsn>« **Description of the rejection reason** » : « **Additional zone** »</RjctnRsn>

- The « Description of the rejection reason» is worded.
- The « Additional zone » is used to specify the erroneous tag and the element rejected.
- Each bank has their own list of rejection reasons.

If the tag is repeated multiple times, each occurrence is given a sequential number to identify its position in the message. It can vary depending on the reason for the rejection.

6.3 AccountReport

6.3.1 Presentation of the acmt.014.001.02 message

The acmt.014.001.02 message confirms the completion of the Bank Mandate approval process for the account. The Bank Mandates are effective from the date when the company receives the acmt.014.001.02 message.

The data filled in the acmt.014 message is only taken from the related acmt.017.

6.3.2 acmt.014.001.02 message Structure

For the reading grid, please refer to §8.1.

ISO Index	Or	Message Item	Mult.	Status	ISO Index of Acmt.017
		Acmt.014.001.02			**Source**
		Message root	[1..1]	R	
1.0		**References**	**[1..1]**	**R**	
1.1		RequestType	[1..1]	R	
1.2		MessageIdentification	[1..1]	R	
1.2.1		Identification	[1..1]	R	
1.2.2		CreationDateTime	[1..1]	R	
1.3		ProcessIdentification	[1..1]	R	1.2
1.3.1		Identification	[1..1]	R	1.2.1
1.3.2		CreationDateTime	[1..1]	R	1.2.2
1.4		AknowledgedMessageIdentification	[0..n]	R	1.1
1.4.1		Identification	[1..1]	R	1.1.1
1.4.2		CreationDateTime	[1..1]	R	1.1.2
1.5		Status	[0..1]	O	
1.6		AttachedDocumentName	[0..n]	NU	
2.0		**From**	**[0..1]**	**NU**	
3.0		**AccountServicerIdentification**	**[0..n]**	**R**	**6.0**
3.1		FinancialInstitutionIdentification	[1..1]	R	6.1
3.1.1		BICFI	[0..1]	R	6.1.1
3.1.2		ClearingSystemMemberIdentification	[0..1]	NU	
3.1.3		Name	[0..1]	NU	
3.1.4		PostalAdress	[0..1]	NU	
3.1.5		Other	[0..n]	NU	
3.2		BranchIdentification	[0..1]	BD	
4.0		**Organisation**	**[1..1]**	**R**	**7.0**
4.1		FullLegalName	[1..1]	R	7.1
4.2		TradingName	[0..1]	O	
4.3		CountryOfOperation	[1..1]	R	
4.4		RegistrationDate	[0..1]	O	
4.5		OperationalAddress	[0..1]	NU	
4.6		BusinessAddress	[0..1]	NU	
4.7		LegalAddress	[1..1]	R	
4.8		BillingAddress	[0..1]	NU	
4.9		OrganisationIdentification	[0..1]	R	7.2
4.9.1		AnyBIC	[0..1]	NU	
4.9.2		Other	[0..n]	R	7.2.2
4.9.2.1		Identification	[1..1]	R	7.2.2.1
4.9.2.2		SchemeName	[0..1]	O	7.2.2.2
4.9.2.2.1	{Or	Code	[1..1]	R	7.2.2.2.1
4.9.2.2.2	Or}	Proprietary	[1..1]	NU	
4.9.2.3		Issuer	[0..1]	NU	
4.10		RepresentativeOfficer	[0..n]	NU	
4.11		TreasuryManager	[0..1]	NU	
4.12		MainMandateHolder	[0..n]	NU	
4.13		Sender	[0..n]	NU	
4.14		LegalRepresentative	[0..n]	NU	

….please refer to the next 3 pages for the end of the message.

ISO Index	Or	Message Item	Mult.	Status	ISO Index of Acmt.017
Acmt.014.001.02					Source
5.0		**Report**	**[0..n]**	**O**	Refer to §6.3.3.4 Report (5.0) (Optional)
5.1		Account	[1..1]	R	5.0
5.1.1		Identification	[1..1]	R	5.1
5.1.1.1	{Or	IBAN	[1..1]	C	5.1.1
5.1.1.2	Or}	Other	[1..1]	C	5.1.2
5.1.1.2.1		Identification	[1..1]	R	5.1.2.1
5.1.1.2.2		SchemeName	[0..1]	NU	
5.1.1.2.3		Issuer	[0..1]	NU	
5.1.2		Name	[1..1]	R	
5.1.3		Status	[1..1]	R	
5.1.4		Type	[0..1]	O	
5.1.4.1	{Or	Code	[0..1]	C	
5.1.4.2	Or}	Proprietary	[0..1]	C	
5.1.5		Currency	[0..1]	R	5.2
5.1.6		MonthlyPaymentValue	[0..1]	NU	
5.1.7		MonthlyReceivedValue	[0..1]	NU	
5.1.8		MonthlyTransactionNumber	[0..1]	NU	
5.1.9		AverageBalance	[0..1]	NU	
5.1.10		AccountPurpose	[0..1]	O	
5.1.11		FloorNotificationAmount	[0..1]	NU	
5.1.12		CeilingNotificationAmount	[0..1]	NU	
5.1.13		StatementFrequencyAndFormat	[0..n]	O	
5.1.13.1		Frequency	[1..1]	NU	
5.1.13.2		CommunicationMethod	[1..1]	NU	
5.1.13.3		DeliveryAddress	[1..1]	NU	
5.1.13.4		Format	[1..1]	NU	
5.1.14		ClosingDate	[0..1]	NU	
5.1.15		Restriction	[0..n]	NU	
5.2		UnderlyingMasterAgreement	[0..1]	NU	
5.3		ContractDates	[0..1]	NU	

….please refer to the next 2 pages for the end of the message.

ISO Index	Or	Message Item	Mult.	Status	ISO Index of Acmt.017
		Acmt.014.001.02			**Source**
5.4		Mandate	[0..n]	0	8.0
5.4.1		Identification	[1..1]	R	8.2
5.4.2		ApplicableChannel	[1..n]	R	8.3
5.4.2.1	{Or	Code	[1..1]	C	8.3.1
5.4.2.2	Or}	Proprietary	[1..1]	C	8.3.2
5.4.3		RequiredSignatureNumber	[1..1]	R	8.4
5.4.4		SignatureOrderIndicator	[1..1]	R	8.5
5.4.5		MandateHolder	[0..n]	R	8.6
5.4.5.1		PartyOrGroup	[1..1]	R	8.6.2
5.4.5.1.1	{Or	GroupIdentification	[1..1]	C	8.6.2.1
5.4.5.1.2	Or}	Party	[1..1]	C	8.6.2.2
5.4.5.1.2.1		Party	[1..1]	R	8.6.2.2.1
5.4.5.1.2.1.1		Name	[0..1]	R	8.6.2.2.1.1
5.4.5.1.2.1.2		PostalAddress	[0..1]	NU	8.6.2.2.1.2
5.4.5.1.2.1.3		Identifictation	[0..1]	R	8.6.2.2.1.3
5.4.5.1.2.1.3.1	{Or	OrganisationIdentfication	[1..1]	NU	8.6.2.2.1.3.1
5.4.5.1.2.1.3.2	Or}	PrivateIdentfication	[1..1]	R	8.6.2.2.1.3.2
5.4.5.1.2.1.3.1.1		DateAndPlaceOfBirth	[0..1]	R	8.6.2.2.1.3.2.1
5.4.5.1.2.1.3.1.1.1		BirthDate	[1..1]	R	8.6.2.2.1.3.2.1.1
5.4.5.1.2.1.3.1.1.2		ProvinceOfBirth	[0..1]	O	8.6.2.2.1.3.2.1.2
5.4.5.1.2.1.3.1.1.3		CityOfBirth	[1..1]	R	8.6.2.2.1.3.2.1.3
5.4.5.1.2.1.3.1.1.4		CountryOfBirth	[1..1]	R	8.6.2.2.1.3.2.1.4
5.4.5.1.2.1.3.1.2		Other	[0..n]	R	8.6.2.2.1.3.2.2
5.4.5.1.2.1.3.1.2.1		Identification	[1..1]	R	8.6.2.2.1.3.2.2.1
5.4.5.1.2.1.3.1.2.2		SchemeName	[0..1]	NU	8.6.2.2.1.3.2.2.2
5.4.5.1.2.1.3.1.2.3		Issuer	[0..1]	NU	8.6.2.2.1.3.2.2.3
5.4.5.1.2.1.4		CountryOfResidence	[0..1]	R	8.6.2.2.1.4
5.4.5.1.2.1.5		ContactDetails	[0..1]	O	8.6.2.2.1.5
5.4.5.1.2.1.5.1		NamePrefix	[0..1]	NU	8.6.2.2.1.5.1
5.4.5.1.2.1.5.2		Name	[0..1]	NU	8.6.2.2.1.5.2
5.4.5.1.2.1.5.3		PhoneNumber	[0..1]	O	8.6.2.2.1.5.3
5.4.5.1.2.1.5.4		MobileNumber	[0..1]	O	8.6.2.2.1.5.4
5.4.5.1.2.1.5.5		FaxNumber	[0..1]	O	8.6.2.2.1.5.5
5.4.5.1.2.1.5.6		EmailAddress	[0..1]	O	8.6.2.2.1.5.6
5.4.5.1.2.1.5.7		Other	[0..1]	O	8.6.2.2.1.5.7
5.4.5.1.2.2		Certificate	[0..1]	O	8.6.2.2.2
5.4.5.2		SignatureOrder	[0..1]	NU	8.6.3
5.4.5.3		Authorisation	[1..1]	R	8.6.4
5.4.5.3.1		MaximumAmountByTransaction	[0..1]	C	8.6.4.1
5.4.5.3.1.1	{Or	Amount	[1..1]	C	8.6.4.1.1
5.4.5.3.1.2	Or}	NotLimited	[1..1]	C	8.6.4.1.2
5.4.5.3.2		MaximumAmountByPeriod	[0..n]	C	8.6.4.2
5.4.5.3.2.1		MaximumAmount	[1..1]	R	8.6.4.2.1
5.4.5.3.2.2		NumberOfDays	[1..1]	R	8.6.4.2.2
5.4.5.3.3		MaximumAmountByBulkSubmission	[0..1]	C	8.6.4.3
5.4.5.3.3.1	{Or	Amount	[1..1]	C	8.6.4.3.1
5.4.5.3.3.2	Or}	NotLimited	[1..1]	C	8.6.4.3.2
5.4.6		BankOperation	[1..n]	R	8.7
5.4.6.1		Domain	[0..1]	C	8.7.1
5.4.6.1.1		Code	[1..1]	R	8.7.1.1
5.4.6.1.2		Family	[1..1]	R	8.7.1.2
5.4.6.1.2.1		Code	[1..1]	R	8.7.1.2.1
5.4.6.1.2.2		SubFamilyCode	[1..1]	R	8.7.1.2.2
5.4.6.2		Proprietary	[0..1]	C	8.7.2
5.4.6.2.1		Code	[1..1]	R	8.7.2.1
5.4.6.2.2		Issuer	[0..1]	NU	8.7.2.2
5.4.7		StartDate	[0..1]	NU	8.8
5.4.8		EndDate	[0..1]	NU	8.9

….please refer to the next page for the end of the message.

