

ISO 20022

Bank Account Management - Maintenance 2023 -
2024

Message Definition Report - Part 2

Approved by the Payments SEG on 08 January 2024

This document provides details of the Message Definitions for Bank Account Management - Maintenance 2023 - 2024.

March 2024

Table of Contents

1	Message Set Overview	5
1.1	List of MessageDefinitions	5
2	acmt.007.001.05 AccountOpeningRequestV05	8
2.1	MessageDefinition Functionality	8
2.2	Structure	10
2.3	Constraints	13
2.4	Message Building Blocks	14
3	acmt.008.001.05 AccountOpeningAmendmentRequestV05	55
3.1	MessageDefinition Functionality	55
3.2	Structure	57
3.3	Constraints	60
3.4	Message Building Blocks	61
4	acmt.009.001.04 AccountOpeningAdditionalInformationRequestV04	102
4.1	MessageDefinition Functionality	102
4.2	Structure	103
4.3	Constraints	105
4.4	Message Building Blocks	105
5	acmt.010.001.04 AccountRequestAcknowledgementV04	122
5.1	MessageDefinition Functionality	122
5.2	Structure	123
5.3	Constraints	124
5.4	Message Building Blocks	124
6	acmt.011.001.04 AccountRequestRejectionV04	135
6.1	MessageDefinition Functionality	135
6.2	Structure	136
6.3	Constraints	137
6.4	Message Building Blocks	137
7	acmt.012.001.04 AccountAdditionalInformationRequestV04	148
7.1	MessageDefinition Functionality	148
7.2	Structure	149
7.3	Constraints	150
7.4	Message Building Blocks	150
8	acmt.013.001.04 AccountReportRequestV04	159
8.1	MessageDefinition Functionality	159
8.2	Structure	160
8.3	Constraints	161
8.4	Message Building Blocks	161

9	acmt.014.001.05 AccountReportV05	171
9.1	MessageDefinition Functionality	171
9.2	Structure	172
9.3	Constraints	176
9.4	Message Building Blocks	177
10	acmt.015.001.04 AccountExcludedMandateMaintenanceRequestV04	223
10.1	MessageDefinition Functionality	223
10.2	Structure	225
10.3	Constraints	229
10.4	Message Building Blocks	229
11	acmt.016.001.04 AccountExcludedMandateMaintenanceAmendmentRequestV04	273
11.1	MessageDefinition Functionality	273
11.2	Structure	275
11.3	Constraints	279
11.4	Message Building Blocks	279
12	acmt.017.001.04 AccountMandateMaintenanceRequestV04	322
12.1	MessageDefinition Functionality	322
12.2	Structure	324
12.3	Constraints	326
12.4	Message Building Blocks	327
13	acmt.018.001.04 AccountMandateMaintenanceAmendmentRequestV04	354
13.1	MessageDefinition Functionality	354
13.2	Structure	356
13.3	Constraints	358
13.4	Message Building Blocks	359
14	acmt.019.001.04 AccountClosingRequestV04	384
14.1	MessageDefinition Functionality	384
14.2	Structure	386
14.3	Constraints	387
14.4	Message Building Blocks	388
15	acmt.020.001.04 AccountClosingAmendmentRequestV04	401
15.1	MessageDefinition Functionality	401
15.2	Structure	403
15.3	Constraints	404
15.4	Message Building Blocks	404
16	acmt.021.001.04 AccountClosingAdditionalInformationRequestV04	417
16.1	MessageDefinition Functionality	417
16.2	Structure	419
16.3	Constraints	420
16.4	Message Building Blocks	420

17 Message Items Types 431

17.1 MessageComponents 431

17.2 Message Datatypes 471

1 Message Set Overview

Introduction

This document describes the Bank Account Management message set. It includes the new version of the MessageDefinitions that have been added as part of the maintenance cycle 2023-2024 (See MCR #234) and approved by the Payments Standards Evaluation Group on 08 January 2024.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
acmt.007.001.05 AccountOpeningRequestV05	The AccountOpeningRequest message is sent from an organisation to a financial institution as part of the account opening process. It is the initial request message to open an account.
acmt.008.001.05 AccountOpeningAmendmentRequestV05	The AccountOpeningAmendmentRequest message is sent from an organisation to a financial institution as part of the account opening process. It is sent in response to a request from the financial institution to send additional information.
acmt.009.001.04 AccountOpeningAdditionalInformationRequestV04	The AccountOpeningAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account opening process. This message is sent in response to an opening request message from the organisation, if the business content is valid, but additional information is required.
acmt.010.001.04 AccountRequestAcknowledgementV04	The AccountRequestAcknowledgement message is sent from a financial institution to an organisation. This message is sent in response to a request message from the organisation. It is sent after the request has been validated from an authentication and authorisation point of view. The business content has not yet been validated at this stage.
acmt.011.001.04 AccountRequestRejectionV04	The AccountRequestRejection message is sent from a financial institution to an organisation. This message is sent in response to a request message from the organisation, if the business content is not valid.
acmt.012.001.04 AccountAdditionalInformationRequestV04	The AccountAdditionalInformationRequest message is sent from a financial institution to an organisation as part of maintenance process. This message is sent in response to a maintenance request message from the organisation, if the business content is valid, but additional information is required.
acmt.013.001.04 AccountReportRequestV04	The AccountReportRequest message is sent from an organisation to a financial institution for reporting purposes. It is a request for an account report. This message can be sent at any time outside of account opening, maintenance or closing processes.
acmt.014.001.05 AccountReportV05	The AccountReport message is sent from a financial institution to an organisation for reporting purposes. It can be sent unsolicited as part of opening, maintenance, or closing process, or it can be sent as response to an AccountReportRequest message.

MessageDefinition	Definition
acmt.015.001.04 AccountExcludedMandateMaintenanceRequestV04	<p>The AccountExcludedMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update an account. Usage: this update is about account details excluding any mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.</p>
acmt.016.001.04 AccountExcludedMandateMaintenanceAmendmentRequestV04	<p>The AccountExcludedMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is about account details excluding any mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.</p>
acmt.017.001.04 AccountMandateMaintenanceRequestV04	<p>The AccountMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update one or several accounts. Usage: this update is only about mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.</p> <p>It is not possible to update the account characteristics or organisation information with this message.</p>
acmt.018.001.04 AccountMandateMaintenanceAmendmentRequestV04	<p>The AccountMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial</p>

MessageDefinition	Definition
	<p>institution to send additional information. Usage: this update is only about mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.</p> <p>It is not possible to update the account characteristics or organisation information with this message.</p>
acmt.019.001.04 AccountClosingRequestV04	The AccountClosingRequest message is sent from an organisation to a financial institution as part of the account closing process. It is the initial request message to close an account.
acmt.020.001.04 AccountClosingAmendmentRequestV04	The AccountClosingAmendmentRequest message is sent from an organisation to a financial institution as part of the account closing process. It is sent in response to a request from the financial institution to send additional information.
acmt.021.001.04 AccountClosingAdditionalInformationRequestV04	The AccountClosingAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account closing process. This message is sent in response to a closing request message from the organisation, if the business content is valid, but additional information is required.

2 **acmt.007.001.05** **AccountOpeningRequestV05**

2.1 **MessageDefinition Functionality**

The AccountOpeningRequest message is sent from an organisation to a financial institution as part of the account opening process. It is the initial request message to open an account.

Outline

The AccountOpeningRequestV05 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. Account

Unique and unambiguous identification of the account between the account owner and the account servicer.

D. ContractDates

Specifies target dates.

E. UnderlyingMasterAgreement

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.

F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

G. Organisation

Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. ReferenceAccount

Unique and unambiguous identification of the account used as a reference for the opening of another account.

K. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

L. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngReq>	[1..1]			
	References <Refs>	[1..1]			14
	MessageIdentification <MsgId>	[1..1]	±		15
	ProcessIdentification <PrclId>	[1..1]	±		15
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		15
	From <Fr>	[0..1]			15
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	16
	LEI <LEI>	[0..1]	IdentifierSet		16
	Other <Othr>	[0..*]			16
	Identification <Id>	[1..1]	Text		17
	SchemeName <SchmeNm>	[0..1]			17
{Or	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	Text		17
	Issuer <Issr>	[0..1]	Text		17
	Account <Acct>	[1..1]			18
	Identification <Id>	[0..1]	±		19
	Name <Nm>	[0..1]	Text		20
	Status <Sts>	[0..1]	CodeSet		20
	Type <Tp>	[0..1]	±		20
	Currency <Ccy>	[1..1]	CodeSet	C1	21
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		21
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		21
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		21
	AverageBalance <AvrgBal>	[0..1]	Amount		21
	AccountPurpose <AcctPurp>	[0..1]	Text		21
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		21
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		22
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			22
	Frequency <Frqcy>	[1..1]	CodeSet		22
	CommunicationMethod <ComMtd>	[1..1]			23

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23
	DeliveryAddress <DlvryAdr>	[1..1]	Text		23
	Format <Frmt>	[1..1]			24
{Or	Code <Cd>	[1..1]	CodeSet		24
Or}	Proprietary <Prtry>	[1..1]	Text		24
	ClosingDate <ClsGdt>	[0..1]	Date		24
	Restriction <Rstrctn>	[0..*]			24
	RestrictionType <RstrctnTp>	[1..1]			25
{Or	Code <Cd>	[1..1]	Text		25
Or}	Proprietary <Prtry>	[1..1]	±		25
	ValidFrom <VldFr>	[1..1]	DateTime		25
	ValidUntil <VldUntil>	[0..1]	DateTime		25
	ContractDates <CtrctDts>	[0..1]			25
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		26
	TargetClosingDate <TrgtClsGdt>	[0..1]	Date		26
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		26
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			26
	Reference <Ref>	[1..1]	Text		27
	SignOffDate <SgnOffDt>	[0..1]	Date		27
	Version <Vrsn>	[0..1]	Text		27
	AccountServicerIdentification <AcctSvcrlid>	[1..1]	±		27
	Organisation <Org>	[1..1]			28
	FullLegalName <FullLglNm>	[1..1]	Text		28
	TradingName <TradgNm>	[0..1]	Text		29
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	29
	RegistrationDate <RegnDt>	[0..1]	Date		29
	OperationalAddress <OprlAdr>	[0..1]	±		29
	BusinessAddress <BizAdr>	[0..1]	±		30
	LegalAddress <LglAdr>	[1..1]	±		31
	BillingAddress <BlgAdr>	[0..1]	±		32

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OrganisationIdentification <OrgId>	[1..1]			33
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	34
	LEI <LEI>	[0..1]	IdentifierSet		34
	Other <Othr>	[0..*]			34
	Identification <Id>	[1..1]	Text		35
	SchemeName <SchmeNm>	[0..1]			35
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35
	Issuer <Issr>	[0..1]	Text		35
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		35
	TreasuryManager <TrsrMgr>	[0..1]	±		36
	MainMandateHolder <MainMndtHldr>	[0..*]	±		37
	Sender <Sndr>	[0..*]	±		38
	LegalRepresentative <LglRprtv>	[0..*]	±		39
	Mandate <Mndt>	[0..*]			40
	Identification <Id>	[1..1]	Text		41
	ApplicableChannel <AplblChanl>	[1..*]			42
{Or	Code <Cd>	[1..1]	CodeSet		42
Or}	Proprietary <Prtry>	[1..1]	Text		42
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		42
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		42
	MandateHolder <MndtHldr>	[0..*]			43
	PartyOrGroup <PtyOrGrp>	[1..1]			43
{Or	GroupIdentification <Grpld>	[1..1]	Text		44
Or}	Party <Pty>	[1..1]			44
	Party <Pty>	[1..1]	±		44
	Certificate <Cert>	[0..1]	Binary		45
	SignatureOrder <SgntrOrdrlnd>	[0..1]	Text		46
	Authorisation <Authstn>	[1..1]			46
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			46
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	46

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	NotLimited <NotLtd>	[1..1]	Text		47
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			47
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	47
	NumberOfDays <NbOfDays>	[1..1]	Text		48
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			48
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	48
Or}	NotLimited <NotLtd>	[1..1]	Text		48
	BankOperation <BkOpr>	[1..*]	±	C7, C8	48
	StartDate <StartDt>	[0..1]	Date		49
	EndDate <EndDt>	[0..1]	Date		49
	Group <Grp>	[0..*]			49
	GroupIdentification <GrpId>	[1..1]	Text		50
	Party <Pty>	[1..*]			50
	Party <Pty>	[1..1]	±		50
	Certificate <Cert>	[0..1]	Binary		51
	ReferenceAccount <RefAcct>	[0..1]	±	C11, C10	52
	DigitalSignature <DgtlSgntr>	[0..*]			52
	Party <Pty>	[1..1]	±		52
	Signature <Sgntr>	[1..1]	(External Schema)		53
	SupplementaryData <SplmtryData>	[0..*]	±	C12	54

2.3 Constraints

C1 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.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C8 FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

C9 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C10 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C11 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C12 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.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		15
	ProcessIdentification <PrclId>	[1..1]	±		15
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		15

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

2.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

2.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

2.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	16
	LEI <LEI>	[0..1]	IdentifierSet		16
	Other <Othr>	[0..*]			16
	Identification <Id>	[1..1]	Text		17
	SchemeName <SchmeNm>	[0..1]			17
{Or	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	Text		17
	Issuer <Issr>	[0..1]	Text		17

2.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

2.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

2.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		17
	SchemeName <SchmeNm>	[0..1]			17
{Or	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	Text		17
	Issuer <Issr>	[0..1]	Text		17

2.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

2.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	Text		17

2.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

2.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

2.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

2.4.3 **Account <Acct>**

Presence: [1..1]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

Account <Acct> contains the following **CustomerAccount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		19
	Name <Nm>	[0..1]	Text		20
	Status <Sts>	[0..1]	CodeSet		20
	Type <Tp>	[0..1]	±		20
	Currency <Ccy>	[1..1]	CodeSet	C1	21
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		21
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		21
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		21
	AverageBalance <AvrgBal>	[0..1]	Amount		21
	AccountPurpose <AcctPurp>	[0..1]	Text		21
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		21
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		22
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			22
	Frequency <Frqcy>	[1..1]	CodeSet		22
	CommunicationMethod <ComMtd>	[1..1]			23
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23
	DeliveryAddress <DlvryAdr>	[1..1]	Text		23
	Format <Frmt>	[1..1]			24
{Or	Code <Cd>	[1..1]	CodeSet		24
Or}	Proprietary <Prtry>	[1..1]	Text		24
	ClosingDate <ClsgDt>	[0..1]	Date		24
	Restriction <Rstrctn>	[0..*]			24
	RestrictionType <RstrctnTp>	[1..1]			25
{Or	Code <Cd>	[1..1]	Text		25
Or}	Proprietary <Prtry>	[1..1]	±		25
	ValidFrom <VldFr>	[1..1]	DateTime		25
	ValidUntil <VldUntil>	[0..1]	DateTime		25

2.4.3.1 Identification <Id>

Presence: [0..1]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

2.4.3.2 Name <Nm>

Presence: [0..1]

Definition: Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.

Datatype: "[Max70Text](#)" on page 485

2.4.3.3 Status <Sts>

Presence: [0..1]

Definition: Specifies the current state of an account, eg, enabled or deleted.

Datatype: "[AccountStatus3Code](#)" on page 472

CodeName	Name	Definition
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.

2.4.3.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

2.4.3.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

2.4.3.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

Definition: Monthly average of the payment amounts (that is, payments going out) over a year.

Datatype: "ImpliedCurrencyAndAmount" on page 472

2.4.3.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

Definition: Monthly average of the received amounts over a year (that is, payments coming in).

Datatype: "ImpliedCurrencyAndAmount" on page 472

2.4.3.8 MonthlyTransactionNumber <MnthlyTxNb>

Presence: [0..1]

Definition: Monthly average of the number of payments (coming in and going out) over a year.

Datatype: "Max5NumericText" on page 484

2.4.3.9 AverageBalance <AvrgBal>

Presence: [0..1]

Definition: Sum of the end of day balances over a month divided by the number of business days in the month.

Datatype: "ImpliedCurrencyAndAmount" on page 472

2.4.3.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 482

2.4.3.11 FloorNotificationAmount <FlrNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance under which a notification will be sent to the account owner.

Datatype: "ImpliedCurrencyAndAmount" on page 472

2.4.3.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance above which a notification will be sent to the account owner.

Datatype: "ImpliedCurrencyAndAmount" on page 472

2.4.3.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>

Presence: [0..*]

Definition: Specifies how often statements (for audit purposes) will be sent, in which format, to which address.

StatementFrequencyAndFormat <StmtFrqcyAndFrmt> contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		22
	CommunicationMethod <ComMtd>	[1..1]			23
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23
	DeliveryAddress <DlvryAdr>	[1..1]	Text		23
	Format <Frmt>	[1..1]			24
{Or	Code <Cd>	[1..1]	CodeSet		24
Or}	Proprietary <Prtry>	[1..1]	Text		24

2.4.3.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 478

CodeName	Name	Definition
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.

CodeName	Name	Definition
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.

2.4.3.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

CommunicationMethod <ComMtd> contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23

2.4.3.13.2.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a code list.

Datatype: "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

2.4.3.13.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

Datatype: "Max35Text" on page 483

2.4.3.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 483

2.4.3.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

Format <Frmt> contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		24
Or}	Proprietary <Prtry>	[1..1]	Text		24

2.4.3.13.4.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a code list.

Datatype: "ExternalCommunicationFormat1Code" on page 476

2.4.3.13.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a proprietary identification scheme.

Datatype: "Max35Text" on page 483

2.4.3.14 ClosingDate <ClsGdt>

Presence: [0..1]

Definition: Date when the account will be or was closed.

Datatype: "ISODate" on page 479

2.4.3.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

Restriction <Rstrctn> contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			25
{Or	Code <Cd>	[1..1]	Text		25
Or}	Proprietary <Prtry>	[1..1]	±		25
	ValidFrom <VldFr>	[1..1]	DateTime		25
	ValidUntil <VldUntil>	[0..1]	DateTime		25

2.4.3.15.1 RestrictionType <RstrctnTp>*Presence:* [1..1]*Definition:* Type of the restriction.**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		25
Or}	Proprietary <Prtry>	[1..1]	±		25

2.4.3.15.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 484**2.4.3.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

2.4.3.15.2 ValidFrom <VldFr>*Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODateTime" on page 480**2.4.3.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODateTime" on page 480**2.4.4 ContractDates <CtrctDts>***Presence:* [0..1]*Definition:* Specifies target dates.

ContractDates <CtrctDts> contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		26
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		26
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		26

2.4.4.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

Definition: Date on which the account and related basic services are expected to be operational for the account owner.

Datatype: "ISODate" on page 479

2.4.4.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

Definition: Date on which the account and related services are expected to cease to be operational for the account owner.

Datatype: "ISODate" on page 479

2.4.4.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: 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.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

2.4.5 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: 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.

UnderlyingMasterAgreement <UndrlygMstrAgrmt> contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		27
	SignOffDate <SgnOffDt>	[0..1]	Date		27
	Version <Vrsn>	[0..1]	Text		27

2.4.5.1 Reference <Ref>

Presence: [1..1]

Definition: 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.

Datatype: "Max35Text" on page 483

2.4.5.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 479

2.4.5.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 484

2.4.6 AccountServicerIdentification <AcctSvcrlid>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServicerIdentification <AcctSvcrlid> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

2.4.7 Organisation <Org>

Presence: [1..1]

Definition: Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

Organisation <Org> contains the following **Organisation42** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]	Text		28
	TradingName <TradgNm>	[0..1]	Text		29
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	29
	RegistrationDate <RegnDt>	[0..1]	Date		29
	OperationalAddress <OprlAdr>	[0..1]	±		29
	BusinessAddress <BizAdr>	[0..1]	±		30
	LegalAddress <LglAdr>	[1..1]	±		31
	BillingAddress <BlgAdr>	[0..1]	±		32
	OrganisationIdentification <OrgId>	[1..1]			33
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	34
	LEI <LEI>	[0..1]	IdentifierSet		34
	Other <Othr>	[0..*]			34
	Identification <Id>	[1..1]	Text		35
	SchemeName <SchmeNm>	[0..1]			35
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35
	Issuer <Issr>	[0..1]	Text		35
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		35
	TreasuryManager <TrsrMgr>	[0..1]	±		36
	MainMandateHolder <MainMndtHldr>	[0..*]	±		37
	Sender <Sndr>	[0..*]	±		38
	LegalRepresentative <LglRprtv>	[0..*]	±		39

2.4.7.1 FullLegalName <FullLglNm>

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max350Text" on page 483

2.4.7.2 TradingName <TradgNm>

Presence: [0..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

Datatype: "Max350Text" on page 483

2.4.7.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

Definition: Country in which the organisation has its business activity.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

2.4.7.4 RegistrationDate <RegnDt>

Presence: [0..1]

Definition: Date at which a given organisation was officially registered.

Datatype: "ISODate" on page 479

2.4.7.5 OperationalAddress <OpriAdr>

Presence: [0..1]

Definition: Specifies an operational address, for example, of a shared services centre.

OperationalAddress <OpriAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

2.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Specifies the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

2.4.7.7 LegalAddress <LglAdr>

Presence: [1..1]

Definition: Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).

LegalAddress <LglAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

2.4.7.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BllgAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

2.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	34
	LEI <LEI>	[0..1]	IdentifierSet		34
	Other <Othr>	[0..*]			34
	Identification <Id>	[1..1]	Text		35
	SchemeName <SchmeNm>	[0..1]			35
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35
	Issuer <Issr>	[0..1]	Text		35

2.4.7.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

2.4.7.9.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

2.4.7.9.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		35
	SchemeName <SchmeNm>	[0..1]			35
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35
	Issuer <Issr>	[0..1]	Text		35

2.4.7.9.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

2.4.7.9.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35

2.4.7.9.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

2.4.7.9.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

2.4.7.9.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

2.4.7.10 RepresentativeOfficer <RprtOffcr>

Presence: [0..*]

Definition: Person in the customer's organisation who can be contacted by the account servicer in relation to the account(s) identified in this instruction.

RepresentativeOfficer <RprtVOffcr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

2.4.7.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

Definition: Person responsible of the treasury department within the customer's organisation.

TreasuryManager <TrsrMgr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

2.4.7.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

Definition: Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.

MainMandateHolder <MainMndtHldr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

2.4.7.13 Sender <Sndr>

Presence: [0..*]

Definition: Person that may be the potential sender of a message related to the life cycle of the account.

Sender <Sndr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

2.4.7.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

Definition: 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 by-laws of the organisation, be publicly announced in the official journal of a country, etc.

LegalRepresentative <LglRprt> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

2.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following **OperationMandate7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		41
	ApplicableChannel <AplblChanl>	[1..*]			42
{Or	Code <Cd>	[1..1]	CodeSet		42
Or}	Proprietary <Prtry>	[1..1]	Text		42
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		42
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		42
	MandateHolder <MndtHldr>	[0..*]			43
	PartyOrGroup <PtyOrGrp>	[1..1]			43
{Or	GroupIdentification <Grpld>	[1..1]	Text		44
Or}	Party <Pty>	[1..1]			44
	Party <Pty>	[1..1]	±		44
	Certificate <Cert>	[0..1]	Binary		45
	SignatureOrder <SgntrOrd>	[0..1]	Text		46
	Authorisation <Authstn>	[1..1]			46
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			46
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	46
Or}	NotLimited <NotLtd>	[1..1]	Text		47
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			47
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	47
	NumberOfDays <NbOfDays>	[1..1]	Text		48
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			48
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	48
Or}	NotLimited <NotLtd>	[1..1]	Text		48
	BankOperation <BkOpr>	[1..*]	±	C7, C8	48
	StartDate <StartDt>	[0..1]	Date		49
	EndDate <EndDt>	[0..1]	Date		49

2.4.8.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 483

2.4.8.2 ApplicableChannel <ApblChanl>

Presence: [1..*]

Definition: 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.

ApplicableChannel <ApblChanl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		42
Or}	Proprietary <Prtry>	[1..1]	Text		42

2.4.8.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 474

CodeName	Name	Definition
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.

2.4.8.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 483

2.4.8.3 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

Definition: Number of required and necessary signatures by the mandate.

Datatype: "Max15PlusSignedNumericText" on page 482

2.4.8.4 SignatureOrderIndicator <SgntrOrdrlnd>

Presence: [1..1]

Definition: Indicator whether a certain order of signatures has to be respected or not.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

2.4.8.5 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyOrGroup <PtyOrGrp>	[1..1]			43
{Or	GroupIdentification <GrpId>	[1..1]	Text		44
Or}	Party <Pty>	[1..1]			44
	Party <Pty>	[1..1]	±		44
	Certificate <Cert>	[0..1]	Binary		45
	SignatureOrder <SgntrOrd>	[0..1]	Text		46
	Authorisation <Authstn>	[1..1]			46
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			46
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	46
Or}	NotLimited <NotLtd>	[1..1]	Text		47
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			47
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	47
	NumberOfDays <NbOfDays>	[1..1]	Text		48
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			48
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	48
Or}	NotLimited <NotLtd>	[1..1]	Text		48

2.4.8.5.1 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		44
Or}	Party <Pty>	[1..1]			44
	Party <Pty>	[1..1]	±		44
	Certificate <Cert>	[0..1]	Binary		45

2.4.8.5.1.1 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 484

2.4.8.5.1.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		44
	Certificate <Cert>	[0..1]	Binary		45

2.4.8.5.1.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

2.4.8.5.1.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

2.4.8.5.2 SignatureOrder <SgntrOrdr>*Presence:* [0..1]*Definition:* Order in which the mandate holder has to sign.*Datatype:* "Max15PlusSignedNumericText" on page 482**2.4.8.5.3 Authorisation <Authstn>***Presence:* [1..1]*Definition:* Authorisation granted to a mandate holder.**Authorisation <Authstn>** contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			46
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	46
Or}	NotLimited <NotLtd>	[1..1]	Text		47
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			47
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	47
	NumberOfDays <NbOfDays>	[1..1]	Text		48
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			48
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	48
Or}	NotLimited <NotLtd>	[1..1]	Text		48

2.4.8.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>*Presence:* [0..1]*Definition:* Maximum amount allowed by the mandate for each transaction.**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	46
Or}	NotLimited <NotLtd>	[1..1]	Text		47

2.4.8.5.3.1.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C6 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

2.4.8.5.3.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 485

2.4.8.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

Definition: Maximum amount allowed over a specific period of time.

MaximumAmountByPeriod <MaxAmtByPrd> contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	47
	NumberOfDays <NbOfDays>	[1..1]	Text		48

2.4.8.5.3.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

Definition: Maximum amount allowed over a specific period of time.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

2.4.8.5.3.2.2 NumberOfDays <NbOfDays>*Presence:* [1..1]*Definition:* Period specified as a number of days.*Datatype:* "Max3NumericText" on page 484**2.4.8.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>***Presence:* [0..1]*Definition:* Specifies the maximum amount for each bulk submission.**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	48
Or}	NotLimited <NotLtd>	[1..1]	Text		48

2.4.8.5.3.3.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C6 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471**Constraints**

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

2.4.8.5.3.3.2 NotLimited <NotLtd>*Presence:* [1..1]*Definition:* Unlimited amount.*Datatype:* "Unlimited9Text" on page 485**2.4.8.6 BankOperation <BkOpr>***Presence:* [1..*]*Definition:* Bank operation allowed by a mandate.*Impacted by:* C7 "DomainOrProprietaryRule", C8 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

2.4.8.7 StartDate <StartDt>

Presence: [0..1]

Definition: Specifies the date when the mandate becomes valid.

Datatype: "[ISODate](#)" on page 479

2.4.8.8 EndDate <EndDt>

Presence: [0..1]

Definition: Specifies the date when the mandate stops to be valid.

