

ISO 20022

Payments Mandates May 2013

Approved by the Payments SEG on 28 January 2013

Message Definition Report - Part 1

Edition 31 May 2013

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1. Introduction

1.1 Terms and definitions

The following terms are reserved words defined in ISO 20022 Edition 2013 – Part1. When used in this document, they will be in italic and follow the *UpperCamelCase* notation.

Term	Definition
<i>BusinessRole</i>	functional role played by a business actor in a particular <i>BusinessProcess</i> or <i>BusinessTransaction</i>
<i>Participant</i>	involvement of a <i>BusinessRole</i> in a <i>BusinessTransaction</i>
<i>BusinessProcess</i>	unrealized definition of the business activities undertaken by <i>BusinessRoles</i> within a <i>BusinessArea</i> whereby each <i>BusinessProcess</i> fulfils one type of business activity and whereby a <i>BusinessProcess</i> may include and extend other <i>BusinessProcesses</i>
<i>BusinessTransaction</i>	particular solution that meets the communication requirements and the interaction requirements of a particular <i>BusinessProcess</i> and <i>BusinessArea</i>
<i>MessageDefinition</i>	formal description of the structure of a message instance

1.2 Glossary

Acronyms

Acronym	Definition
MDR	Message Definition Report
MCR	Message change request
SEG	Standards Evaluation Group
KYC	Know Your Customer
AML	Anti-Money Laundering
FI	Financial Institution
XML	eXtensible Mark-up Language
IBAN	International Bank Account Number
BIC	Business Identifier Code

Abbreviations

Abbreviation	Definition
e.g.	For example (exempli gratia)
etc.	Etcetera

f.i.	For instance
i.e.	That is (id est)

1.3 Document Scope and Objectives

This document is the first part of the ISO Message Definition Report (MDR) that describes the *BusinessTransactions* and underlying message set. For the sake of completeness, the document may also describe *BusinessActivities* that are not in the scope of the project.

This document describes the following:

- The *BusinessProcess* scope (business processes addressed or impacted by the project)
- The *BusinessRoles* involved in these *BusinessProcesses*

The main objectives of this document are as follows:

- To explain what *BusinessProcesses* and *BusinessActivities* these *MessageDefinitions* have addressed
- To give a high level description of *BusinessProcesses* and the associated *BusinessRoles*
- To document the *BusinessTransactions* and their *Participants* (sequence diagrams)
- To list the *MessageDefinitions*
- To provide business examples

1.4 References

Document	Version	Date	Author
ISO 20022 Business Justification – Payments Mandates		02-09-2008	SWIFT
ISO 20022 Message Definition Report (MDR)	2009	19-08-2009	SWIFT
ISO 20022 Maintenance Change Request (MCR) document (Payments Maintenance 2011/2012)	2012	13-06-2012	SWIFT, on behalf of IFX, SWIFT, TWIST and OAGi (ISTH), the CBI Consortium and the French SWIFT Users Group
ISO 20022 Message Definition Report (MDR)	2012	14-06-2013	SWIFT
ISO 20022 Maintenance Change Request (MCR) document (Payments Maintenance 2012/2013)	2013	28-01-2013	SWIFT
ISO 20022 Message Definition Report (MDR)	2013	31-05-2013	SWIFT

2. Scope and Functionality

2.1 Background

This Message Definition Report covers a set of 4 ISO 20022 *MessageDefinitions* developed by SWIFT and approved by the Payments Standards Evaluation Group (SEG) on 28 January 2013. These messages are specifically designed to support mandate related information (initiation, amendment, cancellation, but also confirmation or rejection of the specific initiation, amendment or cancellation).

2.2 Scope

The Mandate messages cover the flow that is necessary to set up and manage the instruction that allows the Debtor Agent to accept instructions from the Creditor, through the Creditor's Agent, to debit the account of the Debtor. The project will cover the following (sub-) business processes:

- Request for Initiation of a Mandate (MandateInitiationRequest).
- Request for Amendment of a Mandate (MandateAmendmentRequest).
- Request for Cancellation of a Mandate (MandateCancellationRequest).
- The Acceptance Report (confirmation of acceptance or rejection) on all abovementioned business processes (MandateAcceptanceReport).

A mandate is defined as the authorization and expression of consent given by the Debtor to the Creditor to allow such Creditor to initiate Collections for debiting the specified Debtor's account and to allow the Debtor Agent to comply with such instructions.

2.3 Groups of *MessageDefinitions* and Functionality

- Mandate messages
 - The MandateInitiationRequest message: used to request the set-up of an instruction that allows the debtor agent to accept instructions from the creditor, through the creditor agent, to debit the account of the debtor (mandate);
 - The MandateAmendmentRequest message: used to request the amendment of specific information in an existing mandate;
 - The MandateCancellationRequest message: used to request the cancellation of an existing mandate.
- Related message
 - The MandateAcceptanceReport message: a MandateAcceptanceReport message is used to respond to any of the MandateRequest messages, holding the confirmation of either acceptance or rejection of the request.

Note: Where acceptance is part of the full process flow, a MandateRequest message only becomes valid after a confirmation of acceptance is received through a MandateAcceptanceReport message from the agent of the receiver.

3. *BusinessRoles* and *Participants*

A *BusinessRole* represents an entity (or a class of entities) of the real world, physical or legal, a person, a group of persons, a corporation. Examples of *BusinessRoles*: "Financial Institution", "ACH", "CSD".

A *Participant* is a functional role performed by a *BusinessRole* in a particular *BusinessProcess* or *BusinessTransaction*: for example the "user" of a system, "debtor", "creditor", "investor" etc.

The relationship between *BusinessRoles* and *Participants* is many-to-many. One *BusinessRole* (that is, a person) can be involved as different *Participants* at different moments in time or at the same time: "user", "debtor", "creditor", "investor", etc. Different *BusinessRoles* can be involved as the same *Participant*.

In the context of Payments Mandates, the high-level *BusinessRoles* and typical *Participants* can be represented as follows.

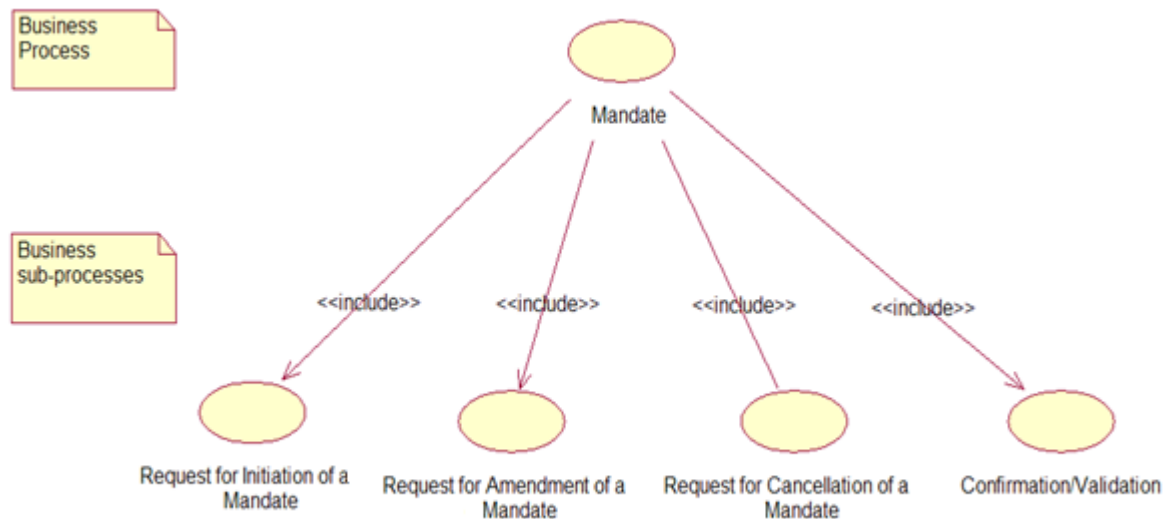
<i>Participants and BusinessRoles definitions</i>	
Description	Definition
<i>Participants</i>	
Debtor	The party that owes an amount of money to the (ultimate) creditor. In the context of the payment model, the debtor is also the debit account owner.
Creditor	Party to which an amount of money is due. In the context of the payment model, the creditor is also the credit account owner.
Ultimate Debtor	The ultimate party that owes an amount of money to the (ultimate) creditor.
Ultimate Creditor	The ultimate party to which an amount of money is due.
Debtor Agent	Financial institution servicing an account for the debtor.
Creditor Agent	Financial institution servicing an account for the creditor.
<i>BusinessRoles</i>	
Customer	
Ultimate Customer	
Financial Institution	

<i>BusinessRoles/Participants Matrix Table</i>			
<i>Participants</i> <i>BusinessRoles</i>	Customer	Ultimate Customer	Financial Institution
Debtor	X		
Creditor	X		
Ultimate Debtor		X	
Ultimate Creditor		X	
Debtor Agent			X
Creditor Agent			X

4. BusinessProcess Description

4.1 BusinessProcess Diagram

This diagram pictures the high level *BusinessProcesses* covered by this project to describe the high-level scope of the project, not to be exhaustive.



Mandate

- Definition: The Mandate business process is the process through which the necessary information is exchanged to set up the instruction to a Financial Institution to accept instructions for its Customer's account from another party. This other party can be another Financial Institution representing its own Customer or another Customer at the same Financial Institution.
- Trigger: business need.
- Pre-condition:
 - Customer parties in the Mandate must have an underlying agreement in which it is agreed that payment will be done in a way for which a mandate is needed.
 - Customer parties in the Mandate must have exchanged information needed to complete a Mandate request. This exchange of information may be done by any means acceptable and agreed upon between the parties, including using the ISO 20022 mandate messages.
 - Customer parties must be account owners
 - Financial Institutions involved must offer Mandate as a service/product
- Post-condition: all means for a valid Mandate are in place.
- Role: Customer/Ultimate Customer/Financial Institution

Request for Initiation of a Mandate (MandateInitiationRequest)

- Definition: A MandateInitiationRequest is a request from one party to another party to set up a Mandate. If accepted by the initiators counterparty, this MandateInitiationRequest together with the MandateAcceptanceReport, confirming the acceptance, will be considered as a valid Mandate by all parties, instructing the Debtor Agent to accept instructions from the Creditor, through the Creditor's Bank, to debit the account of the Debtor.
- Trigger: There is a business need to initiate a Mandate.
- Pre-condition:
 - (Ultimate) Debtor and (Ultimate) Creditor must have an underlying agreement in which it is agreed that payment will be done in a way for which a mandate is needed.
 - (Ultimate) Debtor and (Ultimate) Creditor must have exchanged information needed to complete a Mandate request. This exchange of information may be done by any means

- acceptable and agreed upon between the parties, including using the ISO 20022 mandate messages.
 - Debtor and Creditor must be account owners
 - Related Debtor Agent and Creditor Agent must offer Mandate as a service/product
- Post-condition: The MandateInitiationRequest is forwarded to the Customer's counterparty through the counterparty's Financial Institution.
- Role: Customer

Request for Amendment of a Mandate (MandateAmendmentRequest)

- Definition: A MandateAmendmentRequest is a request from one party to another party to amend certain information in an existing Mandate. The MandateAmendmentRequest must reflect the new data of the element (s) to be amended and at a minimum a unique reference to the existing Mandate. If accepted, this MandateAmendmentRequest together with the MandateAcceptanceReport, confirming the acceptance, will be considered as a valid amendment on an existing Mandate, agreed upon by all parties. The amended Mandate will from then on be considered the valid Mandate replacing the original Mandate.
- If the MandateAmendmentRequest is initiated by a Financial Institution (such as in case of a change of the structure of the account number(s) in the institution) the Financial Institution may forward this information in MandateAmendmentRequest message; no validation by a Financial Institution will follow this request, although a MandateAcceptanceReport may be sent by the receiver(s).
- Trigger: Certain data elements essential to the mandate related transactions have to be amended.
- Pre-condition:
 - There is an existing Mandate in place between the (Ultimate) Debtor and (Ultimate) Creditor.
 - The Debtor Account and Creditor Account are held at the financial institutions mentioned in the existing Mandate.
 - Debtor Agent and Creditor Agent must offer Mandate service/product.
- Post-condition: The Mandate has been amended.
- Role: Customer / Financial Institution

Request for Cancellation of a Mandate (MandateCancellationRequest)

- Definition: A MandateCancellationRequest is a request from one party to another party to cancel an existing Mandate. If accepted by the initiators counterparty, this MandateCancellationRequest together with the MandateAcceptanceReport, confirming the acceptance, will be considered a valid cancellation of an existing Mandate, agreed upon by all parties. The Mandate will no longer be active and or valid.
- Trigger: There is no longer a business necessity to keep the Mandate active.
- Pre-condition:
 - There is an existing Mandate in place between the (Ultimate) Debtor and (Ultimate) Creditor.
 - The Debtor Account and Creditor Account are held at the financial institutions mentioned in the existing Mandate.
- Post-condition: The Mandate is no longer active. The mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as Return, Reversal and Status, should still be considered valid).
- Role: Customer

The Acceptance Report (MandateAcceptanceReport)

- Definition: A MandateAcceptanceReport is a report confirming the acceptance or rejection of a Mandate request catered for in each of the above mentioned Mandate Request. Where acceptance is part of the full process flow, a Mandate Request is only completed and valid after a confirmation of acceptance received through a MandateAcceptanceReport.
- Trigger: A Mandate Request has been received by the Financial Institution of the receiving party
- Pre-condition: A Mandate Request (initiation, amendment or cancellation) has been sent by the initiating party.

- Post-condition: A reply on a Mandate Request has been received through a MandateAcceptanceReport confirming either the acceptance or rejection of the Mandate Request.
- Role: Customer / Financial Institution





5. Description of BusinessActivities

This section presents the different *BusinessActivities* within each *BusinessProcess*. *BusinessActivities* of a process are described in swim lane diagrams and are referred in this document as activity diagrams.

The development of an activity diagram is part of the ISO 20022 modelling process, which is aligned with the ISO modelling process, and allows capturing the requirements.

The activity diagram provides a zoom-in on the *BusinessActivities* taking place during each of the *BusinessProcesses* described in Section 4. It also shows the *BusinessActivities* that are triggered when another *BusinessActivity* has a negative result.

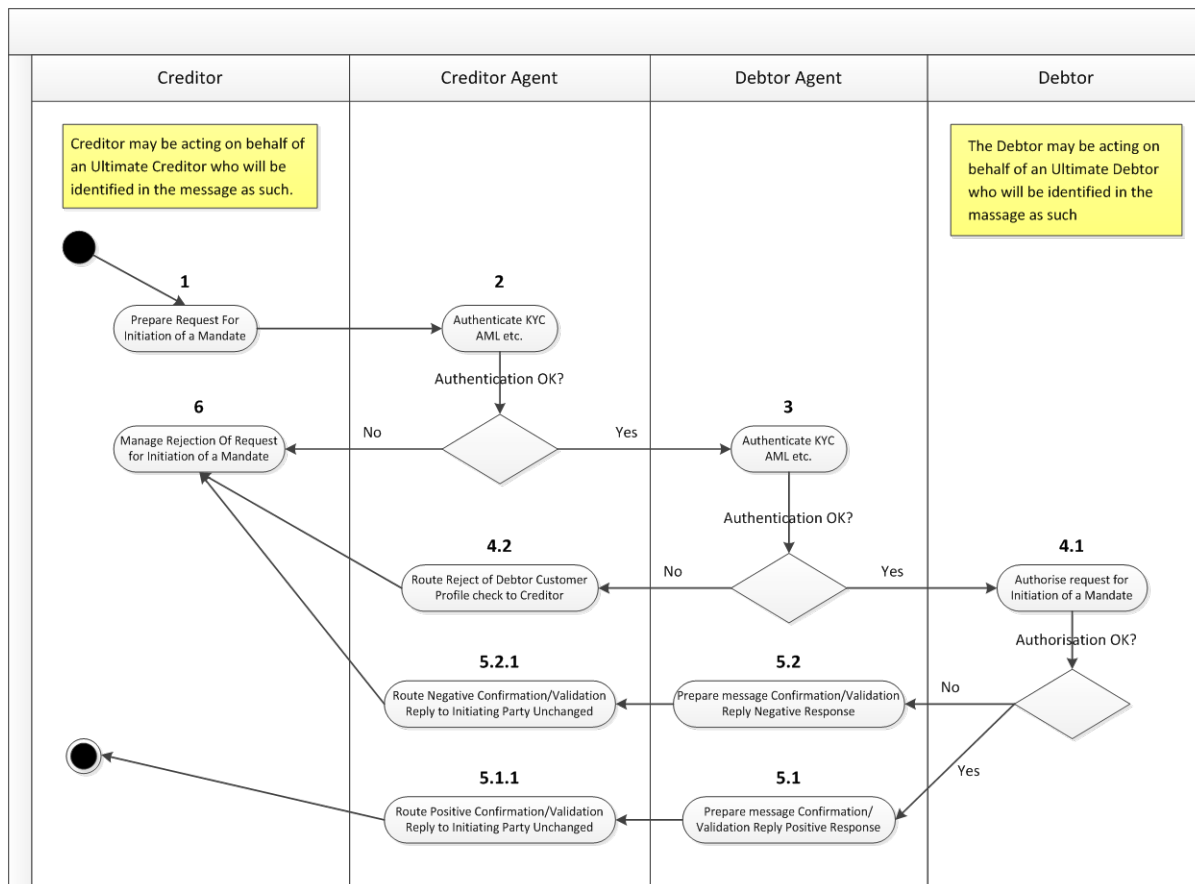
What is the activity diagram about?