ISO Index	Or	Message Item	Mult.	Status	ISO Index of Acmt.017
		Acmt.014.001.02			**Source**
5.5		Group	[0..n]	O	9.0
5.5.1		GroupIdentification	[1..1]	R	9.2
5.5.2		Party	[1..n]	R	9.3
5.5.2.1		Party	[1..1]	R	9.3.2
5.5.2.1.1		Name	[0..1]	R	9.3.2.1
5.5.2.1.2		PostalAddress	[0..1]	NU	9.3.2.2
5.5.2.1.3		Identification	[0..1]	R	9.3.2.3
5.5.2.1.3.1	{Or	OrganisationIdentification	[1..1]	NU	9.3.2.3.1
5.5.2.1.3.2	Or}	PrivateIdentfication	[1..1]	R	9.3.2.3.2
5.5.2.1.3.2.1		DateAndPlaceOfBirth	[0..1]	R	9.3.2.3.2.1
5.5.2.1.3.2.1.1		BirthDate	[1..1]	R	9.3.2.3.2.1.1
5.5.2.1.3.2.1.2		ProvinceOfBirth	[0..1]	O	9.3.2.3.2.1.2
5.5.2.1.3.2.1.3		CityOfBirth	[1..1]	R	9.3.2.3.2.1.3
5.5.2.1.3.2.1.4		CountryOfBirth	[1..1]	R	9.3.2.3.2.1.4
5.5.2.1.3.2.2		Other	[0..n]	R	9.3.2.3.2.2
5.5.2.1.3.2.2.1		Identification	[1..1]	R	9.3.2.3.2.2.1
5.5.2.1.3.2.2.2		SchemeName	[0..1]	NU	9.3.2.3.2.2.2
5.5.2.1.3.2.2.3		Issuer	[0..1]	NU	9.3.2.3.2.2.3
5.5.2.1.4		CountryOfResidence	[0..1]	R	9.3.2.4
5.5.2.1.5		ContactDetails	[0..1]	O	9.3.2.5
5.5.2.1.5.1		NamePrefix	[0..1]	NU	9.3.2.5.1
5.5.2.1.5.2		Name	[0..1]	NU	9.3.2.5.2
5.5.2.1.5.3		PhoneNumber	[0..1]	O	9.3.2.5.3
5.5.2.1.5.4		MobileNumber	[0..1]	O	9.3.2.5.4
5.5.2.1.5.5		FaxNumber	[0..1]	O	9.3.2.5.5
5.5.2.1.5.6		EmailAddress	[0..1]	O	9.3.2.5.6
5.5.2.1.5.7		Other	[0..1]	O	9.3.2.5.7
5.5.2.2		Certificate	[0..1]	O	9.3.3
5.6		ReferenceAccount	[0..1]	NU	
5.7		BalanceTransferAccount	[0..1]	NU	
5.8		TransferAccountServicerIdentification	[0..1]	NU	
6.0		DigitalSignature	[0..n]	NU	
7.0		SupplementaryData	[0..n]	NU	

6.3.3 acmt.014.001.02 XML tags guidelines

To match up with an acmt.017.001.02 initial message, some of its details are copied in the following tags:

- ProcessIdentification (1.3)
- AcknowledgedMessageIdentification (1.4)

6.3.3.1 *RequestType (1.1) (Required)*

For Bank Mandate Maintenance, the tag code should always be «MNTN» (Maintenance).

6.3.3.2 *Status (1.5) (Optional)*

Financial Institutions choosing to fill out the « Status » tag (1.5) should use the «ACK» code (Acknowledgment).

6.3.3.3 *LegalAddress (4.7) (Required)*

The "LegalAddress" tag is not part of acmt.017.001.02. If a Financial Institution is not able to provide such information (Required in acmt.014.001.02), the recommendation is to fill out the tag with "UNKNOWN".

6.3.3.4 *Report (5.0) (Optional)*

For Financial Institutions that choose to reuse the "Report" tag (1.5), only a limited number of sub tags can be completed from the acmt.017.001.02 message.

Only data that are approved by the Financial Institution are sent back (for example, when a Bank Mandate relates to a Bank Operation not covered by the Financial Institution, the Mandate is not returned in the acmt.014.001.02 "Report" tag).

7 Functional Cases (Examples)

This chapter illustrates the guidelines and provides:

- Two detailed eBAM AccountMandateMaintenanceRequest messages (Organisation to Financial Institution):
  o "Initial" acmt.017.001.02 message (when an acmt.007.001.02 AccountOpeningRequest message has not been previously sent)
  o "Updating" acmt.017.001.02 message
- Three eBAM response messages (Organisation to Financial Institution):
  o acmt.010.001.02 Acknowledgement message
  o acmt.011.001.02 Rejection message
  o acmt.014.001.02 Report message

The acmt.017.001.02 ("Initial"or "Updating") message contains the complete mapping (all Bank Mandates of the Organisation are reported).

The "Initial" acmt.017.001.02 message is the paperless message corresponding to the current paper-based Power of Attorney.

The "Updating" acmt.017.001.02 message, issued at a later date, gives the details of seven functional scenarios:

- Replace a Bank Operation
- Modify the Authorisations of an Attorney (Party or Group as a Mandate Holder)
- Replace an Attorney (Natural Person as Party)
- Add a new Attorney (Natural Person as Party)
- Revoke the power an Attorney (Natural Person as Party)
- Add a Group to a Mandate
- Change data related to an Attorney (Natural Person as Party)

The AccountRequestAcknowledgement message (acmt.010.001.02) is sent by the Financial Institution in response to a compliant acmt.017.001.02 change request message.

The AccountRequestRejection message (acmt.011.001.02) is sent by the Financial Institution in response to an acmt.017.001.02 change request message, if the syntax/business content is not valid.

The AccountReport message (acmt.014.001.02) is sent by the Financial Institution when Bank Mandates have been updated in the Information Systems of the Financial Institution.

The seven scenarios are based on the values listed in the following table:

Modification		Replace a Bank Operation	Modify the Autorisation of a Mandate Holder	Replace a Natural Person		Add a Group to a Mandate	Change data related to a Natural Person	
Index	Tag			No Group	With Group	With Group	No Group	With Group
8.0	Mandate	MDT1 : Replace PMNT/ICCN/XICT with PMNT/ICDT/STDO	MDT2	MDT3	MDT4	MDT5	MDT6	MDT7
8.6	MandateHolder		TOPIAUT Gaël & ZOUMONT Harold Max amount changed from 520 000,00 € / 40 days to unlimited	Revoke TALIN Paul Mandate MONTIL Marcella		Add Group GRP3	DONTURE Adriana Change Country of Residence from France to United-States	
9.0	Group				GRP1	Add Group GRP3		GRP2
9.3	Party			Revoke ZOUTARE Oliver Mandate POMONT Julien	Mandate : MOUBRU Darina JAKAL Karine TEBION Stéphanie PINPIAUT Ivan CHEDOUX Mathieu			BELBIRE Armel Change country of residence from France to United-States

The following table indicates the appropriate codes to be used in the different ModificationCode tags <ModCd>:

ModificationCode		Initial Mandate	Replace a Bank Operation	Modify the Authorisations of a Mandate Holder	Replace a Natural Person		Add a Group to a Mandate	Change data related to a Natural Person	
Index	Related to tag				No Group	With Group	With Group	No Group	With Group
8.1	Mandate (8.0)	ADDD	MODI	NOCH	MODI	NOCH	MODI	NOCH	NOCH
8.6.1	MandateHolder (8.6)	ADDD	NOCH	MODI	ADDD DELE	NOCH	ADDD	MODI	NOCH
9.1	Group (9.0)	ADDD				MODI	ADDD		NOCH
9.3.1	Party (9.3)	ADDD				ADDD DELE	ADDD		MODI

Yellow for the upper level tags / Orange for the lower level tags.

Color codes in the examples:

Mandate

Group

Gap with the initial Mandate

"ModificationCodes" (If ModificationCodes are not used, the related lines can be deleted)

7.1 "Initial" acmt.017.001.02 message

7.1.1 Paper/BAM version

This is an example of paper based power of attorney which is illustrated with the equivalent acmt.017.001.02 in the next chapter.

Holding Entity

Power Of Attorney

Account
    IBAN : FR76 12345 12345 00012345678 90 EUR

Bank
    BIC : EBAMFRPPXXX

Persons authorized to process transaction by file:

LEBIN Catherine (Birth : 1979-05-01 Brussels Belgium – Residence : Belgium) is authorized to sign domestic intra company transfers and sign cross border intra company transfers for a maximum amount of 520 000 € per period of 50 days.