Datatype: "[ISODate](#)" on page 479

2.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		50
	Party <Pty>	[1..*]			50
	Party <Pty>	[1..1]	±		50
	Certificate <Cert>	[0..1]	Binary		51

2.4.9.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 484

2.4.9.2 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		50
	Certificate <Cert>	[0..1]	Binary		51

2.4.9.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

2.4.9.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

2.4.10 ReferenceAccount <RefAcct>

Presence: [0..1]

Definition: Unique and unambiguous identification of the account used as a reference for the opening of another account.

Impacted by: C11 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

ReferenceAccount <RefAcct> contains the following elements (see "CashAccount40" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		432
	Type <Tp>	[0..1]	±		432
	Currency <Ccy>	[0..1]	CodeSet	C2	432
	Name <Nm>	[0..1]	Text		433
	Proxy <Prxy>	[0..1]	±		433

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
Or    /Proxy Must be present
```

2.4.11 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		52
	Signature <Sgntr>	[1..1]	(External Schema)		53

2.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

2.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

2.4.12 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C12 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

3 **acmt.008.001.05** **AccountOpeningAmendmentRequestV05**

3.1 **MessageDefinition Functionality**

The AccountOpeningAmendmentRequest message is sent from an organisation to a financial institution as part of the account opening process. It is sent in response to a request from the financial institution to send additional information.

Outline

The AccountOpeningAmendmentRequestV05 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

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.

E. Account

Unique and unambiguous identification of the account between the account owner and the account servicer.

F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

G. Organisation

Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. ReferenceAccount

Unique and unambiguous identification of the account used as a reference for the opening of another account.

K. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

L. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			61
	MessageIdentification <MsgId>	[1..1]	±		62
	ProcessIdentification <PrclId>	[1..1]	±		62
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		62
	From <Fr>	[0..1]			62
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	63
	LEI <LEI>	[0..1]	IdentifierSet		63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		64
	SchemeName <SchmeNm>	[0..1]			64
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64
	ContractDates <CtrctDts>	[0..1]			65
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		65
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		65
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		65
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			65
	Reference <Ref>	[1..1]	Text		66
	SignOffDate <SgnOffDt>	[0..1]	Date		66
	Version <Vrsn>	[0..1]	Text		66
	Account <Acct>	[1..1]			66
	Identification <Id>	[0..1]	±		67
	Name <Nm>	[0..1]	Text		68
	Status <Sts>	[0..1]	CodeSet		68
	Type <Tp>	[0..1]	±		68
	Currency <Ccy>	[1..1]	CodeSet	C1	69
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		69
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		69

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		69
	AverageBalance <AvrgBal>	[0..1]	Amount		69
	AccountPurpose <AcctPurp>	[0..1]	Text		69
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		69
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		70
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			70
	Frequency <Frqcy>	[1..1]	CodeSet		70
	CommunicationMethod <ComMtd>	[1..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		71
Or}	Proprietary <Prtry>	[1..1]	Text		71
	DeliveryAddress <DlvryAdr>	[1..1]	Text		71
	Format <Frmt>	[1..1]			72
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72
	ClosingDate <ClsdDt>	[0..1]	Date		72
	Restriction <Rstrctn>	[0..*]			72
	RestrictionType <RstrctnTp>	[1..1]			73
{Or	Code <Cd>	[1..1]	Text		73
Or}	Proprietary <Prtry>	[1..1]	±		73
	ValidFrom <VldFr>	[1..1]	DateTime		73
	ValidUntil <VldUntil>	[0..1]	DateTime		73
	AccountServiceIdentification <AcctSvcrlid>	[1..1]	±		73
	Organisation <Org>	[1..1]			74
	FullLegalName <FullLglNm>	[1..1]	Text		75
	TradingName <TradgNm>	[0..1]	Text		75
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	76
	RegistrationDate <RegnDt>	[0..1]	Date		76
	OperationalAddress <OprlAdr>	[0..1]	±		76
	BusinessAddress <BizAdr>	[0..1]	±		77
	LegalAddress <LglAdr>	[1..1]	±		78
	BillingAddress <BlgAdr>	[0..1]	±		79

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OrganisationIdentification <OrgId>	[1..1]			80
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	81
	LEI <LEI>	[0..1]	IdentifierSet		81
	Other <Othr>	[0..*]			81
	Identification <Id>	[1..1]	Text		82
	SchemeName <SchmeNm>	[0..1]			82
{Or	Code <Cd>	[1..1]	CodeSet		82
Or}	Proprietary <Prtry>	[1..1]	Text		82
	Issuer <Issr>	[0..1]	Text		82
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		82
	TreasuryManager <TrsrMgr>	[0..1]	±		83
	MainMandateHolder <MainMndtHldr>	[0..*]	±		84
	Sender <Sndr>	[0..*]	±		85
	LegalRepresentative <LglRprtv>	[0..*]	±		86
	Mandate <Mndt>	[0..*]			87
	Identification <Id>	[1..1]	Text		88
	ApplicableChannel <AplblChanl>	[1..*]			89
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		89
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		89
	MandateHolder <MndtHldr>	[0..*]			90
	PartyOrGroup <PtyOrGrp>	[1..1]			90
{Or	GroupIdentification <Grpld>	[1..1]	Text		91
Or}	Party <Pty>	[1..1]			91
	Party <Pty>	[1..1]	±		91
	Certificate <Cert>	[0..1]	Binary		92
	SignatureOrder <SgntrOrdrlnd>	[0..1]	Text		93
	Authorisation <Authstn>	[1..1]			93
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			93
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	93

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	NotLimited <NotLtd>	[1..1]	Text		94
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			94
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	94
	NumberOfDays <NbOfDays>	[1..1]	Text		95
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			95
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	95
Or}	NotLimited <NotLtd>	[1..1]	Text		95
	BankOperation <BkOpr>	[1..*]	±	C7, C8	95
	StartDate <StartDt>	[0..1]	Date		96
	EndDate <EndDt>	[0..1]	Date		96
	Group <Grp>	[0..*]			96
	GroupIdentification <GrpId>	[1..1]	Text		97
	Party <Pty>	[1..*]			97
	Party <Pty>	[1..1]	±		97
	Certificate <Cert>	[0..1]	Binary		98
	ReferenceAccount <RefAcct>	[0..1]	±	C11, C10	99
	DigitalSignature <DgtlSgntr>	[0..*]			99
	Party <Pty>	[1..1]	±		99
	Signature <Sgntr>	[1..1]	(External Schema)		100
	SupplementaryData <SplmtryData>	[0..*]	±	C12	101

3.3 Constraints

C1 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.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C8 FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

C9 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C10 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C11 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C12 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.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		62
	ProcessIdentification <PrclId>	[1..1]	±		62
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		62

3.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

3.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

3.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

3.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	63
	LEI <LEI>	[0..1]	IdentifierSet		63
	Other <Othr>	[0..*]			63
	Identification <Id>	[1..1]	Text		64
	SchemeName <SchmeNm>	[0..1]			64
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64

3.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

3.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

3.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		64
	SchemeName <SchmeNm>	[0..1]			64
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Issuer <Issr>	[0..1]	Text		64

3.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

3.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64

3.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

3.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

3.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

3.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

ContractDates <CtrctDts> contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		65
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		65
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		65

3.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

Definition: Date on which the account and related basic services are expected to be operational for the account owner.

Datatype: "ISODate" on page 479

3.4.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

Definition: Date on which the account and related services are expected to cease to be operational for the account owner.

Datatype: "ISODate" on page 479

3.4.3.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: 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.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

3.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: 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.

UnderlyingMasterAgreement <UndrlygMstrAgrmt> contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		66
	SignOffDate <SgnOffDt>	[0..1]	Date		66
	Version <Vrsn>	[0..1]	Text		66

3.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: 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.

Datatype: "Max35Text" on page 483

3.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 479

3.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 484

3.4.5 Account <Acct>

Presence: [1..1]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

Account <Acct> contains the following **CustomerAccount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		67
	Name <Nm>	[0..1]	Text		68
	Status <Sts>	[0..1]	CodeSet		68
	Type <Tp>	[0..1]	±		68
	Currency <Ccy>	[1..1]	CodeSet	C1	69
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		69
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		69
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		69
	AverageBalance <AvrgBal>	[0..1]	Amount		69
	AccountPurpose <AcctPurp>	[0..1]	Text		69
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		69
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		70
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			70
	Frequency <Frqcy>	[1..1]	CodeSet		70
	CommunicationMethod <ComMtd>	[1..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		71
Or}	Proprietary <Prtry>	[1..1]	Text		71
	DeliveryAddress <DlvryAdr>	[1..1]	Text		71
	Format <Frmt>	[1..1]			72
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72
	ClosingDate <ClsgDt>	[0..1]	Date		72
	Restriction <Rstrctn>	[0..*]			72
	RestrictionType <RstrctnTp>	[1..1]			73
{Or	Code <Cd>	[1..1]	Text		73
Or}	Proprietary <Prtry>	[1..1]	±		73
	ValidFrom <VldFr>	[1..1]	DateTime		73
	ValidUntil <VldUntil>	[0..1]	DateTime		73

3.4.5.1 Identification <Id>*Presence:* [0..1]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

3.4.5.2 Name <Nm>

Presence: [0..1]

Definition: Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.

Datatype: "[Max70Text](#)" on page 485

3.4.5.3 Status <Sts>

Presence: [0..1]

Definition: Specifies the current state of an account, eg, enabled or deleted.

Datatype: "[AccountStatus3Code](#)" on page 472

CodeName	Name	Definition
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.

3.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

3.4.5.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

3.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

Definition: Monthly average of the payment amounts (that is, payments going out) over a year.

Datatype: "ImpliedCurrencyAndAmount" on page 472

3.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

Definition: Monthly average of the received amounts over a year (that is, payments coming in).

Datatype: "ImpliedCurrencyAndAmount" on page 472

3.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>

Presence: [0..1]

Definition: Monthly average of the number of payments (coming in and going out) over a year.

Datatype: "Max5NumericText" on page 484

3.4.5.9 AverageBalance <AvrgBal>

Presence: [0..1]

Definition: Sum of the end of day balances over a month divided by the number of business days in the month.

Datatype: "ImpliedCurrencyAndAmount" on page 472

3.4.5.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 482

3.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance under which a notification will be sent to the account owner.

Datatype: "ImpliedCurrencyAndAmount" on page 472

3.4.5.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance above which a notification will be sent to the account owner.

Datatype: "ImpliedCurrencyAndAmount" on page 472

3.4.5.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>

Presence: [0..*]

Definition: Specifies how often statements (for audit purposes) will be sent, in which format, to which address.

StatementFrequencyAndFormat <StmtFrqcyAndFrmt> contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		70
	CommunicationMethod <ComMtd>	[1..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		71
Or}	Proprietary <Prtry>	[1..1]	Text		71
	DeliveryAddress <DlvryAdr>	[1..1]	Text		71
	Format <Frmt>	[1..1]			72
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72

3.4.5.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 478

CodeName	Name	Definition
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.

CodeName	Name	Definition
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.

3.4.5.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

CommunicationMethod <ComMtd> contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		71
Or}	Proprietary <Prtry>	[1..1]	Text		71

3.4.5.13.2.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a code list.

Datatype: "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

3.4.5.13.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

Datatype: "Max35Text" on page 483

3.4.5.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 483

3.4.5.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

Format <Frmt> contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72

3.4.5.13.4.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a code list.

Datatype: "ExternalCommunicationFormat1Code" on page 476

3.4.5.13.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a proprietary identification scheme.

Datatype: "Max35Text" on page 483

3.4.5.14 ClosingDate <ClsgDt>

Presence: [0..1]

Definition: Date when the account will be or was closed.

Datatype: "ISODate" on page 479

3.4.5.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

Restriction <Rstrctn> contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			73
{Or	Code <Cd>	[1..1]	Text		73
Or}	Proprietary <Prtry>	[1..1]	±		73
	ValidFrom <VldFr>	[1..1]	DateTime		73
	ValidUntil <VldUntil>	[0..1]	DateTime		73

3.4.5.15.1 RestrictionType <RstrctnTp>*Presence:* [1..1]*Definition:* Type of the restriction.**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		73
Or}	Proprietary <Prtry>	[1..1]	±		73

3.4.5.15.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 484**3.4.5.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

3.4.5.15.2 ValidFrom <VldFr>*Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODateTime" on page 480**3.4.5.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODateTime" on page 480**3.4.6 AccountServicerIdentification <AcctSvcrid>***Presence:* [1..1]*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

3.4.7 Organisation <Org>

Presence: [1..1]

Definition: Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

Organisation <Org> contains the following **Organisation42** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgINm>	[1..1]	Text		75
	TradingName <TradgNm>	[0..1]	Text		75
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	76
	RegistrationDate <RegnDt>	[0..1]	Date		76
	OperationalAddress <OprAdr>	[0..1]	±		76
	BusinessAddress <BizAdr>	[0..1]	±		77
	LegalAddress <LglAdr>	[1..1]	±		78
	BillingAddress <BlgAdr>	[0..1]	±		79
	OrganisationIdentification <OrgId>	[1..1]			80
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	81
	LEI <LEI>	[0..1]	IdentifierSet		81
	Other <Othr>	[0..*]			81
	Identification <Id>	[1..1]	Text		82
	SchemeName <SchmeNm>	[0..1]			82
{Or	Code <Cd>	[1..1]	CodeSet		82
Or}	Proprietary <Prtry>	[1..1]	Text		82
	Issuer <Issr>	[0..1]	Text		82
	RepresentativeOfficer <RprtVOffcr>	[0..*]	±		82
	TreasuryManager <TrsrMgr>	[0..1]	±		83
	MainMandateHolder <MainMndtHldr>	[0..*]	±		84
	Sender <Sndr>	[0..*]	±		85
	LegalRepresentative <LglRprtv>	[0..*]	±		86

3.4.7.1 FullLegalName <FullLgINm>

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max350Text" on page 483

3.4.7.2 TradingName <TradgNm>

Presence: [0..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

Datatype: "Max350Text" on page 483

3.4.7.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

Definition: Country in which the organisation has its business activity.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

3.4.7.4 RegistrationDate <RegnDt>

Presence: [0..1]

Definition: Date at which a given organisation was officially registered.

Datatype: "ISODate" on page 479

3.4.7.5 OperationalAddress <OprlAdr>

Presence: [0..1]

Definition: Specifies an operational address, for example, of a shared services centre.

OperationalAddress <OpriAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

3.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Specifies the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

3.4.7.7 LegalAddress <LglAdr>

Presence: [1..1]

Definition: Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).

LegalAddress <LglAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

3.4.7.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BllgAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

3.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	81
	LEI <LEI>	[0..1]	IdentifierSet		81
	Other <Othr>	[0..*]			81
	Identification <Id>	[1..1]	Text		82
	SchemeName <SchmeNm>	[0..1]			82
{Or	Code <Cd>	[1..1]	CodeSet		82
Or}	Proprietary <Prtry>	[1..1]	Text		82
	Issuer <Issr>	[0..1]	Text		82

3.4.7.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

3.4.7.9.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

3.4.7.9.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		82
	SchemeName <SchmeNm>	[0..1]			82
{Or	Code <Cd>	[1..1]	CodeSet		82
Or}	Proprietary <Prtry>	[1..1]	Text		82
	Issuer <Issr>	[0..1]	Text		82

3.4.7.9.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

3.4.7.9.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		82
Or}	Proprietary <Prtry>	[1..1]	Text		82

3.4.7.9.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

3.4.7.9.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

3.4.7.9.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

3.4.7.10 RepresentativeOfficer <RprtVOffcr>

Presence: [0..*]

Definition: Person in the customer's organisation who can be contacted by the account servicer in relation to the account(s) identified in this instruction.

RepresentativeOfficer <RprtVOffcr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

3.4.7.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

Definition: Person responsible of the treasury department within the customer's organisation.

TreasuryManager <TrsrMgr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

3.4.7.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

Definition: Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.

MainMandateHolder <MainMndtHldr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

3.4.7.13 Sender <Sndr>

Presence: [0..*]

Definition: Person that may be the potential sender of a message related to the life cycle of the account.

Sender <Sndr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

3.4.7.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

Definition: 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 by-laws of the organisation, be publicly announced in the official journal of a country, etc.

LegalRepresentative <LglRprt> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

3.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following **OperationMandate7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		88
	ApplicableChannel <AplblChanl>	[1..*]			89
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		89
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		89
	MandateHolder <MndtHldr>	[0..*]			90
	PartyOrGroup <PtyOrGrp>	[1..1]			90
{Or	GroupIdentification <Grpld>	[1..1]	Text		91
Or}	Party <Pty>	[1..1]			91
	Party <Pty>	[1..1]	±		91
	Certificate <Cert>	[0..1]	Binary		92
	SignatureOrder <SgntrOrd>	[0..1]	Text		93
	Authorisation <Authstn>	[1..1]			93
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			93
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	93
Or}	NotLimited <NotLtd>	[1..1]	Text		94
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			94
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	94
	NumberOfDays <NbOfDays>	[1..1]	Text		95
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			95
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	95
Or}	NotLimited <NotLtd>	[1..1]	Text		95
	BankOperation <BkOpr>	[1..*]	±	C7, C8	95
	StartDate <StartDt>	[0..1]	Date		96
	EndDate <EndDt>	[0..1]	Date		96

3.4.8.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 483

3.4.8.2 ApplicableChannel <ApblChanl>

Presence: [1..*]

Definition: 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.

ApplicableChannel <ApblChanl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89

3.4.8.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 474

CodeName	Name	Definition
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.

3.4.8.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 483

3.4.8.3 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

Definition: Number of required and necessary signatures by the mandate.

Datatype: "Max15PlusSignedNumericText" on page 482

3.4.8.4 SignatureOrderIndicator <SgntrOrdrlnd>

Presence: [1..1]

Definition: Indicator whether a certain order of signatures has to be respected or not.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

3.4.8.5 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation7** elements

Or	MessageElement <XML Tag>	Mult.	Type	Constr. No.	Page
	PartyOrGroup <PtyOrGrp>	[1..1]			90
{Or	GroupIdentification <GrpId>	[1..1]	Text		91
Or}	Party <Pty>	[1..1]			91
	Party <Pty>	[1..1]	±		91
	Certificate <Cert>	[0..1]	Binary		92
	SignatureOrder <SgntrOrd>	[0..1]	Text		93
	Authorisation <Authstn>	[1..1]			93
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			93
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	93
Or}	NotLimited <NotLtd>	[1..1]	Text		94
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			94
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	94
	NumberOfDays <NbOfDays>	[1..1]	Text		95
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			95
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	95
Or}	NotLimited <NotLtd>	[1..1]	Text		95

3.4.8.5.1 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		91
Or}	Party <Pty>	[1..1]			91
	Party <Pty>	[1..1]	±		91
	Certificate <Cert>	[0..1]	Binary		92

3.4.8.5.1.1 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 484

3.4.8.5.1.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		91
	Certificate <Cert>	[0..1]	Binary		92

3.4.8.5.1.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

3.4.8.5.1.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

3.4.8.5.2 SignatureOrder <SgntrOrdr>*Presence:* [0..1]*Definition:* Order in which the mandate holder has to sign.*Datatype:* "Max15PlusSignedNumericText" on page 482**3.4.8.5.3 Authorisation <Authstn>***Presence:* [1..1]*Definition:* Authorisation granted to a mandate holder.**Authorisation <Authstn>** contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			93
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	93
Or}	NotLimited <NotLtd>	[1..1]	Text		94
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			94
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	94
	NumberOfDays <NbOfDays>	[1..1]	Text		95
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			95
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	95
Or}	NotLimited <NotLtd>	[1..1]	Text		95

3.4.8.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>*Presence:* [0..1]*Definition:* Maximum amount allowed by the mandate for each transaction.**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	93
Or}	NotLimited <NotLtd>	[1..1]	Text		94

3.4.8.5.3.1.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C6 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.8.5.3.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 485

3.4.8.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

Definition: Maximum amount allowed over a specific period of time.

MaximumAmountByPeriod <MaxAmtByPrd> contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	94
	NumberOfDays <NbOfDays>	[1..1]	Text		95

3.4.8.5.3.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

Definition: Maximum amount allowed over a specific period of time.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.8.5.3.2.2 NumberOfDays <NbOfDays>*Presence:* [1..1]*Definition:* Period specified as a number of days.*Datatype:* "Max3NumericText" on page 484**3.4.8.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>***Presence:* [0..1]*Definition:* Specifies the maximum amount for each bulk submission.**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	95
Or}	NotLimited <NotLtd>	[1..1]	Text		95

3.4.8.5.3.3.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C6 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471**Constraints**

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.8.5.3.3.2 NotLimited <NotLtd>*Presence:* [1..1]*Definition:* Unlimited amount.*Datatype:* "Unlimited9Text" on page 485**3.4.8.6 BankOperation <BkOpr>***Presence:* [1..*]*Definition:* Bank operation allowed by a mandate.*Impacted by:* C7 "DomainOrProprietaryRule", C8 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

3.4.8.7 StartDate <StartDt>

Presence: [0..1]

Definition: Specifies the date when the mandate becomes valid.

Datatype: "[ISODate](#)" on page 479

3.4.8.8 EndDate <EndDt>

Presence: [0..1]

Definition: Specifies the date when the mandate stops to be valid.

Datatype: "[ISODate](#)" on page 479

3.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		97
	Party <Pty>	[1..*]			97
	Party <Pty>	[1..1]	±		97
	Certificate <Cert>	[0..1]	Binary		98

3.4.9.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 484

3.4.9.2 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		97
	Certificate <Cert>	[0..1]	Binary		98

3.4.9.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

3.4.9.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

3.4.10 ReferenceAccount <RefAcct>

Presence: [0..1]

Definition: Unique and unambiguous identification of the account used as a reference for the opening of another account.

Impacted by: C11 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

ReferenceAccount <RefAcct> contains the following elements (see "CashAccount40" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		432
	Type <Tp>	[0..1]	±		432
	Currency <Ccy>	[0..1]	CodeSet	C2	432
	Name <Nm>	[0..1]	Text		433
	Proxy <Prxy>	[0..1]	±		433

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
Or    /Proxy Must be present
```

3.4.11 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		99
	Signature <Sgntr>	[1..1]	(External Schema)		100

3.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

3.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

3.4.12 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C12 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

4 **acmt.009.001.04**

AccountOpeningAdditionalInformationRequestV04

4.1 **MessageDefinition Functionality**

The AccountOpeningAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account opening process. This message is sent in response to an opening request message from the organisation, if the business content is valid, but additional information is required.

Outline

The AccountOpeningAdditionalInformationRequestV04 MessageDefinition is composed of 8 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. OrganisationIdentification

Identification of the organisation.

D. Account

Unique and unambiguous identification of the account between the account owner and the account servicer.

E. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

F. UnderlyingMasterAgreement

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.

G. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

H. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

4.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngAddtlInfReq>	[1..1]			
	References <Refs>	[1..1]	±		105
	From <Fr>	[0..1]			106
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	106
	LEI <LEI>	[0..1]	IdentifierSet		106
	Other <Othr>	[0..*]			106
	Identification <Id>	[1..1]	Text		107
	SchemeName <SchmeNm>	[0..1]			107
{Or	Code <Cd>	[1..1]	CodeSet		107
Or}	Proprietary <Prtry>	[1..1]	Text		107
	Issuer <Issr>	[0..1]	Text		107
	OrganisationIdentification <OrgId>	[1..1]			108
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	108
	LEI <LEI>	[0..1]	IdentifierSet		108
	Other <Othr>	[0..*]			108
	Identification <Id>	[1..1]	Text		109
	SchemeName <SchmeNm>	[0..1]			109
{Or	Code <Cd>	[1..1]	CodeSet		109
Or}	Proprietary <Prtry>	[1..1]	Text		109
	Issuer <Issr>	[0..1]	Text		109
	Account <Acct>	[1..1]			110
	Identification <Id>	[0..1]	±		111
	Name <Nm>	[0..1]	Text		112
	Status <Sts>	[0..1]	CodeSet		112
	Type <Tp>	[0..1]	±		112
	Currency <Ccy>	[1..1]	CodeSet	C1	113
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		113
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		113
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		113
	AverageBalance <AvrgBal>	[0..1]	Amount		113

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AccountPurpose <AcctPurp>	[0..1]	Text		113
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		113
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		114
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			114
	Frequency <Frqcy>	[1..1]	CodeSet		114
	CommunicationMethod <ComMtd>	[1..1]			115
{Or	Code <Cd>	[1..1]	CodeSet		115
Or}	Proprietary <Prtry>	[1..1]	Text		115
	DeliveryAddress <DlvryAdr>	[1..1]	Text		115
	Format <Frmt>	[1..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		116
	ClosingDate <ClsGdt>	[0..1]	Date		116
	Restriction <Rstrctn>	[0..*]			116
	RestrictionType <RstrctnTp>	[1..1]			117
{Or	Code <Cd>	[1..1]	Text		117
Or}	Proprietary <Prtry>	[1..1]	±		117
	ValidFrom <VldFr>	[1..1]	DateTime		117
	ValidUntil <VldUntil>	[0..1]	DateTime		117
	AccountServiceIdentification <AcctSvcrlid>	[1..1]	±		117
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			118
	Reference <Ref>	[1..1]	Text		118
	SignOffDate <SgnOffDt>	[0..1]	Date		118
	Version <Vrsn>	[0..1]	Text		119
	DigitalSignature <DgtlSgntr>	[0..*]			119
	Party <Pty>	[1..1]	±		119
	Signature <Sgntr>	[1..1]	(External Schema)		120
	SupplementaryData <SplmtryData>	[0..*]	±	C6	121

4.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following elements (see ["References3" on page 446](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		446
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		446
	ProcessIdentification <PrclId>	[1..1]	±		447
	RequestReason <ReqRsn>	[1..*]	Text		447
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		447

4.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	106
	LEI <LEI>	[0..1]	IdentifierSet		106
	Other <Othr>	[0..*]			106
	Identification <Id>	[1..1]	Text		107
	SchemeName <SchmeNm>	[0..1]			107
{Or	Code <Cd>	[1..1]	CodeSet		107
Or}	Proprietary <Prtry>	[1..1]	Text		107
	Issuer <Issr>	[0..1]	Text		107

4.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

4.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

4.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		107
	SchemeName <SchmeNm>	[0..1]			107
{Or	Code <Cd>	[1..1]	CodeSet		107
Or}	Proprietary <Prtry>	[1..1]	Text		107
	Issuer <Issr>	[0..1]	Text		107

4.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

4.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		107
Or}	Proprietary <Prtry>	[1..1]	Text		107

4.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

4.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

4.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

4.4.3 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	108
	LEI <LEI>	[0..1]	IdentifierSet		108
	Other <Othr>	[0..*]			108
	Identification <Id>	[1..1]	Text		109
	SchemeName <SchmeNm>	[0..1]			109
{Or	Code <Cd>	[1..1]	CodeSet		109
Or}	Proprietary <Prtry>	[1..1]	Text		109
	Issuer <Issr>	[0..1]	Text		109

4.4.3.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

4.4.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

4.4.3.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		109
	SchemeName <SchmeNm>	[0..1]			109
{Or	Code <Cd>	[1..1]	CodeSet		109
Or}	Proprietary <Prtry>	[1..1]	Text		109
	Issuer <Issr>	[0..1]	Text		109

4.4.3.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

4.4.3.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		109
Or}	Proprietary <Prtry>	[1..1]	Text		109

4.4.3.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

4.4.3.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

4.4.3.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

4.4.4 Account <Acct>

Presence: [1..1]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

Account <Acct> contains the following **CustomerAccount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		111
	Name <Nm>	[0..1]	Text		112
	Status <Sts>	[0..1]	CodeSet		112
	Type <Tp>	[0..1]	±		112
	Currency <Ccy>	[1..1]	CodeSet	C1	113
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		113
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		113
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		113
	AverageBalance <AvrgBal>	[0..1]	Amount		113
	AccountPurpose <AcctPurp>	[0..1]	Text		113
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		113
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		114
	StatementFrequencyAndFormat <StmntFrqcyAndFrmt>	[0..*]			114
	Frequency <Frqcy>	[1..1]	CodeSet		114
	CommunicationMethod <ComMtd>	[1..1]			115
{Or	Code <Cd>	[1..1]	CodeSet		115
Or}	Proprietary <Prtry>	[1..1]	Text		115
	DeliveryAddress <DlvryAdr>	[1..1]	Text		115
	Format <Frmt>	[1..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		116
	ClosingDate <ClsGdt>	[0..1]	Date		116
	Restriction <Rstrctn>	[0..*]			116
	RestrictionType <RstrctnTp>	[1..1]			117
{Or	Code <Cd>	[1..1]	Text		117
Or}	Proprietary <Prtry>	[1..1]	±		117
	ValidFrom <VldFr>	[1..1]	DateTime		117
	ValidUntil <VldUntil>	[0..1]	DateTime		117

4.4.4.1 Identification <Id>

Presence: [0..1]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

4.4.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.