- It is a diagram representing the 'common lifecycle' of a *BusinessProcess*
- A start point  shows where the lifecycle of the business process commences and the end points show  where the lifecycle may possibly end
- A lozenge  means a that a choice between several actions can be made
- A bar  means a that several actions are initiated in parallel
- The flow of activities between the involved *Participants* (parties)
- *BusinessActivities* may result in different actions, that is, information is conveyed from one party to another party.

Both in scope and out of scope activities are included, with a different level of details. There are no information requirements for out of scope activities, except that they should be clearly identified in the diagram.

Activity diagrams are always accompanied with a text describing the *BusinessActivities* and their interactions.

5.1 *BusinessActivity*– MandateInitiationRequest by Creditor

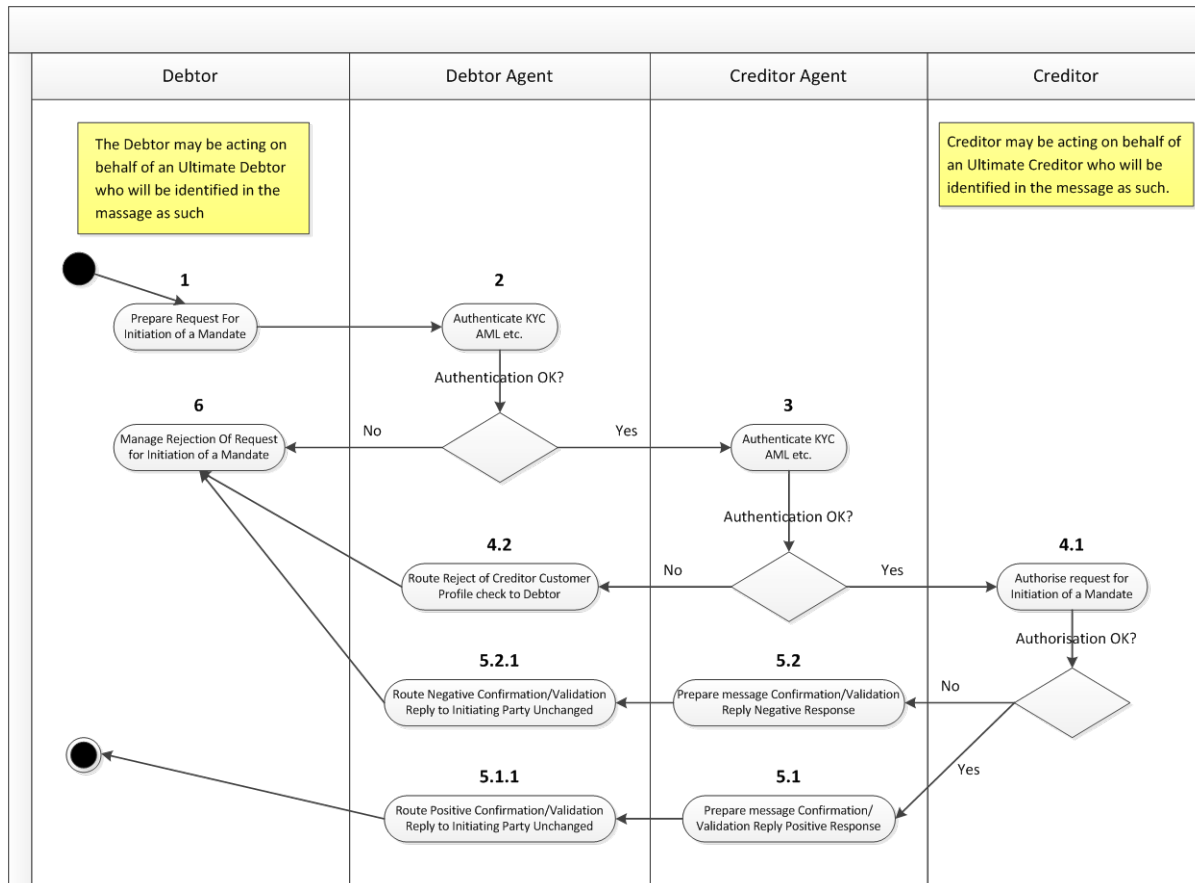


Descriptions of the <i>BusinessActivities</i>	
	Initiator
<p>(1) Prepare MandateInitiationRequest:</p> <p>Definition: The Creditor prepares a MandateInitiationRequest; this request includes information on identification of the Debtor, the Creditor, the Debtor Agent and the related payment instruction(s). The Creditor sends the MandateInitiationRequest to the Creditor Agent.</p> <p>Pre-condition:</p> <ul style="list-style-type: none"> • The (Ultimate) Debtor and (Ultimate) Creditor must have an underlying agreement in which it is agreed that payment will be done in a way for which a mandate is needed. • The (Ultimate) Debtor and (Ultimate) Creditor must have exchanged information needed to complete a MandateInitiationRequest. This exchange of information may be done via any means acceptable and agreed upon by both parties, including the usage of the ISO 20022 mandate messages. <p>Trigger: It has been agreed by the (Ultimate) Debtor and (Ultimate) Creditor that payment of an underlying contract will be done in such a way that a mandate is required.</p> <p>Post-condition: The MandateInitiationRequest is ready to be sent to the Creditor Agent.</p>	Creditor
<p>Authenticate KYC AML:</p> <p>Definition: This is the process through which the Creditor Agent (2) checks the authentication of the sender of MandateInitiationRequest and investigates the parties in the message in order to identify all the possible risks (such as financial or reputation) for the Creditor Agent. In the same way the Debtor Agent (3) checks the authentication and investigates parties mentioned in the message, in order to identify all the possible risks for the Debtor Agent. Part of this process is obligatory through regulation.</p> <p>Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.</p> <p>Pre-condition: The Creditor has sent the MandateInitiationRequest to the Creditor Agent.</p> <p>Trigger: The Bank has received a MandateInitiationRequest from the Creditor.</p> <p>Post-condition: The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateInitiationRequest is started.</p>	Creditor Agent / Debtor Agent
<p>(4.1) Authorise MandateInitiationRequest:</p> <p>Definition: This is the activity through which the Debtor Agent checks i.e. whether the Debtor's account is authorized for the mandate related type of payments and asks the Debtor for authorisation and to confirm whether he accepts or rejects the MandateInitiationRequest. The means of authorization</p>	Debtor

Descriptions of the <i>BusinessActivities</i>	
	Initiator
<p>and validation by the Debtor Agent, between the Debtor Agent and the Debtor are out of scope of this project and part of the service offering of the Debtor Agent.</p> <p>Pre-condition: All preceding checks have been successful.</p> <p>Trigger: The authentication has been successful and it was confirmed that the <code>MandateInitiationRequest</code> is either accepted or rejected.</p> <p>Post-condition: The authorization check was either successful or failed and the <code>MandateInitiationRequest</code> can be confirmed as either accepted or rejected. If both authorization and the request have been rejected, the Debtor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateInitiationRequest</code>, to the Creditor through the Creditor Agent. If the authorization check was successful and the request has been accepted the Debtor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateInitiationRequest</code>, to the Creditor through the Creditor Agent.</p>	
<p>(4.2) Route Reject of Debtor Customer Profile check to Creditor:</p> <p>Definition: This is the activity through which the Creditor Agent informs the Creditor of the reject of the Debtor Customer Profile Check.</p> <p>Pre-condition: The <code>MandateInitiationRequest</code> has been sent to the Debtor Agent.</p> <p>Trigger: The authentication on the Debtor's Bank side has failed and it has been confirmed that the <code>MandateInitiationRequest</code> has been rejected.</p> <p>Post-condition: The set-up of a Mandate failed. The Creditor has to manage the rejection of the <code>MandateInitiationRequest</code>.</p>	Creditor Agent
<p>Prepare <code>MandateAcceptanceReport</code> confirming either the acceptance or rejection of the <code>MandateInitiationRequest</code>:</p> <p>Definition: The Debtor Agent prepares a <code>MandateAcceptanceReport</code> as response on a <code>MandateInitiationRequest</code>; confirming either the acceptance (5.1) or rejection (5.2) of the request. The <code>MandateAcceptanceReport</code> includes the unique reference given in the <code>MandateInitiationRequest</code> and the identification of the <code>MandateAcceptanceReport</code> message. In case of rejection, the response may include the reason for the rejection.</p> <p>Pre-condition: A <code>MandateInitiationRequest</code> from the Creditor has been received by the Debtor Agent through the Creditor's Bank.</p> <p>Trigger: All checks by the Debtor Agent and the authorization by the Debtor are either successful (accepted) (5.1) or failed (rejected) (5.2).</p> <p>Post-condition: The <code>MandateAcceptanceReport</code> confirming the acceptance or rejection of the <code>MandateInitiationRequest</code> is sent to the Creditor Agent.</p>	Debtor Agent
<p>(5.1.1) Route <code>MandateAcceptanceReport</code> confirming the acceptance of a <code>MandateInitiationRequest</code> to Creditor Unchanged:</p> <p>Definition: The Creditor Agent forwards, or makes available, the <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateInitiationRequest</code> to the Creditor. The <code>MandateAcceptanceReport</code>,</p>	Creditor Agent

Descriptions of the <i>BusinessActivities</i>	
	Initiator
<p>together with the original MandateInitiationRequest is considered to be a valid Mandate.</p> <p>Pre-condition: All checks on a MandateInitiationRequest, done by the Debtor Agent have been successful and the Debtor authorized its Bank to process further.</p> <p>Trigger: The Creditor Agent received a MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest from the Debtor Agent.</p> <p>Post-condition: All means for a valid Mandate have been forwarded, or made available, to the Creditor.</p>	
<p>(5.2.1) Route MandateAcceptanceReport confirming the rejection of a MandateInitiationRequest to Creditor Unchanged:</p> <p>Definition: The Creditor Agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest to the Creditor.</p> <p>Pre-condition: All checks on a MandateInitiationRequest, done by the Debtor Agent have failed and/or the Debtor did not authorize its Bank to process further.</p> <p>Trigger: The Creditor Agent received a MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest from the Debtor Agent.</p> <p>Post-condition: The set-up of a Mandate has failed. The Creditor has to manage the rejection of the MandateInitiationRequest.</p>	Creditor Agent
<p>(6) Manage the rejection of the MandateInitiationRequest:</p> <p>Definition: The Creditor has received, or has retrieved, the MandateAcceptanceReport confirming the rejection of his MandateInitiationRequest from the Creditor Agent.</p> <p>Pre-condition: The Creditor Agent has received a MandateAcceptanceReport confirming the rejection of MandateInitiationRequest from the Debtor Agent and forwarded, or made available, this message to the Creditor.</p> <p>Trigger: The MandateInitiationRequest has been rejected by the Debtor Agent and/or the Debtor.</p> <p>Post-condition: A decision has to be taken by the Creditor on how to manage the rejection of the MandateInitiationRequest.</p>	Creditor

5.2 BusinessActivity– MandateInitiationRequest by Debtor



Descriptions of the BusinessActivity

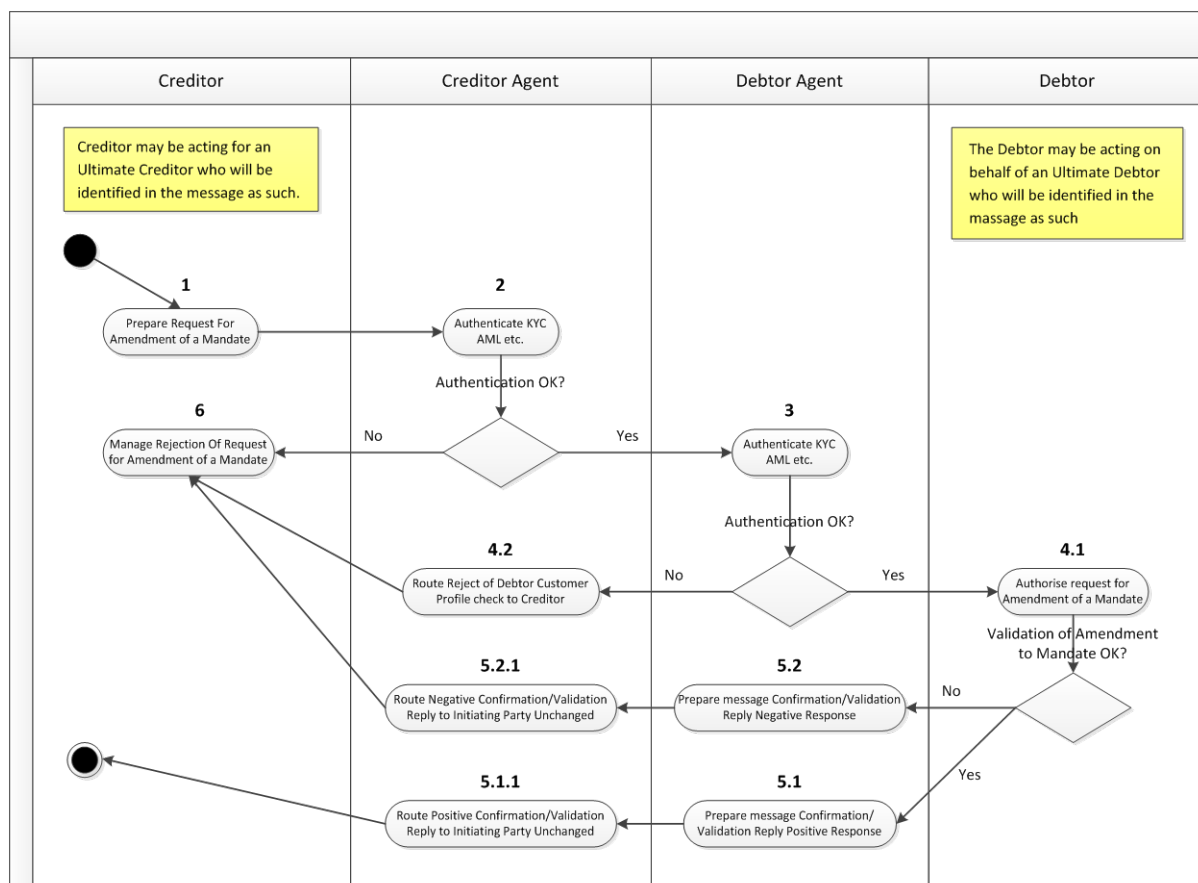
	Initiator
<p>(1) Prepare MandateInitiationRequest:</p> <p>Definition: The Debtor prepares a MandateInitiationRequest; this request includes information on identification of the Debtor, the Creditor, the Creditor Agent and the payment instruction(s) that will follow the completion of the Mandate. The Debtor sends his MandateInitiationRequest to the Debtor Agent.</p> <p>Pre-condition:</p> <ul style="list-style-type: none"> The (Ultimate) Debtor and (Ultimate) Creditor must have an underlying agreement in which it is agreed that payment will be done in a way for which a mandate is needed. The (Ultimate) Debtor and the (Ultimate) Creditor must have exchanged information needed to complete a MandateInitiationRequest. This exchange of information may be done via any means acceptable and agreed upon by both parties, including via the usage of the ISO 20022 mandate messages. <p>Trigger: It has been agreed by the (Ultimate) Debtor and (Ultimate) Creditor that payment of an underlying contract will be done in such a way that a mandate is required.</p> <p>Post-condition: The MandateInitiationRequest is ready to be sent to the Debtor Agent.</p>	Debtor