TOPIAUT Gaël (Birth : 1961-05-22 Luxembourg Luxembourg – Residence : Luxembourg) and ZOUMONT Harold (1958-03-27 Tokyo Japan – Residence : Luxembourg) are authorized to sign jointly all priority credit transfer and sign all direct debits for a maximum amount of 520 000 € per period of 40 days.

PONPONT François (Birth : 1981-06-24 Paris France – Residence : France) is authorized to sign all priority credit transfer and sign commercial credit transfers with agreed commercial information (FAE) for a maximum amount of 840 000 € per period of 20 days.
TALIN Paul (Birth : 1967-10-26 Lyon France – Residence : France) is authorized to sign all priority credit transfer and sign commercial credit transfers with agreed commercial information (FAE) for a maximum amount of 440 000 € per period of 90 days.

Group 1 is authorized to sign all domestic payroll/salary credit transfers for a maximum amount of 410 000 € per period of 20 days.
Group 1 is authorized to sign cheques for a maximum amount of 820 000 € per period of 30 days.

DONTURE Adriana (Birth : 1972-08-23 Montpellier France – Residence : France) is authorized to sign all intra-bank credit transfers and sign cross border direct debits for a maximum amount of 600 000 € per period of 100 days.
FANLION Jean (Birth : 1970-07-29 Munich Germany – Residence : Germany) is authorized to sign all intra-bank credit transfers and sign cross border direct debits for a maximum amount of 60 000 € per period of 20 days.

Group 2 is authorized to transfer all types of bank account from one bank branch to another for a maximum amount of 70 000 € per period of 90 days.

The groups are thus defined:

Group 1

Signatory	Birth date	City of birth	Country of birth	Country of residence	Identifiant
CUCAN, Joelle	1977-01-17	New York	United States	United States	CNI001-004
DONCHIENT, Jean-Marie	1970-02-02	Washington	United States	United States	CNI001-001
SURCOU, Jean-François	1975-01-04	Toronto	Canada	Canada	CNI001-002
ZOUTARE, Olivier	1959-11-06	London	United Kingdom	United Kingdom	CNI001-003

Group 2

Signatory	Birth date	City of birth	Country of birth	Country of residence	Identifiant
BELBIRE, Armel	1955-01-14	Béziers	France	France	CNI002-002
DAPARD, Ana	1977-01-29	Bombay	India	Philippines	CNI002-001
DOTURE, Justin	1966-01-11	Shanghai	China	China	CNI002-003

7.1.2 XML eBAM version

```xml
<?xml version="1.0" encoding="UTF-8" standalone="no"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:acmt.017.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:acmt.017.001.02 acmt.017.001.02.xsd">
    <AcctMndtMntncReq>
        <Refs>
            <MsgId>
                <Id>MESSAGE_INIT</Id>
                <CreDtTm>2017-05-04T13:35:57.190Z</CreDtTm>
            </MsgId>
            <PrcId>
                <Id>PRC_MODI</Id>
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7.2 "Updating" acmt.017.001.02 message

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7.3 Acknowlegment Message - acmt.010.001.02

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7.4 Rejection Message - acmt.011.001.02

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7.5 Report Message - acmt.014.001.02

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        <CreDtTm>2017-05-04T13:36:02.980Z</CreDtTm>
      </AckdMsgId>
      <Sts>ACK</Sts>
    </Refs>
    <AcctSvcrId>
      <FinInstnId>
        <BICFI>EBAMFRPPXXX</BICFI>
      </FinInstnId>
    </AcctSvcrId>
    <Org>
      <FullLglNm>Holding Entity</FullLglNm>
      <CtryOfOpr>FR</CtryOfOpr>
      <LglAdr>UNKNOWN</LglAdr>
      <OrgId>
        <Othr>
          <Id>OthrId</Id>
        </Othr>
      </OrgId>
    </Org>
  </AcctRpt>
</Document>
```

8 APPENDIX : DETAILED MESSAGE STRUCTURE OF ACMT.017.001.02, ACMT.010.001.02, ACMT.011.001.02 AND ACMT.014.001.02

8.1 Reading grid

The column titles are:

- **ISO Index** : refers to ISO 20022 ID of the elements that constitute the message
- **Or :** states the exclusive condition between 2 elements or more (select only one of the elements)
- **Message Item**: element given name as per ISO 20022 documentation
- **Occ. (Occurrences):** minimum and maximum number of occurrences, as defined by the ISO 20022 standard
    - It is described in [x..y] format where "x" specifies the minimum number of occurrences and "y" the maximum number of occurrences

    Thus:

    [0..1]: the element occurs 0 or 1 time. The element is optional and can only occur one time

    [0..n]: the element occurs 0 or n times. The element is optional and can occur "n" times

    [1..1]: the element occurs only 1 time. The element is mandatory

    [1..n]: the element occurs 1 or n times. The element is mandatory and can occur "n" times

- **Status** : indicates whether the element is required or not. The 4 possible values (R, C, O, NU) are reference codes used by CGI-MP Work Groups :

Code	Term	Definition	Explanation
R	Required	Standard element for CGI-MP; Required either by schema or CGI-MP-MP	This element is either mandatory in the schema or is a required by some or all of the CGI supporting banks. An "R" field may represent a piece of data that some of the banks do not need for processing, but have agreed that the client may send. Bilateral documentation should specify where an "R" field will be ignored by a specific bank.
C	Conditional	Standard element for CGI-MP; Dependent upon a certain condition.	This element needs to be present when certain conditions apply. These fields are designated "C" with the condition specifically defined in the "RULES' column. These conditions include: - Presence based on a choice between elements or components which are shown to be mandatory in the schema, such as the choice between code and proprietary. - Presence based on whether a data element or component exists for that specific transaction, such as the presence of an ultimate debtor or ultimate creditor for that transaction. - Presence based on the requirements for a specific country and/or Payment Instrument.
O	Optional	Standard element for CGI-MP. Contents maybe used for informational purposes but are not required.	This is an element that an individual bank or client may transmit as a sending party, but it is not required by the receiving party.
BD	Bilaterally Determined	Standard element for CGI-MP. Contents are bilaterally determined between client and bank	This is an element that an individual bank or client may require. The need to populate it will vary. For example, some banks may require the use of a branch identification code in countries where they have multiple branches and execute transactions through each of their branches. Individual bank documentation should be consulted to determine when and how to populate a "BD" designated field.
NU	Not Used	Not used by CGI-MP.	This element is not used by the CGI-MP. The field may be present and will be ignored by receiving party of the message. The data fields are 'hidden' for concise presentation of guide.

- **Comments:** additional information about the element.

8.2 Detailed acmt.017.001.02 message structure

ISO Index	Or	Level→	Message Item	\<XML Tag\>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
			Message root	\<Document\> \<AcctMndtMntncReq\>	[1..1]				Only 1 message per file	R
1.0		→	**References**	**\<Refs\>**	**[1..1]**			**Set of elements for the identification of the message and related references.**	References	R
1.1		→→	MessageIdentification	\<MsgId\>	[1..1]			Identifies a message by a unique identifier and the date and time when the message was created by the sender.	Identifier of the message.	R
1.1.1		→→→	Identification	\<Id\>	[1..1]	Max35Text		Identification of the message.	Identification of the message.	R
1.1.2		→→→	CreationDateTime	\<CreDtTm\>	[1..1]	ISODateTime		Date of creation of the message.	Date of creation of the message.	R
1.2		→→	ProcessIdentification	\<PrcId\>	[1..1]			Identifies a process by a unique identifier and the date and time when the first message belonging to the process, from the initial request message to the final account report closing the process.	Cf. Guide	R
1.2.1		→→→	Identification	\<Id\>	[1..1]	Max35Text		Identification of the message.	Cf. Guide	R
1.2.2		→→→	CreationDateTime	\<CreDtTm\>	[1..1]	ISODateTime		Date of creation of the message.	Cf. Guide	R
1.3		→→	AttachedDocumentName	\<AttchdDocNm\>	[0..*]	Max70Text		File name of a document logically related to the request.	Cf. Guide	O
2.0		→	**From**	**\<Fr\>**	**[0..1]**			**Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.**		NU
3.0		→	**ContractDates**	**\<CtrctDts\>**	**[0..1]**			**Specifies target dates.**		O
3.1		→→	TargetGoLiveDate	\<TrgtGoLiveDt\>	[0..1]	ISODate		Date on which the account and related basic services are expected to be operational for the account owner.		NU
3.2		→→	TargetClosingDate	\<TrgtClsgDt\>	[0..1]	ISODate		Date on which the account and related services are expected to cease to be operational for the account owner.		NU
3.3		→→	UrgencyFlag	\<UrgcyFlg\>	[0..1]	Datatype: One of the following values must be used : • Meaning When True: Yes • Meaning When False: No		Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.	Cf. Guide	O
4.0		→	**UnderlyingMasterAgreement**	**\<UndrlygMstrAgrmt\>**	**[0..1]**			**Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.**		NU
5.0		→	**AccountIdentification**	**\<AcctId\>**	**[1..*]**			**Unique and unambiguous identification of the account between the account owner and the account servicer.**	1 single occurrence: only one account per message.	R
5.1		→→	Identification	\<Id\>	[1..1]			Unique and unambiguous identification for the account between the account owner and the account servicer.	Identification of account request in the message.	R
5.1.1	{Or	→→→	IBAN	\<IBAN\>	[1..1]	IBAN2007Identifier		International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.		C
5.1.2	Or}	→→→	Other	\<Othr\>	[1..1]			Unique identification of an account, as assigned by the account servicer, using an identification scheme.	Fill it if only 5.1.1 is not used.	C
5.1.2.1		→→→→	Identification	\<Id\>	[1..1]	Max34Text		Identification assigned by an institution.	Other identifier if different nomenclature.	R
5.1.2.2		→→→→	SchemeName	\<SchmeNm\>	[0..1]			Name of the identification scheme		NU