Datatype: "[Max70Text](#)" on page 485

4.4.4.3 Status <Sts>

Presence: [0..1]

Definition: Specifies the current state of an account, eg, enabled or deleted.

Datatype: "[AccountStatus3Code](#)" on page 472

CodeName	Name	Definition
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.

4.4.4.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

4.4.4.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

4.4.4.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

Definition: Monthly average of the payment amounts (that is, payments going out) over a year.

Datatype: "ImpliedCurrencyAndAmount" on page 472

4.4.4.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

Definition: Monthly average of the received amounts over a year (that is, payments coming in).

Datatype: "ImpliedCurrencyAndAmount" on page 472

4.4.4.8 MonthlyTransactionNumber <MnthlyTxNb>

Presence: [0..1]

Definition: Monthly average of the number of payments (coming in and going out) over a year.

Datatype: "Max5NumericText" on page 484

4.4.4.9 AverageBalance <AvrgBal>

Presence: [0..1]

Definition: Sum of the end of day balances over a month divided by the number of business days in the month.

Datatype: "ImpliedCurrencyAndAmount" on page 472

4.4.4.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 482

4.4.4.11 FloorNotificationAmount <FlrNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance under which a notification will be sent to the account owner.

Datatype: "ImpliedCurrencyAndAmount" on page 472

4.4.4.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance above which a notification will be sent to the account owner.

Datatype: "ImpliedCurrencyAndAmount" on page 472

4.4.4.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>

Presence: [0..*]

Definition: Specifies how often statements (for audit purposes) will be sent, in which format, to which address.

StatementFrequencyAndFormat <StmntFrqcyAndFrmt> contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		114
	CommunicationMethod <ComMtd>	[1..1]			115
{Or	Code <Cd>	[1..1]	CodeSet		115
Or}	Proprietary <Prtry>	[1..1]	Text		115
	DeliveryAddress <DlvryAdr>	[1..1]	Text		115
	Format <Frmt>	[1..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		116

4.4.4.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 478

CodeName	Name	Definition
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.

CodeName	Name	Definition
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.

4.4.4.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

CommunicationMethod <ComMtd> contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		115
Or}	Proprietary <Prtry>	[1..1]	Text		115

4.4.4.13.2.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a code list.

Datatype: "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

4.4.4.13.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

Datatype: "Max35Text" on page 483

4.4.4.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 483

4.4.4.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

Format <Frmt> contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		116

4.4.4.13.4.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a code list.

Datatype: "ExternalCommunicationFormat1Code" on page 476

4.4.4.13.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a proprietary identification scheme.

Datatype: "Max35Text" on page 483

4.4.4.14 ClosingDate <ClsgDt>

Presence: [0..1]

Definition: Date when the account will be or was closed.

Datatype: "ISODate" on page 479

4.4.4.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

Restriction <Rstrctn> contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			117
{Or	Code <Cd>	[1..1]	Text		117
Or}	Proprietary <Prtry>	[1..1]	±		117
	ValidFrom <VldFr>	[1..1]	DateTime		117
	ValidUntil <VldUntil>	[0..1]	DateTime		117

4.4.4.15.1 RestrictionType <RstrctnTp>*Presence:* [1..1]*Definition:* Type of the restriction.**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		117
Or}	Proprietary <Prtry>	[1..1]	±		117

4.4.4.15.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 484**4.4.4.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

4.4.4.15.2 ValidFrom <VldFr>*Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODatetime" on page 480**4.4.4.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODatetime" on page 480**4.4.5 AccountServicerIdentification <AcctSvcrId>***Presence:* [1..1]*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

4.4.6 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: 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.

UnderlyingMasterAgreement <UndrlygMstrAgrmt> contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		118
	SignOffDate <SgnOffDt>	[0..1]	Date		118
	Version <Vrsn>	[0..1]	Text		119

4.4.6.1 Reference <Ref>

Presence: [1..1]

Definition: 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.

Datatype: "Max35Text" on page 483

4.4.6.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 479

4.4.6.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 484

4.4.7 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		119
	Signature <Sgntr>	[1..1]	(External Schema)		120

4.4.7.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

4.4.7.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

4.4.8 **SupplementaryData <SplmtryData>**

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

5 **acmt.010.001.04**

AccountRequestAcknowledgementV04

5.1 **MessageDefinition Functionality**

The AccountRequestAcknowledgement message is sent from a financial institution to an organisation. This message is sent in response to a request message from the organisation. It is sent after the request has been validated from an authentication and authorisation point of view. The business content has not yet been validated at this stage.

Outline

The AccountRequestAcknowledgementV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

D. OrganisationIdentification

Identifier for an organisation.

E. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

F. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

G. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

5.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctReqAck>	[1..1]			
	References <Refs>	[1..1]			124
	RequestType <ReqTp>	[1..1]	CodeSet		125
	MessageIdentification <MsgId>	[1..1]	±		125
	ProcessIdentification <PrclId>	[1..1]	±		125
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		126
	Status <Sts>	[0..1]	Text		126
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		126
	From <Fr>	[0..1]			126
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	127
	LEI <LEI>	[0..1]	IdentifierSet		127
	Other <Othr>	[0..*]			127
	Identification <Id>	[1..1]	Text		128
	SchemeName <SchmeNm>	[0..1]			128
{Or	Code <Cd>	[1..1]	CodeSet		128
Or}	Proprietary <Prtry>	[1..1]	Text		128
	Issuer <Issr>	[0..1]	Text		128
	AccountIdentification <AcctId>	[0..*]			129
	Identification <Id>	[1..1]	±		129
	Currency <Ccy>	[1..1]	CodeSet	C1	129
	OrganisationIdentification <OrgId>	[1..1]			129
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	130
	LEI <LEI>	[0..1]	IdentifierSet		130
	Other <Othr>	[0..*]			130
	Identification <Id>	[1..1]	Text		131
	SchemeName <SchmeNm>	[0..1]			131
{Or	Code <Cd>	[1..1]	CodeSet		131
Or}	Proprietary <Prtry>	[1..1]	Text		131
	Issuer <Issr>	[0..1]	Text		131
	AccountServicerIdentification <AcctSvcrlId>	[1..1]	±		132

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DigitalSignature <DgtlSgntr>	[0..*]			132
	Party <Pty>	[1..1]	±		132
	Signature <Sgntr>	[1..1]	(External Schema)		133
	SupplementaryData <SplmtryData>	[0..*]	±	C6	134

5.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

5.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestType <ReqTp>	[1..1]	CodeSet		125
	MessageIdentification <MsgId>	[1..1]	±		125
	ProcessIdentification <PrId>	[1..1]	±		125
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		126
	Status <Sts>	[0..1]	Text		126
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		126

5.4.1.1 RequestType <ReqTp>

Presence: [1..1]

Definition: Identifies the type of acknowledged request.

Datatype: "UseCases1Code" on page 479

CodeName	Name	Definition
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.

5.4.1.2 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

5.4.1.3 ProcessIdentification <PrId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

5.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

Presence: [0..*]

Definition: Reference to the message that is acknowledged.

AcknowledgedMessageIdentification <AckdMsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

5.4.1.5 Status <Sts>

Presence: [0..1]

Definition: Status of the request.

Datatype: "[Max35Text](#)" on page 483

5.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

5.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	127
	LEI <LEI>	[0..1]	IdentifierSet		127
	Other <Othr>	[0..*]			127
	Identification <Id>	[1..1]	Text		128
	SchemeName <SchmeNm>	[0..1]			128
{Or	Code <Cd>	[1..1]	CodeSet		128
Or}	Proprietary <Prtry>	[1..1]	Text		128
	Issuer <Issr>	[0..1]	Text		128

5.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

5.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

5.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		128
	SchemeName <SchmeNm>	[0..1]			128
{Or	Code <Cd>	[1..1]	CodeSet		128
Or}	Proprietary <Prtry>	[1..1]	Text		128
	Issuer <Issr>	[0..1]	Text		128

5.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

5.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		128
Or}	Proprietary <Prtry>	[1..1]	Text		128

5.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

5.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

5.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

5.4.3 AccountIdentification <AcctId>

Presence: [0..*]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

AccountIdentification <AcctId> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		129
	Currency <Ccy>	[1..1]	CodeSet	C1	129

5.4.3.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

5.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: [C1 "ActiveCurrency"](#)

Datatype: "[ActiveCurrencyCode](#)" on page 473

Constraints

- **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.

5.4.4 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	130
	LEI <LEI>	[0..1]	IdentifierSet		130
	Other <Othr>	[0..*]			130
	Identification <Id>	[1..1]	Text		131
	SchemeName <SchmeNm>	[0..1]			131
{Or	Code <Cd>	[1..1]	CodeSet		131
Or}	Proprietary <Prtry>	[1..1]	Text		131
	Issuer <Issr>	[0..1]	Text		131

5.4.4.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

5.4.4.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

5.4.4.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		131
	SchemeName <SchmeNm>	[0..1]			131
{Or	Code <Cd>	[1..1]	CodeSet		131
Or}	Proprietary <Prtry>	[1..1]	Text		131
	Issuer <Issr>	[0..1]	Text		131

5.4.4.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

5.4.4.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		131
Or}	Proprietary <Prtry>	[1..1]	Text		131

5.4.4.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

5.4.4.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

5.4.4.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

5.4.5 AccountServiceIdentification <AcctSvcrid>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcrid> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

5.4.6 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		132
	Signature <Sgntr>	[1..1]	(External Schema)		133

5.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

5.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

5.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

6 **acmt.011.001.04** **AccountRequestRejectionV04**

6.1 **MessageDefinition Functionality**

The AccountRequestRejection message is sent from a financial institution to an organisation. This message is sent in response to a request message from the organisation, if the business content is not valid.

Outline

The AccountRequestRejectionV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

D. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

E. OrganisationIdentification

Identifier for an organisation.

F. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

G. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

6.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctReqRjctn>	[1..1]			
	References <Refs>	[1..1]			137
	RejectedRequestType <RjctdReqTp>	[1..1]	CodeSet		138
	RejectionReason <RjctnRsn>	[1..*]	Text		138
	RejectedRequestIdentification <RjctdReqId>	[1..1]	±		138
	MessageIdentification <MsgId>	[1..1]	±		139
	ProcessIdentification <PrclId>	[1..1]	±		139
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		139
	From <Fr>	[0..1]			139
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	140
	LEI <LEI>	[0..1]	IdentifierSet		140
	Other <Othr>	[0..*]			140
	Identification <Id>	[1..1]	Text		141
	SchemeName <SchmeNm>	[0..1]			141
{Or	Code <Cd>	[1..1]	CodeSet		141
Or}	Proprietary <Prtry>	[1..1]	Text		141
	Issuer <Issr>	[0..1]	Text		141
	AccountServiceIdentification <AcctSvcrlId>	[1..1]	±		142
	AccountIdentification <AcctId>	[0..*]			142
	Identification <Id>	[1..1]	±		142
	Currency <Ccy>	[1..1]	CodeSet	C1	143
	OrganisationIdentification <OrgId>	[1..1]			143
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	143
	LEI <LEI>	[0..1]	IdentifierSet		144
	Other <Othr>	[0..*]			144
	Identification <Id>	[1..1]	Text		144
	SchemeName <SchmeNm>	[0..1]			144
{Or	Code <Cd>	[1..1]	CodeSet		145
Or}	Proprietary <Prtry>	[1..1]	Text		145
	Issuer <Issr>	[0..1]	Text		145

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DigitalSignature <DgtlSgntr>	[0..*]			145
	Party <Pty>	[1..1]	±		145
	Signature <Sgntr>	[1..1]	(External Schema)		146
	SupplementaryData <SplmtryData>	[0..*]	±	C6	147

6.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RejectedRequestType <RjctdReqTp>	[1..1]	CodeSet		138
	RejectionReason <RjctnRsn>	[1..*]	Text		138
	RejectedRequestIdentification <RjctdReqId>	[1..1]	±		138
	MessageIdentification <MsgId>	[1..1]	±		139
	ProcessIdentification <PrclId>	[1..1]	±		139
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		139

6.4.1.1 RejectedRequestType <RjctdReqTp>

Presence: [1..1]

Definition: Identify the type of rejected request.

Datatype: "UseCases1Code" on page 479

CodeName	Name	Definition
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.

6.4.1.2 RejectionReason <RjctnRsn>

Presence: [1..*]

Definition: Reason of the message rejection.

Datatype: "Max350Text" on page 483

6.4.1.3 RejectedRequestIdentification <RjctdReqId>

Presence: [1..1]

Definition: Identification of the rejected request message.

RejectedRequestIdentification <RjctdReqId> contains the following elements (see "MessageIdentification1" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

6.4.1.4 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

6.4.1.5 ProcessIdentification <PrId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

6.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

6.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	140
	LEI <LEI>	[0..1]	IdentifierSet		140
	Other <Othr>	[0..*]			140
	Identification <Id>	[1..1]	Text		141
	SchemeName <SchmeNm>	[0..1]			141
{Or	Code <Cd>	[1..1]	CodeSet		141
Or}	Proprietary <Prtry>	[1..1]	Text		141
	Issuer <Issr>	[0..1]	Text		141

6.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

6.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

6.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		141
	SchemeName <SchmeNm>	[0..1]			141
{Or	Code <Cd>	[1..1]	CodeSet		141
Or}	Proprietary <Prtry>	[1..1]	Text		141
	Issuer <Issr>	[0..1]	Text		141

6.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

6.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		141
Or}	Proprietary <Prtry>	[1..1]	Text		141

6.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

6.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

6.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

6.4.3 AccountServicerIdentification <AcctSvcrid>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServicerIdentification <AcctSvcrid> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

6.4.4 AccountIdentification <AcctId>

Presence: [0..*]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

AccountIdentification <AcctId> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		142
	Currency <Ccy>	[1..1]	CodeSet	C1	143

6.4.4.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

6.4.4.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: [C1 "ActiveCurrency"](#)

Datatype: "[ActiveCurrencyCode](#)" on page 473

Constraints

- **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.

6.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	143
	LEI <LEI>	[0..1]	IdentifierSet		144
	Other <Othr>	[0..*]			144
	Identification <Id>	[1..1]	Text		144
	SchemeName <SchmeNm>	[0..1]			144
{Or	Code <Cd>	[1..1]	CodeSet		145
Or}	Proprietary <Prtry>	[1..1]	Text		145
	Issuer <Issr>	[0..1]	Text		145

6.4.5.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: [C2 "AnyBIC"](#)

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

6.4.5.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

6.4.5.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		144
	SchemeName <SchmeNm>	[0..1]			144
{Or	Code <Cd>	[1..1]	CodeSet		145
Or}	Proprietary <Prtry>	[1..1]	Text		145
	Issuer <Issr>	[0..1]	Text		145

6.4.5.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

6.4.5.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		145
Or}	Proprietary <Prtry>	[1..1]	Text		145

6.4.5.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**6.4.5.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**6.4.5.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**6.4.6 DigitalSignature <DgtlSgntr>***Presence:* [0..*]*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		145
	Signature <Sgntr>	[1..1]	(External Schema)		146

6.4.6.1 Party <Pty>*Presence:* [1..1]*Definition:* Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

6.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

6.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

7 acmt.012.001.04 AccountAdditionalInformationRequestV04

7.1 MessageDefinition Functionality

The AccountAdditionalInformationRequest message is sent from a financial institution to an organisation as part of maintenance process. This message is sent in response to a maintenance request message from the organisation, if the business content is valid, but additional information is required.

Outline

The AccountAdditionalInformationRequestV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. OrganisationIdentification

Identifier for an organisation.

D. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

E. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

F. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

G. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

7.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctAddtlInfReq>	[1..1]			
	References <Refs>	[1..1]	±		150
	From <Fr>	[0..1]			151
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	151
	LEI <LEI>	[0..1]	IdentifierSet		151
	Other <Othr>	[0..*]			151
	Identification <Id>	[1..1]	Text		152
	SchemeName <SchmeNm>	[0..1]			152
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152
	Issuer <Issr>	[0..1]	Text		152
	OrganisationIdentification <OrgId>	[1..1]			153
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	153
	LEI <LEI>	[0..1]	IdentifierSet		153
	Other <Othr>	[0..*]			153
	Identification <Id>	[1..1]	Text		154
	SchemeName <SchmeNm>	[0..1]			154
{Or	Code <Cd>	[1..1]	CodeSet		154
Or}	Proprietary <Prtry>	[1..1]	Text		154
	Issuer <Issr>	[0..1]	Text		154
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		155
	AccountIdentification <AcctId>	[1..*]			155
	Identification <Id>	[1..1]	±		155
	Currency <Ccy>	[1..1]	CodeSet	C1	156
	DigitalSignature <DgtlSgntr>	[0..*]			156
	Party <Pty>	[1..1]	±		156
	Signature <Sgntr>	[1..1]	(External Schema)		157
	SupplementaryData <SplmtryData>	[0..*]	±	C6	158

7.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

7.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following elements (see "[References3](#)" on page 446 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		446
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		446
	ProcessIdentification <PrclId>	[1..1]	±		447
	RequestReason <ReqRsn>	[1..*]	Text		447
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		447

7.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	151
	LEI <LEI>	[0..1]	IdentifierSet		151
	Other <Othr>	[0..*]			151
	Identification <Id>	[1..1]	Text		152
	SchemeName <SchmeNm>	[0..1]			152
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152
	Issuer <Issr>	[0..1]	Text		152

7.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

7.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

7.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		152
	SchemeName <SchmeNm>	[0..1]			152
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152
	Issuer <Issr>	[0..1]	Text		152

7.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

7.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152

7.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

7.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

7.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

7.4.3 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	153
	LEI <LEI>	[0..1]	IdentifierSet		153
	Other <Othr>	[0..*]			153
	Identification <Id>	[1..1]	Text		154
	SchemeName <SchmeNm>	[0..1]			154
{Or	Code <Cd>	[1..1]	CodeSet		154
Or}	Proprietary <Prtry>	[1..1]	Text		154
	Issuer <Issr>	[0..1]	Text		154

7.4.3.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

7.4.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

7.4.3.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		154
	SchemeName <SchmeNm>	[0..1]			154
{Or	Code <Cd>	[1..1]	CodeSet		154
Or}	Proprietary <Prtry>	[1..1]	Text		154
	Issuer <Issr>	[0..1]	Text		154

7.4.3.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

7.4.3.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		154
Or}	Proprietary <Prtry>	[1..1]	Text		154

7.4.3.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

7.4.3.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

7.4.3.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

7.4.4 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

7.4.5 AccountIdentification <AcctId>

Presence: [1..*]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

AccountIdentification <AcctId> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		155
	Currency <Ccy>	[1..1]	CodeSet	C1	156

7.4.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

7.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: [C1 "ActiveCurrency"](#)

Datatype: "[ActiveCurrencyCode](#)" on page 473

Constraints

- **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.

7.4.6 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		156
	Signature <Sgntr>	[1..1]	(External Schema)		157

7.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

7.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

7.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

8 **acmt.013.001.04** **AccountReportRequestV04**

8.1 **MessageDefinition Functionality**

The AccountReportRequest message is sent from an organisation to a financial institution for reporting purposes. It is a request for an account report. This message can be sent at any time outside of account opening, maintenance or closing processes.

Outline

The AccountReportRequestV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

D. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

E. OrganisationIdentification

Identification of the organisation requesting the report.

F. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

G. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

8.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctRptReq>	[1..1]			
	References <Refs>	[1..1]			161
	MessageIdentification <MsgId>	[1..1]	±		162
	ProcessIdentification <PrclId>	[1..1]	±		162
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		162
	From <Fr>	[0..1]			162
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	163
	LEI <LEI>	[0..1]	IdentifierSet		163
	Other <Othr>	[0..*]			163
	Identification <Id>	[1..1]	Text		164
	SchemeName <SchmeNm>	[0..1]			164
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	AccountIdentification <AcctId>	[1..*]			165
	Identification <Id>	[1..1]	±		165
	Currency <Ccy>	[1..1]	CodeSet	C1	165
	AccountServiceIdentification <AcctSvcrlId>	[1..1]	±		165
	OrganisationIdentification <OrgId>	[1..1]			166
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	166
	LEI <LEI>	[0..1]	IdentifierSet		167
	Other <Othr>	[0..*]			167
	Identification <Id>	[1..1]	Text		167
	SchemeName <SchmeNm>	[0..1]			167
{Or	Code <Cd>	[1..1]	CodeSet		168
Or}	Proprietary <Prtry>	[1..1]	Text		168
	Issuer <Issr>	[0..1]	Text		168
	DigitalSignature <DgtlSgntr>	[0..*]			168
	Party <Pty>	[1..1]	±		168
	Signature <Sgntr>	[1..1]	(External Schema)		169

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	SupplementaryData <SplmtryData>	[0..*]	±	C6	170

8.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

8.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		162
	ProcessIdentification <PrclId>	[1..1]	±		162
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		162

8.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

8.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

8.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

8.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	163
	LEI <LEI>	[0..1]	IdentifierSet		163
	Other <Othr>	[0..*]			163
	Identification <Id>	[1..1]	Text		164
	SchemeName <SchmeNm>	[0..1]			164
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164

8.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

8.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

8.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		164
	SchemeName <SchmeNm>	[0..1]			164
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164

8.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

8.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164

8.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

8.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

8.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

8.4.3 AccountIdentification <AcctId>

Presence: [1..*]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

AccountIdentification <AcctId> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		165
	Currency <Ccy>	[1..1]	CodeSet	C1	165

8.4.3.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

8.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: [C1 "ActiveCurrency"](#)

Datatype: "[ActiveCurrencyCode](#)" on page 473

Constraints

- **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.

8.4.4 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

8.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the report.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	166
	LEI <LEI>	[0..1]	IdentifierSet		167
	Other <Othr>	[0..*]			167
	Identification <Id>	[1..1]	Text		167
	SchemeName <SchmeNm>	[0..1]			167
{Or	Code <Cd>	[1..1]	CodeSet		168
Or}	Proprietary <Prtry>	[1..1]	Text		168
	Issuer <Issr>	[0..1]	Text		168

8.4.5.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

8.4.5.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

8.4.5.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		167
	SchemeName <SchmeNm>	[0..1]			167
{Or	Code <Cd>	[1..1]	CodeSet		168
Or}	Proprietary <Prtry>	[1..1]	Text		168
	Issuer <Issr>	[0..1]	Text		168

8.4.5.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

8.4.5.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		168
Or}	Proprietary <Prtry>	[1..1]	Text		168

8.4.5.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**8.4.5.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**8.4.5.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**8.4.6 DigitalSignature <DgtlSgntr>***Presence:* [0..*]*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		168
	Signature <Sgntr>	[1..1]	(External Schema)		169

8.4.6.1 Party <Pty>*Presence:* [1..1]*Definition:* Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

8.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

8.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

9 **acmt.014.001.05** **AccountReportV05**

9.1 **MessageDefinition Functionality**

The AccountReport message is sent from a financial institution to an organisation for reporting purposes. It can be sent unsolicited as part of opening, maintenance, or closing process, or it can be sent as response to an AccountReportRequest message.

Outline

The AccountReportV05 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

D. Organisation

Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

E. Report

Account report.

F. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

G. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

9.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctRpt>	[1..1]			
	References <Refs>	[1..1]			177
	RequestType <ReqTp>	[1..1]	CodeSet		177
	MessageIdentification <MsgId>	[1..1]	±		178
	ProcessIdentification <Prcl>	[1..1]	±		178
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		178
	Status <Sts>	[0..1]	Text		178
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		178
	From <Fr>	[0..1]			179
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	179
	LEI <LEI>	[0..1]	IdentifierSet		179
	Other <Othr>	[0..*]			179
	Identification <Id>	[1..1]	Text		180
	SchemeName <SchmeNm>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180
	AccountServiceIdentification <AcctSvcId>	[1..1]	±		181
	Organisation <Org>	[1..1]			181
	FullLegalName <FullLglNm>	[1..1]	Text		182
	TradingName <TradgNm>	[0..1]	Text		182
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C7	183
	RegistrationDate <RegnDt>	[0..1]	Date		183
	OperationalAddress <OpriAdr>	[0..1]	±		183
	BusinessAddress <BizAdr>	[0..1]	±		184
	LegalAddress <LglAdr>	[1..1]	±		185
	BillingAddress <BlngAdr>	[0..1]	±		186
	OrganisationIdentification <OrgId>	[1..1]			187
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	188
	LEI <LEI>	[0..1]	IdentifierSet		188

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		189
	SchemeName <SchmeNm>	[0..1]			189
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		189
	TreasuryManager <TrsrMgr>	[0..1]	±		190
	MainMandateHolder <MainMndtHldr>	[0..*]	±		191
	Sender <Sndr>	[0..*]	±		192
	LegalRepresentative <LglRprtv>	[0..*]	±		193
	Report <Rpt>	[0..*]		C5, C6	194
	Account <Acct>	[1..1]			197
	Identification <Id>	[1..*]	±		198
	Name <Nm>	[0..1]	Text		199
	Status <Sts>	[0..1]	CodeSet		199
	Type <Tp>	[0..1]	±		199
	Currency <Ccy>	[1..1]	CodeSet	C1	199
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		200
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		200
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		200
	AverageBalance <AvrgBal>	[0..1]	Amount		200
	AccountPurpose <AcctPurp>	[0..1]	Text		200
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		200
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		201
	StatementFrequencyAndFormat <StmtFrqcyAndFmt>	[0..*]			201
	Frequency <Frqcy>	[1..1]	CodeSet		201
	CommunicationMethod <ComMtd>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202
	DeliveryAddress <DlvryAdr>	[1..1]	Text		202

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Format <Frmt>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	ClosingDate <ClsgDt>	[0..1]	Date		203
	Restriction <Rstrctn>	[0..*]			203
	RestrictionType <RstrctnTp>	[1..1]			203
{Or	Code <Cd>	[1..1]	Text		204
Or}	Proprietary <Prtry>	[1..1]	±		204
	ValidFrom <VldFr>	[1..1]	DateTime		204
	ValidUntil <VldUntil>	[0..1]	DateTime		204
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			204
	Reference <Ref>	[1..1]	Text		205
	SignOffDate <SgnOffDt>	[0..1]	Date		205
	Version <Vrsn>	[0..1]	Text		205
	ContractDates <CtrctDts>	[0..1]			205
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		205
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		206
	GoLiveDate <GoLiveDt>	[0..1]	Date		206
	ClosingDate <ClsgDt>	[0..1]	Date		206
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		206
	RemovalIndicator <RmvIInd>	[0..1]	Indicator		206
	Mandate <Mndt>	[0..*]			206
	Identification <Id>	[1..1]	Text		207
	ApplicableChannel <AplblChanl>	[1..*]			208
{Or	Code <Cd>	[1..1]	CodeSet		208
Or}	Proprietary <Prtry>	[1..1]	Text		208
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		208
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		208
	MandateHolder <MndtHldr>	[0..*]			209
	PartyOrGroup <PtyOrGrp>	[1..1]			209
{Or	GroupIdentification <Grpld>	[1..1]	Text		209

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Party <Pty>	[1..1]			210
	Party <Pty>	[1..1]	±		210
	Certificate <Cert>	[0..1]	Binary		211
	SignatureOrder <SgntrOrd>	[0..1]	Text		212
	Authorisation <Authstn>	[1..1]			212
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			212
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	212
Or}	NotLimited <NotLtd>	[1..1]	Text		213
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			213
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	213
	NumberOfDays <NbOfDays>	[1..1]	Text		214
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	214
Or}	NotLimited <NotLtd>	[1..1]	Text		214
	BankOperation <BkOpr>	[1..*]	±	C9, C10	214
	StartDate <StartDt>	[0..1]	Date		215
	EndDate <EndDt>	[0..1]	Date		215
	Group <Grp>	[0..*]			215
	GroupIdentification <Grpld>	[1..1]	Text		216
	Party <Pty>	[1..*]			216
	Party <Pty>	[1..1]	±		216
	Certificate <Cert>	[0..1]	Binary		217
	ReferenceAccount <RefAcct>	[0..1]	±	C13, C12	218
	BalanceTransferAccount <BalTrfAcct>	[0..1]			218
	Identification <Id>	[1..1]	±		218
	Currency <Ccy>	[1..1]	CodeSet	C1	219
	TransferAccountServiceIdentification <TrfAcctSvcrlid>	[0..1]	±		219
	DigitalSignature <DgtlSgntr>	[0..*]			220
	Party <Pty>	[1..1]	±		220
	Signature <Sgntr>	[1..1]	(External Schema)		221
	SupplementaryData <SplmtryData>	[0..*]	±	C14	222

9.3 Constraints

C1 **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.