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>Authenticate KYC AML:</p> <p>Definition: This is the process through which the Debtor Agent (2) checks the authentication of the sender of the MandateInitiationRequest and investigates the parties in the message in order to identify all the possible risks (such as financial or reputation) for the Debtor Agent. In the same way the Creditor Agent (3) checks the authentication and investigates parties mentioned in the message, in order to identify all the possible risks for the Creditor Agent. Part of this process is obligatory through regulation.</p> <p>Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.</p> <p>Pre-condition: The Debtor has sent the MandateInitiationRequest to the Debtor Agent.</p> <p>Trigger: the Bank has received a MandateInitiationRequest from the Debtor.</p> <p>Post-condition: The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateInitiationRequest is started.</p>	Debtor Agent / Creditor Agent
<p>(4.1) Authorise MandateInitiationRequest:</p> <p>Definition: This is the activity through which the Creditor Agent checks i.e. whether the Creditor's account is authorized for the mandate related type of payments and asks the Creditor for authorisation and to confirm whether he accepts or rejects the MandateInitiationRequest. The means of authorisation and validation by the Creditor Agent, between the Creditor Agent and the Creditor are out of scope of this project and part of the service offering of the Creditor Agent.</p> <p>Pre-condition: All preceding checks have been successful.</p> <p>Trigger: The authentication has been successful and it was confirmed that the MandateInitiationRequest is either accepted or rejected.</p> <p>Post-condition: The authorization check was either successful or failed and the MandateInitiationRequest can be confirmed as either accepted or rejected. If both authorization and the request have been rejected, the Creditor Agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest, to the Debtor through the Debtor Agent. If the authorization check was successful and the request has been accepted, the Creditor Agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest, to the Debtor through the Debtor Agent.</p>	Creditor Agent
<p>(4.2) Route Reject of Creditor Customer Profile check to Debtor:</p> <p>Definition: This is the activity through which the Debtor Agent informs the Debtor of the reject of the Creditor Customer Profile Check.</p> <p>Pre-condition: The MandateInitiationRequest has been sent to the Creditor Agent.</p> <p>Trigger: The authentication on the Creditor's Bank side has failed and it has been confirmed that the MandateInitiationRequest has been rejected.</p>	Debtor Agent

Descriptions of the <i>BusinessActivity</i>	
	Initiator
Post-condition: The set up of a Mandate failed. The Debtor has to manage the rejection of the MandateInitiationRequest.	
<p>Prepare MandateAcceptanceReport confirming either the acceptance or rejection of the MandateInitiationRequest:</p> <p>Definition: The Creditor Agent prepares a MandateAcceptanceReport on a MandateInitiationRequest; confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference given in the MandateInitiationRequest and the identification of the MandateAcceptanceReport message. In case of a rejection, the response may include the reason for the rejection.</p> <p>Pre-condition: A MandateInitiationRequest from the Debtor has been received by the Creditor's Bank through the Debtor's Bank.</p> <p>Trigger: All checks by the Creditor Agent and the authorization by the Creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).</p> <p>Post-condition: The MandateAcceptanceReport confirming the acceptance or rejection of the MandateInitiationRequest is sent to the Debtor Agent.</p>	Creditor Agent
<p>(5.1.1) Route MandateAcceptanceReport confirming the acceptance of a MandateInitiationRequest to Debtor Unchanged:</p> <p>Definition: The Debtor Agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest to the Debtor. The MandateAcceptanceReport, together with the original MandateInitiationRequest is considered to be a valid Mandate.</p> <p>Pre-condition: All checks on a MandateInitiationRequest, done by the Creditor Agent have been successful and the Creditor authorized its Bank to process further.</p> <p>Trigger: The Debtor Agent received a MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest from the Debtor Agent.</p> <p>Post-condition: All means for a valid Mandate have been forwarded, or are made available, to the Debtor.</p>	Debtor Agent
<p>(5.2.1) Route MandateAcceptanceReport confirming the rejection of a MandateInitiationRequest to Debtor Unchanged:</p> <p>Definition: The Debtor Agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the rejection of the MandateInitiationRequest to the Debtor.</p> <p>Pre-condition: All checks on a MandateInitiationRequest, done by the Creditor Agent have failed and/or the Creditor did not authorize its Bank to process further.</p> <p>Trigger: The Debtor Agent received a MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest from the Creditor Agent.</p> <p>Post-condition: The set-up of a Mandate has failed. The Debtor has to manage the rejection of the MandateInitiationRequest.</p>	Debtor Agent

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>(6) Manage the rejection of the MandateInitiationRequest:</p> <p>Definition: The Debtor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection on his MandateInitiationRequest from the Debtor Agent.</p> <p>Pre-condition: The Debtor Agent has received a MandateAcceptanceReport confirming the rejection of a MandateInitiationRequest from the Creditor Agent and has forwarded, or made available, this message to the Debtor.</p> <p>Trigger: The MandateInitiationRequest has been rejected by the Debtor Agent, Creditor Agent and/or the Creditor.</p> <p>Post-condition: A decision has to be taken by the Debtor on how to manage the rejection of the MandateInitiationRequest.</p>	Debtor

5.3 *BusinessActivity*– MandateAmendmentRequest by Creditor



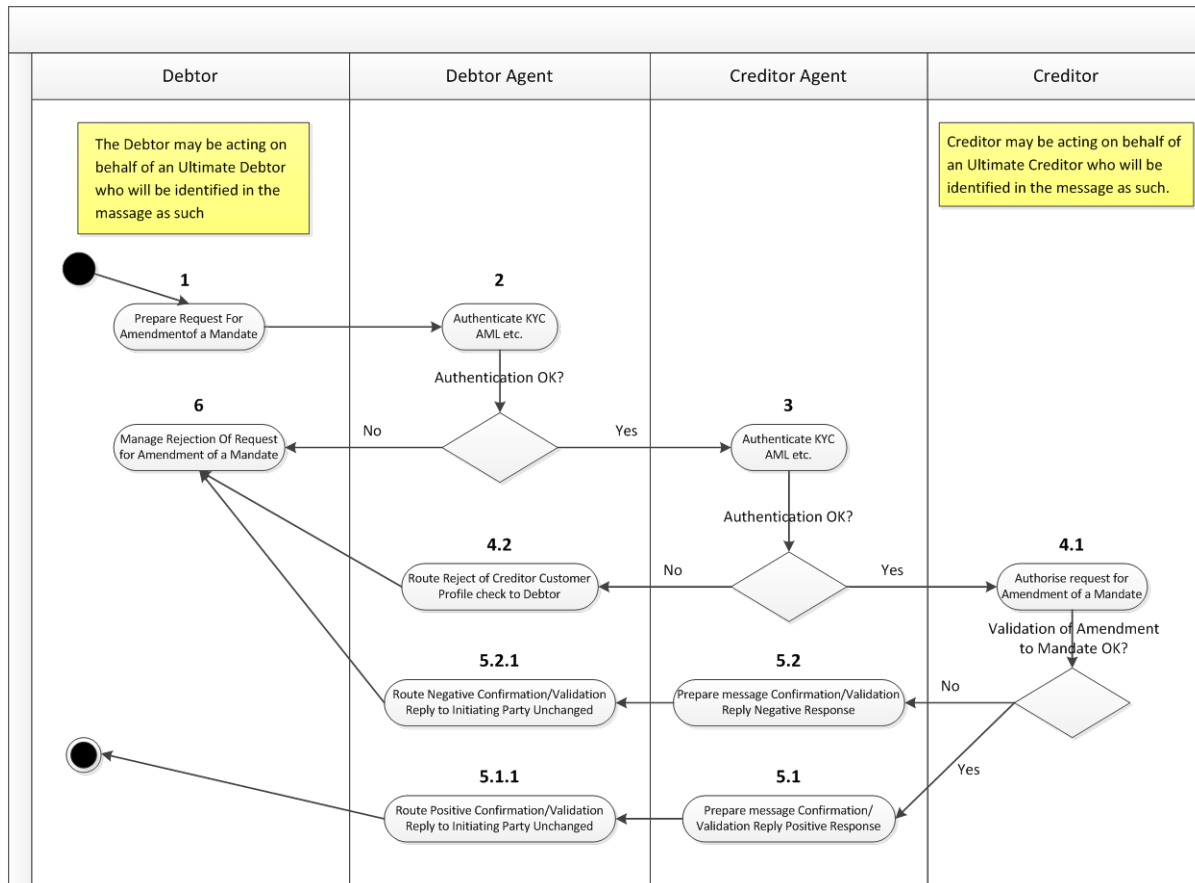
Descriptions of the <i>BusinessActivities</i>	
	Initiator

Descriptions of the <i>BusinessActivities</i>	
	Initiator
<p>(1) Prepare MandateAmendmentRequest:</p> <p>Definition: The Creditor prepares a MandateAmendmentRequest to request the amendment of certain information in an existing Mandate; this request includes the old and new data of the element(s) to be amended. The Creditor will then submit the request to the Creditor Agent.</p> <p>Pre-condition: The (Ultimate) Debtor and (Ultimate) Creditor must have an existing Mandate in place and the Debtor Account and Creditor Account are held at the financial institutions mentioned in the existing Mandate.</p> <p>Trigger: Certain data elements essential to the mandate related transactions have to be amended.</p> <p>Post-condition: The MandateAmendmentRequest is ready to be sent to the Creditor Agent</p>	Creditor
<p>Authenticate KYC AML:</p> <p>Definition: This is the process through which the Creditor Agent (2) checks the authentication of the sender of the MandateAmendmentRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the Creditor Agent. In the same way the Debtor Agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks for the Debtor Agent. Part of this process is obligatory through regulation.</p> <p>Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.</p> <p>Pre-condition: The Creditor has sent the MandateAmendmentRequest to the Creditor Agent.</p> <p>Trigger: The Creditor Agent has received a MandateAmendmentRequest from its respective Customer.</p> <p>Post-condition: The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateAmendmentRequest is started.</p>	Creditor Agent / Debtor Agent
<p>(4.1) Authorise MandateAmendmentRequest:</p> <p>Definition: This is the activity through which the Debtor Agent checks i.e. whether the Debtor's account is authorized for the mandate related type of payments and asks the Debtor for authorisation and to confirm whether he accepts or rejects the MandateAmendmentRequest. The means of authorization and validation by the Debtor Agent, between the Debtor Agent and the Debtor are out of scope of this project and are part of the service offering of the Debtor Agent.</p> <p>Pre-condition: All preceding authentication and validation checks have been successful.</p> <p>Trigger: The authentication has been successful and it was confirmed that the MandateAmendmentRequest is either accepted or rejected.</p> <p>Post-condition: The authorization check was either successful or failed and</p>	Debtor

Descriptions of the <i>BusinessActivities</i>	
	Initiator
the MandateAmendmentRequest can be confirmed as either accepted or rejected. If both authorization and the request have been rejected, the Debtor Agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest, to the Creditor through the Creditor Agent. If the authorization check was successful and the request has been accepted, the Debtor Agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest, to the Creditor through the Creditor Agent.	
<p>(4.2) Route Reject of Debtor Customer Profile check to Creditor:</p> <p>Definition: This is the activity through which the Creditor Agent informs the Creditor of the reject of the Debtor Customer Profile Check.</p> <p>Pre-condition: The MandateAmendmentRequest has been sent to the Debtor Agent</p> <p>Trigger: The authentication on the Debtor's Bank side has failed and it has been confirmed that the MandateAmendmentRequest has been rejected</p> <p>Post-condition: The amendment of an existing Mandate has failed. The Creditor has to manage the rejection of the MandateAmendmentRequest.</p>	Creditor Agent
<p>Prepare MandateAcceptanceReport on the MandateAmendmentRequest:</p> <p>Definition: The Debtor Agent prepares a MandateAcceptanceReport as a response on a MandateAmendmentRequest; confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference of the existing Mandate, the identification of the MandateAmendmentRequest message and the identification of the MandateAcceptanceReport message. In case of a rejection, the response may include the reason for the rejection.</p> <p>Pre-condition: The MandateAmendmentRequest from the Creditor has been received by the Debtor Agent through the Creditor's Bank.</p> <p>Trigger: All checks by the Debtor Agent and the authorization by the Debtor are either successful (accepted) (5.1) or failed (rejected) (5.2).</p> <p>Post-condition: The MandateAcceptanceReport confirming the acceptance or rejection of the MandateAmendmentRequest is sent to the Creditor Agent.</p>	Debtor Agent
<p>(5.1.1) Route MandateAcceptanceReport confirming the acceptance of a MandateAmendmentRequest to Creditor Unchanged:</p> <p>Definition: The Creditor Agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of MandateAmendmentRequest to the Creditor. The MandateAcceptanceReport together with original MandateAmendmentRequest is considered to be a valid amendment on an existing Mandate, agreed upon by all parties. The amended Mandate will from then on be considered the valid Mandate replacing the original Mandate.</p> <p>Pre-condition: All checks on a MandateAmendmentRequest, done by the Debtor Agent have been successful and the Debtor authorized its Bank to process further.</p>	Creditor Agent

Descriptions of the <i>BusinessActivities</i>	
	Initiator
<p>Trigger: The Creditor Agent received a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateAmendmentRequest</code> from the Debtor Agent.</p> <p>Post-condition: All means for a valid Mandate have been forwarded, or are made available, to the Creditor.</p>	
<p>(5.2.1) Route <code>MandateAcceptanceReport</code> confirming the rejection of a <code>MandateAmendmentRequest</code> to Creditor Unchanged:</p> <p>Definition: The Creditor Agent forwards, or makes available, the <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code></p> <p>Pre-condition: All checks on a <code>MandateAmendmentRequest</code>, done by the Debtor Agent have failed and/or the Debtor did not authorize its Bank to process further.</p> <p>Trigger: The Creditor Agent received a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code> from the Debtor Agent.</p> <p>Post-condition: The amendment of an existing Mandate has failed. The Creditor has to manage the rejection of the <code>MandateAmendmentRequest</code>.</p>	Creditor Agent
<p>(6) Manage the rejection of the <code>MandateAmendmentRequest</code>:</p> <p>Definition: The Creditor has received, or has retrieved, a <code>MandateAcceptanceReport</code> confirming the rejection on his <code>MandateAmendmentRequest</code> from the Creditor Agent.</p> <p>Pre-condition: The Creditor Agent has received a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code> from the Debtor Agent and has forwarded, or made available, this message to the Creditor.</p> <p>Trigger: The <code>MandateAmendmentRequest</code> has been rejected by the Debtor Agent, Creditor Agent and/or the Debtor.</p> <p>Post-condition: A decision has to be taken by the Creditor on how to manage the rejection of the <code>MandateAmendmentRequest</code>.</p>	Creditor