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
5.1.2.3		→→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
5.2		→→	Currency	<Ccy>	[1..1]	ActiveCurrencyCode		Medium of exchange of value. **Constraint 1 : ActiveCurrency** The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged. (Algorithm)	Account currency.	R
6.0		→	**AccountServiceIdentification**	**<AcctSvcrId>**	**[1..1]**			**Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.**	**Information about the financial institution holding the account.**	R
6.1		→→	FinancialInstitutionIdentification	<FinInstnId>	[1..1]			Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.		R
6.1.1		→→→	BICFI	<BICFI>	[0..1]	BICFIIdentifier		Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".		R
6.1.2		→→→	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]			Information used to identify a member within a clearing system.		NU
6.1.3		→→→	Name	<Nm>	[0..1]	Max140Text		Name by which an agent is known and which is usually used to identify that agent.		NU
6.1.4		→→→	PostalAddress	<PstlAdr>	[0..1]			Information that locates and identifies a specific address, as defined by postal services.		NU
6.1.5		→→→	Other	<Othr>	[0..1]			Unique identification of an agent, as assigned by an institution, using an identification scheme.		NU
6.2		→→	BranchIdentification	<BrnchId>	[0..1]			Identifies a specific branch of a financial institution.		BD
7.0		→	**OrganisationIdentification**	**<OrgId>**	**[1..1]**			**Unique and unambiguous way of identifying an organisation.** **Constraint 9 OrganisationIdentificationRule** **In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.**	**Information about the organisation holding the account (Constraint 9 is not treated).**	R
7.1		→→	FullLegalName	<FullLglNm>	[0..1]	Max350Text		Name by which a party is known and which is usually used to identify that party.	Name of the organisation.	R
7.2		→→	OrganisationIdentification	<OrgId>	[1..1]			Unique and unambiguous way of identifying an organisation.		R

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
7.2.1		→→→	AnyBIC	<AnyBIC>	[0..1]	AnyBICIdentifier		Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". **Constraint 2 : AnyBIC** Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)		NU
7.2.2		→→→	Other	<Othr>	[0..*]			Unique identification of an organisation, as assigned by an institution, using an identification scheme.	Cf. Guide	R
7.2.2.1		→→→→	Identification	<Id>	[1..1]	Max35Text		Identification assigned by an institution.	Cf. Guide	R
7.2.2.2		→→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme.	Cf. Guide	O
7.2.2.2.1	{Or	→→→→→→	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code		Name of the identification scheme, in a coded form as published in an external list.	Cf. Guide	R
7.2.2.2.2	Or}	→→→→→→	Proprietary	<Prtry>	[1..1]	Max35Text		Name of the identification scheme, in a free text form.		NU
7.2.2.3		→→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
8.0		→	**Mandate**	<Mndt>	[1..*]			**Information specifying the account mandate.**	**Cf. Guide**	**R**
8.1		→→	ModificationCode	<ModCd>	[0..1]	Modification1Code		Specifies the type of change. NOCH (NO CHANGE) : specifies that the item is not changed MODI (MODIFICATION) : specifies that the item is modified DELE (DELETION) : specifies that the item is deleted ADDD (ADDITION) : specifies that the item is added	Cf. Guide	O
8.2		→→	Identification	<Id>	[1..1]	Max35Text		Unique and unambiguous identification of the mandate.	Cf. Guide	R
8.3		→→	ApplicableChannel	<AplblChanl>	[1..*]			Channel for which the operation mandate is valid. If ApplicableChannel equals Fax, this means that a bank operation instruction sent by fax will be processed according to the mandates exchanged in this message.	Cf. Guide	R
8.3.1	{Or	→→→	Code	<Cd>	[1..1]	CommunicationMethod3Code		Specifies a channel by means of a code. **EMAL (Email)** : transmission by e-mail **FAXI (Fax)** : transmission by Fax **POST (PostalService)** : transmission by postal service **PHON (PHONE)** : transmission by telephone **FILE (File)** : transmission by file transfer **ONLI (Online)** : transmission on line, for example, in a web portal	Cf. Guide	C
8.3.2	Or}	→→→	Proprietary	<Prtry>	[1..1]	Max35Text		Specifies a channel by means of a text.	Cf. Guide	C
8.4		→→	RequiredSignatureNumber	<ReqrdSgntrNb>	[1..1]	Max15PlusSignedNumericText		Number of required and necessary signatures by the mandate.	Cf. Guide	R

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
8.5		→→	SignatureOrderIndicator	<SgntrOrdrInd>	[1..1]	One of the following values must be used (see "YesNoIndicator" on page 469): • Meaning When True: Yes • Meaning When False: No		Indicator whether a certain order of signatures has to be respected or not.	Cf. Guide	R
8.6		→→	MandateHolder	<MndtHldr>	[0..*]			Holder of the mandate.	Cf. Guide	R
8.6.1		→→→	ModificationCode	<ModCd>	[0..1]	Modification1Code		Specifies the type of change. NOCH (NO CHANGE) : specifies that the item is not changed MODI (MODIFICATION) : specifies that the item is modified DELE (DELETION) : specifies that the item is deleted ADDD (ADDITION) : specifies that the item is added	Cf. Guide	O
8.6.2		→→→	PartyOrGroup	<PtyOrGrp>	[1..1]			Specifies a party or a group of parties.	Cf. Guide	R
8.6.2.1	{Or	→→→→→	GroupIdentification	<GrpId>	[1..1]	Max4AlphaNumericText		Specifies the identification of a group of parties.	Cf. Guide	C
8.6.2.2	Or}	→→→→→	Party	<Pty>	[1..1]			Specifies a party.	Cf. Guide	C
8.6.2.2.1		→→→→→→	Party	<Pty>	[1..1]			Entity involved in an activity.	Cf. Guide	R
8.6.2.2.1.1		→→→→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		R
8.6.2.2.1.2		→→→→→→→	PostalAddress	<PstlAdr>	[0..1]			Information that locates and identifies a specific address, as defined by postal services.		NU
8.6.2.2.1.3		→→→→→→→	Identification	<Id>	[0..1]			Unique and unambiguous identification of a party.		R
8.6.2.2.1.3.1	{Or	→→→→→→→→	OrganisationIdentification	<OrgId>	[1..1]			Unique and unambiguous way to identify an organisation.		NU
8.6.2.2.1.3.2	Or}	→→→→→→→→	PrivateIdentification	<PrvtId>	[1..1]			Unique and unambiguous identification of a person, eg, passport.		R
8.6.2.2.1.3.2.1		→→→→→→→→→	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]			Date and place of birth of a person.		R
8.6.2.2.1.3.2.1.1		→→→→→→→→→→	BirthDate	<BirthDt>	[1..1]	ISODate		Date on which a person is born.		R
8.6.2.2.1.3.2.1.2		→→→→→→→→→→	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text		Province where a person was born.		O
8.6.2.2.1.3.2.1.3		→→→→→→→→→→	CityOfBirth	<CityOfBirth>	[1..1]	Max35Text		City where a person was born.		R
8.6.2.2.1.3.2.1.4		→→→→→→→→→→	CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode		Country where a person was born.		R
8.6.2.2.1.3.2.2		→→→→→→→→→	Other	<Othr>	[0..*]			Unique identification of a person, as assigned by an institution, using an identification scheme.		R
8.6.2.2.1.3.2.2.1		→→→→→→→→→→	Identification	<Id>	[1..1]	Max35Text		Unique and unambiguous identification of a person.		R
8.6.2.2.1.3.2.2.2		→→→→→→→→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme.		NU
8.6.2.2.1.3.2.2.3		→→→→→→→→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
8.6.2.2.1.4		→→→→→→→	CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode		Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.		R
8.6.2.2.1.5		→→→→→→→	ContactDetails	<CtctDtls>	[0..1]			Set of elements used to indicate how to contact the party.		O
8.6.2.2.1.5.1		→→→→→→→→	NamePrefix	<NmPrfx>	[0..1]	NamePrefix1Code		Specifies the terms used to formally address a person.		NU
8.6.2.2.1.5.2		→→→→→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		NU
8.6.2.2.1.5.3		→→→→→→→→	PhoneNumber	<PhneNb>	[0..1]	PhoneNumber		Collection of information that identifies a phone number, as defined by telecom services.		O
8.6.2.2.1.5.4		→→→→→→→→	MobileNumber	<MobNb>	[0..1]	PhoneNumber		Collection of information that identifies a mobile phone number, as defined by telecom services.		O

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
8.6.2.2.1.5.5		→→→→→→→	FaxNumber	<FaxNb>	[0..1]	PhoneNumber		Collection of information that identifies a FAX number, as defined by telecom services.		O
8.6.2.2.1.5.6		→→→→→→→	EmailAddress	<EmailAdr>	[0..1]	Max2048Text		Address for electronic mail (e-mail).		O
8.6.2.2.1.5.7		→→→→→→→	Other	<Othr>	[0..1]	Max35Text		Contact details in an other form.		O
8.6.2.2.2		→→→→→→	Certificate	<Cert>	[0..1]	Max10KBinary		Security certificate used to sign electronically.		O
8.6.3		→→→	SignatureOrder	<SgntrOrdr>	[0..1]	Max15PlusSignedNumericText		Order in which the mandate holder has to sign.		NU
8.6.4		→→→	Authorisation	<Authstn>	[1..1]			Authorisation granted to a mandate holder.	Cf. Guide	R
8.6.4.1		→→→→	MaximumAmountByTransaction	<MaxAmtByTx>	[0..1]			Maximum amount allowed by the mandate for each transaction.		C
8.6.4.1.1	{Or	→→→→→	Amount	<Amt>	[1..1]	ActiveCurrencyAndAmount		Fixed amount. **Constraint 1 : ActiveCurrency** The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged. (Algorithm) **Constraint 5 : CurrencyAmount** The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. (Algorithm)		C
8.6.4.1.2	Or}	→→→→→	NotLimited	<NotLtd>	[1..1]	Unlimited9Text		Unlimited amount.		C
8.6.4.2		→→→→	MaximumAmountByPeriod	<MaxAmtByPrd>	[0..*]			Maximum amount allowed over a specific period of time.		C
8.6.4.2.1		→→→→→	MaximumAmount	<MaxAmt>	[1..1]	ActiveCurrencyAndAmount		Maximum amount allowed over a specific period of time. **Constraint 1 : ActiveCurrency** The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged. (Algorithm) **Constraint 5 : CurrencyAmount** The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. (Algorithm)		R
8.6.4.2.2		→→→→→	NumberOfDays	<NbOfDays>	[1..1]	Max3NumericText		Period specified as a number of days.		R
8.6.4.3		→→→→	MaximumAmountByBulkSubmission	<MaxAmtByBlkSubmissn>	[0..1]			Specifies the maximum amount for each bulk submission.		C