C2 **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 **ContractDates1Rule**

ContractDates/TargetGoLiveDate and ContractDates/GoLiveDate should not be used as part of an account closing process.

C6 **ContractDates2Rule**

ContractDates/ClosingDate should not be used as part of an account opening and maintenance process.

C7 **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C8 **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C9 **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

C10 **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

C11 **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C12 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C13 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C14 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.

9.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

9.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestType <ReqTp>	[1..1]	CodeSet		177
	MessageIdentification <MsgId>	[1..1]	±		178
	ProcessIdentification <PrId>	[1..1]	±		178
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		178
	Status <Sts>	[0..1]	Text		178
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		178

9.4.1.1 RequestType <ReqTp>

Presence: [1..1]

Definition: Identifies the type of acknowledged request.

Datatype: "UseCases1Code" on page 479

CodeName	Name	Definition
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.

9.4.1.2 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

9.4.1.3 ProcessIdentification <PrId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

9.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

Presence: [0..*]

Definition: Reference to the message that is acknowledged.

AcknowledgedMessageIdentification <AckdMsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

9.4.1.5 Status <Sts>

Presence: [0..1]

Definition: Status of the request.

Datatype: "[Max35Text](#)" on page 483

9.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "Max70Text" on page 485

9.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	179
	LEI <LEI>	[0..1]	IdentifierSet		179
	Other <Othr>	[0..*]			179
	Identification <Id>	[1..1]	Text		180
	SchemeName <SchmeNm>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180

9.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

9.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

9.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		180
	SchemeName <SchmeNm>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	Issuer <Issr>	[0..1]	Text		180

9.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

9.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180

9.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

9.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

9.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

9.4.3 AccountServiceIdentification <AcctSvcrid>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcrid> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

9.4.4 Organisation <Org>

Presence: [1..1]

Definition: Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

Organisation <Org> contains the following **Organisation42** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgINm>	[1..1]	Text		182
	TradingName <TradgNm>	[0..1]	Text		182
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C7	183
	RegistrationDate <RegnDt>	[0..1]	Date		183
	OperationalAddress <OprlAdr>	[0..1]	±		183
	BusinessAddress <BizAdr>	[0..1]	±		184
	LegalAddress <LglAdr>	[1..1]	±		185
	BillingAddress <BlgAdr>	[0..1]	±		186
	OrganisationIdentification <OrgId>	[1..1]			187
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	188
	LEI <LEI>	[0..1]	IdentifierSet		188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		189
	SchemeName <SchmeNm>	[0..1]			189
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189
	RepresentativeOfficer <RprtVOffcr>	[0..*]	±		189
	TreasuryManager <TrsrMgr>	[0..1]	±		190
	MainMandateHolder <MainMndtHldr>	[0..*]	±		191
	Sender <Sndr>	[0..*]	±		192
	LegalRepresentative <LglRprtv>	[0..*]	±		193

9.4.4.1 FullLegalName <FullLgINm>

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max350Text" on page 483

9.4.4.2 TradingName <TradgNm>

Presence: [0..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

Datatype: "Max350Text" on page 483

9.4.4.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

Definition: Country in which the organisation has its business activity.

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

9.4.4.4 RegistrationDate <RegnDt>

Presence: [0..1]

Definition: Date at which a given organisation was officially registered.

Datatype: "ISODate" on page 479

9.4.4.5 OperationalAddress <OprlAdr>

Presence: [0..1]

Definition: Specifies an operational address, for example, of a shared services centre.

OperationalAddress <OpriAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

9.4.4.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Specifies the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

9.4.4.7 LegalAddress <LglAdr>

Presence: [1..1]

Definition: Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).

LegalAddress <LglAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

9.4.4.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BllgAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

9.4.4.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	188
	LEI <LEI>	[0..1]	IdentifierSet		188
	Other <Othr>	[0..*]			188
	Identification <Id>	[1..1]	Text		189
	SchemeName <SchmeNm>	[0..1]			189
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189

9.4.4.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

9.4.4.9.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

9.4.4.9.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		189
	SchemeName <SchmeNm>	[0..1]			189
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	Issuer <Issr>	[0..1]	Text		189

9.4.4.9.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

9.4.4.9.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189

9.4.4.9.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

9.4.4.9.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

9.4.4.9.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

9.4.4.10 RepresentativeOfficer <RprtOffcr>

Presence: [0..*]

Definition: Person in the customer's organisation who can be contacted by the account servicer in relation to the account(s) identified in this instruction.

RepresentativeOfficer <RprtVOffcr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

9.4.4.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

Definition: Person responsible of the treasury department within the customer's organisation.

TreasuryManager <TrsrMgr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

9.4.4.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

Definition: Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.

MainMandateHolder <MainMndtHldr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

9.4.4.13 Sender <Sndr>

Presence: [0..*]

Definition: Person that may be the potential sender of a message related to the life cycle of the account.

Sender <Sndr> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

9.4.4.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

Definition: 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 by-laws of the organisation, be publicly announced in the official journal of a country, etc.

LegalRepresentative <LglRptv> contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

9.4.5 Report <Rpt>

Presence: [0..*]

Definition: Account report.

Impacted by: [C5 "ContractDates1Rule"](#), [C6 "ContractDates2Rule"](#)

Report <Rpt> contains the following AccountReport36 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Account <Acct>	[1..1]			197
	Identification <Id>	[1..*]	±		198
	Name <Nm>	[0..1]	Text		199
	Status <Sts>	[0..1]	CodeSet		199
	Type <Tp>	[0..1]	±		199
	Currency <Ccy>	[1..1]	CodeSet	C1	199
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		200
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		200
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		200
	AverageBalance <AvrgBal>	[0..1]	Amount		200
	AccountPurpose <AcctPurp>	[0..1]	Text		200
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		200
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		201
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			201
	Frequency <Frqcy>	[1..1]	CodeSet		201
	CommunicationMethod <ComMtd>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202
	DeliveryAddress <DlvryAdr>	[1..1]	Text		202
	Format <Frmt>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	ClosingDate <ClsGdt>	[0..1]	Date		203
	Restriction <Rstrctn>	[0..*]			203
	RestrictionType <RstrctnTp>	[1..1]			203
{Or	Code <Cd>	[1..1]	Text		204
Or}	Proprietary <Prtry>	[1..1]	±		204
	ValidFrom <VldFr>	[1..1]	DateTime		204
	ValidUntil <VldUntil>	[0..1]	DateTime		204
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			204

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		205
	SignOffDate <SgnOffDt>	[0..1]	Date		205
	Version <Vrsn>	[0..1]	Text		205
	ContractDates <CtrctDts>	[0..1]			205
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		205
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		206
	GoLiveDate <GoLiveDt>	[0..1]	Date		206
	ClosingDate <ClsgDt>	[0..1]	Date		206
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		206
	RemovalIndicator <RmvIInd>	[0..1]	Indicator		206
	Mandate <Mndt>	[0..*]			206
	Identification <Id>	[1..1]	Text		207
	ApplicableChannel <AplblChanI>	[1..*]			208
{Or	Code <Cd>	[1..1]	CodeSet		208
Or}	Proprietary <Prtry>	[1..1]	Text		208
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		208
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		208
	MandateHolder <MndtHldr>	[0..*]			209
	PartyOrGroup <PtyOrGrp>	[1..1]			209
{Or	GroupIdentification <Grpld>	[1..1]	Text		209
Or}	Party <Pty>	[1..1]			210
	Party <Pty>	[1..1]	±		210
	Certificate <Cert>	[0..1]	Binary		211
	SignatureOrder <SgntrOrdrlnd>	[0..1]	Text		212
	Authorisation <Authstn>	[1..1]			212
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			212
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	212
Or}	NotLimited <NotLtd>	[1..1]	Text		213
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			213
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	213
	NumberOfDays <NbOfDays>	[1..1]	Text		214

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	214
Or}	NotLimited <NotLtd>	[1..1]	Text		214
	BankOperation <BkOpr>	[1..*]	±	C9, C10	214
	StartDate <StartDt>	[0..1]	Date		215
	EndDate <EndDt>	[0..1]	Date		215
	Group <Grp>	[0..*]			215
	GroupIdentification <Grpld>	[1..1]	Text		216
	Party <Pty>	[1..*]			216
	Party <Pty>	[1..1]	±		216
	Certificate <Cert>	[0..1]	Binary		217
	ReferenceAccount <RefAcct>	[0..1]	±	C13, C12	218
	BalanceTransferAccount <BalTrfAcct>	[0..1]			218
	Identification <Id>	[1..1]	±		218
	Currency <Ccy>	[1..1]	CodeSet	C1	219
	TransferAccountServiceIdentification <TrfAcctSvcrlid>	[0..1]	±		219

Constraints

- **ContractDates1Rule**

ContractDates/TargetGoLiveDate and ContractDates/GoLiveDate should not be used as part of an account closing process.

- **ContractDates2Rule**

ContractDates/ClosingDate should not be used as part of an account opening and maintenance process.

9.4.5.1 Account <Acct>

Presence: [1..1]

Definition: Characteristics of the account.

Account <Acct> contains the following **CustomerAccount5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]	±		198
	Name <Nm>	[0..1]	Text		199
	Status <Sts>	[0..1]	CodeSet		199
	Type <Tp>	[0..1]	±		199
	Currency <Ccy>	[1..1]	CodeSet	C1	199
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		200
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		200
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		200
	AverageBalance <AvrgBal>	[0..1]	Amount		200
	AccountPurpose <AcctPurp>	[0..1]	Text		200
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		200
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		201
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			201
	Frequency <Frqcy>	[1..1]	CodeSet		201
	CommunicationMethod <ComMtd>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202
	DeliveryAddress <DlvryAdr>	[1..1]	Text		202
	Format <Frmt>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	ClosingDate <ClsgDt>	[0..1]	Date		203
	Restriction <Rstrctn>	[0..*]			203
	RestrictionType <RstrctnTp>	[1..1]			203
{Or	Code <Cd>	[1..1]	Text		204
Or}	Proprietary <Prtry>	[1..1]	±		204
	ValidFrom <VldFr>	[1..1]	DateTime		204
	ValidUntil <VldUntil>	[0..1]	DateTime		204

9.4.5.1.1 Identification <Id>

Presence: [1..*]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

9.4.5.1.2 Name <Nm>

Presence: [0..1]

Definition: Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.

Datatype: "[Max70Text](#)" on page 485

9.4.5.1.3 Status <Sts>

Presence: [0..1]

Definition: Specifies the current state of an account, eg, enabled or deleted.

Datatype: "[AccountStatus3Code](#)" on page 472

CodeName	Name	Definition
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.

9.4.5.1.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

9.4.5.1.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

9.4.5.1.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

Definition: Monthly average of the payment amounts (that is, payments going out) over a year.

Datatype: "ImpliedCurrencyAndAmount" on page 472

9.4.5.1.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

Definition: Monthly average of the received amounts over a year (that is, payments coming in).

Datatype: "ImpliedCurrencyAndAmount" on page 472

9.4.5.1.8 MonthlyTransactionNumber <MnthlyTxNb>

Presence: [0..1]

Definition: Monthly average of the number of payments (coming in and going out) over a year.

Datatype: "Max5NumericText" on page 484

9.4.5.1.9 AverageBalance <AvrgBal>

Presence: [0..1]

Definition: Sum of the end of day balances over a month divided by the number of business days in the month.

Datatype: "ImpliedCurrencyAndAmount" on page 472

9.4.5.1.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 482

9.4.5.1.11 FloorNotificationAmount <FlrNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance under which a notification will be sent to the account owner.

Datatype: "ImpliedCurrencyAndAmount" on page 472

9.4.5.1.12 CeilingNotificationAmount <CIngNtfctnAmt>*Presence:* [0..1]*Definition:* Specifies the value of the balance above which a notification will be sent to the account owner.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**9.4.5.1.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>***Presence:* [0..*]*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.**StatementFrequencyAndFormat <StmntFrqcyAndFrmt>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		201
	CommunicationMethod <ComMtd>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202
	DeliveryAddress <DlvryAdr>	[1..1]	Text		202
	Format <Frmt>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203

9.4.5.1.13.1 Frequency <Frqcy>*Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 478

CodeName	Name	Definition
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.

CodeName	Name	Definition
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.

9.4.5.1.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

CommunicationMethod <ComMtd> contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202

9.4.5.1.13.2.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a code list.

Datatype: "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

9.4.5.1.13.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

Datatype: "Max35Text" on page 483

9.4.5.1.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 483

9.4.5.1.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

Format <Frmt> contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203

9.4.5.1.13.4.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a code list.

Datatype: ["ExternalCommunicationFormat1Code"](#) on page 476

9.4.5.1.13.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a proprietary identification scheme.

Datatype: ["Max35Text"](#) on page 483

9.4.5.1.14 ClosingDate <ClsgDt>

Presence: [0..1]

Definition: Date when the account will be or was closed.

Datatype: ["ISODate"](#) on page 479

9.4.5.1.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

Restriction <Rstrctn> contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			203
{Or	Code <Cd>	[1..1]	Text		204
Or}	Proprietary <Prtry>	[1..1]	±		204
	ValidFrom <VldFr>	[1..1]	DateTime		204
	ValidUntil <VldUntil>	[0..1]	DateTime		204

9.4.5.1.15.1 RestrictionType <RstrctnTp>

Presence: [1..1]

Definition: Type of the restriction.

RestrictionType <RstrctnTp> contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		204
Or}	Proprietary <Prtry>	[1..1]	±		204

9.4.5.1.15.1.1 Code <Cd>

Presence: [1..1]

Definition: Element expressed as an ISO 20022 code from an external list.

Datatype: "Max4Text" on page 484

9.4.5.1.15.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Element expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification13](#)" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

9.4.5.1.15.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODatetime" on page 480

9.4.5.1.15.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODatetime" on page 480

9.4.5.2 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: 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.

UnderlyingMasterAgreement <UndrlygMstrAgrmt> contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		205
	SignOffDate <SgnOffDt>	[0..1]	Date		205
	Version <Vrsn>	[0..1]	Text		205

9.4.5.2.1 Reference <Ref>

Presence: [1..1]

Definition: 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.

Datatype: "Max35Text" on page 483

9.4.5.2.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 479

9.4.5.2.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 484

9.4.5.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target and actual dates.

ContractDates <CtrctDts> contains the following **AccountContract3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		205
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		206
	GoLiveDate <GoLiveDt>	[0..1]	Date		206
	ClosingDate <ClsgDt>	[0..1]	Date		206
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		206
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		206

9.4.5.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

Definition: Date on which the account and related basic services are expected to be operational for the account owner.

Datatype: "ISODate" on page 479

9.4.5.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

Definition: Date on which the account and related services are expected to cease to be operational for the account owner.

Datatype: "ISODate" on page 479

9.4.5.3.3 GoLiveDate <GoLiveDt>

Presence: [0..1]

Definition: Date on which the account and related basic services are effectively operational for the account owner.

Datatype: "ISODate" on page 479

9.4.5.3.4 ClosingDate <ClsgDt>

Presence: [0..1]

Definition: Date on which the account and related services cease effectively to be operational for the account owner.

Datatype: "ISODate" on page 479

9.4.5.3.5 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: 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.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

9.4.5.3.6 RemovalIndicator <RmvlInd>

Presence: [0..1]

Definition: Indicates removal of the account. After removal, an account will not appear anymore in reports.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

9.4.5.4 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following **OperationMandate7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		207
	ApplicableChannel <AplblChanl>	[1..*]			208
{Or	Code <Cd>	[1..1]	CodeSet		208
Or}	Proprietary <Prtry>	[1..1]	Text		208
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		208
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		208
	MandateHolder <MndtHldr>	[0..*]			209
	PartyOrGroup <PtyOrGrp>	[1..1]			209
{Or	GroupIdentification <Grpld>	[1..1]	Text		209
Or}	Party <Pty>	[1..1]			210
	Party <Pty>	[1..1]	±		210
	Certificate <Cert>	[0..1]	Binary		211
	SignatureOrder <SgntrOrd>	[0..1]	Text		212
	Authorisation <Authstn>	[1..1]			212
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			212
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	212
Or}	NotLimited <NotLtd>	[1..1]	Text		213
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			213
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	213
	NumberOfDays <NbOfDays>	[1..1]	Text		214
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	214
Or}	NotLimited <NotLtd>	[1..1]	Text		214
	BankOperation <BkOpr>	[1..*]	±	C9, C10	214
	StartDate <StartDt>	[0..1]	Date		215
	EndDate <EndDt>	[0..1]	Date		215

9.4.5.4.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 483

9.4.5.4.2 ApplicableChannel <ApblChanl>

Presence: [1..*]

Definition: 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.

ApplicableChannel <ApblChanl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		208
Or}	Proprietary <Prtry>	[1..1]	Text		208

9.4.5.4.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 474

CodeName	Name	Definition
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.

9.4.5.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 483

9.4.5.4.3 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

Definition: Number of required and necessary signatures by the mandate.

Datatype: "Max15PlusSignedNumericText" on page 482

9.4.5.4.4 SignatureOrderIndicator <SgntrOrdrlnd>

Presence: [1..1]

Definition: Indicator whether a certain order of signatures has to be respected or not.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

9.4.5.4.5 MandateHolder <MndtHldr>*Presence:* [0..*]*Definition:* Holder of the mandate.**MandateHolder <MndtHldr>** contains the following **PartyAndAuthorisation7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyOrGroup <PtyOrGrp>	[1..1]			209
{Or	GroupIdentification <Grpld>	[1..1]	Text		209
Or}	Party <Pty>	[1..1]			210
	Party <Pty>	[1..1]	±		210
	Certificate <Cert>	[0..1]	Binary		211
	SignatureOrder <SgntrOrd>	[0..1]	Text		212
	Authorisation <Authstn>	[1..1]			212
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			212
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	212
Or}	NotLimited <NotLtd>	[1..1]	Text		213
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			213
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	213
	NumberOfDays <NbOfDays>	[1..1]	Text		214
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	214
Or}	NotLimited <NotLtd>	[1..1]	Text		214

9.4.5.4.5.1 PartyOrGroup <PtyOrGrp>*Presence:* [1..1]*Definition:* Specifies a party or a group of parties.**PartyOrGroup <PtyOrGrp>** contains one of the following **PartyOrGroup3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		209
Or}	Party <Pty>	[1..1]			210
	Party <Pty>	[1..1]	±		210
	Certificate <Cert>	[0..1]	Binary		211

9.4.5.4.5.1.1 GroupIdentification <Grpld>*Presence:* [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 484

9.4.5.4.5.1.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		210
	Certificate <Cert>	[0..1]	Binary		211

9.4.5.4.5.1.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

9.4.5.4.5.1.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

9.4.5.4.5.2 SignatureOrder <SgntrOrd>*Presence:* [0..1]*Definition:* Order in which the mandate holder has to sign.*Datatype:* "Max15PlusSignedNumericText" on page 482**9.4.5.4.5.3 Authorisation <Authstn>***Presence:* [1..1]*Definition:* Authorisation granted to a mandate holder.**Authorisation <Authstn>** contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			212
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	212
Or}	NotLimited <NotLtd>	[1..1]	Text		213
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			213
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	213
	NumberOfDays <NbOfDays>	[1..1]	Text		214
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	214
Or}	NotLimited <NotLtd>	[1..1]	Text		214

9.4.5.4.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>*Presence:* [0..1]*Definition:* Maximum amount allowed by the mandate for each transaction.**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	212
Or}	NotLimited <NotLtd>	[1..1]	Text		213

9.4.5.4.5.3.1.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C8 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

9.4.5.4.5.3.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 485

9.4.5.4.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

Definition: Maximum amount allowed over a specific period of time.

MaximumAmountByPeriod <MaxAmtByPrd> contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	213
	NumberOfDays <NbOfDays>	[1..1]	Text		214

9.4.5.4.5.3.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

Definition: Maximum amount allowed over a specific period of time.

Impacted by: C1 "ActiveCurrency", C8 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

9.4.5.4.5.3.2 NumberOfDays <NbOfDays>*Presence:* [1..1]*Definition:* Period specified as a number of days.*Datatype:* "Max3NumericText" on page 484**9.4.5.4.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>***Presence:* [0..1]*Definition:* Specifies the maximum amount for each bulk submission.**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C8	214
Or}	NotLimited <NotLtd>	[1..1]	Text		214

9.4.5.4.5.3.3.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C8 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471**Constraints**

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

9.4.5.4.5.3.3.2 NotLimited <NotLtd>*Presence:* [1..1]*Definition:* Unlimited amount.*Datatype:* "Unlimited9Text" on page 485**9.4.5.4.6 BankOperation <BkOpr>***Presence:* [1..*]*Definition:* Bank operation allowed by a mandate.*Impacted by:* C9 "DomainOrProprietaryRule", C10 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

9.4.5.4.7 StartDate <StartDt>

Presence: [0..1]

Definition: Specifies the date when the mandate becomes valid.

Datatype: "[ISODate](#)" on page 479

9.4.5.4.8 EndDate <EndDt>

Presence: [0..1]

Definition: Specifies the date when the mandate stops to be valid.

Datatype: "[ISODate](#)" on page 479

9.4.5.5 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		216
	Party <Pty>	[1..*]			216
	Party <Pty>	[1..1]	±		216
	Certificate <Cert>	[0..1]	Binary		217

9.4.5.5.1 GroupIdentification <GrpId>*Presence:* [1..1]*Definition:* Specifies the identification of the group.*Datatype:* "Max4AlphaNumericText" on page 484**9.4.5.5.2 Party <Pty>***Presence:* [1..*]*Definition:* Specifies a party and related certificate.**Party <Pty>** contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		216
	Certificate <Cert>	[0..1]	Binary		217

9.4.5.5.2.1 Party <Pty>*Presence:* [1..1]*Definition:* Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

9.4.5.5.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

9.4.5.6 ReferenceAccount <RefAcct>

Presence: [0..1]

Definition: Unique and unambiguous identification of the account used as a reference for the opening of another account.

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

ReferenceAccount <RefAcct> contains the following elements (see ["CashAccount40"](#) on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		432
	Type <Tp>	[0..1]	±		432
	Currency <Ccy>	[0..1]	CodeSet	C2	432
	Name <Nm>	[0..1]	Text		433
	Proxy <Prxy>	[0..1]	±		433

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

Following Must be True
 /Identification Must be present
 Or /Proxy Must be present

9.4.5.7 BalanceTransferAccount <BalTrfAcct>

Presence: [0..1]

Definition: Unique and unambiguous identification of the account where to transfer the balance.

BalanceTransferAccount <BalTrfAcct> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		218
	Currency <Ccy>	[1..1]	CodeSet	C1	219

9.4.5.7.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

9.4.5.7.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

9.4.5.8 TransferAccountServicerIdentification <TrfAcctSvcrId>

Presence: [0..1]

Definition: Identification of the transfer account servicer.

TransferAccountServicerIdentification <TrfAcctSvcrId> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstAdr>	[0..1]	±		443

9.4.6 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		220
	Signature <Sgntr>	[1..1]	(External Schema)		221

9.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

9.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

9.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C14 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

10 acmt.015.001.04 AccountExcludedMandateMaintenanceRequestV04

10.1 MessageDefinition Functionality

The AccountExcludedMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update an account. Usage: this update is about account details excluding any mandate information.

If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.

Outline

The AccountExcludedMandateMaintenanceRequestV04 MessageDefinition is composed of 10 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

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.

E. Account

Unique and unambiguous identification of the account between the account owner and the account servicer.

F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

G. Organisation

Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

H. AdditionalMessageInformation

Contains additional information related to the message.

I. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

J. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

10.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncReq>	[1..1]			
	References <Refs>	[1..1]			229
	MessageIdentification <MsgId>	[1..1]	±		230
	ProcessIdentification <PrclId>	[1..1]	±		230
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		230
	From <Fr>	[0..1]			230
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	231
	LEI <LEI>	[0..1]	IdentifierSet		231
	Other <Othr>	[0..*]			231
	Identification <Id>	[1..1]	Text		232
	SchemeName <SchmeNm>	[0..1]			232
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232
	Issuer <Issr>	[0..1]	Text		232
	ContractDates <CtrctDts>	[0..1]			233
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		233
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		233
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		233
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			233
	Reference <Ref>	[1..1]	Text		234
	SignOffDate <SgnOffDt>	[0..1]	Date		234
	Version <Vrsn>	[0..1]	Text		234
	Account <Acct>	[1..1]			234
	Identification <Id>	[1..*]	±		236
	Name <Nm>	[0..1]			237
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Name <Nm>	[1..1]	Text		237
	Status <Sts>	[0..1]			237
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Status <Sts>	[1..1]	CodeSet		238

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			238
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Type <Tp>	[1..1]	±		239
	Currency <Ccy>	[1..1]	CodeSet	C1	239
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			239
	ModificationCode <ModCd>	[0..1]	CodeSet		239
	Amount <Amt>	[1..1]	Amount		240
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			240
	ModificationCode <ModCd>	[0..1]	CodeSet		240
	Amount <Amt>	[1..1]	Amount		240
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			240
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	Number <Nb>	[1..1]	Text		241
	AverageBalance <AvrgBal>	[0..1]			241
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	Amount <Amt>	[1..1]	Amount		242
	AccountPurpose <AcctPurp>	[0..1]			242
	ModificationCode <ModCd>	[0..1]	CodeSet		242
	Purpose <Purp>	[1..1]	Text		242
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			242
	ModificationCode <ModCd>	[0..1]	CodeSet		243
	Amount <Amt>	[1..1]	Amount		243
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			243
	ModificationCode <ModCd>	[0..1]	CodeSet		243
	Amount <Amt>	[1..1]	Amount		244
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			244
	ModificationCode <ModCd>	[0..1]	CodeSet		244
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			245
	Frequency <Frqcy>	[1..1]	CodeSet		245
	CommunicationMethod <ComMtd>	[1..1]			245
{Or	Code <Cd>	[1..1]	CodeSet		246

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		246
	DeliveryAddress <DlvryAdr>	[1..1]	Text		246
	Format <Frmt>	[1..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		247
	ClosingDate <ClsgDt>	[0..1]			247
	ModificationCode <ModCd>	[0..1]	CodeSet		247
	Date <Dt>	[1..1]	Date		247
	Restriction <Rstrctn>	[0..*]			247
	ModificationCode <ModCd>	[0..1]	CodeSet		248
	Restriction <Rstrctn>	[1..1]			248
	RestrictionType <RstrctnTp>	[1..1]			248
{Or	Code <Cd>	[1..1]	Text		249
Or}	Proprietary <Prtry>	[1..1]	±		249
	ValidFrom <VldFr>	[1..1]	DateTime		249
	ValidUntil <VldUntil>	[0..1]	DateTime		249
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		249
	Organisation <Org>	[1..1]			250
	FullLegalName <FullLglNm>	[1..1]			252
	ModificationCode <ModCd>	[0..1]	CodeSet		252
	FullLegalName <FullLglNm>	[1..1]	Text		252
	TradingName <TradgNm>	[0..1]			253
	ModificationCode <ModCd>	[0..1]	CodeSet		253
	TradingName <TradgNm>	[1..1]	Text		253
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	253
	RegistrationDate <RegnDt>	[0..1]	Date		254
	OperationalAddress <OprlAdr>	[0..1]			254
	ModificationCode <ModCd>	[0..1]	CodeSet		254
	Address <Adr>	[1..1]	±		254
	BusinessAddress <BizAdr>	[0..1]			255
	ModificationCode <ModCd>	[0..1]	CodeSet		255

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Address <Adr>	[1..1]	±		256
	LegalAddress <LglAdr>	[1..1]			257
	ModificationCode <ModCd>	[0..1]	CodeSet		257
	Address <Adr>	[1..1]	±		257
	BillingAddress <BllgAdr>	[0..1]			258
	ModificationCode <ModCd>	[0..1]	CodeSet		258
	Address <Adr>	[1..1]	±		259
	OrganisationIdentification <OrgId>	[1..1]			260
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	260
	LEI <LEI>	[0..1]	IdentifierSet		260
	Other <Othr>	[0..*]			260
	Identification <Id>	[1..1]	Text		261
	SchemeName <SchmeNm>	[0..1]			261
{Or	Code <Cd>	[1..1]	CodeSet		261
Or}	Proprietary <Prtry>	[1..1]	Text		261
	Issuer <Issr>	[0..1]	Text		261
	RepresentativeOfficer <RprtVOffcr>	[0..*]			261
	ModificationCode <ModCd>	[0..1]	CodeSet		262
	PartyIdentification <PtyId>	[1..1]	±		262
	TreasuryManager <TrsrMgr>	[0..1]			263
	ModificationCode <ModCd>	[0..1]	CodeSet		263
	PartyIdentification <PtyId>	[1..1]	±		264
	MainMandateHolder <MainMndtHldr>	[0..*]			264
	ModificationCode <ModCd>	[0..1]	CodeSet		265
	PartyIdentification <PtyId>	[1..1]	±		265
	Sender <Sndr>	[0..*]			266
	ModificationCode <ModCd>	[0..1]	CodeSet		266
	PartyIdentification <PtyId>	[1..1]	±		267
	LegalRepresentative <LglRprtV>	[0..*]			267
	ModificationCode <ModCd>	[0..1]	CodeSet		268
	PartyIdentification <PtyId>	[1..1]	±		268

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalMessageInformation <AddtlMsgInf>	[0..1]			269
	Information <Inf>	[1..*]	Text		269
	DigitalSignature <DgtlSgntr>	[0..*]			269
	Party <Pty>	[1..1]	±		270
	Signature <Sgntr>	[1..1]	(External Schema)		271
	SupplementaryData <SplmtryData>	[0..*]	±	C6	272

10.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

10.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

10.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		230
	ProcessIdentification <PrclId>	[1..1]	±		230
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		230

10.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

10.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

10.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

10.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	231
	LEI <LEI>	[0..1]	IdentifierSet		231
	Other <Othr>	[0..*]			231
	Identification <Id>	[1..1]	Text		232
	SchemeName <SchmeNm>	[0..1]			232
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232
	Issuer <Issr>	[0..1]	Text		232

10.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

10.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

10.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		232
	SchemeName <SchmeNm>	[0..1]			232
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232
	Issuer <Issr>	[0..1]	Text		232

10.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

10.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232

10.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

10.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

10.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

10.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

ContractDates <CtrctDts> contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		233
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		233
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		233

10.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

Definition: Date on which the account and related basic services are expected to be operational for the account owner.

Datatype: "ISODate" on page 479

10.4.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

Definition: Date on which the account and related services are expected to cease to be operational for the account owner.

Datatype: "ISODate" on page 479

10.4.3.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: 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.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

10.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: 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.

UnderlyingMasterAgreement <UndrlygMstrAgrmt> contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		234
	SignOffDate <SgnOffDt>	[0..1]	Date		234
	Version <Vrsn>	[0..1]	Text		234

10.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: 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.

Datatype: "Max35Text" on page 483

10.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 479

10.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 484

10.4.5 Account <Acct>

Presence: [1..1]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

Account <Acct> contains the following **CustomerAccountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]	±		236
	Name <Nm>	[0..1]			237
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Name <Nm>	[1..1]	Text		237
	Status <Sts>	[0..1]			237
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Status <Sts>	[1..1]	CodeSet		238
	Type <Tp>	[0..1]			238
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Type <Tp>	[1..1]	±		239
	Currency <Ccy>	[1..1]	CodeSet	C1	239
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			239
	ModificationCode <ModCd>	[0..1]	CodeSet		239
	Amount <Amt>	[1..1]	Amount		240
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			240
	ModificationCode <ModCd>	[0..1]	CodeSet		240
	Amount <Amt>	[1..1]	Amount		240
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			240
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	Number <Nb>	[1..1]	Text		241
	AverageBalance <AvrgBal>	[0..1]			241
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	Amount <Amt>	[1..1]	Amount		242
	AccountPurpose <AcctPurp>	[0..1]			242
	ModificationCode <ModCd>	[0..1]	CodeSet		242
	Purpose <Purp>	[1..1]	Text		242
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			242
	ModificationCode <ModCd>	[0..1]	CodeSet		243
	Amount <Amt>	[1..1]	Amount		243
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			243
	ModificationCode <ModCd>	[0..1]	CodeSet		243

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount		244
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			244
	ModificationCode <ModCd>	[0..1]	CodeSet		244
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			245
	Frequency <Frqcy>	[1..1]	CodeSet		245
	CommunicationMethod <ComMtd>	[1..1]			245
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		246
	DeliveryAddress <DlvryAdr>	[1..1]	Text		246
	Format <Frmt>	[1..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		247
	ClosingDate <ClsqDt>	[0..1]			247
	ModificationCode <ModCd>	[0..1]	CodeSet		247
	Date <Dt>	[1..1]	Date		247
	Restriction <Rstrctn>	[0..*]			247
	ModificationCode <ModCd>	[0..1]	CodeSet		248
	Restriction <Rstrctn>	[1..1]			248
	RestrictionType <RstrctnTp>	[1..1]			248
{Or	Code <Cd>	[1..1]	Text		249
Or}	Proprietary <Prtry>	[1..1]	±		249
	ValidFrom <VldFr>	[1..1]	DateTime		249
	ValidUntil <VldUntil>	[0..1]	DateTime		249

10.4.5.1 Identification <Id>

Presence: [1..*]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

10.4.5.2 Name <Nm>

Presence: [0..1]

Definition: Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.

Name <Nm> contains the following **NameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Name <Nm>	[1..1]	Text		237

10.4.5.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.2.2 Name <Nm>

Presence: [1..1]

Definition: Name of the account.

Datatype: "Max70Text" on page 485

10.4.5.3 Status <Sts>

Presence: [0..1]

Definition: Specifies the current state of an account, eg, enabled or deleted.

Status <Sts> contains the following **AccountStatusModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Status <Sts>	[1..1]	CodeSet		238

10.4.5.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.3.2 Status <Sts>

Presence: [1..1]

Definition: Status of the account.

Datatype: "AccountStatus3Code" on page 472

CodeName	Name	Definition
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.

10.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains the following **TypeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Type <Tp>	[1..1]	±		239

10.4.5.4.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.4.2 Type <Tp>*Presence:* [1..1]*Definition:* Type of the account.**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

10.4.5.5 Currency <Ccy>*Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"*Datatype:* "ActiveCurrencyCode" on page 473**Constraints**

- 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.

10.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>*Presence:* [0..1]*Definition:* Monthly average of the payment amounts (that is, payments going out) over a year.**MonthlyPaymentValue <MnthlyPmtVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		239
	Amount <Amt>	[1..1]	Amount		240

10.4.5.6.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

10.4.5.6.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**10.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>***Presence:* [0..1]*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).**MonthlyReceivedValue <MnthlyRcvdVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		240
	Amount <Amt>	[1..1]	Amount		240

10.4.5.7.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.7.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**10.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>***Presence:* [0..1]*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

MonthlyTransactionNumber <MnthlyTxNb> contains the following **NumberModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	Number <Nb>	[1..1]	Text		241

10.4.5.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.8.2 Number <Nb>

Presence: [1..1]

Definition: Number.

Datatype: "Max5NumericText" on page 484

10.4.5.9 AverageBalance <AvrgBal>

Presence: [0..1]

Definition: Sum of the end of day balances over a month divided by the number of business days in the month.

AverageBalance <AvrgBal> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	Amount <Amt>	[1..1]	Amount		242

10.4.5.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

10.4.5.9.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**10.4.5.10 AccountPurpose <AcctPurp>***Presence:* [0..1]*Definition:* Specifies the purpose of the account.**AccountPurpose <AcctPurp>** contains the following **PurposeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		242
	Purpose <Purp>	[1..1]	Text		242

10.4.5.10.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.10.2 Purpose <Purp>*Presence:* [1..1]*Definition:* Purpose.*Datatype:* "Max140Text" on page 482**10.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>***Presence:* [0..1]*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

FloorNotificationAmount <FlrNtfctnAmt> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		243
	Amount <Amt>	[1..1]	Amount		243

10.4.5.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.11.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: "ImpliedCurrencyAndAmount" on page 472

10.4.5.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance above which a notification will be sent to the account owner.

CeilingNotificationAmount <CIngNtfctnAmt> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		243
	Amount <Amt>	[1..1]	Amount		244

10.4.5.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

10.4.5.12.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**10.4.5.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>***Presence:* [0..*]*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.**StatementFrequencyAndFormat <StmtFrqcyAndFrmt>** contains the following **StatementFrequencyAndFormModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		244
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			245
	Frequency <Frqcy>	[1..1]	CodeSet		245
	CommunicationMethod <ComMtd>	[1..1]			245
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		246
	DeliveryAddress <DlvryAdr>	[1..1]	Text		246
	Format <Frmt>	[1..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		247

10.4.5.13.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.13.2 StatementFrequencyAndForm <StmtFrqcyAndForm>*Presence:* [1..1]*Definition:* Specifies the statement frequency, format, delivery address.**StatementFrequencyAndForm <StmtFrqcyAndForm>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		245
	CommunicationMethod <ComMtd>	[1..1]			245
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		246
	DeliveryAddress <DlvryAdr>	[1..1]	Text		246
	Format <Frmt>	[1..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		247

10.4.5.13.2.1 Frequency <Frqcy>*Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 478

CodeName	Name	Definition
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.

10.4.5.13.2.2 CommunicationMethod <ComMtd>*Presence:* [1..1]*Definition:* Specifies the communication method for statements.

CommunicationMethod <ComMtd> contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		246

10.4.5.13.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a code list.

Datatype: "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

10.4.5.13.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

Datatype: "Max35Text" on page 483

10.4.5.13.2.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 483

10.4.5.13.2.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

Format <Frmt> contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		246
Or}	Proprietary <Prtry>	[1..1]	Text		247

10.4.5.13.2.4.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a code list.

Datatype: "ExternalCommunicationFormat1Code" on page 476

10.4.5.13.2.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a proprietary identification scheme.

Datatype: "Max35Text" on page 483

10.4.5.14 ClosingDate <ClsgDt>

Presence: [0..1]

Definition: Date when the account will be or was closed.

ClosingDate <ClsgDt> contains the following **DateModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		247
	Date <Dt>	[1..1]	Date		247

10.4.5.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.14.2 Date <Dt>

Presence: [1..1]

Definition: Date.

Datatype: "ISODate" on page 479

10.4.5.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

Restriction <Rstrctn> contains the following **RestrictionModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		248
	Restriction <Rstrctn>	[1..1]			248
	RestrictionType <RstrctnTp>	[1..1]			248
{Or	Code <Cd>	[1..1]	Text		249
Or}	Proprietary <Prtry>	[1..1]	±		249
	ValidFrom <VldFr>	[1..1]	DateTime		249
	ValidUntil <VldUntil>	[0..1]	DateTime		249

10.4.5.15.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.5.15.2 Restriction <Rstrctn>

Presence: [1..1]

Definition: Restriction.

Restriction <Rstrctn> contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			248
{Or	Code <Cd>	[1..1]	Text		249
Or}	Proprietary <Prtry>	[1..1]	±		249
	ValidFrom <VldFr>	[1..1]	DateTime		249
	ValidUntil <VldUntil>	[0..1]	DateTime		249

10.4.5.15.2.1 RestrictionType <RstrctnTp>

Presence: [1..1]

Definition: Type of the restriction.

RestrictionType <RstrctnTp> contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		249
Or}	Proprietary <Prtry>	[1..1]	±		249

10.4.5.15.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Element expressed as an ISO 20022 code from an external list.

Datatype: "Max4Text" on page 484

10.4.5.15.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Element expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification13](#)" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

10.4.5.15.2.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODatetime" on page 480

10.4.5.15.2.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODatetime" on page 480

10.4.6 AccountServicerIdentification <AcctSvcrld>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

10.4.7 Organisation <Org>

Presence: [1..1]

Definition: Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

Organisation <Org> contains the following **OrganisationModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]			252
	ModificationCode <ModCd>	[0..1]	CodeSet		252
	FullLegalName <FullLglNm>	[1..1]	Text		252
	TradingName <TradgNm>	[0..1]			253
	ModificationCode <ModCd>	[0..1]	CodeSet		253
	TradingName <TradgNm>	[1..1]	Text		253
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	253
	RegistrationDate <RegnDt>	[0..1]	Date		254
	OperationalAddress <OprlAdr>	[0..1]			254
	ModificationCode <ModCd>	[0..1]	CodeSet		254
	Address <Adr>	[1..1]	±		254
	BusinessAddress <BizAdr>	[0..1]			255
	ModificationCode <ModCd>	[0..1]	CodeSet		255
	Address <Adr>	[1..1]	±		256
	LegalAddress <LglAdr>	[1..1]			257
	ModificationCode <ModCd>	[0..1]	CodeSet		257
	Address <Adr>	[1..1]	±		257
	BillingAddress <BillgAdr>	[0..1]			258
	ModificationCode <ModCd>	[0..1]	CodeSet		258
	Address <Adr>	[1..1]	±		259
	OrganisationIdentification <OrgId>	[1..1]			260
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	260
	LEI <LEI>	[0..1]	IdentifierSet		260
	Other <Othr>	[0..*]			260
	Identification <Id>	[1..1]	Text		261
	SchemeName <SchmeNm>	[0..1]			261
{Or	Code <Cd>	[1..1]	CodeSet		261
Or}	Proprietary <Prtry>	[1..1]	Text		261
	Issuer <Issr>	[0..1]	Text		261
	RepresentativeOfficer <RprtvOffcr>	[0..*]			261
	ModificationCode <ModCd>	[0..1]	CodeSet		262

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyIdentification <PtyId>	[1..1]	±		262
	TreasuryManager <TrsrMgr>	[0..1]			263
	ModificationCode <ModCd>	[0..1]	CodeSet		263
	PartyIdentification <PtyId>	[1..1]	±		264
	MainMandateHolder <MainMndtHldr>	[0..*]			264
	ModificationCode <ModCd>	[0..1]	CodeSet		265
	PartyIdentification <PtyId>	[1..1]	±		265
	Sender <Sndr>	[0..*]			266
	ModificationCode <ModCd>	[0..1]	CodeSet		266
	PartyIdentification <PtyId>	[1..1]	±		267
	LegalRepresentative <LglRprtv>	[0..*]			267
	ModificationCode <ModCd>	[0..1]	CodeSet		268
	PartyIdentification <PtyId>	[1..1]	±		268

10.4.7.1 FullLegalName <FullLgINm>

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

FullLegalName <FullLgINm> contains the following **FullLegalNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		252
	FullLegalName <FullLgINm>	[1..1]	Text		252

10.4.7.1.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.1.2 FullLegalName <FullLgINm>

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max350Text" on page 483

10.4.7.2 TradingName <TradgNm>

Presence: [0..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

TradingName <TradgNm> contains the following **TradingNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		253
	TradingName <TradgNm>	[1..1]	Text		253

10.4.7.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.2.2 TradingName <TradgNm>

Presence: [1..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

Datatype: "Max350Text" on page 483

10.4.7.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

Definition: Country in which the organisation has its business activity.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

10.4.7.4 RegistrationDate <RegnDt>

Presence: [0..1]

Definition: Date at which a given organisation was officially registered.

Datatype: "ISODate" on page 479

10.4.7.5 OperationalAddress <OpriAdr>

Presence: [0..1]

Definition: Specifies an operational address, for example, of a shared services centre.

OperationalAddress <OpriAdr> contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		254
	Address <Adr>	[1..1]	±		254

10.4.7.5.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

10.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Specifies the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		255
	Address <Adr>	[1..1]	±		256

10.4.7.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.6.2 Address <Adr>*Presence:* [1..1]*Definition:* Postal address.**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

10.4.7.7 LegalAddress <LglAdr>*Presence:* [1..1]*Definition:* Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).**LegalAddress <LglAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		257
	Address <Adr>	[1..1]	±		257

10.4.7.7.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.7.2 Address <Adr>*Presence:* [1..1]*Definition:* Postal address.

Address <Adr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

10.4.7.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BllgAdr> contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		258
	Address <Adr>	[1..1]	±		259

10.4.7.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.8.2 Address <Adr>*Presence:* [1..1]*Definition:* Postal address.**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

10.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	260
	LEI <LEI>	[0..1]	IdentifierSet		260
	Other <Othr>	[0..*]			260
	Identification <Id>	[1..1]	Text		261
	SchemeName <SchmeNm>	[0..1]			261
{Or	Code <Cd>	[1..1]	CodeSet		261
Or}	Proprietary <Prtry>	[1..1]	Text		261
	Issuer <Issr>	[0..1]	Text		261

10.4.7.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

10.4.7.9.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

10.4.7.9.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		261
	SchemeName <SchmeNm>	[0..1]			261
{Or	Code <Cd>	[1..1]	CodeSet		261
Or}	Proprietary <Prtry>	[1..1]	Text		261
	Issuer <Issr>	[0..1]	Text		261

10.4.7.9.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

10.4.7.9.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		261
Or}	Proprietary <Prtry>	[1..1]	Text		261

10.4.7.9.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

10.4.7.9.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

10.4.7.9.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

10.4.7.10 RepresentativeOfficer <RprrvOffcr>

Presence: [0..*]

Definition: Person in the customer's organisation who can be contacted by the account servicer in relation to the account(s) identified in this instruction.

RepresentativeOfficer <RprtVOffcr> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		262
	PartyIdentification <PtyId>	[1..1]	±		262

10.4.7.10.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.10.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

10.4.7.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

Definition: Person responsible of the treasury department within the customer's organisation.

TreasuryManager <TrsrMgr> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		263
	PartyIdentification <PtyId>	[1..1]	±		264

10.4.7.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.

CodeName	Name	Definition
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.11.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

10.4.7.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

Definition: Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.

MainMandateHolder <MainMndtHldr> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		265
	PartyIdentification <PtyId>	[1..1]	±		265

10.4.7.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.12.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

10.4.7.13 Sender <Sndr>

Presence: [0..*]

Definition: Person that may be the potential sender of a message related to the life cycle of the account.

Sender <Sndr> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		266
	PartyIdentification <PtyId>	[1..1]	±		267

10.4.7.13.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.

CodeName	Name	Definition
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.13.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

10.4.7.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

Definition: 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 by-laws of the organisation, be publicly announced in the official journal of a country, etc.

LegalRepresentative <LglRprtv> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		268
	PartyIdentification <PtyId>	[1..1]	±		268

10.4.7.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

10.4.7.14.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

10.4.8 AdditionalMessageInformation <AddtlMsgInf>

Presence: [0..1]

Definition: Contains additional information related to the message.

AdditionalMessageInformation <AddtlMsgInf> contains the following **AdditionalInformation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Information <Inf>	[1..*]	Text		269

10.4.8.1 Information <Inf>

Presence: [1..*]

Definition: Contains additional information related to the message.

Datatype: "Max256Text" on page 483

10.4.9 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		270
	Signature <Sgntr>	[1..1]	(External Schema)		271

10.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

10.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

10.4.10 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

11 acmt.016.001.04 AccountExcludedMandateMaintenanceAmendmentRequestV04

11.1 MessageDefinition Functionality

The AccountExcludedMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is about account details excluding any mandate information.

If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.

Outline

The AccountExcludedMandateMaintenanceAmendmentRequestV04 MessageDefinition is composed of 9 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

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.

E. Account

Unique and unambiguous identification of the account between the account owner and the account servicer.

F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

G. Organisation

Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

H. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

I. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

11.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			279
	MessageIdentification <MsgId>	[1..1]	±		280
	ProcessIdentification <PrclId>	[1..1]	±		280
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		280
	From <Fr>	[0..1]			280
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	281
	LEI <LEI>	[0..1]	IdentifierSet		281
	Other <Othr>	[0..*]			281
	Identification <Id>	[1..1]	Text		282
	SchemeName <SchmeNm>	[0..1]			282
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282
	Issuer <Issr>	[0..1]	Text		282
	ContractDates <CtrctDts>	[0..1]			283
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		283
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		283
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		283
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			283
	Reference <Ref>	[1..1]	Text		284
	SignOffDate <SgnOffDt>	[0..1]	Date		284
	Version <Vrsn>	[0..1]	Text		284
	Account <Acct>	[1..1]			284
	Identification <Id>	[1..*]	±		286
	Name <Nm>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Name <Nm>	[1..1]	Text		287
	Status <Sts>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Status <Sts>	[1..1]	CodeSet		288

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			288
	ModificationCode <ModCd>	[0..1]	CodeSet		288
	Type <Tp>	[1..1]	±		289
	Currency <Ccy>	[1..1]	CodeSet	C1	289
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			289
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Amount <Amt>	[1..1]	Amount		290
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			290
	ModificationCode <ModCd>	[0..1]	CodeSet		290
	Amount <Amt>	[1..1]	Amount		290
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			290
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Number <Nb>	[1..1]	Text		291
	AverageBalance <AvrgBal>	[0..1]			291
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Amount <Amt>	[1..1]	Amount		292
	AccountPurpose <AcctPurp>	[0..1]			292
	ModificationCode <ModCd>	[0..1]	CodeSet		292
	Purpose <Purp>	[1..1]	Text		292
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			292
	ModificationCode <ModCd>	[0..1]	CodeSet		293
	Amount <Amt>	[1..1]	Amount		293
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			293
	ModificationCode <ModCd>	[0..1]	CodeSet		293
	Amount <Amt>	[1..1]	Amount		294
	StatementFrequencyAndFormat <StmtFrqcyAndFmt>	[0..*]			294
	ModificationCode <ModCd>	[0..1]	CodeSet		294
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			295
	Frequency <Frqcy>	[1..1]	CodeSet		295
	CommunicationMethod <ComMtd>	[1..1]			295
{Or	Code <Cd>	[1..1]	CodeSet		296

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		296
	DeliveryAddress <DlvryAdr>	[1..1]	Text		296
	Format <Frmt>	[1..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	ClosingDate <ClsgDt>	[0..1]			297
	ModificationCode <ModCd>	[0..1]	CodeSet		297
	Date <Dt>	[1..1]	Date		297
	Restriction <Rstrctn>	[0..*]			297
	ModificationCode <ModCd>	[0..1]	CodeSet		298
	Restriction <Rstrctn>	[1..1]			298
	RestrictionType <RstrctnTp>	[1..1]			298
{Or	Code <Cd>	[1..1]	Text		299
Or}	Proprietary <Prtry>	[1..1]	±		299
	ValidFrom <VldFr>	[1..1]	DateTime		299
	ValidUntil <VldUntil>	[0..1]	DateTime		299
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		299
	Organisation <Org>	[1..1]			300
	FullLegalName <FullLglNm>	[1..1]			302
	ModificationCode <ModCd>	[0..1]	CodeSet		302
	FullLegalName <FullLglNm>	[1..1]	Text		302
	TradingName <TradgNm>	[0..1]			303
	ModificationCode <ModCd>	[0..1]	CodeSet		303
	TradingName <TradgNm>	[1..1]	Text		303
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	303
	RegistrationDate <RegnDt>	[0..1]	Date		304
	OperationalAddress <OprlAdr>	[0..1]			304
	ModificationCode <ModCd>	[0..1]	CodeSet		304
	Address <Adr>	[1..1]	±		304
	BusinessAddress <BizAdr>	[0..1]			305
	ModificationCode <ModCd>	[0..1]	CodeSet		305

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Address <Adr>	[1..1]	±		306
	LegalAddress <LglAdr>	[1..1]			307
	ModificationCode <ModCd>	[0..1]	CodeSet		307
	Address <Adr>	[1..1]	±		307
	BillingAddress <BllgAdr>	[0..1]			308
	ModificationCode <ModCd>	[0..1]	CodeSet		308
	Address <Adr>	[1..1]	±		309
	OrganisationIdentification <OrgId>	[1..1]			310
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	310
	LEI <LEI>	[0..1]	IdentifierSet		310
	Other <Othr>	[0..*]			310
	Identification <Id>	[1..1]	Text		311
	SchemeName <SchmeNm>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	Text		311
	Issuer <Issr>	[0..1]	Text		311
	RepresentativeOfficer <RprtVOffcr>	[0..*]			311
	ModificationCode <ModCd>	[0..1]	CodeSet		312
	PartyIdentification <PtyId>	[1..1]	±		312
	TreasuryManager <TrsrMgr>	[0..1]			313
	ModificationCode <ModCd>	[0..1]	CodeSet		313
	PartyIdentification <PtyId>	[1..1]	±		314
	MainMandateHolder <MainMndtHldr>	[0..*]			314
	ModificationCode <ModCd>	[0..1]	CodeSet		315
	PartyIdentification <PtyId>	[1..1]	±		315
	Sender <Sndr>	[0..*]			316
	ModificationCode <ModCd>	[0..1]	CodeSet		316
	PartyIdentification <PtyId>	[1..1]	±		317
	LegalRepresentative <LglRprtV>	[0..*]			317
	ModificationCode <ModCd>	[0..1]	CodeSet		318
	PartyIdentification <PtyId>	[1..1]	±		318

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DigitalSignature <DgtlSgntr>	[0..*]			319
	Party <Pty>	[1..1]	±		319
	Signature <Sgntr>	[1..1]	(External Schema)		320
	SupplementaryData <SplmtryData>	[0..*]	±	C6	321

11.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

11.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

11.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		280
	ProcessIdentification <PrclId>	[1..1]	±		280
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		280

11.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

11.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

11.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

11.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	281
	LEI <LEI>	[0..1]	IdentifierSet		281
	Other <Othr>	[0..*]			281
	Identification <Id>	[1..1]	Text		282
	SchemeName <SchmeNm>	[0..1]			282
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282
	Issuer <Issr>	[0..1]	Text		282

11.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

11.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

11.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		282
	SchemeName <SchmeNm>	[0..1]			282
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282
	Issuer <Issr>	[0..1]	Text		282

11.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

11.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282

11.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

11.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

11.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

11.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

ContractDates <CtrctDts> contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		283
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		283
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		283

11.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

Definition: Date on which the account and related basic services are expected to be operational for the account owner.