5.4 BusinessActivity– MandateAmendmentRequest by Debtor



Descriptions of the BusinessActivity

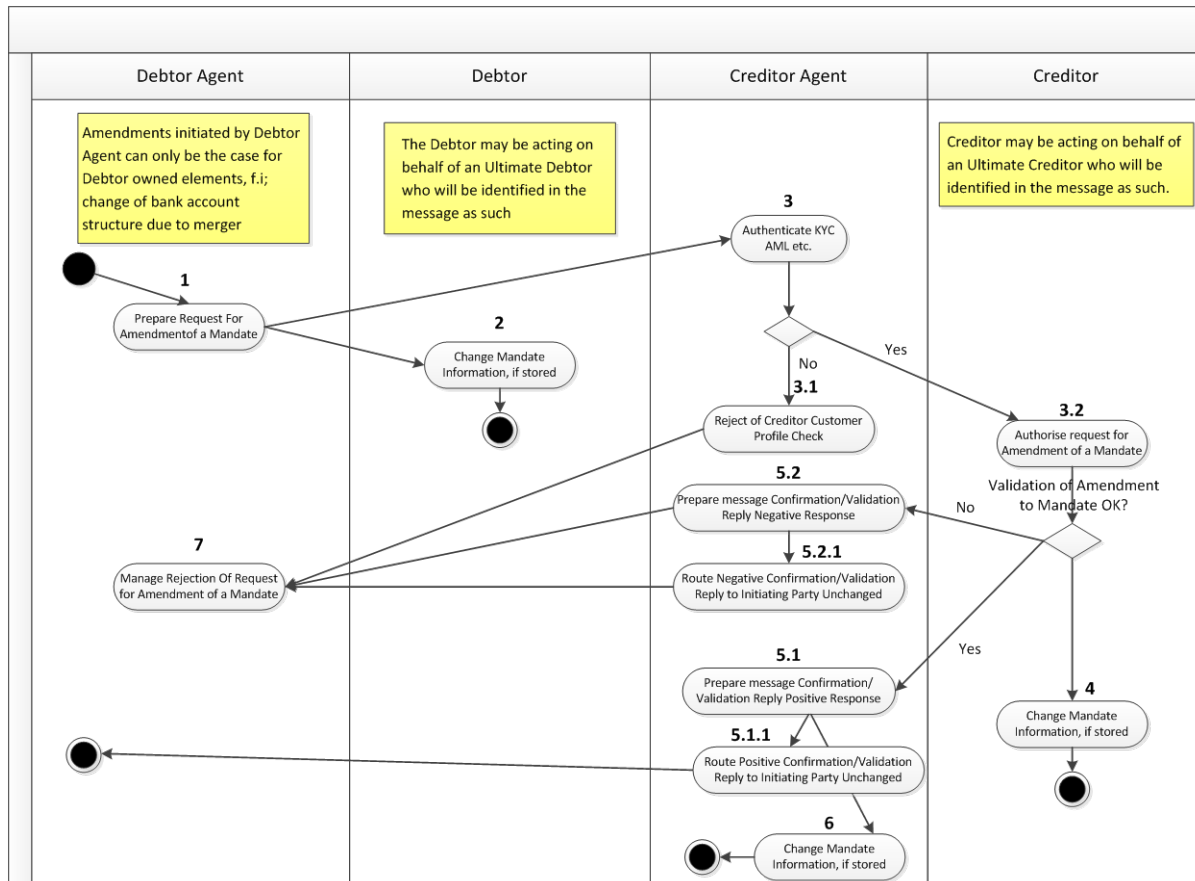
	Initiator
<p>(1) Prepare MandateAmendmentRequest:</p> <p>Definition: The Debtor prepares a MandateAmendmentRequest to request the amendment of certain information in an existing Mandate; this request includes the old and new data of the element(s) to be amended. The Debtor will then submit the request to the Debtor Agent.</p> <p>Pre-condition: The (Ultimate) Debtor and (Ultimate) Creditor must have an existing Mandate in place and the Debtor Account and Creditor Account are held at the financial institutions mentioned in the existing Mandate.</p> <p>Trigger: Certain data elements essential to the Mandate related transactions have to be amended.</p> <p>Post-condition: The MandateAmendmentRequest is ready to be sent to the Debtor Agent</p>	Debtor
<p>Authenticate KYC AML:</p> <p>Definition: This is the process through which the Debtor Agent (2) checks the authentication of the sender of the MandateAmendmentRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the Debtor Agent. In the same way the Creditor Agent (3) checks the authentication and investigates the parties mentioned in the message in order to identify all the possible risks for the</p>	Debtor Agent / Creditor Agent

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>Creditor Agent. Part of this process is obligatory through regulation.</p> <p>Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.</p> <p>Pre-condition: The Debtor has sent <code>MandateAmendmentRequest</code> to the Debtor Agent.</p> <p>Trigger: The Debtor Agent has received a <code>MandateAmendmentRequest</code> from the Debtor.</p> <p>Post-condition: The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the <code>MandateAmendmentRequest</code> is started.</p>	
<p>(4.1) Authorise <code>MandateAmendmentRequest</code>:</p> <p>Definition: This is the activity through which the Creditor Agent checks i.e. whether the Creditor's account is authorized for the mandate related type of payments and asks the Creditor for authorisation and to confirm whether he accepts or rejects the <code>MandateAmendmentRequest</code>. The means of authorization and validation by the Creditor Agent, between the Creditor Agent and the Creditor are out of scope of this project and are part of the service offering of the Creditor Agent.</p> <p>Pre-condition: All preceding authentication and validation checks have been successful.</p> <p>Trigger: The authentication check has been successful and it has been confirmed that the <code>MandateAmendmentRequest</code> is either accepted or rejected.</p> <p>Post-condition: The authorization check was either successful or failed and the <code>MandateAmendmentRequest</code> can be confirmed as either accepted or rejected. If both authorization and the request have been rejected, the Creditor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code>, to the Debtor through the Debtor Agent. If the authorization check was successful and the request has been accepted, the Creditor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateAmendmentRequest</code>, to the Debtor through the Debtor Agent.</p>	Creditor
<p>(4.2) Route Reject of Creditor Customer Profile check to Debtor:</p> <p>Definition: This is the activity through which the Debtor Agent informs the Debtor of the reject of the Creditor Customer Profile Check.</p> <p>Pre-condition: The <code>MandateAmendmentRequest</code> has been sent to the Creditor Agent</p> <p>Trigger: The authentication check on the Creditor's Bank side has failed and it has been confirmed that the <code>MandateAmendmentRequest</code> has been rejected.</p> <p>Post-condition: The amendment of an existing Mandate has failed. The Creditor has to manage the rejection of the <code>MandateAmendmentRequest</code>.</p>	Debtor Agent

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>Prepare <code>MandateAcceptanceReport</code> on the <code>MandateAmendmentRequest</code>:</p> <p>Definition: The Creditor Agent prepares a <code>MandateAcceptanceReport</code> as a response on a <code>MandateAmendmentRequest</code> confirming either the acceptance (5.1) or rejection (5.2) of the request. The <code>MandateAcceptanceReport</code> includes the unique reference of the existing Mandate, the identification of the <code>MandateAmendmentRequest</code> message and the <code>MandateAcceptanceReport</code> message. In case of a rejection, the response may include the reason for the rejection.</p> <p>Pre-condition: The <code>MandateAmendmentRequest</code> from the Debtor has been received by the Creditor Agent through the Debtor's Bank.</p> <p>Trigger: All checks by the Creditor Agent and the authorization by the Creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).</p> <p>Post-condition: The <code>MandateAcceptanceReport</code> confirming the acceptance or rejection of the <code>MandateAmendmentRequest</code> is sent to the Debtor Agent.</p>	Creditor Agent
<p>(5.1.1) Route <code>MandateAcceptanceReport</code> confirming the acceptance of a <code>MandateAmendmentRequest</code> to Debtor Unchanged:</p> <p>Definition: the Debtor Agent forwards, or makes available, the <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateAmendmentRequest</code> to the Debtor. The <code>MandateAcceptanceReport</code>, together with the original <code>MandateAmendmentRequest</code> is considered to be a valid amendment on an existing Mandate, agreed upon by all parties. The amended Mandate will from then on be considered the valid Mandate replacing the original Mandate.</p> <p>Pre-condition: All checks on a <code>MandateAmendmentRequest</code>, done by the Creditor Agent have been successful and the Creditor authorized its Bank to process further.</p> <p>Trigger: The Debtor Agent received a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateAmendmentRequest</code> from the Creditor Agent.</p> <p>Post-condition: All means for a valid Mandate have been forwarded, or are made available to the Debtor.</p>	Debtor Agent
<p>(5.2.1) Route <code>MandateAcceptanceReport</code> confirming the rejection of a <code>MandateAmendmentRequest</code> to Debtor Unchanged:</p> <p>Definition: the Debtor Agent forwards, or makes available, the <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code> to the Debtor.</p> <p>Pre-condition: All checks on a <code>MandateAmendmentRequest</code>, done by the Creditor Agent have failed and/or the Creditor did not authorize its Bank to process further.</p> <p>Trigger: the Debtor Agent received a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code> from the Creditor Agent.</p> <p>Post-condition: The amendment of an existing Mandate has failed. The Debtor has to manage the rejection of the <code>MandateAmendmentRequest</code>.</p>	Debtor Agent

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>(6) Manage the rejection of the <code>MandateAmendmentRequest</code>:</p> <p>Definition: The Debtor has received, or has retrieved, a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code> from the Debtor Agent.</p> <p>Pre-condition: The Debtor Agent has received a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code> from the Creditor Agent and has forwarded this, or has made available, this message to the Debtor.</p> <p>Trigger: The <code>MandateAmendmentRequest</code> has been rejected by the Debtor Agent, Creditor Agent and/or the Creditor.</p> <p>Post-condition: A decision has to be taken by the Debtor on how to manage the rejection of the <code>MandateAmendmentRequest</code>.</p>	Debtor

5.5 BusinessActivity– MandateAmendmentRequest by Debtor Agent



A MandateAmendmentRequest, initiated by Debtor Agent can only be on amendments on Debtor Agent owned elements, such as, change of bank account structure due to a bank merger.

In case the amendment is instigated by a financial institution, the financial institution may forward this information in a MandateAmendmentRequest; no validation by a financial institution will follow.

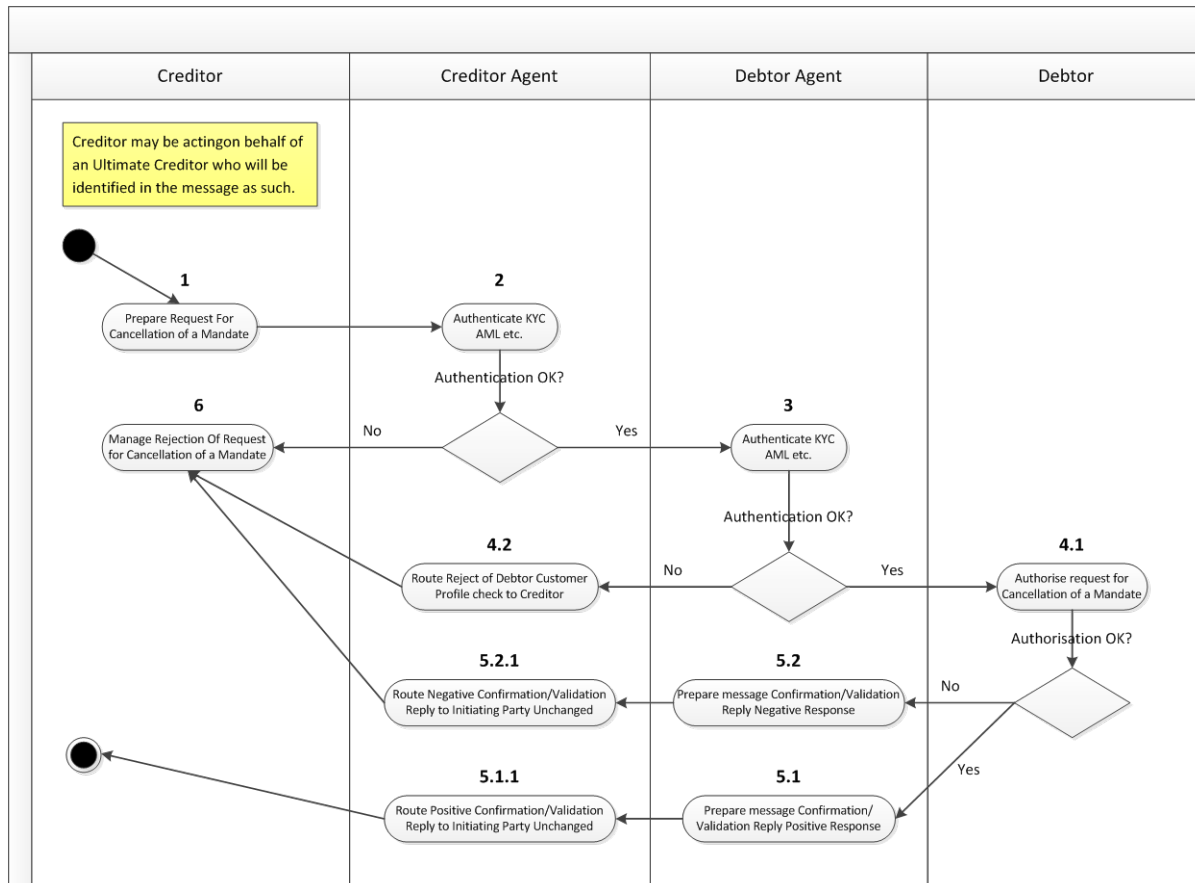
Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>(1) Prepare MandateAmendmentRequest:</p> <p>Definition: The Debtor Agent prepares a MandateAmendmentRequest to inform other parties of a change in Debtor Agent owned data that needs to be amended in an existing Mandate. This request includes the old and new data of the element(s) to be amended. The Debtor Agent may forward MandateAmendmentRequest to the Debtor and the Creditor Agent (who in his turn will inform its customer the Creditor)</p> <p>Pre-condition: The (Ultimate) Debtor and (Ultimate) Creditor must have an existing Mandate in place and the Debtor Account and Creditor Account are held at the financial institutions mentioned in the existing Mandate.</p> <p>Trigger: Certain data elements owned by the Debtor Agent and essential to the mandate related transactions have to be amended.</p> <p>Post-condition: The MandateAmendmentRequest is ready to be sent to Debtor and Creditor Agent involved in the existing Mandate.</p>	Debtor Agent

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>(3) Authenticate KYC AML:</p> <p>Definition: This is the process through which the Creditor Agent checks the authentication of the sender of <code>MandateAmendmentRequest</code> and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the Creditor Agent. Part of this process is obligatory through regulation.</p> <p>Pre-condition: The Debtor Agent has sent the <code>MandateAmendmentRequest</code> to the Creditor Agent.</p> <p>Trigger: The Creditor Agent has received a <code>MandateAmendmentRequest</code> from the Debtor Agent.</p> <p>Post-condition: The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the <code>MandateAmendmentRequest</code> is started.</p>	Creditor Agent
<p>(3.1) Reject of Creditor Customer Profile check to Debtor Agent:</p> <p>Definition: This is the activity through which the Creditor Agent informs the Debtor Agent of the reject of the Creditor Customer Profile Check.</p> <p>Pre-condition: The <code>MandateAmendmentRequest</code> has been sent to the Creditor Agent</p> <p>Trigger: The authentication check on the Creditor's Bank side has failed and it has been confirmed that the <code>MandateAmendmentRequest</code> has been rejected.</p> <p>Post-condition: The amendment of a Mandate has failed. The Debtor Agent has to manage the reject of the <code>MandateAmendmentRequest</code>.</p>	Creditor Agent
<p>(3.2) Authorise <code>MandateAmendmentRequest</code>:</p> <p>Definition: This is the activity through which the Creditor Agent checks i.e. whether the Creditor's account is authorized for the mandate related type of payments and asks the Creditor for authorisation and to confirm whether he accepts or rejects the <code>MandateAmendmentRequest</code>. The means of authorization and validation by the Creditor Agent, between the Creditor Agent and the Creditor are out of scope of this project and are part of the service offering of the Creditor Agent.</p> <p>Pre-condition: All preceding authentication and validation checks have been successful.</p> <p>Trigger: The authentication check has been successful and it has been confirmed that the <code>MandateAmendmentRequest</code> is either accepted or rejected.</p> <p>Post-condition: The authorization check was either successful or failed. If both authorization and the request have been rejected, the Creditor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateAmendmentRequest</code>, to the Debtor Agent. If the authorization check was successful and the request has been accepted, the Creditor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateAmendmentRequest</code>, to the Debtor Agent.</p>	Creditor

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>Prepare MandateAcceptanceReport on the MandateAmendmentRequest:</p> <p>Definition: The Creditor Agent prepares a MandateAcceptanceReport as a response on a MandateAmendmentRequest confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference of the existing Mandate, the identification of the MandateAmendmentRequest message and the identification of the MandateAcceptanceReport message. In case of a reject, the response may include the reason for the rejection.</p> <p>Pre-condition: The MandateAmendmentRequest from the Debtor Agent has been received by the Creditor Agent.</p> <p>Trigger: All checks by the Creditor Agent and the authorization by the Creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).</p> <p>Post-condition: The MandateAcceptanceReport confirming the acceptance or rejection of the MandateAmendmentRequest is sent to the Debtor Agent.</p>	Creditor Agent
<p>(5.1.1) Route MandateAcceptanceReport confirming the acceptance of a MandateAmendmentRequest to Debtor Agent:</p> <p>Definition: the Creditor Agent forwards the MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest to the Debtor Agent. The MandateAcceptanceReport, together with the original MandateAmendmentRequest is considered to be a valid amendment on an existing Mandate, agreed upon by all parties. The amended Mandate will from then on be considered the valid Mandate replacing the original Mandate.</p> <p>Pre-condition: All checks on a MandateAmendmentRequest, done by the Creditor Agent have been successful and the Creditor authorized its Bank to process further.</p> <p>Trigger: The Debtor Agent received a MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest from the Creditor Agent.</p> <p>Post-condition: All means for a valid Mandate are in place.</p>	Creditor Agent
<p>(5.2.1) Route MandateAcceptanceReport confirming the rejection of a MandateAmendmentRequest to Debtor Agent:</p> <p>Definition: the Creditor Agent forwards the MandateAcceptanceReport confirming the rejection of the MandateAcceptanceReport to the Debtor Agent.</p> <p>Pre-condition: All checks on a MandateAmendmentRequest, done by the Creditor Agent have failed and/or the Creditor did not authorize its Bank to process further.</p> <p>Trigger: the Debtor Agent received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the Creditor Agent.</p> <p>Post-condition: The amendment of an existing Mandate has failed. The Debtor Agent has to manage the rejection of the MandateAmendmentRequest.</p>	Creditor Agent