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
8.6.4.3.1	{Or	→→→→→	Amount	<Amt>	[1..1]	ActiveCurrencyAndAmount		Fixed amount. **Constraint 1 : ActiveCurrency** The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged. (Algorithm) **Constraint 5 : CurrencyAmount** The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. (Algorithm)		C
8.6.4.3.2	Or}	→→→→→	NotLimited	<NotLtd>	[1..1]	Unlimited9Text		Unlimited amount.	If it is the case, specify "Unlimited".	C
8.7		→→	BankOperation	<BkOpr>	[1..*]			Bank operation allowed by a mandate. **Constraint 6 DomainOrProprietaryRule** Either Proprietary or Domain or both must be present. (CrossElementSimpleRule) **Constraint 7 FamilyAndSubFamilyRule** If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.	Cf. Guide	R
8.7.1		→→→	Domain	<Domn>	[0..1]			Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.		C
8.7.1.1		→→→→→	Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code		Specifies the business area of the underlying transaction.		R
8.7.1.2		→→→→→	Family	<Fmly>	[1..1]			Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.		R
8.7.1.2.1		→→→→→	Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code		Specifies the family within a domain.		R
8.7.1.2.2		→→→→→	SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code		Specifies the sub-product family within a specific family.		R
8.7.2		→→→	Proprietary	<Prtry>	[0..1]			Bank transaction code in a proprietary form, as defined by the issuer.		C
8.7.2.1		→→→→	Code	<Cd>	[1..1]	Max35Text		Proprietary bank transaction code to identify the underlying transaction.		R
8.7.2.2		→→→→	Issuer	<Issr>	[0..1]	Max35Text		Identification of the issuer of the proprietary bank transaction code.		O
8.8		→→	StartDate	<StartDt>	[0..1]	ISODate		Is the date when the mandate becomes valid.		NU
8.9		→→	EndDate	<EndDt>	[0..1]	ISODate		Is the date when the mandate stops to be valid.		NU
9.0		→	**Group**	**<Grp>**	[0..*]			**Definition of a group of parties.**	Cf. Guide	C

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
9.1		→→	ModificationCode	<ModCd>	[0..1]	Modification1Code		Specifies the type of change. NOCH (NO CHANGE) : specifies that the item is not changed MODI (MODIFICATION) : specifies that the item is modified DELE (DELETION) : specifies that the item is deleted ADDD (ADDITION) : specifies that the item is added		O
9.2		→→	GroupIdentification	<GrpId>	[1..1]	Max4AlphaNumericText		Specifies the identification of the group.		R
9.3		→→	Party	<Pty>	[1..*]			Specifies a party and related certificate.	Cf. Guide	R
9.3.1		→→→	ModificationCode	<ModCd>	[0..1]	Modification1Code		Specifies the type of change. NOCH (NO CHANGE) : specifies that the item is not changed MODI (MODIFICATION) : specifies that the item is modified DELE (DELETION) : specifies that the item is deleted ADDD (ADDITION) : specifies that the item is added		O
9.3.2		→→→	Party	<Pty>	[1..1]			Entity involved in an activity.		R
9.3.2.1		→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		R
9.3.2.2		→→→→	PostalAddress	<PstlAdr>	[0..1]			Information that locates and identifies a specific address, as defined by postal services.		NU
9.3.2.3		→→→→	Identification	<Id>	[0..1]			Unique and unambiguous identification of a party.		R
9.3.2.3.1	{Or	→→→→→	OrganisationIdentification	<OrgId>	[1..1]			Unique and unambiguous way to identify an organisation.		NU
9.3.2.3.2	Or}	→→→→→	PrivateIdentification	<PrvtId>	[1..1]			Unique and unambiguous identification of a person, eg, passport.		R
9.3.2.3.2.1		→→→→→→	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]			Date and place of birth of a person.		R
9.3.2.3.2.1.1		→→→→→→→→	BirthDate	<BirthDt>	[1..1]	ISODate		Date on which a person is born.		R
9.3.2.3.2.1.2		→→→→→→→→	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text		Province where a person was born.		O
9.3.2.3.2.1.3		→→→→→→→→	CityOfBirth	<CityOfBirth>	[1..1]	Max35Text		City where a person was born.		R
9.3.2.3.2.1.4		→→→→→→→→	CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode		Country where a person was born.		R
9.3.2.3.2.2		→→→→→→	Other	<Othr>	[0..*]			Unique identification of a person, as assigned by an institution, using an identification scheme.	One occurrence. [1..1]	R
9.3.2.3.2.2.1		→→→→→→→	Identification	<Id>	[1..1]	Max35Text		Unique and unambiguous identification of a person.		R
9.3.2.3.2.2.2		→→→→→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme.		NU
9.3.2.3.2.2.3		→→→→→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
9.3.2.4		→→→→	CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode		Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.		R
9.3.2.5		→→→→	ContactDetails	<CtctDtls>	[0..1]			Set of elements used to indicate how to contact the party.		O
9.3.2.5.1		→→→→→	NamePrefix	<NmPrfx>	[0..1]	NamePrefix1Code		Specifies the terms used to formally address a person.		NU
9.3.2.5.2		→→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		NU
9.3.2.5.3		→→→→→	PhoneNumber	<PhneNb>	[0..1]	PhoneNumber		Collection of information that identifies a phone number, as defined by telecom services.		O
9.3.2.5.4		→→→→→	MobileNumber	<MobNb>	[0..1]	PhoneNumber		Collection of information that identifies a mobile phone number, as defined by telecom services.		O

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
9.3.2.5.5		→→→→→	FaxNumber	<FaxNb>	[0..1]	PhoneNumber		Collection of information that identifies a FAX number, as defined by telecom services.		O
9.3.2.5.6		→→→→→	EmailAddress	<EmailAdr>	[0..1]	Max2048Text		Address for electronic mail (e-mail).		O
9.3.2.5.7		→→→→→	Other	<Othr>	[0..1]	Max35Text		Contact details in an other form.		O
9.3.3		→→→	Certificate	<Cert>	[0..1]	Max10KBinary		Security certificate used to sign electronically.		O
10.0		→	AdditionalMessageInformation	<AddtlMsgInf>	[0..1]			Contains additional information related to the message.		NU
11.0		→	DigitalSignature	<DgtlSgntr>	[0..*]			Contains the signature with its components, namely signed info, signature value, key info and the object.	Cf. Guide	R
11.1		→→	Party	<Pty>	[1..1]			Entity involved in an activity.		R
11.1.1		→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		R
11.1.2		→→→	PostalAddress	<PstlAdr>	[0..1]			Information that locates and identifies a specific address, as defined by postal services.		NU
11.1.3		→→→	Identification	<Id>	[0..1]			Unique and unambiguous identification of a party.		NU
11.1.4		→→→	CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode		Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.		NU
11.1.5		→→→	ContactDetails	<CtctDtls>	[0..1]			Set of elements used to indicate how to contact the party.		O
11.1.5.1		→→→→	NamePrefix	<NmPrfx>	[0..1]	NamePrefix1Code		Specifies the terms used to formally address a person.		NU
11.1.5.2		→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		NU
11.1.5.3		→→→→	PhoneNumber	<PhneNb>	[0..1]	PhoneNumber		Collection of information that identifies a phone number, as defined by telecom services.		O
11.1.5.4		→→→→	MobileNumber	<MobNb>	[0..1]	PhoneNumber		Collection of information that identifies a mobile phone number, as defined by telecom services.		O
11.1.5.5		→→→→	FaxNumber	<FaxNb>	[0..1]	PhoneNumber		Collection of information that identifies a FAX number, as defined by telecom services.		O
11.1.5.6		→→→→	EmailAddress	<EmailAdr>	[0..1]	Max2048Text		Address for electronic mail (e-mail).		O
11.1.5.7		→→→→	Other	<Othr>	[0..1]	Max35Text		Contact details in an other form.		O
11.2		→→	Signature	<Sgntr>	[1..1]			Signature of a party.		R
11.2.1		→→→	Any	<Any>	[1..1]	(User Defined) The Any element without further validation processing.		Proprietary content.		R
12.0		→	SupplementaryData	<SplmtryData>	[0..*]			Additional information that cannot be captured in the structured elements and/or any other specific block. Constraint 10 : SupplementaryDataRule This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.	C10 : SupplementaryData Rule This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.	NU