Datatype: "ISODate" on page 479

11.4.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

Definition: Date on which the account and related services are expected to cease to be operational for the account owner.

Datatype: "ISODate" on page 479

11.4.3.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: 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.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

11.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: 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.

UnderlyingMasterAgreement <UndrlygMstrAgrmt> contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		284
	SignOffDate <SgnOffDt>	[0..1]	Date		284
	Version <Vrsn>	[0..1]	Text		284

11.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: 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.

Datatype: "Max35Text" on page 483

11.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 479

11.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 484

11.4.5 Account <Acct>

Presence: [1..1]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

Account <Acct> contains the following **CustomerAccountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]	±		286
	Name <Nm>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Name <Nm>	[1..1]	Text		287
	Status <Sts>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Status <Sts>	[1..1]	CodeSet		288
	Type <Tp>	[0..1]			288
	ModificationCode <ModCd>	[0..1]	CodeSet		288
	Type <Tp>	[1..1]	±		289
	Currency <Ccy>	[1..1]	CodeSet	C1	289
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			289
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Amount <Amt>	[1..1]	Amount		290
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			290
	ModificationCode <ModCd>	[0..1]	CodeSet		290
	Amount <Amt>	[1..1]	Amount		290
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			290
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Number <Nb>	[1..1]	Text		291
	AverageBalance <AvrgBal>	[0..1]			291
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Amount <Amt>	[1..1]	Amount		292
	AccountPurpose <AcctPurp>	[0..1]			292
	ModificationCode <ModCd>	[0..1]	CodeSet		292
	Purpose <Purp>	[1..1]	Text		292
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			292
	ModificationCode <ModCd>	[0..1]	CodeSet		293
	Amount <Amt>	[1..1]	Amount		293
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			293
	ModificationCode <ModCd>	[0..1]	CodeSet		293

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount		294
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			294
	ModificationCode <ModCd>	[0..1]	CodeSet		294
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			295
	Frequency <Frqcy>	[1..1]	CodeSet		295
	CommunicationMethod <ComMtd>	[1..1]			295
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		296
	DeliveryAddress <DlvryAdr>	[1..1]	Text		296
	Format <Frmt>	[1..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	ClosingDate <ClsqDt>	[0..1]			297
	ModificationCode <ModCd>	[0..1]	CodeSet		297
	Date <Dt>	[1..1]	Date		297
	Restriction <Rstrctn>	[0..*]			297
	ModificationCode <ModCd>	[0..1]	CodeSet		298
	Restriction <Rstrctn>	[1..1]			298
	RestrictionType <RstrctnTp>	[1..1]			298
{Or	Code <Cd>	[1..1]	Text		299
Or}	Proprietary <Prtry>	[1..1]	±		299
	ValidFrom <VldFr>	[1..1]	DateTime		299
	ValidUntil <VldUntil>	[0..1]	DateTime		299

11.4.5.1 Identification <Id>

Presence: [1..*]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

11.4.5.2 Name <Nm>*Presence:* [0..1]*Definition:* Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.**Name <Nm>** contains the following **NameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Name <Nm>	[1..1]	Text		287

11.4.5.2.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.2.2 Name <Nm>*Presence:* [1..1]*Definition:* Name of the account.*Datatype:* "Max70Text" on page 485**11.4.5.3 Status <Sts>***Presence:* [0..1]*Definition:* Specifies the current state of an account, eg, enabled or deleted.**Status <Sts>** contains the following **AccountStatusModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Status <Sts>	[1..1]	CodeSet		288

11.4.5.3.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.3.2 Status <Sts>

Presence: [1..1]

Definition: Status of the account.

Datatype: "AccountStatus3Code" on page 472

CodeName	Name	Definition
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.

11.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains the following **TypeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		288
	Type <Tp>	[1..1]	±		289

11.4.5.4.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.4.2 Type <Tp>*Presence:* [1..1]*Definition:* Type of the account.**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

11.4.5.5 Currency <Ccy>*Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"*Datatype:* "ActiveCurrencyCode" on page 473**Constraints**

- **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.

11.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>*Presence:* [0..1]*Definition:* Monthly average of the payment amounts (that is, payments going out) over a year.**MonthlyPaymentValue <MnthlyPmtVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Amount <Amt>	[1..1]	Amount		290

11.4.5.6.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

11.4.5.6.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**11.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>***Presence:* [0..1]*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).**MonthlyReceivedValue <MnthlyRcvdVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		290
	Amount <Amt>	[1..1]	Amount		290

11.4.5.7.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.7.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**11.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>***Presence:* [0..1]*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

MonthlyTransactionNumber <MnthlyTxNb> contains the following **NumberModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Number <Nb>	[1..1]	Text		291

11.4.5.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.8.2 Number <Nb>

Presence: [1..1]

Definition: Number.

Datatype: "Max5NumericText" on page 484

11.4.5.9 AverageBalance <AvrgBal>

Presence: [0..1]

Definition: Sum of the end of day balances over a month divided by the number of business days in the month.

AverageBalance <AvrgBal> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Amount <Amt>	[1..1]	Amount		292

11.4.5.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

11.4.5.9.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**11.4.5.10 AccountPurpose <AcctPurp>***Presence:* [0..1]*Definition:* Specifies the purpose of the account.**AccountPurpose <AcctPurp>** contains the following **PurposeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		292
	Purpose <Purp>	[1..1]	Text		292

11.4.5.10.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.10.2 Purpose <Purp>*Presence:* [1..1]*Definition:* Purpose.*Datatype:* "Max140Text" on page 482**11.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>***Presence:* [0..1]*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

FloorNotificationAmount <FlrNtfctnAmt> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		293
	Amount <Amt>	[1..1]	Amount		293

11.4.5.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.11.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: "ImpliedCurrencyAndAmount" on page 472

11.4.5.12 CeilingNotificationAmount <ClngNtfctnAmt>

Presence: [0..1]

Definition: Specifies the value of the balance above which a notification will be sent to the account owner.

CeilingNotificationAmount <ClngNtfctnAmt> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		293
	Amount <Amt>	[1..1]	Amount		294

11.4.5.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

11.4.5.12.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 472**11.4.5.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>***Presence:* [0..*]*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.**StatementFrequencyAndFormat <StmtFrqcyAndFrmt>** contains the following **StatementFrequencyAndFormModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		294
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			295
	Frequency <Frqcy>	[1..1]	CodeSet		295
	CommunicationMethod <ComMtd>	[1..1]			295
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		296
	DeliveryAddress <DlvryAdr>	[1..1]	Text		296
	Format <Frmt>	[1..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297

11.4.5.13.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.13.2 StatementFrequencyAndForm <StmtFrqcyAndForm>*Presence:* [1..1]*Definition:* Specifies the statement frequency, format, delivery address.**StatementFrequencyAndForm <StmtFrqcyAndForm>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		295
	CommunicationMethod <ComMtd>	[1..1]			295
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		296
	DeliveryAddress <DlvryAdr>	[1..1]	Text		296
	Format <Frmt>	[1..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297

11.4.5.13.2.1 Frequency <Frqcy>*Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 478

CodeName	Name	Definition
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.

11.4.5.13.2.2 CommunicationMethod <ComMtd>*Presence:* [1..1]*Definition:* Specifies the communication method for statements.

CommunicationMethod <ComMtd> contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		296

11.4.5.13.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a code list.

Datatype: "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

11.4.5.13.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

Datatype: "Max35Text" on page 483

11.4.5.13.2.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 483

11.4.5.13.2.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

Format <Frmt> contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297

11.4.5.13.2.4.1 Code <Cd>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a code list.

Datatype: "ExternalCommunicationFormat1Code" on page 476

11.4.5.13.2.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Unique and unambiguous identification of communication format using a proprietary identification scheme.

Datatype: "Max35Text" on page 483

11.4.5.14 ClosingDate <ClsgDt>

Presence: [0..1]

Definition: Date when the account will be or was closed.

ClosingDate <ClsgDt> contains the following **DateModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		297
	Date <Dt>	[1..1]	Date		297

11.4.5.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.14.2 Date <Dt>

Presence: [1..1]

Definition: Date.

Datatype: "ISODate" on page 479

11.4.5.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

Restriction <Rstrctn> contains the following **RestrictionModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		298
	Restriction <Rstrctn>	[1..1]			298
	RestrictionType <RstrctnTp>	[1..1]			298
{Or	Code <Cd>	[1..1]	Text		299
Or}	Proprietary <Prtry>	[1..1]	±		299
	ValidFrom <VldFr>	[1..1]	DateTime		299
	ValidUntil <VldUntil>	[0..1]	DateTime		299

11.4.5.15.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.5.15.2 Restriction <Rstrctn>

Presence: [1..1]

Definition: Restriction.

Restriction <Rstrctn> contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			298
{Or	Code <Cd>	[1..1]	Text		299
Or}	Proprietary <Prtry>	[1..1]	±		299
	ValidFrom <VldFr>	[1..1]	DateTime		299
	ValidUntil <VldUntil>	[0..1]	DateTime		299

11.4.5.15.2.1 RestrictionType <RstrctnTp>

Presence: [1..1]

Definition: Type of the restriction.

RestrictionType <RstrctnTp> contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		299
Or}	Proprietary <Prtry>	[1..1]	±		299

11.4.5.15.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Element expressed as an ISO 20022 code from an external list.

Datatype: "Max4Text" on page 484

11.4.5.15.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Element expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification13](#)" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

11.4.5.15.2.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODatetime" on page 480

11.4.5.15.2.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODatetime" on page 480

11.4.6 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

11.4.7 Organisation <Org>

Presence: [1..1]

Definition: Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

Organisation <Org> contains the following **OrganisationModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]			302
	ModificationCode <ModCd>	[0..1]	CodeSet		302
	FullLegalName <FullLglNm>	[1..1]	Text		302
	TradingName <TradgNm>	[0..1]			303
	ModificationCode <ModCd>	[0..1]	CodeSet		303
	TradingName <TradgNm>	[1..1]	Text		303
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	303
	RegistrationDate <RegnDt>	[0..1]	Date		304
	OperationalAddress <OprlAdr>	[0..1]			304
	ModificationCode <ModCd>	[0..1]	CodeSet		304
	Address <Adr>	[1..1]	±		304
	BusinessAddress <BizAdr>	[0..1]			305
	ModificationCode <ModCd>	[0..1]	CodeSet		305
	Address <Adr>	[1..1]	±		306
	LegalAddress <LglAdr>	[1..1]			307
	ModificationCode <ModCd>	[0..1]	CodeSet		307
	Address <Adr>	[1..1]	±		307
	BillingAddress <BllgAdr>	[0..1]			308
	ModificationCode <ModCd>	[0..1]	CodeSet		308
	Address <Adr>	[1..1]	±		309
	OrganisationIdentification <OrgId>	[1..1]			310
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	310
	LEI <LEI>	[0..1]	IdentifierSet		310
	Other <Othr>	[0..*]			310
	Identification <Id>	[1..1]	Text		311
	SchemeName <SchmeNm>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	Text		311
	Issuer <Issr>	[0..1]	Text		311
	RepresentativeOfficer <RprtvOffcr>	[0..*]			311
	ModificationCode <ModCd>	[0..1]	CodeSet		312

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyIdentification <PtyId>	[1..1]	±		312
	TreasuryManager <TrsrMgr>	[0..1]			313
	ModificationCode <ModCd>	[0..1]	CodeSet		313
	PartyIdentification <PtyId>	[1..1]	±		314
	MainMandateHolder <MainMndtHldr>	[0..*]			314
	ModificationCode <ModCd>	[0..1]	CodeSet		315
	PartyIdentification <PtyId>	[1..1]	±		315
	Sender <Sndr>	[0..*]			316
	ModificationCode <ModCd>	[0..1]	CodeSet		316
	PartyIdentification <PtyId>	[1..1]	±		317
	LegalRepresentative <LglRprtv>	[0..*]			317
	ModificationCode <ModCd>	[0..1]	CodeSet		318
	PartyIdentification <PtyId>	[1..1]	±		318

11.4.7.1 FullLegalName <FullLgINm>

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

FullLegalName <FullLgINm> contains the following **FullLegalNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		302
	FullLegalName <FullLgINm>	[1..1]	Text		302

11.4.7.1.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.1.2 FullLegalName <FullLgINm>

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max350Text" on page 483

11.4.7.2 TradingName <TradgNm>

Presence: [0..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

TradingName <TradgNm> contains the following **TradingNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		303
	TradingName <TradgNm>	[1..1]	Text		303

11.4.7.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.2.2 TradingName <TradgNm>

Presence: [1..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

Datatype: "Max350Text" on page 483

11.4.7.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

Definition: Country in which the organisation has its business activity.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

11.4.7.4 RegistrationDate <RegnDt>

Presence: [0..1]

Definition: Date at which a given organisation was officially registered.

Datatype: "ISODate" on page 479

11.4.7.5 OperationalAddress <OpriAdr>

Presence: [0..1]

Definition: Specifies an operational address, for example, of a shared services centre.

OperationalAddress <OpriAdr> contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		304
	Address <Adr>	[1..1]	±		304

11.4.7.5.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

11.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Specifies the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		305
	Address <Adr>	[1..1]	±		306

11.4.7.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.6.2 Address <Adr>*Presence:* [1..1]*Definition:* Postal address.**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

11.4.7.7 LegalAddress <LglAdr>*Presence:* [1..1]*Definition:* Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).**LegalAddress <LglAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		307
	Address <Adr>	[1..1]	±		307

11.4.7.7.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.7.2 Address <Adr>*Presence:* [1..1]*Definition:* Postal address.

Address <Adr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

11.4.7.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BllgAdr> contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		308
	Address <Adr>	[1..1]	±		309

11.4.7.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.8.2 Address <Adr>*Presence:* [1..1]*Definition:* Postal address.**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

11.4.7.9 OrganisationIdentification <OrgId>*Presence:* [1..1]*Definition:* Unique and unambiguous way of identifying an organisation.**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	310
	LEI <LEI>	[0..1]	IdentifierSet		310
	Other <Othr>	[0..*]			310
	Identification <Id>	[1..1]	Text		311
	SchemeName <SchmeNm>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	Text		311
	Issuer <Issr>	[0..1]	Text		311

11.4.7.9.1 AnyBIC <AnyBIC>*Presence:* [0..1]*Definition:* Business identification code of the organisation.*Impacted by:* C2 "AnyBIC"*Datatype:* "AnyBICDec2014Identifier" on page 480**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

11.4.7.9.2 LEI <LEI>*Presence:* [0..1]*Definition:* Legal entity identification as an alternate identification for a party.*Datatype:* "LEIIdentifier" on page 481**11.4.7.9.3 Other <Othr>***Presence:* [0..*]*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		311
	SchemeName <SchmeNm>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	Text		311
	Issuer <Issr>	[0..1]	Text		311

11.4.7.9.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

11.4.7.9.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	Text		311

11.4.7.9.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

11.4.7.9.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

11.4.7.9.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

11.4.7.10 RepresentativeOfficer <RpirtvOffcr>

Presence: [0..*]

Definition: Person in the customer's organisation who can be contacted by the account servicer in relation to the account(s) identified in this instruction.

RepresentativeOfficer <RprtVOffcr> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		312
	PartyIdentification <PtyId>	[1..1]	±		312

11.4.7.10.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.10.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

11.4.7.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

Definition: Person responsible of the treasury department within the customer's organisation.

TreasuryManager <TrsrMgr> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		313
	PartyIdentification <PtyId>	[1..1]	±		314

11.4.7.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.

CodeName	Name	Definition
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.11.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

11.4.7.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

Definition: Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.

MainMandateHolder <MainMndtHldr> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		315
	PartyIdentification <PtyId>	[1..1]	±		315

11.4.7.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.12.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

11.4.7.13 Sender <Sndr>

Presence: [0..*]

Definition: Person that may be the potential sender of a message related to the life cycle of the account.

Sender <Sndr> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		316
	PartyIdentification <PtyId>	[1..1]	±		317

11.4.7.13.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.

CodeName	Name	Definition
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.13.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

11.4.7.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

Definition: 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 by-laws of the organisation, be publicly announced in the official journal of a country, etc.

LegalRepresentative <LglRprtv> contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		318
	PartyIdentification <PtyId>	[1..1]	±		318

11.4.7.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

11.4.7.14.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

11.4.8 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		319
	Signature <Sgntr>	[1..1]	(External Schema)		320

11.4.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

11.4.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

11.4.9 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

12 acmt.017.001.04 AccountMandateMaintenanceRequestV04

12.1 MessageDefinition Functionality

The AccountMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update one or several accounts. Usage: this update is only about mandate information.

If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.

It is not possible to update the account characteristics or organisation information with this message.

Outline

The AccountMandateMaintenanceRequestV04 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

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.

E. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

G. OrganisationIdentification

Identification of the organisation requesting the change.

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. AdditionalMessageInformation

Contains additional information related to the message.

K. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

L. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

12.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctMndtMntncReq>	[1..1]			
	References <Refs>	[1..1]			327
	MessageIdentification <MsgId>	[1..1]	±		327
	ProcessIdentification <PrclId>	[1..1]	±		328
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		328
	From <Fr>	[0..1]			328
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	329
	LEI <LEI>	[0..1]	IdentifierSet		329
	Other <Othr>	[0..*]			329
	Identification <Id>	[1..1]	Text		330
	SchemeName <SchmeNm>	[0..1]			330
{Or	Code <Cd>	[1..1]	CodeSet		330
Or}	Proprietary <Prtry>	[1..1]	Text		330
	Issuer <Issr>	[0..1]	Text		330
	ContractDates <CtrctDts>	[0..1]			331
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		331
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		331
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		331
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			331
	Reference <Ref>	[1..1]	Text		332
	SignOffDate <SgnOffDt>	[0..1]	Date		332
	Version <Vrsn>	[0..1]	Text		332
	AccountIdentification <AcctId>	[1..*]			332
	Identification <Id>	[1..1]	±		332
	Currency <Ccy>	[1..1]	CodeSet	C1	333
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		333
	OrganisationIdentification <OrgId>	[1..1]		C9	334
	FullLegalName <FullLglNm>	[0..1]	Text		335
	OrganisationIdentification <OrgId>	[1..1]			335
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	335

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	LEI <LEI>	[0..1]	IdentifierSet		335
	Other <Othr>	[0..*]			336
	Identification <Id>	[1..1]	Text		336
	SchemeName <SchmeNm>	[0..1]			336
{Or	Code <Cd>	[1..1]	CodeSet		336
Or}	Proprietary <Prtry>	[1..1]	Text		336
	Issuer <Issr>	[0..1]	Text		337
	Mandate <Mndt>	[1..*]			337
	ModificationCode <ModCd>	[0..1]	CodeSet		338
	Identification <Id>	[1..1]	Text		339
	ApplicableChannel <AplblChanl>	[1..*]			339
{Or	Code <Cd>	[1..1]	CodeSet		339
Or}	Proprietary <Prtry>	[1..1]	Text		339
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		340
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		340
	MandateHolder <MndtHldr>	[0..*]			340
	ModificationCode <ModCd>	[0..1]	CodeSet		341
	PartyOrGroup <PtyOrGrp>	[1..1]			341
{Or	GroupIdentification <Grpld>	[1..1]	Text		342
Or}	Party <Pty>	[1..1]			342
	Party <Pty>	[1..1]	±		342
	Certificate <Cert>	[0..1]	Binary		343
	SignatureOrder <SgntrOrd>	[0..1]	Text		344
	Authorisation <Authstn>	[1..1]			344
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			344
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			345
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	345
	NumberOfDays <NbOfDays>	[1..1]	Text		346
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			346

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	346
Or}	NotLimited <NotLtd>	[1..1]	Text		346
	BankOperation <BkOpr>	[1..*]	±	C6, C7	346
	StartDate <StartDt>	[0..1]	Date		347
	EndDate <EndDt>	[0..1]	Date		347
	Group <Grp>	[0..*]			347
	ModificationCode <ModCd>	[0..1]	CodeSet		348
	GroupIdentification <Grpld>	[1..1]	Text		348
	Party <Pty>	[1..*]			348
	ModificationCode <ModCd>	[0..1]	CodeSet		348
	Party <Pty>	[1..1]	±		349
	Certificate <Cert>	[0..1]	Binary		350
	AdditionalMessageInformation <AddtlMsgInf>	[0..1]			351
	Information <Inf>	[1..*]	Text		351
	DigitalSignature <DgtlSgntr>	[0..*]			351
	Party <Pty>	[1..1]	±		351
	Signature <Sgntr>	[1..1]	(External Schema)		352
	SupplementaryData <SplmtryData>	[0..*]	±	C10	353

12.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

- C4 Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
- C5 CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.
- C6 DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.
- C7 FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.
- C8 IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
- C9 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.
- C10 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.

12.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

12.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		327
	ProcessIdentification <PrclId>	[1..1]	±		328
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		328

12.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

12.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrclId> contains the following elements (see "MessageIdentification1" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

12.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "Max70Text" on page 485

12.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	329
	LEI <LEI>	[0..1]	IdentifierSet		329
	Other <Othr>	[0..*]			329
	Identification <Id>	[1..1]	Text		330
	SchemeName <SchmeNm>	[0..1]			330
{Or	Code <Cd>	[1..1]	CodeSet		330
Or}	Proprietary <Prtry>	[1..1]	Text		330
	Issuer <Issr>	[0..1]	Text		330

12.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

12.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

12.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		330
	SchemeName <SchmeNm>	[0..1]			330
{Or	Code <Cd>	[1..1]	CodeSet		330
Or}	Proprietary <Prtry>	[1..1]	Text		330
	Issuer <Issr>	[0..1]	Text		330

12.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

12.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		330
Or}	Proprietary <Prtry>	[1..1]	Text		330

12.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

12.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

12.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

12.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

ContractDates <CtrctDts> contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		331
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		331
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		331

12.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

Definition: Date on which the account and related basic services are expected to be operational for the account owner.

Datatype: "ISODate" on page 479

12.4.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

Definition: Date on which the account and related services are expected to cease to be operational for the account owner.

Datatype: "ISODate" on page 479

12.4.3.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: 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.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

12.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: 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.

UnderlyingMasterAgreement <UndrlygMstrAgrmt> contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		332
	SignOffDate <SgnOffDt>	[0..1]	Date		332
	Version <Vrsn>	[0..1]	Text		332

12.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: 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.

Datatype: "Max35Text" on page 483

12.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 479

12.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 484

12.4.5 AccountIdentification <AcctId>

Presence: [1..*]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

AccountIdentification <AcctId> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		332
	Currency <Ccy>	[1..1]	CodeSet	C1	333

12.4.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

12.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: [C1 "ActiveCurrency"](#)

Datatype: "[ActiveCurrencyCode](#)" on page 473

Constraints

- **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.

12.4.6 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

12.4.7 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

Impacted by: C9 "OrganisationIdentificationRule"

OrganisationIdentification <OrgId> contains the following **Organisation44** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[0..1]	Text		335
	OrganisationIdentification <OrgId>	[1..1]			335
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	335
	LEI <LEI>	[0..1]	IdentifierSet		335
	Other <Othr>	[0..*]			336
	Identification <Id>	[1..1]	Text		336
	SchemeName <SchmeNm>	[0..1]			336
{Or	Code <Cd>	[1..1]	CodeSet		336
Or}	Proprietary <Prtry>	[1..1]	Text		336
	Issuer <Issr>	[0..1]	Text		337

Constraints

- **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.

12.4.7.1 FullLegalName <FullLgINm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max350Text" on page 483

12.4.7.2 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	335
	LEI <LEI>	[0..1]	IdentifierSet		335
	Other <Othr>	[0..*]			336
	Identification <Id>	[1..1]	Text		336
	SchemeName <SchmeNm>	[0..1]			336
{Or	Code <Cd>	[1..1]	CodeSet		336
Or}	Proprietary <Prtry>	[1..1]	Text		336
	Issuer <Issr>	[0..1]	Text		337

12.4.7.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

12.4.7.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

12.4.7.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		336
	SchemeName <SchmeNm>	[0..1]			336
{Or	Code <Cd>	[1..1]	CodeSet		336
Or}	Proprietary <Prtry>	[1..1]	Text		336
	Issuer <Issr>	[0..1]	Text		337

12.4.7.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

12.4.7.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		336
Or}	Proprietary <Prtry>	[1..1]	Text		336

12.4.7.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

12.4.7.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

12.4.7.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

12.4.8 Mandate <Mndt>

Presence: [1..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following **OperationMandate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		338
	Identification <Id>	[1..1]	Text		339
	ApplicableChannel <AplblChanl>	[1..*]			339
{Or	Code <Cd>	[1..1]	CodeSet		339
Or}	Proprietary <Prtry>	[1..1]	Text		339
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		340
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		340
	MandateHolder <MndtHldr>	[0..*]			340
	ModificationCode <ModCd>	[0..1]	CodeSet		341
	PartyOrGroup <PtyOrGrp>	[1..1]			341
{Or	GroupIdentification <Grpld>	[1..1]	Text		342
Or}	Party <Pty>	[1..1]			342
	Party <Pty>	[1..1]	±		342
	Certificate <Cert>	[0..1]	Binary		343
	SignatureOrder <SgntrOrdrlnd>	[0..1]	Text		344
	Authorisation <Authstn>	[1..1]			344
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			344
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			345
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	345
	NumberOfDays <NbOfDays>	[1..1]	Text		346
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			346
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	346
Or}	NotLimited <NotLtd>	[1..1]	Text		346
	BankOperation <BkOpr>	[1..*]	±	C6, C7	346
	StartDate <StartDt>	[0..1]	Date		347
	EndDate <EndDt>	[0..1]	Date		347

12.4.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

12.4.8.2 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 483

12.4.8.3 ApplicableChannel <ApblChanl>

Presence: [1..*]

Definition: 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.

ApplicableChannel <ApblChanl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		339
Or}	Proprietary <Prtry>	[1..1]	Text		339

12.4.8.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 474

CodeName	Name	Definition
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.

12.4.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 483

12.4.8.4 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

Definition: Number of required and necessary signatures by the mandate.

Datatype: "Max15PlusSignedNumericText" on page 482

12.4.8.5 SignatureOrderIndicator <SgntrOrdrlnd>

Presence: [1..1]

Definition: Indicator whether a certain order of signatures has to be respected or not.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

12.4.8.6 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		341
	PartyOrGroup <PtyOrGrp>	[1..1]			341
{Or	GroupIdentification <Grpld>	[1..1]	Text		342
Or}	Party <Pty>	[1..1]			342
	Party <Pty>	[1..1]	±		342
	Certificate <Cert>	[0..1]	Binary		343
	SignatureOrder <SgntrOrd>	[0..1]	Text		344
	Authorisation <Authstn>	[1..1]			344
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			344
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			345
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	345
	NumberOfDays <NbOfDays>	[1..1]	Text		346
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			346
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	346
Or}	NotLimited <NotLtd>	[1..1]	Text		346

12.4.8.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

12.4.8.6.2 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		342
Or}	Party <Pty>	[1..1]			342
	Party <Pty>	[1..1]	±		342
	Certificate <Cert>	[0..1]	Binary		343

12.4.8.6.2.1 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 484

12.4.8.6.2.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		342
	Certificate <Cert>	[0..1]	Binary		343

12.4.8.6.2.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

12.4.8.6.2.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

12.4.8.6.3 SignatureOrder <SgntrOrd>*Presence:* [0..1]*Definition:* Order in which the mandate holder has to sign.*Datatype:* "Max15PlusSignedNumericText" on page 482**12.4.8.6.4 Authorisation <Authstn>***Presence:* [1..1]*Definition:* Authorisation granted to a mandate holder.**Authorisation <Authstn>** contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			344
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			345
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	345
	NumberOfDays <NbOfDays>	[1..1]	Text		346
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			346
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	346
Or}	NotLimited <NotLtd>	[1..1]	Text		346

12.4.8.6.4.1 MaximumAmountByTransaction <MaxAmtByTx>*Presence:* [0..1]*Definition:* Maximum amount allowed by the mandate for each transaction.**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345

12.4.8.6.4.1.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

12.4.8.6.4.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 485

12.4.8.6.4.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

Definition: Maximum amount allowed over a specific period of time.