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>(7) Manage the rejection of the MandateAmendmentRequest:</p> <p>Definition: The Debtor Agent has received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the Creditor Agent.</p> <p>Pre-condition: The Debtor Agent has received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the Creditor Agent.</p> <p>Trigger: The MandateAmendmentRequest has been rejected by the Creditor Agent.</p> <p>Post-condition: A decision has to be taken by the Debtor Agent on how to manage the rejection of the MandateAmendmentRequest.</p>	Debtor Agent
<p>Change Mandate information if stored:</p> <p>Definition: This is the process through which the, Debtor (2), Creditor Agent (6) and Creditor (4) change the, possibly, stored information of an existing Mandate in accordance with the MandateAmendmentRequest received from the Debtor Agent.</p> <p>Pre-condition: The information on the amendment has to be available to all parties, involved in the Mandate, that store Mandate Information. Debtor Agent has sent the MandateAmendmentRequest to all other parties involved in an existing Mandate.</p> <p>Trigger: The parties involved in an existing Mandate have received the amendment information.</p> <p>Post-condition: All parties involved in an existing Mandate have updated their Mandate information in their respective storage systems.</p>	Debtor / Creditor / Creditor Agent

5.6 BusinessActivity– MandateCancellationRequest by Creditor



Descriptions of the BusinessActivities

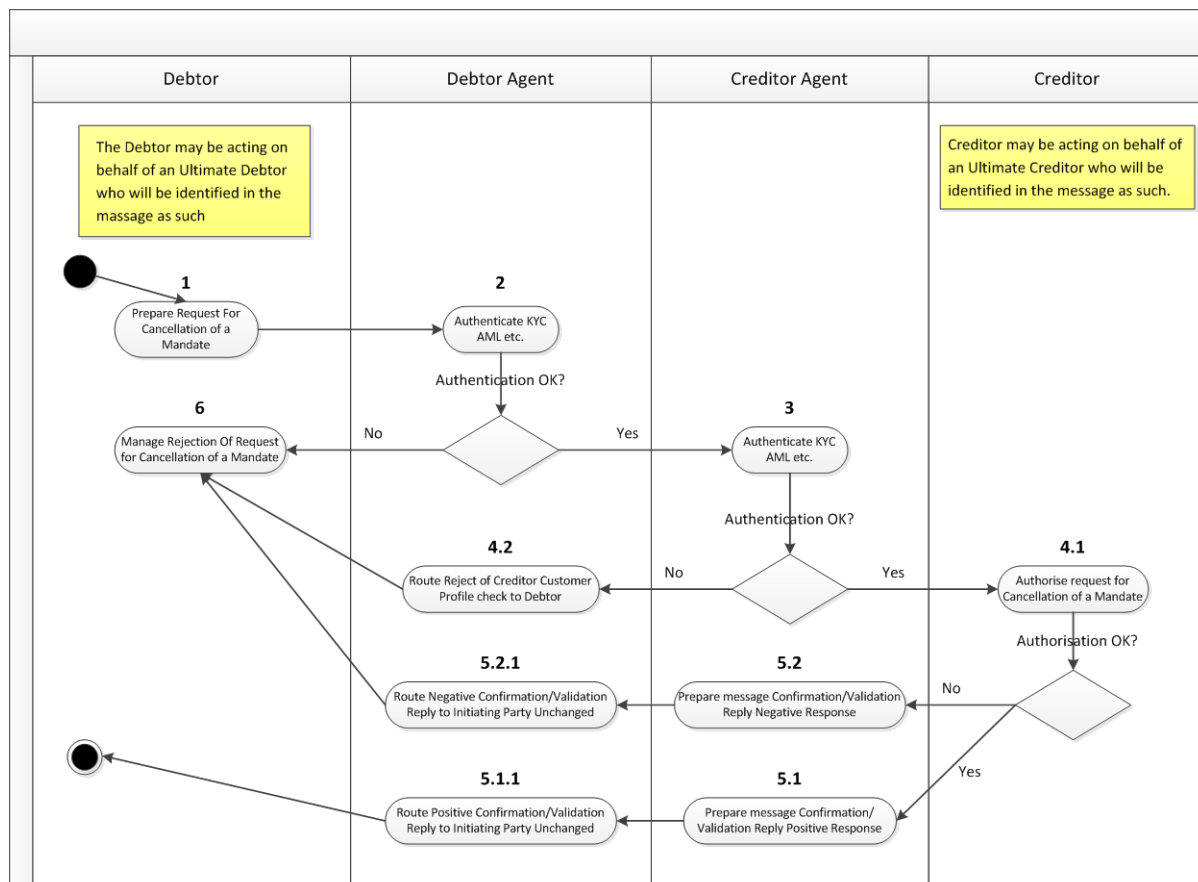
Descriptions of the BusinessActivities	
	Initiator
<p>(1) Prepare request for Cancellation of a Mandate:</p> <p>Definition: The Creditor prepares a MandateCancellationRequest to request the cancellation of an existing Mandate. The Creditor submits the request to the Creditor Agent.</p> <p>Pre-condition: An existing Mandate must be in place between the (Ultimate) Debtor and (Ultimate) Creditor.</p> <p>Debtor account and Creditor account are held at the financial institutions mentioned in the existing Mandate.</p> <p>Trigger: There is no longer a business necessity to keep the Mandate active.</p> <p>Post-condition: The MandateCancellationRequest is ready to be sent to the Creditor Agent.</p>	Creditor
<p>Authenticate KYC AML:</p> <p>Definition: This is the process through which the Creditor Agent (2) checks the authentication of the sender of the MandateCancellationRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the Creditor Agent. In the same way the Debtor Agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks for the</p>	Creditor Agent / Debtor Agent

Descriptions of the <i>BusinessActivities</i>	
	Initiator
<p>Debtor Agent. Part of this process is obligatory through regulation.</p> <p>Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.</p> <p>Pre-condition: The Creditor has sent the <code>MandateCancellationRequest</code> to the Creditor Agent.</p> <p>Trigger: The Creditor Agent has received a <code>MandateCancellationRequest</code> from the Creditor.</p> <p>Post-condition: The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the <code>MandateCancellationRequest</code> is started.</p>	
<p>(4.1) Authorise <code>MandateCancellationRequest</code>:</p> <p>Definition: This is the activity through which the Debtor Agent checks i.e. whether the Debtor's account is authorized for the mandate related type of payments and asks the Debtor for authorisation and to confirm whether he accepts or rejects the <code>MandateCancellationRequest</code>. The means of authorization and validation by the Debtor Agent, between the Debtor Agent and the Debtor are out of scope of this project and are part of the service offering of the Debtor Agent.</p> <p>Pre-condition: All preceding authentication and validation checks have been successful.</p> <p>Trigger: The authentication check has been successful and it has been confirmed that the <code>MandateCancellationRequest</code> is either accepted or rejected.</p> <p>Post-condition: The authorization and validation check was either successful or has failed. If both authorization and the request have been rejected, the Debtor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateCancellationRequest</code>, to the Creditor through the Creditor Agent. If the authorization check was successful and the request has been accepted, the Debtor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateCancellationRequest</code>, to the Creditor through the Creditor Agent.</p>	Debtor
<p>(4.2) Route Reject of Debtor Customer Profile check to Creditor:</p> <p>Definition: This is the activity through which the Creditor Agent informs the Creditor of the reject of the Debtor Customer Profile Check.</p> <p>Pre-condition: The <code>MandateCancellationRequest</code> has been sent to the Debtor Agent</p> <p>Trigger: The authentication check on the Debtor's Bank side failed and it has been confirmed that the <code>MandateCancellationRequest</code> has been rejected.</p> <p>Post-condition: The cancellation of a Mandate has failed. The Creditor has to manage the reject of the <code>MandateCancellationRequest</code>.</p>	Creditor Agent
Prepare <code>MandateAcceptanceReport</code> on the <code>MandateCancellationRequest</code> :	Debtor Agent

Descriptions of the <i>BusinessActivities</i>	
	Initiator
<p>Definition: The Debtor Agent prepares a <code>MandateAcceptanceReport</code> as a response on a <code>MandateCancellationRequest</code> confirming either the acceptance (5.1) or rejection (5.2) of the request. The <code>MandateAcceptanceReport</code> includes the unique reference of the existing Mandate, the identification of the <code>MandateCancellationRequest</code> message and the identification of the <code>MandateAcceptanceReport</code> message. In case of a reject, the response may include the reason for the rejection.</p> <p>Pre-condition: The <code>MandateCancellationRequest</code> from the Creditor has been received by the Debtor Agent through the Creditor's Bank.</p> <p>Trigger: All checks by the Debtor Agent and the authorization by the Debtor are either successful (accepted) (5.1) or failed (rejected) (5.2).</p> <p>Post-condition: The <code>MandateAcceptanceReport</code> confirming the acceptance or rejection of the <code>MandateCancellationRequest</code> is sent to the Creditor Agent.</p>	
<p>(5.1.1) Route <code>MandateAcceptanceReport</code> confirming the acceptance of a <code>MandateCancellationRequest</code> to Creditor Unchanged:</p> <p>Definition: The Creditor Agent forwards, or makes available, the <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateCancellationRequest</code> to the Creditor. The <code>MandateAcceptanceReport</code>, together with the original <code>MandateCancellationRequest</code> is considered to be a valid cancellation on an existing Mandate, agreed upon by all parties. The Mandate is no longer active. The Mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as Return, Reversal and Status, should still be considered valid).</p> <p>Pre-condition: All checks on a <code>MandateCancellationRequest</code>, done by the Debtor Agent have been successful and the Debtor authorized its Bank to process further.</p> <p>Trigger: The Creditor Agent received a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateCancellationRequest</code> from the Debtor Agent.</p> <p>Post-condition: The Mandate is no longer active. The Mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as Return, Reversal and Status, should still be considered valid).</p>	Creditor Agent
<p>(5.2.1) Route <code>MandateAcceptanceReport</code> confirming the rejection of a <code>MandateCancellationRequest</code> to Creditor Unchanged:</p> <p>Definition: The Creditor Agent forwards, or makes available, the <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateCancellationRequest</code> to the Creditor</p> <p>Pre-condition: All checks on a <code>MandateCancellationRequest</code>, done by the Debtor Agent have failed and/or the Debtor did not authorize its Bank to process further.</p> <p>Trigger: The Creditor Agent received a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateCancellationRequest</code> from the Debtor Agent.</p>	Creditor Agent

Descriptions of the <i>BusinessActivities</i>	
	Initiator
Post-condition: The cancellation of a Mandate has failed. The Creditor has to manage the rejection of the MandateCancellationRequest.	
<p>(6) Manage the rejection of the MandateCancellationRequest:</p> <p>Definition: The Creditor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection of his MandateCancellationRequest from the Creditor Agent.</p> <p>Pre-condition: The Creditor Agent has received a MandateAcceptanceReport confirming the rejection of the MandateCancellationRequest from the Debtor Agent and has forwarded or made available this message to the Creditor.</p> <p>Trigger: The MandateCancellationRequest has been rejected by the Debtor Agent, Creditor Agent and/or the Debtor.</p> <p>Post-condition: A decision has to be taken by the Creditor on how to manage the rejection of the MandateCancellationRequest.</p>	Creditor

5.7 BusinessActivity– MandateCancellationRequest by Debtor



Descriptions of the <i>BusinessActivity</i>	
	Initiator

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>(1) Prepare MandateCancellationRequest:</p> <p>Definition: The Debtor prepares a MandateCancellationRequest to request the cancellation of an existing Mandate. The Debtor submits the request to the Debtor Agent.</p> <p>Pre-condition:</p> <p>An existing Mandate must be in place between the (Ultimate) Debtor and (Ultimate) Creditor.</p> <p>Debtor account and Creditor account are held at the financial institutions mentioned in the existing Mandate.</p> <p>Trigger: There is no longer a business necessity to keep the Mandate active.</p> <p>Post-condition: The MandateCancellationRequest is ready to be sent to the Debtor Agent.</p>	Debtor
<p>Authenticate KYC AML:</p> <p>Definition: This is the process through which the Debtor Agent (2) checks the authentication of the sender of the MandateCancellationRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the Debtor Agent. In the same way the Creditor Agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks for the Creditor Agent. Part of this process is obligatory through regulation.</p> <p>Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.</p> <p>Pre-condition: The Debtor has sent the MandateCancellationRequest to the Debtor Agent.</p> <p>Trigger: The Bank has received a MandateCancellationRequest from its respective Customer.</p> <p>Post-condition: The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateCancellationRequest is started.</p>	Debtor Agent / Creditor Agent
<p>(4.1) Authorise MandateCancellationRequest:</p> <p>Definition: This is the activity through which the Creditor Agent checks i.e. whether the Creditor's account is authorized for the mandate related type of payments and asks the Creditor for authorisation and to confirm whether he accepts or rejects the MandateCancellationRequest. The means of authorization and validation by the Creditor Agent, between the Creditor Agent and the Creditor are out of scope of this project and are part of the service offering of the Creditor Agent.</p> <p>Pre-condition: All preceding authentication and validation checks have been successful.</p> <p>Trigger: The authentication check has been successful and it has been confirmed that the MandateCancellationRequest is either accepted or rejected.</p>	Creditor

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>Post-condition: The authorization and validation check was either successful or has failed. If both authorization and the request have been rejected, the Creditor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateCancellationRequest</code>, to the Debtor through the Debtor Agent. If the authorization check was successful and the request has been accepted, the Creditor Agent will respond with a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateCancellationRequest</code>, to the Debtor through the Debtor Agent.</p>	
<p>(4.2) Route Reject of Creditor Customer Profile check to Debtor:</p> <p>Definition: This is the activity through which the Debtor Agent informs the Debtor of the reject of the Creditor Customer Profile Check.</p> <p>Pre-condition: The <code>MandateCancellationRequest</code> has been sent to the Creditor Agent</p> <p>Trigger: The authentication check on the Creditor's Bank side has failed and it has been confirmed that the <code>MandateCancellationRequest</code> has been rejected.</p> <p>Post-condition: The cancellation of a Mandate has failed. The Debtor has to manage the rejection of the <code>MandateCancellationRequest</code>.</p>	Debtor Agent
<p>Prepare <code>MandateAcceptanceReport</code> on a <code>MandateCancellationRequest</code>:</p> <p>Definition: The Creditor Agent prepares a <code>MandateAcceptanceReport</code> as a response on a <code>MandateCancellationRequest</code> confirming either the acceptance (5.1) or rejection (5.2) of the <code>MandateCancellationRequest</code>. The <code>MandateAcceptanceReport</code> includes the unique reference of the existing Mandate, the identification of the <code>MandateCancellationRequest</code> message and the identification of the <code>MandateAcceptanceReport</code> message. In case of a rejection, the response may include the reason for the rejection.</p> <p>Pre-condition: The <code>MandateCancellationRequest</code> from the Debtor has been received by the Creditor Agent through the Debtor's Bank.</p> <p>Trigger: All checks by the Creditor Agent and the authorization by the Creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).</p> <p>Post-condition: The <code>MandateAcceptanceReport</code> confirming the acceptance or rejection of the <code>MandateCancellationRequest</code> is sent to the Debtor Agent.</p>	Creditor Agent
<p>(5.1.1) Route <code>MandateAcceptanceReport</code> confirming the acceptance of a <code>MandateCancellationRequest</code> to Debtor unchanged:</p> <p>Definition: The Debtor Agent forwards, or makes available, the <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateCancellationRequest</code> to the Debtor. The <code>MandateAcceptanceReport</code>, together with the original <code>MandateCancellationRequest</code> is considered to be a valid cancellation of an existing Mandate, agreed upon by all parties. The Mandate is no longer active. The Mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as Return, Reversal and Status, should still be considered valid).</p> <p>Pre-condition: All checks on a <code>MandateCancellationRequest</code>, done by the</p>	Debtor Agent