8.3 Detailed acmt.010.001.02 message structure

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
			Message root	<Document> <AcctReqAck>	[1..1]				Only 1 message per file	R
1.0		→	References	<Refs>	[1..1]			Set of elements for the identification of the message and related references.		R
1.1		→→	RequestType	<ReqTp>	[1..1]	"UseCases1Code" OPEN Opening Code indicating the opening of an account. MNTN Maintenance Code indicating the maintenance of an account. CLSG Closing Code indicating the closing of an account. VIEW View Code indicating the view of an account.		Identifies the type of acknowledged request.	In the case of acmt.010 in response to acmt.017, the code is "MNTN".	R
1.2		→→	MessageIdentification	<MsgId>	[1..1]			Identifies a message by a unique identifier and the date and time when the message was created by the sender.		R
1.2.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.		R
1.2.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.3		→→	ProcessIdentification	<PrcId>	[1..1]			Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.	cf Guide	R
1.3.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.	Refers to the same message item in the acmt.017 (Index 1.2).	R
1.3.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.4		→→	AcknowledgedMessageIdentification	<AckdMsgId>	[0..*]			Reference to the message that is acknowledged.	Reference to the message that is acknowledged.	R
1.4.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.	Refers to the same message item in the acmt.017 (Index 1.1.1).	R
1.4.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.5		→→	Status	<Sts>	[0..1]	Max35Text		Status of the request.		O
1.6		→→	AttachedDocumentName	<AttchdDocNm>	[0..*]	Max70Text		File name of a document logically related to the request.		NU
2.0		→	From	<Fr>	[0..1]			Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.		NU
3.0		→	AccountIdentification	<AcctId>	[0..*]			Unique and unambiguous identification of the account between the account owner and the account servicer.		NU
4.0		→	OrganisationIdentification	<OrgId>	[1..1]			Identifier for an organisation.		R
4.1		→→	AnyBIC	<AnyBIC>	[0..1]	AnyBICIdentifier	C2	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".		NU
4.2		→→	Other	<Othr>	[0..*]			Unique identification of an organisation, as assigned by an institution, using an identification scheme.	Refers to the same message Item in the acmt.017 (Index 7.0).	R
4.2.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification assigned by an institution.		R
4.2.2		→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme.		O
4.2.2.1	{Or	→→→→	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code		Name of the identification scheme, in a coded form as published in an external list.		R
4.2.2.2	Or}	→→→→	Proprietary	<Prtry>	[1..1]	Max35Text		Name of the identification scheme, in a free text form.		NU
4.3		→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
5.0		→	AccountServicerIdentification	<AcctSvcrId>	[1..1]			Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	Information about the financial institution holding the account.	R
5.1		→→	FinancialInstitutionIdentification	<FinInstnId>	[1..1]			Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.		R
5.1.1		→→→	BICFI	<BICFI>	[0..1]	BICFIIdentifier		Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".		R
5.1.2		→→→	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]			Information used to identify a member within a clearing system.		NU
5.1.3		→→→	Name	<Nm>	[0..1]	Max140Text		Name by which an agent is known and which is usually used to identify that agent.		NU
5.1.4		→→→	PostalAddress	<PstlAdr>	[0..1]	±		Information that locates and identifies a specific address, as defined by postal services.		NU
5.1.5		→→→	Other	<Othr>	[0..1]			Unique identification of an agent, as assigned by an institution, using an identification scheme.		NU
5.2		→→	BranchIdentification	<BrnchId>	[0..1]			Identifies a specific branch of a financial institution.		BD
6.0		→	DigitalSignature	<DgtlSgntr>	[0..*]			Contains the signature with its components, namely signed info, signature value, key info and the object.		NU
7.0		→	SupplementaryData	<SplmtryData>	[0..*]		C12	Additional information that cannot be captured in the structured elements and/or any other specific block.		NU

8.4 Detailed acmt.011.001.02 message structure

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
			Message root	<Document> <AcctReqRjctn>	[1..1]				Only 1 message per file	R
1.0		→	**References**	**<Refs>**	**[1..1]**			Set of elements for the identification of the message and related references.		R
1.1		→→	RejectedRequestType	<RjctdReqTp>	[1..1]	**OPEN** Code indicating the opening of an account. **MNTN** Code indicating the maintenance of an account. **CLSG** Code indicating the closing of an account. **VIEW** Code indicating the view of an account.		Identify the type of rejected request.	In the case of acmt.011 in response to acmt.017, the code is "MNTN".	R
1.2		→→	RejectionReason	<RjctnRsn>	[1..*]	Max350Text		Reason of the message rejection.		R
1.3		→→	RejectedRequestIdentification	<RjctdReqId>	[1..1]			Identification of the rejected request message.		R
1.3.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.		R
1.3.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.4		→→	MessageIdentification	<MsgId>	[1..1]			Identifies a message by a unique identifier and the date and time when the message was created by the sender.		R
1.4.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.		R
1.4.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.5		→→	ProcessIdentification	<PrcId>	[1..1]			Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.	cf. Guide	R
1.5.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.	Refers to the same message item in the acmt.017 (Index 1.2).	R
1.5.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.6		→→	AttachedDocumentName	<AttchdDocNm>	[0..*]	Max70Text		File name of a document logically related to the request.		NU
2.0		→	**From**	**<Fr>**	**[0..1]**			Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.		NU
3.0		→	**AccountServicerIdentification**	**<AcctSvcrId>**	**[1..1]**			Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	Information about the financial institution holding the account.	R
3.1		→→	FinancialInstitutionIdentification	<FinInstnId>	[1..1]			Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.		R
3.1.1		→→→	BICFI	<BICFI>	[0..1]	BICFIIdentifier		Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".		R
3.1.2		→→→	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]			Information used to identify a member within a clearing system.		NU
3.1.3		→→→	Name	<Nm>	[0..1]	Max140Text		Name by which an agent is known and which is usually used to identify that agent.		NU
3.1.4		→→→	PostalAddress	<PstlAdr>	[0..1]	±		Information that locates and identifies a specific address, as defined by postal services.		NU
3.1.5		→→→	Other	<Othr>	[0..1]			Unique identification of an agent, as assigned by an institution, using an identification scheme.		NU
3.2		→→	BranchIdentification	<BrnchId>	[0..1]			Identifies a specific branch of a financial institution.		BD
4.0		→	**AccountIdentification**	**<AcctId>**	**[0..*]**			Unique and unambiguous identification of the account between the account owner and the account servicer.		NU
5.0		→	**OrganisationIdentification**	**<OrgId>**	**[1..1]**			Identifier for an organisation.	Information about the organisation (Corporate) holding the account. Refer to the same message item(s) in the acmt.017	R
5.1		→→	AnyBIC	<AnyBIC>	[0..1]	AnyBICIdentifier	C2	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".		NU
5.2		→→	Other	<Othr>	[0..*]			Unique identification of an organisation, as assigned by an institution, using an identification scheme.		R
5.2.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification assigned by an institution.		R
5.2.2		→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme.		O
5.2.2.1	{Or	→→→→	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code		Name of the identification scheme, in a coded form as published in an external list.		R
5.2.2.2	Or}	→→→→	Proprietary	<Prtry>	[1..1]	Max35Text		Name of the identification scheme, in a free text form.		NU
5.2.3		→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
6.0		→	**DigitalSignature**	**<DgtlSgntr>**	**[0..*]**			Contains the signature with its components, namely signed info, signature value, key info and the object.		NU
7.0		→	**SupplementaryData**	**<SplmtryData>**	**[0..*]**						NU

8.5 Detailed acmt.014.001.02 message structure

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
			Message root	<Document><AcctRpt>	[1..1]				Only 1 message per file	R
1.0		→	**References**	**<Refs>**	**[1..1]**			**Set of elements for the identification of the message and related references.**		**R**
1.1		→→	RequestType	<ReqTp>	[1..1]	"UseCases1Code" **OPEN** Opening Code indicating the opening of an account. **MNTN** Maintenance Code indicating the maintenance of an account. **CLSG** Closing Code indicating the closing of an account. **VIEW** View Code indicating the view of an account.		Identifies the type of acknowledged request.	In the case of acmt.014 in response to acmt.017, the code is "MNTN".	R
1.2		→→	MessageIdentification	<MsgId>	[1..1]			Identifies a message by a unique identifier and the date and time when the message was created by the sender.		R
1.2.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.		R
1.2.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.3		→→	ProcessIdentification	<PrcId>	[1..1]			Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.	cf. Guide	R
1.3.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.		R
1.3.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.4		→→	AcknowledgedMessageIdentification	<AckdMsgId>	[0..*]			Reference to the message that is acknowledged.		R
1.4.1		→→→	Identification	<Id>	[1..1]	Max35Text		Identification of the message.		R
1.4.2		→→→	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime		Date of creation of the message.		R
1.5		→→	Status	<Sts>	[0..1]	Max35Text		Status of the request.	One value : ACK	O
1.6		→→	AttachedDocumentName	<AttchdDocNm>	[0..*]	Max70Text		File name of a document logically related to the request.		NU
2.0		→	**From**	**<Fr>**	**[0..1]**			**Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.**		**NU**
3.0		→	**AccountServicerIdentification**	**<AcctSvcrId>**	**[1..1]**			**Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.**	Information about the financial institution holding the account.	**R**
3.1		→→	FinancialInstitutionIdentification	<FinInstnId>	[1..1]			Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.		R
3.1.1		→→→	BICFI	<BICFI>	[0..1]	BICFIIdentifier		Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".		R
3.1.2		→→→	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]			Information used to identify a member within a clearing system.		NU
3.1.3		→→→	Name	<Nm>	[0..1]	Max140Text		Name by which an agent is known and which is usually used to identify that agent.		NU
3.1.4		→→→	PostalAddress	<PstlAdr>	[0..1]	±		Information that locates and identifies a specific address, as defined by postal services.		NU
3.1.5		→→→	Other	<Othr>	[0..1]			Unique identification of an agent, as assigned by an institution, using an identification scheme.		NU
3.2		→→	BranchIdentification	<BrnchId>	[0..1]			Identifies a specific branch of a financial institution.		NU
4.0		→	**Organisation**	**<Org>**	**[1..1]**			**Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.**		**R**
4.1		→→	FullLegalName	<FullLglNm>	[1..1]	Max350Text		Name by which a party is known and which is usually used to identify that party.		R
4.2		→→	TradingName	<TradgNm>	[0..1]	Max350Text		Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.		O
4.3		→→	CountryOfOperation	<CtryOfOpr>	[1..1]	CountryCode	C7	Country in which the organisation has its business activity.		R
4.4		→→	RegistrationDate	<RegnDt>	[0..1]	ISODate		Date and time at which a given organisation was officially registered.		O
4.5		→→	OperationalAddress	<OprlAdr>	[0..1]			Is an operational address, for example, of a shared services center.		NU
4.6		→→	BusinessAddress	<BizAdr>	[0..1]			Is the address where the business activity is taking place.		NU
4.7		→→	LegalAddress	<LglAdr>	[1..1]			Is the address where the entity resides and is registered. More generically, it is the home address (Residential address).		R
4.8		→→	BillingAddress	<BllgAdr>	[0..1]			Address where invoices must be sent.		NU
4.9		→→	OrganisationIdentification	<OrgId>	[1..1]			Unique and unambiguous way to identify an organisation.		R
4.9.1		→→→	AnyBIC	<AnyBIC>	[0..1]	AnyBICIdentifier		Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".		NU
4.9.2		→→→	Other	<Othr>	[0..*]			Unique identification of an organisation, as assigned by an institution, using an identification scheme.		R
4.9.2.1		→→→→	Identification	<Id>	[1..1]	Max35Text		Identification assigned by an institution.		R
4.9.2.2		→→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme.		O
4.9.2.2.1	{Or	→→→→→	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code		Name of the identification scheme, in a coded form as published in an external list.		R