MaximumAmountByPeriod <MaxAmtByPrd> contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	345
	NumberOfDays <NbOfDays>	[1..1]	Text		346

12.4.8.6.4.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

Definition: Maximum amount allowed over a specific period of time.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

12.4.8.6.4.2.2 NumberOfDays <NbOfDays>*Presence:* [1..1]*Definition:* Period specified as a number of days.*Datatype:* "Max3NumericText" on page 484**12.4.8.6.4.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>***Presence:* [0..1]*Definition:* Specifies the maximum amount for each bulk submission.**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	346
Or}	NotLimited <NotLtd>	[1..1]	Text		346

12.4.8.6.4.3.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471**Constraints**

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

12.4.8.6.4.3.2 NotLimited <NotLtd>*Presence:* [1..1]*Definition:* Unlimited amount.*Datatype:* "Unlimited9Text" on page 485**12.4.8.7 BankOperation <BkOpr>***Presence:* [1..*]*Definition:* Bank operation allowed by a mandate.*Impacted by:* C6 "DomainOrProprietaryRule", C7 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer </ssr>	[0..1]	Text		437

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True
 /Domain Must be present
 Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

12.4.8.8 StartDate <StartDt>

Presence: [0..1]

Definition: Specifies the date when the mandate becomes valid.

Datatype: "[ISODate](#)" on page 479

12.4.8.9 EndDate <EndDt>

Presence: [0..1]

Definition: Specifies the date when the mandate stops to be valid.

Datatype: "[ISODate](#)" on page 479

12.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		348
	GroupIdentification <Grpld>	[1..1]	Text		348
	Party <Pty>	[1..*]			348
	ModificationCode <ModCd>	[0..1]	CodeSet		348
	Party <Pty>	[1..1]	±		349
	Certificate <Cert>	[0..1]	Binary		350

12.4.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

12.4.9.2 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 484

12.4.9.3 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		348
	Party <Pty>	[1..1]	±		349
	Certificate <Cert>	[0..1]	Binary		350

12.4.9.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

12.4.9.3.2 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

12.4.9.3.3 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

12.4.10 AdditionalMessageInformation <AddtlMsgInf>

Presence: [0..1]

Definition: Contains additional information related to the message.

AdditionalMessageInformation <AddtlMsgInf> contains the following **AdditionalInformation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Information <Inf>	[1..*]	Text		351

12.4.10.1 Information <Inf>

Presence: [1..*]

Definition: Contains additional information related to the message.

Datatype: "Max256Text" on page 483

12.4.11 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		351
	Signature <Sgntr>	[1..1]	(External Schema)		352

12.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

12.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

12.4.12 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C10 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

13 acmt.018.001.04 AccountMandateMaintenanceAmendmentRequestV04

13.1 MessageDefinition Functionality

The AccountMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is only about mandate information.

If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.

It is not possible to update the account characteristics or organisation information with this message.

Outline

The AccountMandateMaintenanceAmendmentRequestV04 MessageDefinition is composed of 11 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

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.

E. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

G. OrganisationIdentification

Identification of the organisation requesting the change.

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

K. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

13.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctMndtMntncAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			359
	MessageIdentification <MsgId>	[1..1]	±		359
	ProcessIdentification <PrclId>	[1..1]	±		359
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		360
	From <Fr>	[0..1]			360
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	360
	LEI <LEI>	[0..1]	IdentifierSet		361
	Other <Othr>	[0..*]			361
	Identification <Id>	[1..1]	Text		361
	SchemeName <SchmeNm>	[0..1]			361
{Or	Code <Cd>	[1..1]	CodeSet		362
Or}	Proprietary <Prtry>	[1..1]	Text		362
	Issuer <Issr>	[0..1]	Text		362
	ContractDates <CtrctDts>	[0..1]			362
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		362
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		362
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		362
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			363
	Reference <Ref>	[1..1]	Text		363
	SignOffDate <SgnOffDt>	[0..1]	Date		363
	Version <Vrsn>	[0..1]	Text		363
	AccountIdentification <AcctId>	[1..*]			363
	Identification <Id>	[1..1]	±		364
	Currency <Ccy>	[1..1]	CodeSet	C1	364
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		364
	OrganisationIdentification <OrgId>	[1..1]			365
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	365
	LEI <LEI>	[0..1]	IdentifierSet		366
	Other <Othr>	[0..*]			366

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		366
	SchemeName <SchmeNm>	[0..1]			366
{Or	Code <Cd>	[1..1]	CodeSet		367
Or}	Proprietary <Prtry>	[1..1]	Text		367
	Issuer <Issr>	[0..1]	Text		367
	Mandate <Mndt>	[0..*]			367
	ModificationCode <ModCd>	[0..1]	CodeSet		368
	Identification <Id>	[1..1]	Text		369
	ApplicableChannel <AplblChanl>	[1..*]			369
{Or	Code <Cd>	[1..1]	CodeSet		369
Or}	Proprietary <Prtry>	[1..1]	Text		369
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		370
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		370
	MandateHolder <MndtHldr>	[0..*]			370
	ModificationCode <ModCd>	[0..1]	CodeSet		371
	PartyOrGroup <PtyOrGrp>	[1..1]			371
{Or	GroupIdentification <Grpld>	[1..1]	Text		372
Or}	Party <Pty>	[1..1]			372
	Party <Pty>	[1..1]	±		372
	Certificate <Cert>	[0..1]	Binary		373
	SignatureOrder <SgntrOrd>	[0..1]	Text		374
	Authorisation <Authstn>	[1..1]			374
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			374
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			375
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	375
	NumberOfDays <NbOfDays>	[1..1]	Text		376
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			376
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	376
Or}	NotLimited <NotLtd>	[1..1]	Text		376

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	BankOperation <BkOpr>	[1..*]	±	C6, C7	376
	StartDate <StartDt>	[0..1]	Date		377
	EndDate <EndDt>	[0..1]	Date		377
	Group <Grp>	[0..*]			377
	ModificationCode <ModCd>	[0..1]	CodeSet		378
	GroupIdentification <Grpld>	[1..1]	Text		378
	Party <Pty>	[1..*]			378
	ModificationCode <ModCd>	[0..1]	CodeSet		378
	Party <Pty>	[1..1]	±		379
	Certificate <Cert>	[0..1]	Binary		380
	DigitalSignature <DgtlSgntr>	[0..*]			381
	Party <Pty>	[1..1]	±		381
	Signature <Sgntr>	[1..1]	(External Schema)		382
	SupplementaryData <SplmtryData>	[0..*]	±	C9	383

13.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C6 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C7 FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

C8 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C9 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.

13.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

13.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		359
	ProcessIdentification <PrId>	[1..1]	±		359
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		360

13.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

13.4.1.2 ProcessIdentification <PrId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrId> contains the following elements (see "MessageIdentification1" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

13.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "Max70Text" on page 485

13.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	360
	LEI <LEI>	[0..1]	IdentifierSet		361
	Other <Othr>	[0..*]			361
	Identification <Id>	[1..1]	Text		361
	SchemeName <SchmeNm>	[0..1]			361
{Or	Code <Cd>	[1..1]	CodeSet		362
Or}	Proprietary <Prtry>	[1..1]	Text		362
	Issuer <Issr>	[0..1]	Text		362

13.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

13.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

13.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		361
	SchemeName <SchmeNm>	[0..1]			361
{Or	Code <Cd>	[1..1]	CodeSet		362
Or}	Proprietary <Prtry>	[1..1]	Text		362
	Issuer </ssr>	[0..1]	Text		362

13.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

13.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		362
Or}	Proprietary <Prtry>	[1..1]	Text		362

13.4.2.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**13.4.2.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**13.4.2.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**13.4.3 ContractDates <CtrctDts>***Presence:* [0..1]*Definition:* Specifies target dates.**ContractDates <CtrctDts>** contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		362
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		362
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		362

13.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>*Presence:* [0..1]*Definition:* Date on which the account and related basic services are expected to be operational for the account owner.*Datatype:* "ISODate" on page 479**13.4.3.2 TargetClosingDate <TrgtClsgDt>***Presence:* [0..1]*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.*Datatype:* "ISODate" on page 479**13.4.3.3 UrgencyFlag <UrgcyFlg>***Presence:* [0..1]

Definition: 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.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

13.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: 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.

UnderlyingMasterAgreement <UndrlygMstrAgrmt> contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		363
	SignOffDate <SgnOffDt>	[0..1]	Date		363
	Version <Vrsn>	[0..1]	Text		363

13.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: 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.

Datatype: "Max35Text" on page 483

13.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 479

13.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 484

13.4.5 AccountIdentification <AcctId>

Presence: [1..*]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

AccountIdentification <AcctId> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		364
	Currency <Ccy>	[1..1]	CodeSet	C1	364

13.4.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

13.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

13.4.6 AccountServicerIdentification <AcctSvcrid>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

13.4.7 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	365
	LEI <LEI>	[0..1]	IdentifierSet		366
	Other <Othr>	[0..*]			366
	Identification <Id>	[1..1]	Text		366
	SchemeName <SchmeNm>	[0..1]			366
{Or	Code <Cd>	[1..1]	CodeSet		367
Or}	Proprietary <Prtry>	[1..1]	Text		367
	Issuer <Issr>	[0..1]	Text		367

13.4.7.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

13.4.7.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

13.4.7.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		366
	SchemeName <SchmeNm>	[0..1]			366
{Or	Code <Cd>	[1..1]	CodeSet		367
Or}	Proprietary <Prtry>	[1..1]	Text		367
	Issuer <Issr>	[0..1]	Text		367

13.4.7.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

13.4.7.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		367
Or}	Proprietary <Prtry>	[1..1]	Text		367

13.4.7.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

13.4.7.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

13.4.7.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

13.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following **OperationMandate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		368
	Identification <Id>	[1..1]	Text		369
	ApplicableChannel <AplblChanl>	[1..*]			369
{Or	Code <Cd>	[1..1]	CodeSet		369
Or}	Proprietary <Prtry>	[1..1]	Text		369
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		370
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		370
	MandateHolder <MndtHldr>	[0..*]			370
	ModificationCode <ModCd>	[0..1]	CodeSet		371
	PartyOrGroup <PtyOrGrp>	[1..1]			371
{Or	GroupIdentification <Grpld>	[1..1]	Text		372
Or}	Party <Pty>	[1..1]			372
	Party <Pty>	[1..1]	±		372
	Certificate <Cert>	[0..1]	Binary		373
	SignatureOrder <SgntrOrdrlnd>	[0..1]	Text		374
	Authorisation <Authstn>	[1..1]			374
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			374
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			375
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	375
	NumberOfDays <NbOfDays>	[1..1]	Text		376
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			376
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	376
Or}	NotLimited <NotLtd>	[1..1]	Text		376
	BankOperation <BkOpr>	[1..*]	±	C6, C7	376
	StartDate <StartDt>	[0..1]	Date		377
	EndDate <EndDt>	[0..1]	Date		377

13.4.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

13.4.8.2 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 483

13.4.8.3 ApplicableChannel <ApblChanl>

Presence: [1..*]

Definition: 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.

ApplicableChannel <ApblChanl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		369
Or}	Proprietary <Prtry>	[1..1]	Text		369

13.4.8.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 474

CodeName	Name	Definition
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.

13.4.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 483

13.4.8.4 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

Definition: Number of required and necessary signatures by the mandate.

Datatype: "Max15PlusSignedNumericText" on page 482

13.4.8.5 SignatureOrderIndicator <SgntrOrdrlnd>

Presence: [1..1]

Definition: Indicator whether a certain order of signatures has to be respected or not.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

13.4.8.6 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		371
	PartyOrGroup <PtyOrGrp>	[1..1]			371
{Or	GroupIdentification <Grpld>	[1..1]	Text		372
Or}	Party <Pty>	[1..1]			372
	Party <Pty>	[1..1]	±		372
	Certificate <Cert>	[0..1]	Binary		373
	SignatureOrder <SgntrOrd>	[0..1]	Text		374
	Authorisation <Authstn>	[1..1]			374
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			374
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			375
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	375
	NumberOfDays <NbOfDays>	[1..1]	Text		376
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			376
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	376
Or}	NotLimited <NotLtd>	[1..1]	Text		376

13.4.8.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

13.4.8.6.2 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		372
Or}	Party <Pty>	[1..1]			372
	Party <Pty>	[1..1]	±		372
	Certificate <Cert>	[0..1]	Binary		373

13.4.8.6.2.1 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 484

13.4.8.6.2.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		372
	Certificate <Cert>	[0..1]	Binary		373

13.4.8.6.2.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

13.4.8.6.2.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

13.4.8.6.3 SignatureOrder <SgntrOrd>*Presence:* [0..1]*Definition:* Order in which the mandate holder has to sign.*Datatype:* "Max15PlusSignedNumericText" on page 482**13.4.8.6.4 Authorisation <Authstn>***Presence:* [1..1]*Definition:* Authorisation granted to a mandate holder.**Authorisation <Authstn>** contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			374
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			375
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	375
	NumberOfDays <NbOfDays>	[1..1]	Text		376
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			376
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	376
Or}	NotLimited <NotLtd>	[1..1]	Text		376

13.4.8.6.4.1 MaximumAmountByTransaction <MaxAmtByTx>*Presence:* [0..1]*Definition:* Maximum amount allowed by the mandate for each transaction.**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375

13.4.8.6.4.1.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

13.4.8.6.4.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 485

13.4.8.6.4.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

Definition: Maximum amount allowed over a specific period of time.

MaximumAmountByPeriod <MaxAmtByPrd> contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	375
	NumberOfDays <NbOfDays>	[1..1]	Text		376

13.4.8.6.4.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

Definition: Maximum amount allowed over a specific period of time.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 471

Constraints

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

13.4.8.6.4.2.2 NumberOfDays <NbOfDays>*Presence:* [1..1]*Definition:* Period specified as a number of days.*Datatype:* "Max3NumericText" on page 484**13.4.8.6.4.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>***Presence:* [0..1]*Definition:* Specifies the maximum amount for each bulk submission.**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	376
Or}	NotLimited <NotLtd>	[1..1]	Text		376

13.4.8.6.4.3.1 Amount <Amt>*Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471**Constraints**

- **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.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

13.4.8.6.4.3.2 NotLimited <NotLtd>*Presence:* [1..1]*Definition:* Unlimited amount.*Datatype:* "Unlimited9Text" on page 485**13.4.8.7 BankOperation <BkOpr>***Presence:* [1..*]*Definition:* Bank operation allowed by a mandate.*Impacted by:* C6 "DomainOrProprietaryRule", C7 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

13.4.8.8 StartDate <StartDt>

Presence: [0..1]

Definition: Specifies the date when the mandate becomes valid.

Datatype: "[ISODate](#)" on page 479

13.4.8.9 EndDate <EndDt>

Presence: [0..1]

Definition: Specifies the date when the mandate stops to be valid.

Datatype: "[ISODate](#)" on page 479

13.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		378
	GroupIdentification <Grpld>	[1..1]	Text		378
	Party <Pty>	[1..*]			378
	ModificationCode <ModCd>	[0..1]	CodeSet		378
	Party <Pty>	[1..1]	±		379
	Certificate <Cert>	[0..1]	Binary		380

13.4.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

13.4.9.2 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 484

13.4.9.3 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		378
	Party <Pty>	[1..1]	±		379
	Certificate <Cert>	[0..1]	Binary		380

13.4.9.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	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.

13.4.9.3.2 Party <Pty>

Presence: [1..1]*Definition:* Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

13.4.9.3.3 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 472

13.4.10 DigitalSignature <DgtlSgntr>

Presence: [0..*]
Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.
DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		381
	Signature <Sgntr>	[1..1]	(External Schema)		382

13.4.10.1 Party <Pty>

Presence: [1..1]
Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

13.4.10.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

13.4.11 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C9 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

14 acmt.019.001.04 AccountClosingRequestV04

14.1 MessageDefinition Functionality

The AccountClosingRequest message is sent from an organisation to a financial institution as part of the account closing process. It is the initial request message to close an account.

Outline

The AccountClosingRequestV04 MessageDefinition is composed of 10 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

D. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

E. OrganisationIdentification

Identification of the organisation requesting the change.

F. ContractDates

Specifies target dates.

G. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

H. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

I. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

J. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

14.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgReq>	[1..1]			
	References <Refs>	[1..1]			388
	MessageIdentification <MsgId>	[1..1]	±		388
	ProcessIdentification <PrclId>	[1..1]	±		388
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		389
	From <Fr>	[0..1]			389
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	389
	LEI <LEI>	[0..1]	IdentifierSet		390
	Other <Othr>	[0..*]			390
	Identification <Id>	[1..1]	Text		390
	SchemeName <SchmeNm>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		391
Or}	Proprietary <Prtry>	[1..1]	Text		391
	Issuer <Issr>	[0..1]	Text		391
	AccountIdentification <AcctId>	[1..1]			391
	Identification <Id>	[1..1]	±		391
	Name <Nm>	[0..1]	Text		391
	Currency <Ccy>	[1..1]	CodeSet	C1	392
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		392
	OrganisationIdentification <OrgId>	[1..1]		C6	393
	FullLegalName <FullLglNm>	[0..1]	Text		393
	OrganisationIdentification <OrgId>	[1..1]			393
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	394
	LEI <LEI>	[0..1]	IdentifierSet		394
	Other <Othr>	[0..*]			394
	Identification <Id>	[1..1]	Text		395
	SchemeName <SchmeNm>	[0..1]			395
{Or	Code <Cd>	[1..1]	CodeSet		395
Or}	Proprietary <Prtry>	[1..1]	Text		395
	Issuer <Issr>	[0..1]	Text		395

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ContractDates <CtrctDts>	[0..1]			396
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		396
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		396
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		396
	BalanceTransferAccount <BalTrfAcct>	[0..1]			396
	Identification <Id>	[1..1]	±		397
	Currency <Ccy>	[1..1]	CodeSet	C1	397
	TransferAccountServiceIdentification <TrfAcctSvcrlid>	[0..1]	±		397
	DigitalSignature <DgtlSgntr>	[0..*]			398
	Party <Pty>	[1..1]	±		398
	Signature <Sgntr>	[1..1]	(External Schema)		399
	SupplementaryData <SplmtryData>	[0..*]	±	C7	400

14.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

C7 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.

14.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

14.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		388
	ProcessIdentification <PrclId>	[1..1]	±		388
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		389

14.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

14.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

14.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

14.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	389
	LEI <LEI>	[0..1]	IdentifierSet		390
	Other <Othr>	[0..*]			390
	Identification <Id>	[1..1]	Text		390
	SchemeName <SchmeNm>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		391
Or}	Proprietary <Prtry>	[1..1]	Text		391
	Issuer <Issr>	[0..1]	Text		391

14.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "[AnyBIC](#)"

Datatype: "[AnyBICDec2014Identifier](#)" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

14.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

14.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		390
	SchemeName <SchmeNm>	[0..1]			390
{Or	Code <Cd>	[1..1]	CodeSet		391
Or}	Proprietary <Prtry>	[1..1]	Text		391
	Issuer </ssr>	[0..1]	Text		391

14.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

14.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		391
Or}	Proprietary <Prtry>	[1..1]	Text		391

14.4.2.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**14.4.2.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**14.4.2.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**14.4.3 AccountIdentification <AcctId>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.**AccountIdentification <AcctId>** contains the following **AccountForAction2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		391
	Name <Nm>	[0..1]	Text		391
	Currency <Ccy>	[1..1]	CodeSet	C1	392

14.4.3.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.**Identification <Id>** contains one of the following elements (see "AccountIdentification4Choice" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

14.4.3.2 Name <Nm>*Presence:* [0..1]

Definition: Name of the account. In case of conflict between the Account Identification and the Account Name, it is recommended that the Account Servicer ask for clarification by means of the Request for Additional Information message.

Datatype: "Max70Text" on page 485

14.4.3.3 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

14.4.4 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstAdr>	[0..1]	±		443

14.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

Impacted by: C6 "OrganisationIdentificationRule"

OrganisationIdentification <OrgId> contains the following **Organisation44** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgINm>	[0..1]	Text		393
	OrganisationIdentification <OrgId>	[1..1]			393
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	394
	LEI <LEI>	[0..1]	IdentifierSet		394
	Other <Othr>	[0..*]			394
	Identification <Id>	[1..1]	Text		395
	SchemeName <SchmeNm>	[0..1]			395
{Or	Code <Cd>	[1..1]	CodeSet		395
Or}	Proprietary <Prtry>	[1..1]	Text		395
	Issuer <Issr>	[0..1]	Text		395

Constraints

- **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.

14.4.5.1 FullLegalName <FullLgINm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max350Text" on page 483

14.4.5.2 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	394
	LEI <LEI>	[0..1]	IdentifierSet		394
	Other <Othr>	[0..*]			394
	Identification <Id>	[1..1]	Text		395
	SchemeName <SchmeNm>	[0..1]			395
{Or	Code <Cd>	[1..1]	CodeSet		395
Or}	Proprietary <Prtry>	[1..1]	Text		395
	Issuer <Issr>	[0..1]	Text		395

14.4.5.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

14.4.5.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

14.4.5.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		395
	SchemeName <SchmeNm>	[0..1]			395
{Or	Code <Cd>	[1..1]	CodeSet		395
Or}	Proprietary <Prtry>	[1..1]	Text		395
	Issuer <Issr>	[0..1]	Text		395

14.4.5.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

14.4.5.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		395
Or}	Proprietary <Prtry>	[1..1]	Text		395

14.4.5.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

14.4.5.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

14.4.5.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

14.4.6 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

ContractDates <CtrctDts> contains the following **AccountContract4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		396
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		396
	RemovalIndicator <RmvlInd>	[0..1]	Indicator		396

14.4.6.1 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

Definition: Date on which the account and related services are expected to cease to be operational for the account owner.

Datatype: "ISODate" on page 479

14.4.6.2 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: 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.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

14.4.6.3 RemovalIndicator <RmvlInd>

Presence: [0..1]

Definition: Indicates removal of the account. After removal, an account will not appear anymore in reports.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

14.4.7 BalanceTransferAccount <BalTrfAcct>

Presence: [0..1]

Definition: Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to

be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

BalanceTransferAccount <BalTrfAcct> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		397
	Currency <Ccy>	[1..1]	CodeSet	C1	397

14.4.7.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

14.4.7.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

14.4.8 TransferAccountServicerIdentification <TrfAcctSvcrlId>

Presence: [0..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

TransferAccountServiceIdentification <TrfAcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

14.4.9 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		398
	Signature <Sgntr>	[1..1]	(External Schema)		399

14.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

14.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

14.4.10 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C7 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1"](#) on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

15 acmt.020.001.04 AccountClosingAmendmentRequestV04

15.1 MessageDefinition Functionality

The AccountClosingAmendmentRequest message is sent from an organisation to a financial institution as part of the account closing process. It is sent in response to a request from the financial institution to send additional information.

Outline

The AccountClosingAmendmentRequestV04 MessageDefinition is composed of 10 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

D. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

E. OrganisationIdentification

Identification of the organisation requesting the change.

F. ContractDates

Specifies target dates.

G. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

H. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

I. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

J. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

15.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			405
	MessageIdentification <MsgId>	[1..1]	±		405
	ProcessIdentification <PrclId>	[1..1]	±		405
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		405
	From <Fr>	[0..1]			406
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	406
	LEI <LEI>	[0..1]	IdentifierSet		406
	Other <Othr>	[0..*]			406
	Identification <Id>	[1..1]	Text		407
	SchemeName <SchmeNm>	[0..1]			407
{Or	Code <Cd>	[1..1]	CodeSet		407
Or}	Proprietary <Prtry>	[1..1]	Text		407
	Issuer <Issr>	[0..1]	Text		407
	AccountIdentification <AcctId>	[1..1]			408
	Identification <Id>	[1..1]	±		408
	Currency <Ccy>	[1..1]	CodeSet	C1	408
	AccountServiceIdentification <AcctSvcrlId>	[1..1]	±		408
	OrganisationIdentification <OrgId>	[1..1]			409
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	409
	LEI <LEI>	[0..1]	IdentifierSet		410
	Other <Othr>	[0..*]			410
	Identification <Id>	[1..1]	Text		410
	SchemeName <SchmeNm>	[0..1]			410
{Or	Code <Cd>	[1..1]	CodeSet		411
Or}	Proprietary <Prtry>	[1..1]	Text		411
	Issuer <Issr>	[0..1]	Text		411
	ContractDates <CtrctDts>	[0..1]			411
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		411
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		411

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	RemovalIndicator <RmvIInd>	[0..1]	Indicator		412
	BalanceTransferAccount <BalTrfAcct>	[0..1]			412
	Identification <Id>	[1..1]	±		412
	Currency <Ccy>	[1..1]	CodeSet	C1	412
	TransferAccountServiceIdentification <TrfAcctSvcrlId>	[0..1]	±		413
	DigitalSignature <DgtlSgntr>	[0..*]			413
	Party <Pty>	[1..1]	±		414
	Signature <Sgntr>	[1..1]	(External Schema)		415
	SupplementaryData <SplmtryData>	[0..*]	±	C6	416

15.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

15.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

15.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		405
	ProcessIdentification <PrId>	[1..1]	±		405
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		405

15.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

15.4.1.2 ProcessIdentification <PrId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrId> contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

15.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "[Max70Text](#)" on page 485

15.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	406
	LEI <LEI>	[0..1]	IdentifierSet		406
	Other <Othr>	[0..*]			406
	Identification <Id>	[1..1]	Text		407
	SchemeName <SchmeNm>	[0..1]			407
{Or	Code <Cd>	[1..1]	CodeSet		407
Or}	Proprietary <Prtry>	[1..1]	Text		407
	Issuer <Issr>	[0..1]	Text		407

15.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

15.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

15.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		407
	SchemeName <SchmeNm>	[0..1]			407
{Or	Code <Cd>	[1..1]	CodeSet		407
Or}	Proprietary <Prtry>	[1..1]	Text		407
	Issuer <Issr>	[0..1]	Text		407

15.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

15.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		407
Or}	Proprietary <Prtry>	[1..1]	Text		407

15.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

15.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

15.4.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

15.4.3 AccountIdentification <AcctId>

Presence: [1..1]

Definition: Unique and unambiguous identification of the account between the account owner and the account servicer.

AccountIdentification <AcctId> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		408
	Currency <Ccy>	[1..1]	CodeSet	C1	408

15.4.3.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

15.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: [C1 "ActiveCurrency"](#)

Datatype: "[ActiveCurrencyCode](#)" on page 473

Constraints

- **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.