Descriptions of the <i>BusinessActivity</i>	
	Initiator
<p>Creditor Agent have been successful and the Creditor authorized its Bank to process further.</p> <p>Trigger: The Debtor Agent received a <code>MandateAcceptanceReport</code> confirming the acceptance of the <code>MandateCancellationRequest</code> from the Creditor Agent.</p> <p>Post-condition: The Mandate is no longer active. The Mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as <code>Return</code>, <code>Reversal</code> and <code>Status</code>, should still be considered valid).</p>	
<p>(5.2.1) Route <code>MandateAcceptanceReport</code> confirming the rejection of a <code>MandateCancellationRequest</code> to Debtor unchanged:</p> <p>Definition: The Debtor Agent forwards, or makes available, the <code>MandateAcceptanceReport</code> confirming the rejection of the <code>MandateCancellationRequest</code> to the Debtor, without adding or leaving out any information of the original validation response.</p> <p>Pre-condition: All checks on a <code>MandateCancellationRequest</code>, done by the Creditor Agent have failed and/or the Creditor did not authorize its Bank to process further.</p> <p>Trigger: The Debtor Agent received a <code>MandateAcceptanceReport</code> confirming the rejection of a <code>MandateCancellationRequest</code> from the Creditor Agent.</p> <p>Post-condition: The cancellation of a Mandate has failed. The Debtor has to manage the rejection of the <code>MandateCancellationRequest</code>.</p>	Debtor Agent
<p>(6) Manage the rejection of the <code>MandateCancellationRequest</code>:</p> <p>Definition: The Debtor has received, or has retrieved, a <code>MandateAcceptanceReport</code> confirming the rejection of his <code>MandateCancellationRequest</code> from the Debtor Agent.</p> <p>Pre-condition: The Debtor Agent has received a <code>MandateAcceptanceReport</code> confirming the rejection of a <code>MandateCancellationRequest</code> from the Creditor Agent and has forwarded, or made available this message to the Debtor.</p> <p>Trigger: The <code>MandateCancellationRequest</code> has been rejected by the Debtor Agent, Creditor Agent and/or the Creditor.</p> <p>Post-condition: A decision has to be taken by the Debtor on how to manage the rejection of the <code>MandateCancellationRequest</code>.</p>	Debtor

6. *BusinessTransactions*

This section describes the message flows based on the activity diagrams documented above. It shows the typical exchanges of information in the context of a *BusinessTransaction*.

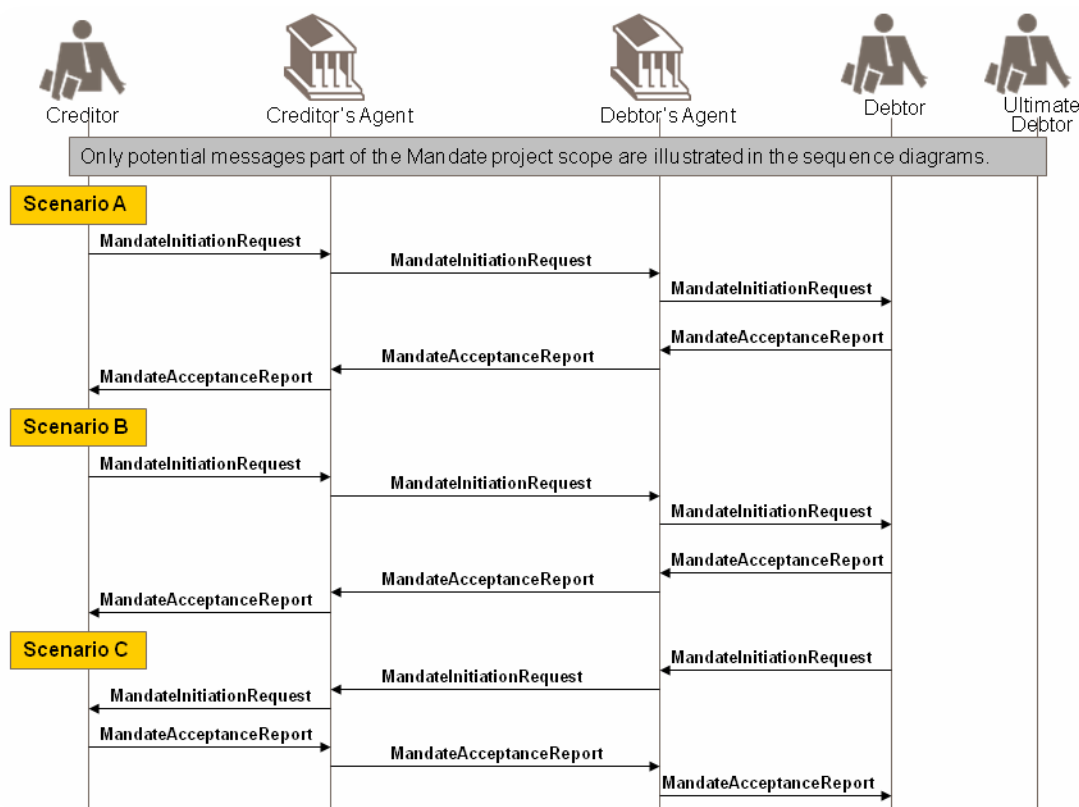
6.1 Mandate Initiation Request *BusinessTransaction*

The MandateInitiationRequest message is used to request the set-up of an instruction that allows the debtor agent to accept instructions from the creditor, through the creditor agent, to debit the account of the debtor. The MandateInitiationRequest message contains a request to set-up one (or more) specific mandate(s). The initiator of a MandateInitiationRequest message can be either the debtor or the creditor.

The MandateInitiationRequest message is sent from the initiator of the request to his agent. The MandateInitiationRequest message is forwarded by the agent of the initiator to the agent of the counterparty.

The message flow of the MandateAcceptanceReport message has been included to illustrate the complete end-to-end process of the MandateInitiationRequest message.

A Mandate is identified through a unique identification, MandateIdentification. In the MandateInitiationRequest message at a minimum the MandateRequestIdentification must be present, to cater for those cases where at the point of sending a MandateInitiationRequest message the MandateIdentification is not yet available. Practice should be that if Mandate/MandateIdentification is available at the moment of sending the MandateInitiationRequest message then Mandate/Mandate Identification should be given. In this case Mandate/MandateRequestIdentification may be a copy of Mandate Identification.



Scenario A:

One party playing the roles of initiating party, creditor and ultimate creditor and one party playing the roles of debtor and ultimate debtor.

The message is sent by an initiating party to the creditor agent. The party playing the role of initiating party is the same as the party playing the role of creditor and ultimate creditor. The party playing the role of debtor is the same as the party playing the role of ultimate debtor. The debtor either accepts or rejects the `MandateInitiationRequest` message

and confirms this outcome through the `MandateAcceptanceReport` message which will be forwarded to the creditor through the debtor agent and creditor agent.

Scenario B:

One party playing the roles of initiating party, creditor and ultimate creditor and one party playing role of debtor and a different party for the role of ultimate debtor.

The message is sent by an initiating party to the creditor agent. The party playing the role of initiating party is the same party playing the role of creditor and ultimate creditor. One party is playing the role of debtor and the role of ultimate debtor is played by a different party. The debtor either accepts or rejects the `MandateInitiationRequest` message and confirms this outcome through the `MandateAcceptanceReport` message which will be forwarded to the creditor through the debtor agent and creditor agent.

Scenario C:

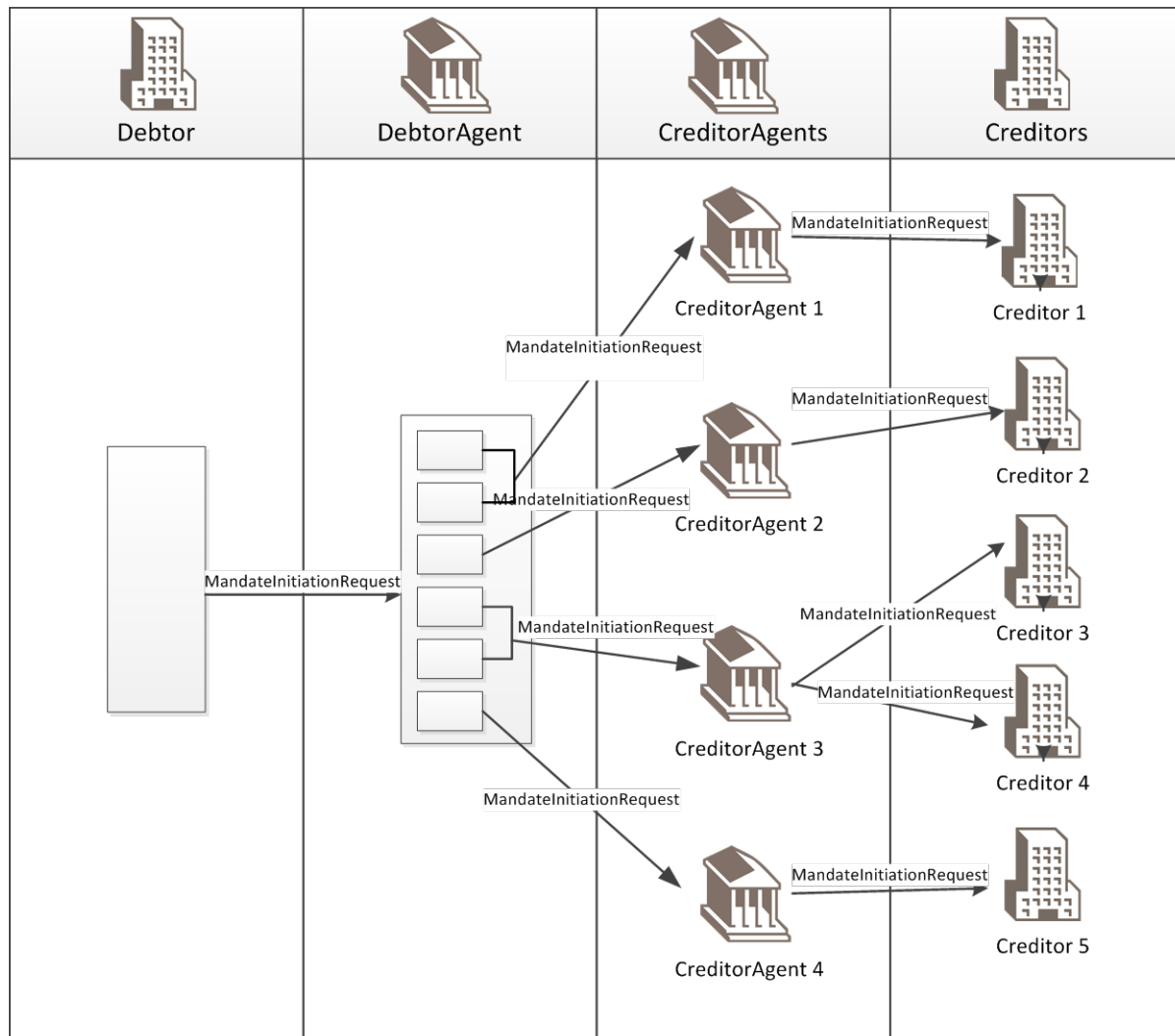
One party playing the roles of initiating party, debtor and ultimate debtor and one party playing the roles of creditor and ultimate creditor.

The message is sent by an initiating party to the debtor agent. The party playing the role of initiating party is the same as the party playing the role of debtor and ultimate debtor. The party playing the role of creditor is the same as the party playing the role of ultimate creditor. The creditor either accepts or rejects the `MandateInitiationRequest` message and confirms this outcome through the `MandateAcceptanceReport` message which will be forwarded to the debtor through the creditor agent and the debtor agent.

During the maintenance cycle of 2012/2013, the Mandate messages were updated to also cater for multiple mandates. As an example, the scenario below describes how one `MandateInitiationRequest`, containing six mandates, that is initiated by the debtor to the debtor agent, can result in multiple `MandateInitiationRequest` messages in the end to end payments flow.

Scenario A:

This is a MandateInitiationRequest message with multiple mandates, which must be routed differently in the end-to-end payments chain.



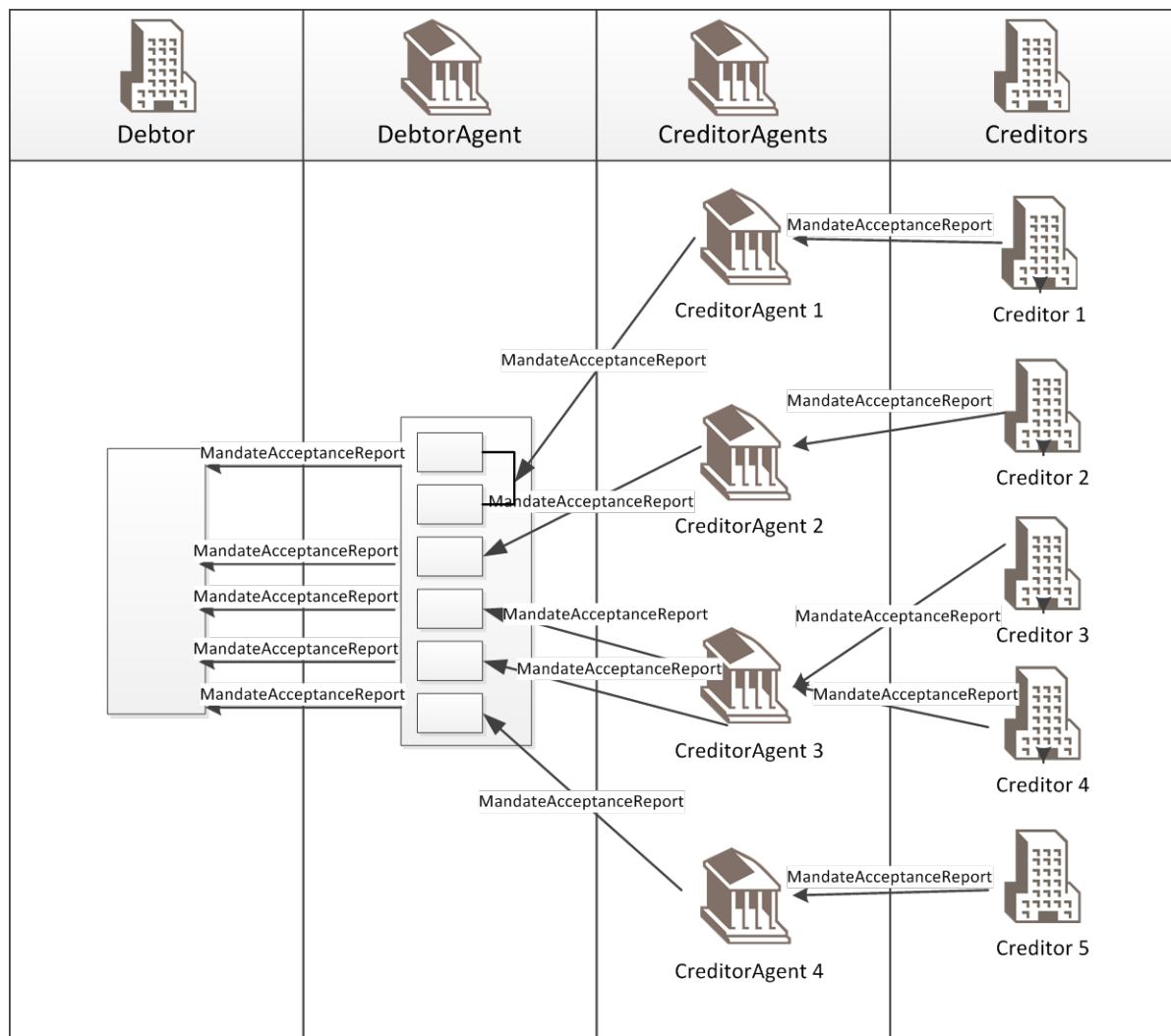
The message is sent by an initiating party (non financial institution) to the debtor agent, containing six different mandates. The party playing the role of initiating party is the same as the party playing the role of debtor. The party playing the role of creditor is the same as the party playing the role of ultimate creditor.