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
4.9.2.2.2	Or}	→→→→→→	Proprietary	<Prtry>	[1..1]	Max35Text		Name of the identification scheme, in a free text form.		NU
4.9.2.3		→→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
4.10		→→	RepresentativeOfficer	<RprtvOffcr>	[0..*]			Person in the customer's organisation who can be contacted by the account servicer in relation to the account(s) identified in this instruction.		NU
4.11		→→	TreasuryManager	<TrsrMgr>	[0..1]			Person responsible of the treasury department within the customer's organisation.		NU
4.12		→→	MainMandateHolder	<MainMndtHldr>	[0..*]			Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.		NU
4.13		→→	Sender	<Sndr>	[0..*]					NU
4.14		→→	LegalRepresentative	<LglRprtv>	[0..*]			Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the bylaws of the organisation, be publicly announced in the official journal of a country, etc.		NU
5.0		→	**Report**	**<Rpt>**	[0..*]		C5, C6	**Account report.**		**O**
5.1		→→	Account	<Acct>	[1..1]			Characteristics of the account.		R
5.1.1		→→→	Identification	<Id>	[1..1]			Identification of the account.		R
5.1.1.1	{Or	→→→→	IBAN	<IBAN>	[1..1]	IBAN2007Identifier		International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.		C
5.1.1.2	Or}	→→→→	Other	<Othr>	[1..1]			Unique identification of an account, as assigned by the account servicer, using an identification scheme.		C
5.1.1.2.1		→→→→→	Identification	<Id>	[1..1]	Max34Text		Identification assigned by an institution.		R
5.1.1.2.2		→→→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme		NU
5.1.1.2.3		→→→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
5.1.2		→→→	Name	<Nm>	[0..1]	Max70Text		Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.		O
5.1.3		→→→	Status	<Sts>	[0..1]	AccountStatus3Code **ENAB** / Enabled / Account can be used for its intended purpose. **DISA** / Disabled / Account cannot be used for its intended purpose, either temporarily or permanently. **DELE** / Deleted / Account cannot be used any longer. **FORM** / ProForma / Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.		Specifies the current state of an account, eg, enabled or deleted.		O
5.1.4		→→→	Type	<Tp>	[0..1]	CashAccountType2Choice		Type of the account.		O
5.1.4.1	{Or	→→→→→	Code	<Cd>	[1..1]	ExternalCashAccountType1Code		Account type, in a coded form.		C
5.1.4.2	Or}	→→→→→	Proprietary	<Prtry>	[1..1]	Max35Text		Nature or use of the account in a proprietary form.		C
5.1.5		→→→	Currency	<Ccy>	[1..1]	ActiveCurrencyCode	C1	Medium of exchange of value.		R
5.1.6		→→→	MonthlyPaymentValue	<MnthlyPmtVal>	[0..1]	ImpliedCurrencyAndAmount		Monthly average of the payment amounts (that is, payments going out) over a year.		NU
5.1.7		→→→	MonthlyReceivedValue	<MnthlyRcvdVal>	[0..1]	ImpliedCurrencyAndAmount		Monthly average of the received amounts over a year (that is, payments coming in).		NU
5.1.8		→→→	MonthlyTransactionNumber	<MnthlyTxNb>	[0..1]	Max5NumericText		Monthly average of the number of payments (coming in and going out) over a year.		NU
5.1.9		→→→	AverageBalance	<AvrgBal>	[0..1]	ImpliedCurrencyAndAmount		Sum of the end of day balances over a month divided by the number of business days in the month.		NU
5.1.10		→→→	AccountPurpose	<AcctPurp>	[0..1]	Max140Text		Specifies the purpose of the account.		O
5.1.11		→→→	FloorNotificationAmount	<FlrNtfctnAmt>	[0..1]	ImpliedCurrencyAndAmount		Specifies the value of the balance under which a notification will be sent to the account owner.		NU
5.1.12		→→→	CeilingNotificationAmount	<ClngNtfctnAmt>	[0..1]	ImpliedCurrencyAndAmount		Specifies the value of the balance above which a notification will be sent to the account owner.		NU
5.1.13		→→→	StatementFrequencyAndFormat	<StmtFrqcyAndFrmt>	[0..*]			Specifies how often statements (for audit purposes) will be sent, in which format, to which address.		O

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
5.1.13.1		→→→→	Frequency	<Frqcy>	[1..1]	Frequency7Code **YEAR** / Annual / Event takes place every year or once a year. **DAIL** / Daily / Event takes place every day. **MNTH** / Monthly / Event takes place every month or once a month. **QURT** / Quarterly / Event takes place every three months or four times a year. **MIAN** / SemiAnnual / Event takes place every six months or two times a year. **TEND** / TenDays / Event takes place every ten business days. **MOVE** / TriggeredByMovement / Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day. **WEEK** / Weekly / Event takes place once a week. **INDA** / IntraDay / Event takes place several times a day.		Specifies the frequency for sending statements.		NU
5.1.13.2		→→→→	CommunicationMethod	<ComMtd>	[1..1]			Specifies the communication method for statements.		NU
5.1.13.3		→→→→	DeliveryAddress	<DlvryAdr>	[1..1]	Max350Text		Specifies the delivery address for statements.		NU
5.1.13.4		→→→→	Format	<Frmt>	[1..1]			Specifies the format for statements.		NU
5.1.14		→→→	ClosingDate	<ClsgDt>	[0..1]	ISODate		Date when the account will be or was closed.		O
5.1.15		→→→	Restriction	<Rstrctn>	[0..*]			Restriction on capability or operations allowed.		NU
5.2		→→	UnderlyingMasterAgreement	<UndrlygMstrAgrmt>	[0..1]			Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.		NU
5.3		→→	ContractDates	<CtrctDts>	[0..1]			Specifies target and actual dates.		NU
5.4		→→	Mandate	<Mndt>	[0..*]			Information specifying the account mandate.		O
5.4.1		→→→	Identification	<Id>	[1..1]	Max35Text		Unique and unambiguous identification of the mandate.		R
5.4.2		→→→	ApplicableChannel	<AplblChanl>	[1..*]			Channel for which the operation mandate is valid. If ApplicableChannel equals Fax, this means that a bank operation instruction sent by fax will be processed according to the mandates exchanged in this message.		R
5.4.2.1	{Or	→→→→	Code	<Cd>	[1..1]	CommunicationMethod3Code **EMAL (Email)** : transmission by e-mail **FAXI (Fax)** : transmission by Fax **POST (PostalService)** : transmission by postal service **PHON (PHONE)** : transmission by telephone **FILE (File)** : transmission by file transfer **ONLI (Online)** : transmission on line, for example, in a web portal		Specifies a channel by means of a code.		C
5.4.2.2	Or}	→→→→	Proprietary	<Prtry>	[1..1]	Max35Text		Specifies a channel by means of a text.		C
5.4.3		→→→	RequiredSignatureNumber	<ReqrdSgntrNb>	[1..1]	Max15PlusSignedNumericText		Number of required and necessary signatures by the mandate.		R
5.4.4		→→→	SignatureOrderIndicator	<SgntrOrdrInd>	[1..1]	One of the following values must be used (see "YesNoIndicator" on page 469): • Meaning When True: Yes • Meaning When False: No		Indicator whether a certain order of signatures has to be respected or not.		R
5.4.5		→→→	MandateHolder	<MndtHldr>	[0..*]			Holder of the mandate.		R
5.4.5.1		→→→→	PartyOrGroup	<PtyOrGrp>	[1..1]			Specifies a party or a group of parties.		R
5.4.5.1.1	{Or	→→→→→	GroupIdentification	<GrpId>	[1..1]	Max4AlphaNumericText		Specifies the identification of a group of parties.		C
5.4.5.1.2	Or}	→→→→→	Party	<Pty>	[1..1]			Specifies a party.		C
5.4.5.1.2.1		→→→→→→	Party	<Pty>	[1..1]	±		Entity involved in an activity.		R
5.4.5.1.2.1.1		→→→→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		R
5.4.5.1.2.1.2		→→→→→→→	PostalAddress	<PstlAdr>	[0..1]			Information that locates and identifies a specific address, as defined by postal services.		NU
5.4.5.1.2.1.3		→→→→→→→	Identification	<Id>	[0..1]			Unique and unambiguous identification of a party.		R
5.4.5.1.2.1.3.1	{Or	→→→→→→→→	OrganisationIdentification	<OrgId>	[1..1]			Unique and unambiguous way to identify an organisation.		NU
5.4.5.1.2.1.3.1	Or}	→→→→→→→→	PrivateIdentification	<PrvtId>	[1..1]			Unique and unambiguous identification of a person, eg, passport.		R
5.4.5.1.2.1.3.1.1		→→→→→→→→→	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]			Date and place of birth of a person.		R
5.4.5.1.2.1.3.1.1.1		→→→→→→→→→→	BirthDate	<BirthDt>	[1..1]	ISODate		Date on which a person is born.		R
5.4.5.1.2.1.3.1.1.2		→→→→→→→→→→	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text		Province where a person was born.		O
5.4.5.1.2.1.3.1.1.3		→→→→→→→→→→	CityOfBirth	<CityOfBirth>	[1..1]	Max35Text		City where a person was born.		R
5.4.5.1.2.1.3.1.1.4		→→→→→→→→→→	CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode		Country where a person was born.		R