15.4.4 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

15.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	409
	LEI <LEI>	[0..1]	IdentifierSet		410
	Other <Othr>	[0..*]			410
	Identification <Id>	[1..1]	Text		410
	SchemeName <SchmeNm>	[0..1]			410
{Or	Code <Cd>	[1..1]	CodeSet		411
Or}	Proprietary <Prtry>	[1..1]	Text		411
	Issuer <Issr>	[0..1]	Text		411

15.4.5.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

15.4.5.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

15.4.5.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		410
	SchemeName <SchmeNm>	[0..1]			410
{Or	Code <Cd>	[1..1]	CodeSet		411
Or}	Proprietary <Prtry>	[1..1]	Text		411
	Issuer <Issr>	[0..1]	Text		411

15.4.5.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

15.4.5.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		411
Or}	Proprietary <Prtry>	[1..1]	Text		411

15.4.5.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**15.4.5.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**15.4.5.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**15.4.6 ContractDates <CtrctDts>***Presence:* [0..1]*Definition:* Specifies target dates.**ContractDates <CtrctDts>** contains the following **AccountContract4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		411
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		411
	RemovalIndicator <RmvlInd>	[0..1]	Indicator		412

15.4.6.1 TargetClosingDate <TrgtClsgDt>*Presence:* [0..1]*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.*Datatype:* "ISODate" on page 479**15.4.6.2 UrgencyFlag <UrgcyFlg>***Presence:* [0..1]*Definition:* 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.*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

15.4.6.3 RemovalIndicator <RmvInd>*Presence:* [0..1]*Definition:* Indicates removal of the account. After removal, an account will not appear anymore in reports.*Datatype:* One of the following values must be used (see "[YesNoIndicator](#)" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

15.4.7 BalanceTransferAccount <BalTrfAcct>*Presence:* [0..1]*Definition:* Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		412
	Currency <Ccy>	[1..1]	CodeSet	C1	412

15.4.7.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

15.4.7.2 Currency <Ccy>*Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "[ActiveCurrency](#)"*Datatype:* "[ActiveCurrencyCode](#)" on page 473

Constraints

- **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.

15.4.8 TransferAccountServicerIdentification <TrfAcctSvcrld>

Presence: [0..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

TransferAccountServicerIdentification <TrfAcctSvcrld> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

15.4.9 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		414
	Signature <Sgntr>	[1..1]	(External Schema)		415

15.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

15.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

15.4.10 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

16 acmt.021.001.04 AccountClosingAdditionalInformationRequestV04

16.1 MessageDefinition Functionality

The AccountClosingAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account closing process. This message is sent in response to a closing request message from the organisation, if the business content is valid, but additional information is required.

Outline

The AccountClosingAdditionalInformationRequestV04 MessageDefinition is composed of 9 MessageBuildingBlocks:

A. References

Set of elements for the identification of the message and related references.

B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

C. OrganisationIdentification

Identifier for an organisation.

D. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

E. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

F. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

G. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

H. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

I. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

16.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgAddtlInfReq>	[1..1]			
	References <Refs>	[1..1]	±		420
	From <Fr>	[0..1]			421
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	421
	LEI <LEI>	[0..1]	IdentifierSet		422
	Other <Othr>	[0..*]			422
	Identification <Id>	[1..1]	Text		422
	SchemeName <SchmeNm>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		423
Or}	Proprietary <Prtry>	[1..1]	Text		423
	Issuer <Issr>	[0..1]	Text		423
	OrganisationIdentification <OrgId>	[1..1]			423
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	423
	LEI <LEI>	[0..1]	IdentifierSet		424
	Other <Othr>	[0..*]			424
	Identification <Id>	[1..1]	Text		424
	SchemeName <SchmeNm>	[0..1]			424
{Or	Code <Cd>	[1..1]	CodeSet		425
Or}	Proprietary <Prtry>	[1..1]	Text		425
	Issuer <Issr>	[0..1]	Text		425
	AccountIdentification <AcctId>	[1..1]			425
	Identification <Id>	[1..1]	±		425
	Currency <Ccy>	[1..1]	CodeSet	C1	425
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		426
	BalanceTransferAccount <BalTrfAcct>	[0..1]			426
	Identification <Id>	[1..1]	±		427
	Currency <Ccy>	[1..1]	CodeSet	C1	427
	TransferAccountServicerIdentification <TrfAcctSvcrId>	[0..1]	±		427
	DigitalSignature <DgtlSgntr>	[0..*]			428
	Party <Pty>	[1..1]	±		428

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Signature <Sgntr>	[1..1]	(External Schema)		429
	SupplementaryData <SplmtryData>	[0..*]	±	C6	430

16.3 Constraints

C1 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.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 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.

16.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

16.4.1 References <Refs>

Presence: [1..1]

Definition: Set of elements for the identification of the message and related references.

References <Refs> contains the following elements (see "References3" on page 446 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		446
	RequestToBeCompletedIdentification <ReqToBeCmpltId>	[1..1]	±		446
	ProcessIdentification <PrclId>	[1..1]	±		447
	RequestReason <ReqRsn>	[1..*]	Text		447
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		447

16.4.2 From <Fr>

Presence: [0..1]

Definition: Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	421
	LEI <LEI>	[0..1]	IdentifierSet		422
	Other <Othr>	[0..*]			422
	Identification <Id>	[1..1]	Text		422
	SchemeName <SchmeNm>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		423
Or}	Proprietary <Prtry>	[1..1]	Text		423
	Issuer <Issr>	[0..1]	Text		423

16.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

16.4.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

16.4.2.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		422
	SchemeName <SchmeNm>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		423
Or}	Proprietary <Prtry>	[1..1]	Text		423
	Issuer </ssr>	[0..1]	Text		423

16.4.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

16.4.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		423
Or}	Proprietary <Prtry>	[1..1]	Text		423

16.4.2.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**16.4.2.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**16.4.2.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**16.4.3 OrganisationIdentification <OrgId>***Presence:* [1..1]*Definition:* Identifier for an organisation.**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	423
	LEI <LEI>	[0..1]	IdentifierSet		424
	Other <Othr>	[0..*]			424
	Identification <Id>	[1..1]	Text		424
	SchemeName <SchmeNm>	[0..1]			424
{Or	Code <Cd>	[1..1]	CodeSet		425
Or}	Proprietary <Prtry>	[1..1]	Text		425
	Issuer <Issr>	[0..1]	Text		425

16.4.3.1 AnyBIC <AnyBIC>*Presence:* [0..1]*Definition:* Business identification code of the organisation.*Impacted by:* C2 "AnyBIC"*Datatype:* "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

16.4.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

16.4.3.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		424
	SchemeName <SchmeNm>	[0..1]			424
{Or	Code <Cd>	[1..1]	CodeSet		425
Or}	Proprietary <Prtry>	[1..1]	Text		425
	Issuer </ssr>	[0..1]	Text		425

16.4.3.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

16.4.3.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		425
Or}	Proprietary <Prtry>	[1..1]	Text		425

16.4.3.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**16.4.3.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**16.4.3.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**16.4.4 AccountIdentification <AcctId>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.**AccountIdentification <AcctId>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		425
	Currency <Ccy>	[1..1]	CodeSet	C1	425

16.4.4.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.**Identification <Id>** contains one of the following elements (see "AccountIdentification4Choice" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

16.4.4.2 Currency <Ccy>*Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

16.4.5 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

16.4.6 BalanceTransferAccount <BalTrfAcct>

Presence: [0..1]

Definition: Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

BalanceTransferAccount <BalTrfAcct> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		427
	Currency <Ccy>	[1..1]	CodeSet	C1	427

16.4.6.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

16.4.6.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

Constraints

- **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.

16.4.7 TransferAccountServicerIdentification <TrfAcctSvcrId>

Presence: [0..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

TransferAccountServiceIdentification <TrfAcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

16.4.8 DigitalSignature <DgtlSgntr>

Presence: [0..*]

Definition: Contains the signature with its components, namely signed info, signature value, key info and the object.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		428
	Signature <Sgntr>	[1..1]	(External Schema)		429

16.4.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

16.4.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

16.4.9 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

17 Message Items Types

17.1 MessageComponents

17.1.1 Account

17.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

17.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 476

17.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Nature or use of the account in a proprietary form.

Datatype: "Max35Text" on page 483

17.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		432
	Type <Tp>	[0..1]	±		432
	Currency <Ccy>	[0..1]	CodeSet	C2	432
	Name <Nm>	[0..1]	Text		433
	Proxy <Prxy>	[0..1]	±		433

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

Following Must be True
 /Identification Must be present
 Or /Proxy Must be present

17.1.1.2.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

17.1.1.2.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

17.1.1.2.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: ["ActiveOrHistoricCurrencyCode"](#) on page 473

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

17.1.1.2.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 485

17.1.1.2.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 434 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	Identification <Id>	[1..1]	Text		435

17.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		433
	SchemeName <SchmeNm>	[0..1]			434
{Or	Code <Cd>	[1..1]	CodeSet		434
Or}	Proprietary <Prtry>	[1..1]	Text		434
	Issuer <Issr>	[0..1]	Text		434

17.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 483

17.1.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		434
Or}	Proprietary <Prtry>	[1..1]	Text		434

17.1.1.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalAccountIdentification1Code" on page 475

17.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

17.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

17.1.1.4 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	Identification <Id>	[1..1]	Text		435

17.1.1.4.1 Type <Tp>

Presence: [0..1]

Definition: Type of the proxy identification.

Type <Tp> contains one of the following **ProxyAccountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435

17.1.1.4.1.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalProxyAccountType1Code" on page 477

17.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

17.1.1.4.2 Identification <Id>

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 483

17.1.2 Account Identification

17.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

17.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: 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.

Impacted by: C9 "IBAN"

Datatype: "IBAN2007Identifier" on page 481

Constraints

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

17.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see "[GenericAccountIdentification1](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		433
	SchemeName <SchmeNm>	[0..1]			434
{Or	Code <Cd>	[1..1]	CodeSet		434
Or}	Proprietary <Prtry>	[1..1]	Text		434
	Issuer <Issr>	[0..1]	Text		434

17.1.3 Bank Transaction Code**17.1.3.1 BankTransactionCodeStructure4**

Definition: Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

17.1.3.1.1 Domain <Domn>*Presence:* [0..1]*Definition:* 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.*Usage:* If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.**Domain <Domn>** contains the following elements (see "[BankTransactionCodeStructure5](#)" on page 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		438
	Family <Fmly>	[1..1]	±		438

17.1.3.1.2 Proprietary <Prtry>*Presence:* [0..1]*Definition:* Bank transaction code in a proprietary form, as defined by the issuer.**Proprietary <Prtry>** contains the following **ProprietaryBankTransactionCodeStructure1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

17.1.3.1.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Proprietary bank transaction code to identify the underlying transaction.*Datatype:* "[Max35Text](#)" on page 483**17.1.3.1.2.2 Issuer <Issr>***Presence:* [0..1]*Definition:* Identification of the issuer of the proprietary bank transaction code.*Datatype:* "[Max35Text](#)" on page 483**17.1.3.2 BankTransactionCodeStructure6***Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		438
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		438

17.1.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the family within a domain.*Datatype:* "ExternalBankTransactionFamily1Code" on page 475**17.1.3.2.2 SubFamilyCode <SubFmlyCd>***Presence:* [1..1]*Definition:* Specifies the sub-product family within a specific family.*Datatype:* "ExternalBankTransactionSubFamily1Code" on page 475**17.1.3.3 BankTransactionCodeStructure5***Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		438
	Family <Fmly>	[1..1]	±		438

17.1.3.3.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the business area of the underlying transaction.*Datatype:* "ExternalBankTransactionDomain1Code" on page 475**17.1.3.3.2 Family <Fmly>***Presence:* [1..1]*Definition:* Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.**Family <Fmly>** contains the following elements (see "BankTransactionCodeStructure6" on page 437 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		438
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		438

17.1.4 Financial Institution Identification**17.1.4.1 ClearingSystemMemberIdentification2***Definition:* Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		439
	MemberIdentification <Mmbld>	[1..1]	Text		439

17.1.4.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see "[ClearingSystemIdentification2Choice](#)" on page 470 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		471
Or}	Proprietary <Ptry>	[1..1]	Text		471

17.1.4.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 483

17.1.4.2 BranchAndFinancialInstitutionIdentification8

Definition: Unique and unambiguous identification of a financial institution or a branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

17.1.4.2.1 FinancialInstitutionIdentification <FinInstnId>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.**FinancialInstitutionIdentification <FinInstnId>** contains the following **FinancialInstitutionIdentification23** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441

17.1.4.2.1.1 BICFI <BICFI>*Presence:* [0..1]*Definition:* 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)".*Impacted by:* C4 "BICFI"*Datatype:* "BICFIDec2014Identifier" on page 480**Constraints**

- BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

17.1.4.2.1.2 ClearingSystemMemberIdentification <ClrSysMmbld>*Presence:* [0..1]*Definition:* Information used to identify a member within a clearing system.**ClearingSystemMemberIdentification <ClrSysMmbld>** contains the following elements (see "ClearingSystemMemberIdentification2" on page 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		439
	MemberIdentification <Mmbld>	[1..1]	Text		439

17.1.4.2.1.3 LEI <LEI>*Presence:* [0..1]*Definition:* Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 481

17.1.4.2.1.4 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 482

17.1.4.2.1.5 PostalAddress <PstIAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

17.1.4.2.1.6 Other <Othr>

Presence: [0..1]

Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following elements (see "[GenericFinancialIdentification1](#)" on page 443 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		444
	SchemeName <SchmeNm>	[0..1]			444
{Or	Code <Cd>	[1..1]	CodeSet		444
Or}	Proprietary <Prtry>	[1..1]	Text		444
	Issuer <Issr>	[0..1]	Text		444

17.1.4.2.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

BranchIdentification <BrnchId> contains the following **BranchData5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

17.1.4.2.2.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: "[Max35Text](#)" on page 483

17.1.4.2.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification for the branch of the financial institution.

Datatype: "[LEIIdentifier](#)" on page 481

17.1.4.2.2.3 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "[Max140Text](#)" on page 482

17.1.4.2.2.4 PostalAddress <PstIAdr>*Presence:* [0..1]*Definition:* Information that locates and identifies a specific address, as defined by postal services.**PostalAddress <PstIAdr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

17.1.4.3 GenericFinancialIdentification1*Definition:* Information related to an identification of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		444
	SchemeName <SchmeNm>	[0..1]			444
{Or	Code <Cd>	[1..1]	CodeSet		444
Or}	Proprietary <Prtry>	[1..1]	Text		444
	Issuer <Issr>	[0..1]	Text		444

17.1.4.3.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 483

17.1.4.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		444
Or}	Proprietary <Prtry>	[1..1]	Text		444

17.1.4.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 477

17.1.4.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

17.1.4.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

17.1.5 Identification Information

17.1.5.1 GenericIdentification13

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

17.1.5.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max4AlphaNumericText" on page 484

17.1.5.1.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Datatype: "Max35Text" on page 483

17.1.5.1.3 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

17.1.5.2 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	Issuer <Issr>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]	Text		446

17.1.5.2.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Exact4AlphaNumericText" on page 482

17.1.5.2.2 Issuer <lssr>*Presence:* [1..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**17.1.5.2.3 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Short textual description of the scheme.*Datatype:* "Max35Text" on page 483**17.1.5.3 References3***Definition:* Set of elements for the identification of the message and related references.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		446
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		446
	ProcessIdentification <PrclId>	[1..1]	±		447
	RequestReason <ReqRsn>	[1..*]	Text		447
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		447

17.1.5.3.1 MessageIdentification <MsgId>*Presence:* [1..1]*Definition:* Identifies a message by a unique identifier and the date and time when the message was created by the sender.**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

17.1.5.3.2 RequestToBeCompletedIdentification <ReqToBeCmpltdId>*Presence:* [1..1]*Definition:* Identification of the request message that has to be completed.

RequestToBeCompletedIdentification <ReqToBeCmpltdId> contains the following elements (see "MessageIdentification1" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

17.1.5.3.3 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: 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.

ProcessIdentification <PrclId> contains the following elements (see "MessageIdentification1" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

17.1.5.3.4 RequestReason <ReqRsn>

Presence: [1..*]

Definition: Reason of the request.

Datatype: "Max35Text" on page 483

17.1.5.3.5 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

Definition: File name of a document logically related to the request.

Datatype: "Max70Text" on page 485

17.1.5.4 MessageIdentification1

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

17.1.5.4.1 Identification <Id>

Presence: [1..1]

Definition: Identification of the message.

Datatype: "Max35Text" on page 483

17.1.5.4.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date of creation of the message.

Datatype: "ISODateTime" on page 480

17.1.6 Miscellaneous

17.1.6.1 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

Constraints

- **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.

17.1.6.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 483

17.1.6.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

17.1.7 Party Identification

17.1.7.1 PartyIdentification272

Definition: Specifies the identification of a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

17.1.7.1.1 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 482

17.1.7.1.2 PostalAddress <PstlAdr>*Presence:* [0..1]*Definition:* Information that locates and identifies a specific address, as defined by postal services.**PostalAddress <PstlAdr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

17.1.7.1.3 Identification <Id>*Presence:* [0..1]*Definition:* Unique and unambiguous identification of a party.

Identification <Id> contains one of the following **Party52Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </Issr>	[0..1]	Text		456

17.1.7.1.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification </Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer </Issr>	[0..1]	Text		453

17.1.7.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 480

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

17.1.7.1.3.1.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 481

17.1.7.1.3.1.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453

17.1.7.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 483

17.1.7.1.3.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453

17.1.7.1.3.1.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 477

17.1.7.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

17.1.7.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

17.1.7.1.3.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivateIdentification <PrvtId> contains the following **PersonIdentification18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456

17.1.7.1.3.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455

17.1.7.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 479

17.1.7.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 483

17.1.7.1.3.2.1.3 CityOfBirth <CityOfBirth>*Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 483**17.1.7.1.3.2.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C5 "Country"*Datatype:* "CountryCode" on page 474**Constraints**

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

17.1.7.1.3.2.2 Other <Othr>*Presence:* [0..*]*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.**Other <Othr>** contains the following **GenericPersonIdentification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456

17.1.7.1.3.2.2.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max256Text" on page 483**17.1.7.1.3.2.2.2 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456

17.1.7.1.3.2.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalPersonIdentification1Code" on page 477

17.1.7.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

17.1.7.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

17.1.7.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: 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.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

17.1.7.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact13" on page 463 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		464
	Name <Nm>	[0..1]	Text		464
	PhoneNumber <PhneNb>	[0..1]	Text		464
	MobileNumber <MobNb>	[0..1]	Text		465
	FaxNumber <FaxNb>	[0..1]	Text		465
	URLAddress <URLAdr>	[0..1]	Text		465
	EmailAddress <EmailAdr>	[0..1]	Text		465
	EmailPurpose <EmailPurp>	[0..1]	Text		465
	JobTitle <JobTitl>	[0..1]	Text		465
	Responsibility <Rspnsblty>	[0..1]	Text		465
	Department <Dept>	[0..1]	Text		465
	Other <Othr>	[0..*]			466
	ChannelType <ChanlTp>	[1..1]	Text		466
	Identification <Id>	[0..1]	Text		466
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		466

17.1.7.2 PartyIdentification274

Definition: Set of elements used to identify a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

17.1.7.2.1 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 482

17.1.7.2.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

17.1.7.2.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains the following **PersonIdentification18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer </ssr>	[0..1]	Text		462

17.1.7.2.3.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461

17.1.7.2.3.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 479

17.1.7.2.3.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 483

17.1.7.2.3.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 483

17.1.7.2.3.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

17.1.7.2.3.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462

17.1.7.2.3.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max256Text" on page 483

17.1.7.2.3.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462

17.1.7.2.3.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalPersonIdentification1Code" on page 477

17.1.7.2.3.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 483

17.1.7.2.3.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 483

17.1.7.2.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: 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.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

17.1.7.2.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact13" on page 463 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		464
	Name <Nm>	[0..1]	Text		464
	PhoneNumber <PhneNb>	[0..1]	Text		464
	MobileNumber <MobNb>	[0..1]	Text		465
	FaxNumber <FaxNb>	[0..1]	Text		465
	URLAddress <URLAdr>	[0..1]	Text		465
	EmailAddress <EmailAdr>	[0..1]	Text		465
	EmailPurpose <EmailPurp>	[0..1]	Text		465
	JobTitle <JobTitl>	[0..1]	Text		465
	Responsibility <Rspnsblty>	[0..1]	Text		465
	Department <Dept>	[0..1]	Text		465
	Other <Othr>	[0..*]			466
	ChannelType <ChanlTp>	[1..1]	Text		466
	Identification <Id>	[0..1]	Text		466
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		466

17.1.8 Person Identification

17.1.8.1 Contact13

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		464
	Name <Nm>	[0..1]	Text		464
	PhoneNumber <PhneNb>	[0..1]	Text		464
	MobileNumber <MobNb>	[0..1]	Text		465
	FaxNumber <FaxNb>	[0..1]	Text		465
	URLAddress <URLAdr>	[0..1]	Text		465
	EmailAddress <EmailAdr>	[0..1]	Text		465
	EmailPurpose <EmailPurp>	[0..1]	Text		465
	JobTitle <JobTitl>	[0..1]	Text		465
	Responsibility <Rspnsblty>	[0..1]	Text		465
	Department <Dept>	[0..1]	Text		465
	Other <Othr>	[0..*]			466
	ChannelType <ChanlTp>	[1..1]	Text		466
	Identification <Id>	[0..1]	Text		466
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		466

17.1.8.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix2Code" on page 478

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

17.1.8.1.2 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 482

17.1.8.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 485

17.1.8.1.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 485

17.1.8.1.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 485

17.1.8.1.6 URLAddress <URLAdr>

Presence: [0..1]

Definition: Address for the Universal Resource Locator (URL), for example an address used over the www (HTTP) service.

Datatype: "Max2048Text" on page 483

17.1.8.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max256Text" on page 483

17.1.8.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: "Max35Text" on page 483

17.1.8.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 483

17.1.8.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 483

17.1.8.1.11 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 485

17.1.8.1.12 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanTp>	[1..1]	Text		466
	Identification <Id>	[0..1]	Text		466

17.1.8.1.12.1 ChannelType <ChanTp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 484

17.1.8.1.12.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 482

17.1.8.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod2Code" on page 479

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

17.1.9 Postal Address

17.1.9.1 PostalAddress27

Definition: Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

17.1.9.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468

17.1.9.1.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Type of address expressed as a code.*Datatype:* "AddressType2Code" on page 473

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

17.1.9.1.1.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	Issuer <Issr>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]	Text		446

17.1.9.1.2 CareOf <CareOf>*Presence:* [0..1]

Definition: Identifies an addressee that is accepting the correspondence for the intended recipient. Using care of ensures the correspondence reaches the right recipient rather than getting returned to the sender.

Datatype: "Max140Text" on page 482**17.1.9.1.3 Department <Dept>***Presence:* [0..1]*Definition:* Identification of a division of a large organisation or building.*Datatype:* "Max70Text" on page 485**17.1.9.1.4 SubDepartment <SubDept>***Presence:* [0..1]*Definition:* Identification of a sub-division of a large organisation or building.*Datatype:* "Max70Text" on page 485

17.1.9.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max140Text" on page 482

17.1.9.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 482

17.1.9.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max140Text" on page 482

17.1.9.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 485

17.1.9.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: "Max16Text" on page 482

17.1.9.1.10 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: "Max16Text" on page 482

17.1.9.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 485

17.1.9.1.12 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 482

17.1.9.1.13 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max140Text" on page 482

17.1.9.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max140Text" on page 482

17.1.9.1.15 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max140Text" on page 482

17.1.9.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 483

17.1.9.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 474

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

17.1.9.1.18 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: "Max70Text" on page 485

17.1.10 System Identification**17.1.10.1 ClearingSystemIdentification2Choice**

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		471
Or}	Proprietary <Prtry>	[1..1]	Text		471

17.1.10.1.1 Code <Cd>

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: "ExternalClearingSystemIdentification1Code" on page 476

17.1.10.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: "Max35Text" on page 483

17.2 Message Datatypes

17.2.1 Amount

17.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 473

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **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.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

17.2.1.2 ImpliedCurrencyAndAmount

Definition: Number of monetary units specified in a currency where the unit of currency is implied by the context and compliant with ISO 4217. The decimal separator is a dot.

Note: a zero amount is considered a positive amount.

Type: Amount

Format

minInclusive	0
totalDigits	18
fractionDigits	5

17.2.2 Binary

17.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

17.2.3 CodeSet

17.2.3.1 AccountStatus3Code

Definition: Qualifies further the current state of an account.

Type: CodeSet

CodeName	Name	Definition
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.

CodeName	Name	Definition
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.

17.2.3.2 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **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.

17.2.3.3 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

17.2.3.4 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.

CodeName	Name	Definition
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

17.2.3.5 CommunicationMethod2Code

Definition: Communication method used for the transmission of documents.

Type: CodeSet

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

17.2.3.6 CommunicationMethod3Code

Definition: Communication method used for the transmission of documents.

Type: CodeSet

CodeName	Name	Definition
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.

17.2.3.7 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints

- **Country**
The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

17.2.3.8 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.9 ExternalBankTransactionDomain1Code

Definition: Specifies the bank transaction code domain, as published in an external bank transaction code domain code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.10 ExternalBankTransactionFamily1Code

Definition: Specifies the bank transaction code family, as published in an external bank transaction code family code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.11 ExternalBankTransactionSubFamily1Code

Definition: Specifies the bank transaction code sub-family, as published in an external bank transaction code sub-family code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.12 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.13 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	5

17.2.3.14 ExternalCommunicationFormat1Code

Definition: Specifies the communication format for statements in the format of a character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.15 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.16 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.17 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.18 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.19 Frequency7Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
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.

17.2.3.20 Modification1Code

Definition: Specifies if an item is added, modified, deleted or unchanged.

Type: CodeSet

CodeName	Name	Definition
NOCH	NoChange	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.

17.2.3.21 NamePrefix2Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.

CodeName	Name	Definition
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

17.2.3.22 PreferredContactMethod2Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

17.2.3.23 UseCases1Code

Definition: Specifies the action on the cash account.

Type: CodeSet

CodeName	Name	Definition
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.

17.2.4 Date

17.2.4.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

17.2.5 DateTime

17.2.5.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

17.2.6 IdentifierSet

17.2.6.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

17.2.6.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

17.2.6.3 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

17.2.6.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern [A-Z0-9]{18,18}[0-9]{2,2}

17.2.7 Indicator**17.2.7.1 YesNoIndicator**

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

17.2.8Text

17.2.8.1Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
---------	----------------

17.2.8.2Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

17.2.8.3Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

17.2.8.4Max15PlusSignedNumericText

Definition: Specifies a numeric string with a maximum length of 15 digits and may be prefixed with a plus sign.

Type: Text

Format

pattern	[+]{0,1}[0-9]{1,15}
---------	---------------------

17.2.8.5Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

17.2.8.6 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.
Type: Text

Format	
minLength	1
maxLength	2048

17.2.8.7 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.
Type: Text

Format	
minLength	1
maxLength	256

17.2.8.8 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.
Type: Text

Format	
minLength	1
maxLength	34

17.2.8.9 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.
Type: Text

Format	
minLength	1
maxLength	350

17.2.8.10 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.
Type: Text

Format	
minLength	1
maxLength	35

17.2.8.11 Max3NumericText

Definition: Specifies a numeric string with a maximum length of 3 digits.

Type: Text

Format

pattern	[0-9]{1,3}
---------	------------

17.2.8.12 Max4AlphaNumericText

Definition: Specifies an alphanumeric string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4
pattern	[a-zA-Z0-9]{1,4}

17.2.8.13 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

17.2.8.14 Max5NumericText

Definition: Specifies a numeric string with a maximum length of 5 digits.

Type: Text

Format

pattern	[0-9]{1,5}
---------	------------

17.2.8.15 Max6Text

Definition: Specifies a character string with a maximum length of 6 characters.

Type: Text

Format

minLength	1
maxLength	6

17.2.8.16 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

17.2.8.17 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
---------	-------------------------------

17.2.8.18 Unlimited9Text

Definition: String of characters equal to UNLIMITED.

Type: Text

Format

length	9
pattern	UNLIMITED