Based on the mandate information, the debtor agent needs to forward the MandateInitiationRequest to different creditor agents. Similar for the creditor agent, who will forward the MandateInitiationRequest to different creditors, based on the mandate information.

The creditor either accepts or rejects the mandate(s) in the MandateAmendmentRequest message and confirms this outcome through the MandateAcceptanceReport message which will be forwarded to the debtor through the creditor agent and the debtor agent.

Scenario B:

MandateAcceptance Report message(s), potentially containing multiple underlying mandates, which have to get forwarded to the initial debtor.

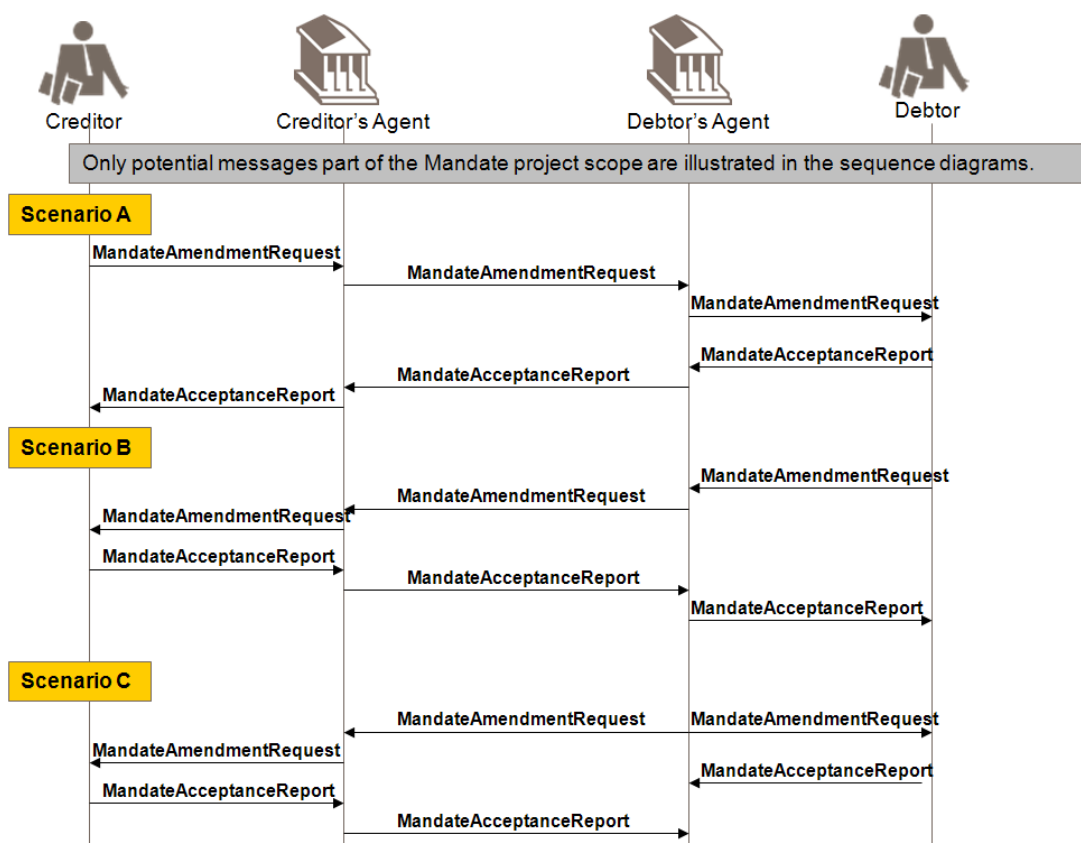
**6.2 Mandate Amendment Request *BusinessTransaction***

A MandateAmendmentRequest message is used to request the amendment of specific information in an existing mandate. The MandateAmendmentRequest message must reflect the new data of the element(s) to be amended and at a minimum the unique reference to the existing mandate. The MandateAmendmentRequest message contains a request to amend one (or more) specific mandate(s).

The MandateAmendmentRequest message is sent from the initiator of the request to his agent. The MandateAmendmentRequest message is forwarded by the agent of the initiator to the agent of the counterparty.

The initiator of a MandateAmendmentRequest message can be either the debtor or the creditor and where appropriate the debtor agent.

The message flow of the MandateAcceptanceReport message has been included to illustrate the complete end-to-end process of the MandateAmendmentRequest message.

**Scenario A:**

One party playing the roles of initiating party, creditor and ultimate creditor and one party playing roles of debtor and ultimate debtor.

The message is sent by an initiating party to the creditor agent. The party playing the role of initiating party is the same as the party playing the role of creditor and ultimate creditor. The party playing the role of debtor is the same as the party playing the role of ultimate debtor. The debtor either accepts or rejects the MandateAmendmentRequest message and confirms this outcome through the MandateAcceptanceReport message which will be forwarded to the creditor through the debtor agent and creditor agent.

Scenario B:

One party playing the roles of initiating party, debtor and ultimate debtor and one party playing roles of creditor and ultimate creditor.

The message is sent by an initiating party to the debtor agent. The party playing the role of initiating party is the same as the party playing the role of debtor and ultimate debtor. The party playing the role of creditor is the same as the party playing the role of ultimate creditor. The creditor either accepts or rejects the MandateAmendmentRequest message and confirms this outcome through the MandateAcceptanceReport message which will be forwarded to the debtor through the creditor agent and the debtor agent.

Scenario C:

One party playing the roles of initiating party and Debtor Agent.

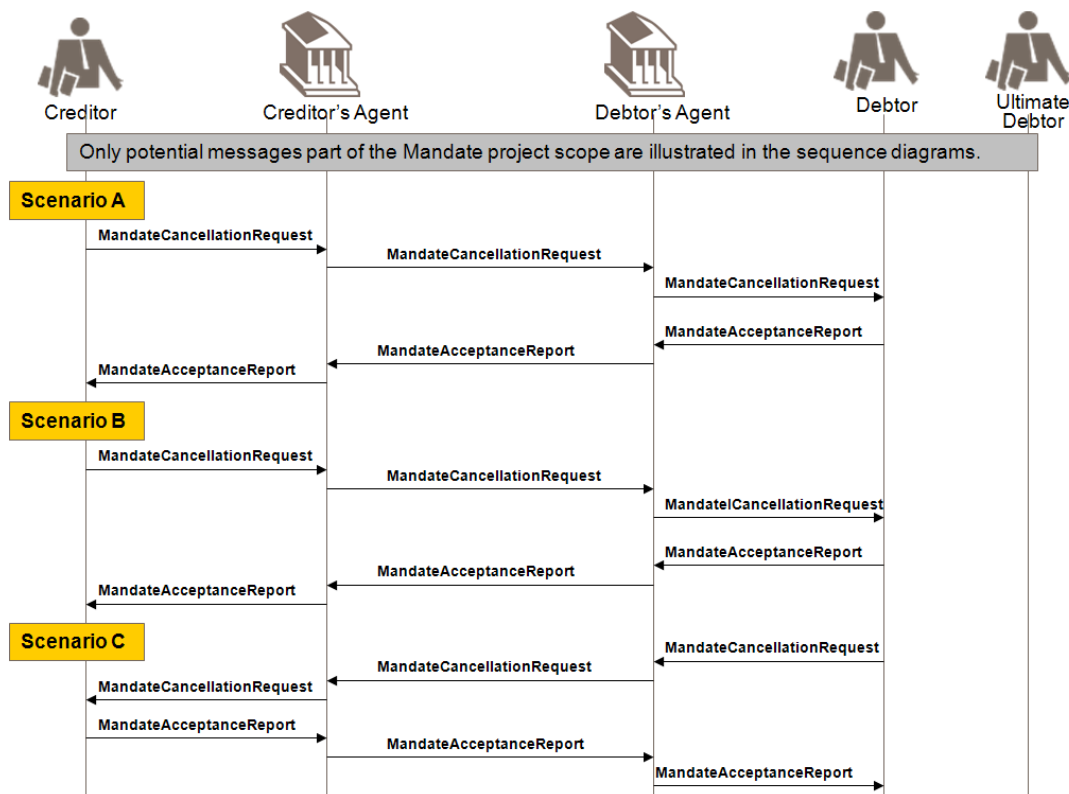
The message is sent by an initiating party to the creditor agent. The party playing the role of initiating party is the same as the party playing the role of debtor agent. The debtor agent informs in this way that information owned by the debtor agent and essential to the mandate, such as structure of an account number, has changed. The creditor agent may confirm his response to this request through the MandateAcceptanceReport message which will be sent from the creditor agent to the debtor agent.

6.3 Mandate Cancellation Request *BusinessTransaction*

A MandateCancellationRequest message is used to request the cancellation of an existing mandate. The MandateCancellationRequest message contains a request to cancel one (or more) specific mandate(s).

The MandateCancellationRequest message is sent from the initiator of the request to his agent. The MandateCancellationRequest message is forwarded by the agent of the initiator to the agent of the counterparty. The initiator of a MandateCancellationRequest message can be either the debtor or the creditor.

The message flow of the MandateAcceptanceReport message has been included to illustrate the complete end-to-end process of the MandateCancellationRequest message.



Scenario A:

One party playing the roles of initiating party, creditor and ultimate creditor and one party playing the roles of debtor and ultimate debtor.

The message is sent by an initiating party to the creditor agent. The party playing the role of initiating party is the same as the party playing the role of creditor and ultimate creditor. The party playing the role of debtor is the same as the party playing the role of ultimate debtor. The debtor either accepts or rejects the MandateCancellationRequest message and confirms this outcome through the MandateAcceptanceReport message which will be forwarded to the creditor through the debtor agent and creditor agent.

Scenario B:

One party playing the roles of initiating party and creditor and of ultimate creditor and one party playing the roles of debtor and a different party for the role of ultimate debtor.

The message is sent by an initiating party to the creditor agent. The party playing the role of initiating party is the same party playing the role of creditor and ultimate creditor. One party is playing the role of debtor and another party is playing the role of ultimate debtor. The debtor either accepts or rejects the MandateCancellationRequest message and confirms this outcome through the

MandateAcceptanceReport message which will be forwarded to the creditor through the debtor agent and creditor agent.

Scenario C:

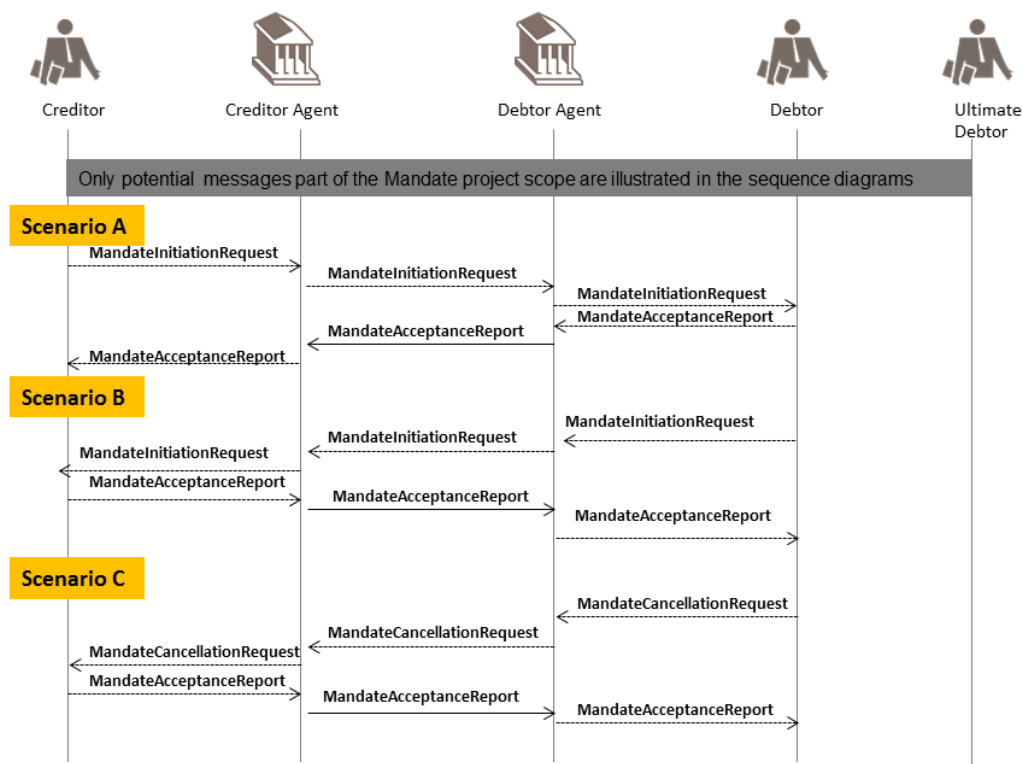
One party playing the roles of initiating party, debtor and ultimate debtor and one party playing the roles of creditor and ultimate creditor.

The message is sent by an initiating party to the debtor agent. The party playing the role of initiating party is the same as the party playing the role of debtor and ultimate debtor. The party playing the role of creditor is the same as the party playing the role of ultimate creditor. The creditor either accepts or rejects the MandateCancellationRequest message and confirms this outcome through the MandateAcceptanceReport message which will be forwarded to the debtor through the creditor agent and the debtor agent.

6.4 Mandate Acceptance Report *BusinessTransaction*

A MandateAcceptanceReport message is used to respond on any of the Mandate Request messages (initiation, amendment or cancellation) holding the confirmation of either acceptance or rejection of the request. The MandateAcceptanceReport message contains a reply to one (or more) specific request(s).

The MandateAcceptanceReport message can be sent from the recipient or recipients agent to the agent of the initiator of the request. The MandateAcceptanceReport message can be forwarded by the agent of the initiator to the initiator of the Mandate Request message.



Scenario A:

The message is sent by the debtor agent to the creditor agent. The debtor has rejected a MandateInitiationRequest message from the creditor.

Scenario B:

The message is sent by the creditor agent to the debtor agent. The creditor has accepted a MandateInitiationRequest message from the debtor.

Scenario C:

The message is sent by the debtor agent to the debtor. The creditor has accepted a MandateCancellationRequest message from the debtor.

7. Business examples

7.1 MandateInitiationRequest - Business Example 1

Narrative

On 9 June 2013, debtor Johnson purchases mobile phone services from creditor Jersey Mobile Phone. Debtor Johnson and creditor Jersey Mobile Phone agree that the services will be paid for via direct debit transactions in monthly payments for the amount calculated for a period of the past month, starting the first payment on 25 June 2013, from debtor account 5544732 at debtor agent FFFFUS91. It was agreed that the contract for these services will run until further notice.

Creditor Jersey Mobile Phone informs debtor Johnson that the mandate identification will only be available in their administration at the first collection, in the meantime creditor Jersey Mobile Phone will use the number Johns/005 as means of identification of the mandate. Debtor Johnson receives a contractual agreement document on 11 June 2013 with reference number JMP/24653 which holds, among others, detailed information on creditor account (76543) and creditor agent (DDDDUS31).

Creditor Jersey Mobile Phone sends a MandateInitiationRequest message to its account servicer, DDDDUS31. DDDDUS31 forwards the MandateInitiationRequest message to the account servicer of debtor Johnson, FFFFUS91.