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5.4.5.1.2.1.3.1.2		→→→→→→→→→	Other	<Othr>	[0..*]			Unique identification of a person, as assigned by an institution, using an identification scheme.		R
5.4.5.1.2.1.3.1.2.1		→→→→→→→→→→	Identification	<Id>	[1..1]	Max35Text		Unique and unambiguous identification of a person.		R
5.4.5.1.2.1.3.1.2.2		→→→→→→→→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme.		NU
5.4.5.1.2.1.3.1.2.3		→→→→→→→→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
5.4.5.1.2.1.4		→→→→→→→	CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode		Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.		R
5.4.5.1.2.1.5		→→→→→→→	ContactDetails	<CtctDtls>	[0..1]			Set of elements used to indicate how to contact the party.		O
5.4.5.1.2.1.5.1		→→→→→→→→	NamePrefix	<NmPrfx>	[0..1]	NamePrefix1Code		Specifies the terms used to formally address a person.		NU
5.4.5.1.2.1.5.2		→→→→→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		NU
5.4.5.1.2.1.5.3		→→→→→→→→	PhoneNumber	<PhneNb>	[0..1]	PhoneNumber		Collection of information that identifies a phone number, as defined by telecom services.		O
5.4.5.1.2.1.5.4		→→→→→→→→	MobileNumber	<MobNb>	[0..1]	PhoneNumber		Collection of information that identifies a mobile phone number, as defined by telecom services.		O
5.4.5.1.2.1.5.5		→→→→→→→→	FaxNumber	<FaxNb>	[0..1]	PhoneNumber		Collection of information that identifies a FAX number, as defined by telecom services.		O
5.4.5.1.2.1.5.6		→→→→→→→→	EmailAddress	<EmailAdr>	[0..1]	Max2048Text		Address for electronic mail (e-mail).		O
5.4.5.1.2.1.5.7		→→→→→→→→	Other	<Othr>	[0..1]	Max35Text		Contact details in an other form.		O
5.4.5.1.2.2		→→→→→→	Certificate	<Cert>	[0..1]	Max10KBinary		Security certificate used to sign electronically.		O
5.4.5.2		→→→→	SignatureOrder	<SgntrOrdr>	[0..1]	Max15PlusSignedNumericText		Order in which the mandate holder has to sign.		NU
5.4.5.3		→→→→	Authorisation	<Authstn>	[1..1]			Authorisation granted to a mandate holder.		R
5.4.5.3.1		→→→→→	MaximumAmountByTransaction	<MaxAmtByTx>	[0..1]			Maximum amount allowed by the mandate for each transaction.		C
5.4.5.3.1.1	{Or	→→→→→→	Amount	<Amt>	[1..1]	ActiveCurrencyAndAmount	C1, C5	Fixed amount.		C
5.4.5.3.1.2	Or}	→→→→→→	NotLimited	<NotLtd>	[1..1]	Unlimited9Text		Unlimited amount.		C
5.4.5.3.2		→→→→→	MaximumAmountByPeriod	<MaxAmtByPrd>	[0..*]			Maximum amount allowed over a specific period of time.		C
5.4.5.3.2.1		→→→→→→	MaximumAmount	<MaxAmt>	[1..1]	ActiveCurrencyAndAmount	C1, C5	Maximum amount allowed over a specific period of time.		R
5.4.5.3.2.2		→→→→→→	NumberOfDays	<NbOfDays>	[1..1]	Max3NumericText		Period specified as a number of days.		R
5.4.5.3.3		→→→→→	MaximumAmountByBulkSubmission	<MaxAmtByBlkSubmissn>	[0..1]			Specifies the maximum amount for each bulk submission.		C
5.4.5.3.3.1	{Or	→→→→→→	Amount	<Amt>	[1..1]	ActiveCurrencyAndAmount	C1, C5	Fixed amount.		C
5.4.5.3.3.2	Or}	→→→→→→	NotLimited	<NotLtd>	[1..1]	Unlimited9Text		Unlimited amount.		C
5.4.6		→→→	BankOperation	<BkOpr>	[1..*]		C6, C7	Bank operation allowed by a mandate.		R
5.4.6.1		→→→→	Domain	<Domn>	[0..1]	±		Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.		C
5.4.6.1.1		→→→→→	Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code		Specifies the business area of the underlying transaction.		R
5.4.6.1.2		→→→→→	Family	<Fmly>	[1..1]	±		Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.		R
5.4.6.1.2.1		→→→→→→	Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code		Specifies the family within a domain.		R
5.4.6.1.2.2		→→→→→→	SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code		Specifies the sub-product family within a specific family.		R
5.4.6.2		→→→→	Proprietary	<Prtry>	[0..1]			Bank transaction code in a proprietary form, as defined by the issuer.		C
5.4.6.2.1		→→→→→	Code	<Cd>	[1..1]	Max35Text		Proprietary bank transaction code to identify the underlying transaction.		R
5.4.6.2.2		→→→→→	Issuer	<Issr>	[0..1]	Max35Text		Identification of the issuer of the proprietary bank transaction code.		O
5.4.7		→→→	StartDate	<StartDt>	[0..1]	ISODate		Is the date when the mandate becomes valid.		NU
5.4.8		→→→	EndDate	<EndDt>	[0..1]	ISODate		Is the date when the mandate stops to be valid.		NU
5.5		→→	Group	<Grp>	[0..*]			Definition of a group of parties.		O
5.5.1		→→→	GroupIdentification	<GrpId>	[1..1]	Max4AlphaNumericText		Specifies the identification of the group.		R
5.5.2		→→→	Party	<Pty>	[1..*]			Specifies a party and related certificate.		R
5.5.2.1		→→→→	Party	<Pty>	[1..1]			Entity involved in an activity.		R
5.5.2.1.1		→→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		R
5.5.2.1.2		→→→→→	PostalAddress	<PstlAdr>	[0..1]			Information that locates and identifies a specific address, as defined by postal services.		NU
5.5.2.1.3		→→→→→	Identification	<Id>	[0..1]			Unique and unambiguous identification of a party.		R
5.5.2.1.3.1	{Or	→→→→→→	OrganisationIdentification	<OrgId>	[1..1]			Unique and unambiguous way to identify an organisation.		NU
5.5.2.1.3.2	Or}	→→→→→→	PrivateIdentification	<PrvtId>	[1..1]			Unique and unambiguous identification of a person, eg, passport.		R

ISO Index	Or	Level→	Message Item	<XML Tag>	Occ	Data Type	Constr. No.	Definition	Comments	Harmonization CGI V2
5.5.2.1.3.2.1		→→→→→→→	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]			Date and place of birth of a person.		R
5.5.2.1.3.2.1.1		→→→→→→→→	BirthDate	<BirthDt>	[1..1]	ISODate		Date on which a person is born.		R
5.5.2.1.3.2.1.2		→→→→→→→→	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text		Province where a person was born.		O
5.5.2.1.3.2.1.3		→→→→→→→→	CityOfBirth	<CityOfBirth>	[1..1]	Max35Text		City where a person was born.		R
5.5.2.1.3.2.1.4		→→→→→→→→	CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode		Country where a person was born.		R
5.5.2.1.3.2.2		→→→→→→→	Other	<Othr>	[0..*]			Unique identification of a person, as assigned by an institution, using an identification scheme.		R
5.5.2.1.3.2.2.1		→→→→→→→→	Identification	<Id>	[1..1]	Max35Text		Unique and unambiguous identification of a person.		R
5.5.2.1.3.2.2.2		→→→→→→→→	SchemeName	<SchmeNm>	[0..1]			Name of the identification scheme.		NU
5.5.2.1.3.2.2.3		→→→→→→→→	Issuer	<Issr>	[0..1]	Max35Text		Entity that assigns the identification.		NU
5.5.2.1.4		→→→→→	CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode		Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.		R
5.5.2.1.5		→→→→→	ContactDetails	<CtctDtls>	[0..1]			Set of elements used to indicate how to contact the party.		O
5.5.2.1.5.1		→→→→→→	NamePrefix	<NmPrfx>	[0..1]	NamePrefix1Code		Specifies the terms used to formally address a person.		NU
5.5.2.1.5.2		→→→→→→	Name	<Nm>	[0..1]	Max140Text		Name by which a party is known and which is usually used to identify that party.		NU
5.5.2.1.5.3		→→→→→→	PhoneNumber	<PhneNb>	[0..1]	PhoneNumber		Collection of information that identifies a phone number, as defined by telecom services.		O
5.5.2.1.5.4		→→→→→→	MobileNumber	<MobNb>	[0..1]	PhoneNumber		Collection of information that identifies a mobile phone number, as defined by telecom services.		O
5.5.2.1.5.5		→→→→→→	FaxNumber	<FaxNb>	[0..1]	PhoneNumber		Collection of information that identifies a FAX number, as defined by telecom services.		O
5.5.2.1.5.6		→→→→→→	EmailAddress	<EmailAdr>	[0..1]	Max2048Text		Address for electronic mail (e-mail).		O
5.5.2.1.5.7		→→→→→→	Other	<Othr>	[0..1]	Max35Text		Contact details in an other form.		O
5.5.2.2		→→→→	Certificate	<Cert>	[0..1]	Max10KBinary		Security certificate used to sign electronically.		O
5.6		→→	ReferenceAccount	<RefAcct>	[0..1]			Unique and unambiguous identification of the account used as a reference for the opening of another account.		NU
5.7		→→	BalanceTransferAccount	<BalTrfAcct>	[0..1]			Unique and unambiguous identification of the account where to transfer the balance.		NU
5.8		→→	TransferAccountServicerIdentification	<TrfAcctSvcrId>	[0..1]			Identification of the transfer account servicer.		NU
6.0		→	**DigitalSignature**	<DgtlSgntr>	[0..*]			**Contains the signature with its components, namely signed info, signature value, key info and the object.**		NU
7.0		→	**SupplementaryData**	<SplmtryData>	[0..*]		C12	**Additional information that cannot be captured in the structured elements and/or any other specific block.**		NU