Business Description

MandateInitiationRequest message from Jersey Mobile Phone to DDDDUS31.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB654322
CreationDateTime	<CredDtTm>	2013-06-10T14:00:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Jersey Mobile Phone
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Virginia Lane
BuildingNumber	<BldgNb>	36
PostCode	<PstCd>	NJ 07311
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
Mandate	<Mndt>	
MandateRequestIdentification	<MndtReqId>	Johns/005
Occurrences	<Ocrncs>	
SequenceType	<SeqTp>	RCUR
Frequency	<Frqcy>	MNTH
FirstCollectionDate	<FrstColltnDt>	2013-06-25
Creditor	<Cdtr>	
Name	<Nm>	Jersey Mobile Phone
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	76543
CreditorAgent	<CdtrAcct>	

FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	DDDDUS31
Debtor	<Dbtr>	
Name	<Nm>	Johnson
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	5544732
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	FFFFUS91
ReferredDocument	<RfrdDoc>	
Type	<Tp>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	DISP
Number	<Nb>	JMP/24653
RelatedDate	<RltdDt>	2013-06-11

Message Instance

```

<MndtInItNReq>
  <GrpHdr>
    <MsgId>BBBBB654322</MsgId>
    <CreDtTm>2013-06-10T11:00:00</CreDtTm>
    <InitgPty>
      <Nm>Jersey Mobile Phone</Nm>
      <PstlAdr>
        <StrtNm>Virginia Lane</StrtNm>
        <BldgNb>36</BldgNb>
        <PstCd>NJ 07311</PstCd>
        <TwnNm>Jersey City</TwnNm>
        <Ctry>US</Ctry>
      </PstlAdr>
    </InitgPty>
  </GrpHdr>
  <Mndt>
    <MndtReqId>Johns/005</MndtReqId>
    <Ocrncs>
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      <Frqcy>MNTH</Frqcy>
      <FrstColltnDt>2013-06-25</FrstColltnDt>
    </Ocrncs>
    <Cdtr>
      <Nm>Jersey Mobile Phone</Nm>
    </Cdtr>
    <CdtrAcct>
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    </CdtrAcct>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>DDDDUS31</BICFI>
      </FinInstnId>
    </CdtrAgt>
    <Dbtr>

```

```

        <Nm>Johnson</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>5544732</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>FFFFUS91</BICFI>
        </FinInstnId>
      </DbtrAgt>
      <RfrdDoc>
        <Tp>
          <CdOrPrtry>
            <Cd>DISP</Cd>
          </CdOrPrtry>
        </Tp>
        <Nb>JMP/24653</Nb>
        <RltdDt>2013-06-11</RltdDt>
      </RfrdDoc>
    </Mndt>
  </MndtInitnReq>

```

7.2 MandateInitiationRequest - Business Example 2

Narrative

On 16 December 2012, debtor Schneider purchases goods from creditor Paris Solutions, on behalf of ultimate debtor Fischer. Debtor Schneider and creditor Paris Solutions agree that the purchased goods will be paid for via direct debit transactions in monthly payments of EUR 50 for a period of 10 months, starting the first payment on 4 February 2013, from debtor account DE89350700644570000 at debtor agent BBBBFR39.

Creditor Paris Solutions informs debtor Schneider that the number with which he will identify this agreement in his system is 09/345 this number will be quoted as the mandate identification. Debtor Schneider receives an electronic invoice with reference number DE-09/345/79801 which holds detailed information on the creditor account (FR1430041020030300015M02606) and the creditor agent (BBBBFR39).

Creditor Paris Solutions sends a MandateInitiationRequest message to its account servicer, BBBBFR39. BBBBFR39 forwards the MandateInitiationRequest message to the account servicer of debtor Schneider, AAAAE29.

Business Description

MandateInitiationRequest message from Paris Solutions to BBBBFR39.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAA123456
CreationDateTime	<CredDtTm>	2012-12-16T14:25:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Paris Solutions
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Rue Dante
BuildingNumber	<BldgNb>	16
PostCode	<PstCd>	75004

TownName	<TwnNm>	Paris
Country	<Ctry>	FR
Mandate	<Mndt>	
MandateIdentification	<MndtId>	09/345
MandateRequestIdentification	<MndtReqlId>	09/345
Type	<Tp>	
ServiceLevel	<SvcLvl>	
Code	<Cd>	SEPA
LocalInstrument	<LclInstrm>	
Code	<Cd>	CORE
Occurrences	<Ocrncs>	
SequenceType	<SeqTp>	RCUR
Frequency	<Frqcy>	MNTH
FirstCollectionDate	<FrstColltnDt>	2013-02-04
FinalCollectionDate	<FnlColltnDt>	2013-11-04
CollectionAmount	<CltnAmt>	EUR 50
Creditor	<Cdtr>	
Name	<Nm>	Paris Solutions
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	FR1430041020030300015M026
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BICFI	<BICFI>	BBBBFR39
Debtor	<Dbtr>	
Name	<Nm>	Schneider
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BICFI	<BICFI>	AAAADE29
Ultimate Debtor	<UltmDbtr>	
Name	<Nm>	Fischer
ReferredDocument	<RfrdDoc>	
Number	<Nb>	DE-09/345/79801
RelatedDate	<RltdDt>	2012-12-16

Message Instance

```

<MndtInittReq>
  <GrpHdr>
    <MsgId>AAAA123456</MsgId>
    <CreDtTm>2012-12-16T14:25:00</CreDtTm>
    <InitgPty>
      <Nm>Paris Solutions</Nm>
      <PstlAdr>
        <StrtNm>Rue Dante</StrtNm>
        <BldgNb>16</BldgNb>
        <PstCd>75004</PstCd>
        <TwnNm>Paris</TwnNm>

```

```

                                <Ctry>FR</Ctry>
                            </PstlAdr>
                        </InitgPty>
                    </GrpHdr>
                <Mndt>
                    <MndtId>09/345</MndtId>
                    <MndtReqId>09/345</MndtReqId>
                    <Tp>
                        <SvcLvl>
                            <Cd>SEPA</Cd>
                        </SvcLvl>
                        <LclInstrm>
                            <Cd>CORE</Cd>
                        </LclInstrm>
                    </Tp>
                    <Ocrncs>
                        <SeqTp>RCUR</SeqTp>
                        <Frqcy>MNTH</Frqcy>
                        <FrstColltnDt>2013-02-04</FrstColltnDt>
                        <FnlColltnDt>2013-11-04</FnlColltnDt>
                    </Ocrncs>
                    <ColltnAmt Ccy="EUR">50</ColltnAmt>
                    <Cdtr>
                        <Nm>Paris Solutions</Nm>
                    </Cdtr>
                    <CdtrAcct>
                        <Id>
                            <IBAN>FR1430041020030300015M02606</IBAN>
                        </Id>
                    </CdtrAcct>
                    <CdtrAgt>
                        <FinInstnId>
                            <BICFI>BBBBFR39</BICFI>
                        </FinInstnId>
                    </CdtrAgt>
                    <Dbtr>
                        <Nm>Schneider</Nm>
                    </Dbtr>
                    <DbtrAgt>
                        <FinInstnId>
                            <BICFI>AAAAD29</BICFI>
                        </FinInstnId>
                    </DbtrAgt>
                    <UltmtDbtr>
                        <Nm>Fischer</Nm>
                    </UltmtDbtr>
                    <RfrdDoc>
                        <Nb>DE-09/345/79801</Nb>
                        <RltdDt>2012-12-16</RltdDt>
                    </RfrdDoc>
                </Mndt>
            </MndtInitnReq>

```

7.3 MandateInitiationRequest - Business Example 3

Narrative

On 5 January 2013, debtor Gilles purchases goods from creditor Jones Inc. Debtor Gilles and creditor Jones Inc agree that the purchased goods will be paid for via a direct debit transaction in one payment of the total sum of EUR 1200, from debtor account FR142006303007050021M05405 at debtor agent JJJJFR35.

Creditor Jones Inc. informs debtor Gilles that the number with which he will identify this agreement in his system is

55513 this number will be quoted as the mandate identification.

Creditor Jones Inc. informs debtor Gilles on the details of its account (5566771) and agent (GGGGUS32). Debtor Gilles sends a MandateInitiationRequest message to its account servicer, JJJJFR35. JJJJFR35 forwards the MandateInitiationRequest message to the account servicer of creditor Jones and Son Inc., GGGGUS32.

Business Description

MandateInitiationRequest message from Gilles to JJJJFR35.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBA969789
CreationDateTime	<CredDtTm>	2013-01-06T16:25:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Gilles
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Rue Cler
BuildingNumber	<BldgNb>	11
PostCode	<PstCd>	75005
TownName	<TwnNm>	Paris
Country	<Ctry>	FR
Mandate	<Mndt>	
MandateIdentification	<MndtId>	55513
MandateRequestIdentification	<MndtReqlId>	55513
Type	<Tp>	
Occurrences	<Ocrncs>	
SequenceType	<SeqTp>	OOFF
Frequency	<Frqcy>	
CollectionAmount	<CltnAmt>	EUR 1200
Creditor	<Cdtr>	
Name	<Nm>	Jones Inc
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	5566771
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BICFI	<BICFI>	GGGGUS32
Debtor	<Dbtr>	
Name	<Nm>	Gilles
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	FR142006303007050021M054
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BICFI	<BICFI>	JJJJFR35

Message Instance

```

<MndtInitnReq>
  <GrpHdr>
    <MsgId>BBA969789</MsgId>
    <CreDtTm>2013-01-06T16:25:00</CreDtTm>
    <InitgPty>
      <Nm>Gilles</Nm>
      <PstlAdr>
        <StrtNm>Rue Cler</StrtNm>
        <BldgNb>11</BldgNb>
        <PstCd>75005</PstCd>
        <TwnNm>Paris</TwnNm>
        <Ctry>FR</Ctry>
      </PstlAdr>
    </InitgPty>
  </GrpHdr>
  <Mndt>
    <MndtId>55513</MndtId>
    <MndtReqId>55513</MndtReqId>
    <Ocrncs>
      <SeqTp>OOFF</SeqTp>
    </Ocrncs>
    <ColltnAmt Ccy="EUR">1200</ColltnAmt>
    <Cdtr>
      <Nm>Jones Inc.</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>5566771</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>GGGGUS32</BICFI>
      </FinInstnId>
    </CdtrAgt>
    <Dbtr>
      <Nm>Gilles</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FR142006303007050021M05405</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BICFI>JJJJFR35</BICFI>
      </FinInstnId>
    </DbtrAgt>
  </Mndt>
</MndtInitnReq>

```

7.4 MandateAmendmentRequest - Business Example 1**Narrative**

Debtor Carter has an existing mandate, identification number 3344/54, with creditor Virgay Insurance Company for a yearly recurring direct debit transaction for a car insurance premium for an amount of USD 1200.

Debtor Carter and creditor Virgay have agreed to change the frequency of the direct debit transaction from yearly to monthly for an amount of EUR 100. All other existing information remains the same: debtor account 33445, debtor agent MMMMUS31, and creditor agent BBBBUS21.

Creditor Virgay Insurance Company has sent a MandateAmendmentRequest message to its account servicer, BBBBUS21. BBBBUS21 forward the MandateAmendmentRequest message to the account servicer of debtor Carter, MMMMUS31.

Business Description

MandateAmendmentRequest message from BBBBUS21 to MMMMUS31.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	DDFF12345
CreationDateTime	<CredDtTm>	2011-12-16T11:25:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Virgay Insurance
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	High Street
BuildingNumber	<BldgNb>	12
PostCode	<PstCd>	NJ 65005
TownName	<TwnNm>	Jersey City
Country	<Ctry>	US
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	BBBBUS21
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	MMMMUS31
UnderlyingAmendmentDetails	<UndrlygAmdmntDtls>	
AmendmentReason	<AmdIntRsn>	
Reason	<Rsn>	
Proprietary	<Prtry>	Change on the contract
Mandate	<Mndt>	
MandateIdentification	<MndtId>	3344/54
Occurrences	<Ocrncs>	
SequenceType	<SeqTp>	RCUR
Frequency	<Frqcy>	MNTH
CollectionAmount	<ColltnAmt>	USD 100
Creditor	<Cdtr>	
Name	<Nm>	Virgay Insurance
Debtor	<Dbtr>	
Name	<Nm>	Carter
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	33445
DebtorAgent	<DbtrAgt>	

FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	MMMMUS31
OriginalMandate	<OrgnMndt>	
OriginalMandate	<OrgnMndt>	
MandateIdentification	<MndtId>	3344/54
Occurrences	<Ocrncs>	
SequenceType	<SeqTp>	RCUR
Frequency	<Frqcy>	YEAR
CollectionAmount	<ColltnAmt>	USD 1200
Creditor	<Cdtr>	
Name	<Nm>	Virgay Insurance
Debtor	<Dbtr>	
Name	<Nm>	Carter
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	MMMMUS31

Message Instance

```

<MndtAmdmntReq>
  <GrpHdr>
    <MsgId>DDFF12345</MsgId>
    <CreDtTm>2011-12-16T11:25:00</CreDtTm>
    <InitgPty>
      <Nm>Virgay Insurance Company</Nm>
      <PstlAdr>
        <StrtNm>High Street</StrtNm>
        <BldgNb>12</BldgNb>
        <PstCd>NJ 65005</PstCd>
        <TwnNm>Jersey City</TwnNm>
        <Ctry>US</Ctry>
      </PstlAdr>
    </InitgPty>
    <InstgAgt>
      <FinInstnId>
        <BICFI>BBBBUS21</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BICFI>MMMMUS31</BICFI>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <UndrlygAmdmntDtls>
    <AmdmntRsn>
      <Rsn>
        <Prtry>Change on the contract</Prtry>
      </Rsn>
    </AmdmntRsn>
    <Mndt>
      <MndtId>3344/54</MndtId>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
        <Frqcy>MNTH</Frqcy>
      </Ocrncs>
      <ColltnAmt Ccy="USD">100</ColltnAmt>
      <Cdtr>
        <Nm>Virgay Insurance Company</Nm>

```

```

        </Cdtr>
        <Dbtr>
            <Nm>Carter</Nm>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <Othr>
                    <Id>33445</Id>
                </Othr>
            </Id>
        </DbtrAcct>
        <DbtrAgt>
            <FinInstnId>
                <BICFI>MMMMUS31</BICFI>
            </FinInstnId>
        </DbtrAgt>
    </Mndt>
    <OrgnlMndt>
        <OrgnlMndt>
            <MndtId>3344/54</MndtId>
            <Ocrncs>
                <SeqTp>RCUR</SeqTp>
                <Frqcy>YEAR</Frqcy>
            </Ocrncs>
            <ColltnAmt Ccy="USD">1200</ColltnAmt>
            <Cdtr>
                <Nm>Virgay Insurance Company</Nm>
            </Cdtr>
            <Dbtr>
                <Nm>Carter</Nm>
            </Dbtr>
            <DbtrAgt>
                <FinInstnId>
                    <BICFI>MMMMUS31</BICFI>
                </FinInstnId>
            </DbtrAgt>
        </OrgnlMndt>
    </OrgnlMndt>
</UndrlygAmdmntDtls>
</MndtAmdmntReq>

```

7.5 MandateAmendmentRequest - Business Example 2

Narrative

Debtor Moulin et Cie. has an existing mandate, identification number 66613/06, with creditor Jacquelin Freres for a monthly recurring direct debit for the amount of EUR 25.

Debtor Moulin et Cie is changing account numbers from FR142066333888050021M05505 to FR131005203006040010M04304 with the same debtor agent MMMMFR23 because of a cash management optimization.

Debtor Moulin et Cie. sends a MandateAmendmentRequest message to its account servicer, MMMMFR23. MMMMFR23 forwards the MandateAmendmentRequest message, unchanged, to the account servicer of the creditor Jacquelin Freres, GGGGUS31.

Business Description

MandateAmendmentRequest message from Moulin et Cie to MMMMFR23.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	CFFC33445
CreationDateTime	<CredDtTm>	2011-12-15T16:25:00

InitiatingParty	<InitgPty>	
Name	<Nm>	Moulin et Cie
PostalAddress	<PstlAdr>	
StreetName	<StrtNm>	Rue de Bretagne
BuildingNumber	<BldgNb>	10
PostCode	<PstCd>	75005
TownName	<TwnNm>	Paris
Country	<Ctry>	FR
UnderlyingAmendmentDetails	<UndrlygAmdmntDtls>	
AmendmentReason	<AmdlntRsn>	
Originator	<Orgtr>	
Name	<Nm>	Moulin et Cie
Reason	<Rsn>	
Proprietary	<Prtry>	Change account for optimization
Mandate	<Mndt>	
MandateIdentification	<MndtId>	66613/06
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	FR131005203006040010M043 04
OriginalMandate	<OrgnMndt>	
OriginalMandate	<OrgnMndt>	
MandateIdentification	<MndtId>	66613/06
DebtorAccount	<DbtrAcct>	
Creditor	<Cdtr>	
Name	<Nm>	Jacquelin Freres
Debtor	<Dbtr>	
Name	<Nm>	Moulin et Cie
Identification	<Id>	
IBAN	<IBAN>	FR142066333888050021M055 05
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BICFI	<BICFI>	MMMMFR23

Message Instance

```

<MndtAmdmntReq>
  <GrpHdr>
    <MsgId>CFFC33445</MsgId>
    <CreDtTm>2011-12-15T16:25:00</CreDtTm>
    <InitgPty>
      <Nm>Moulin et Cie</Nm>
      <PstlAdr>
        <StrtNm>Rue de Bretagne</StrtNm>
        <BldgNb>10</BldgNb>
        <PstCd>75005</PstCd>
        <TwnNm>Paris</TwnNm>
        <Ctry>FR</Ctry>
      </PstlAdr>
    </InitgPty>

```

```

</GrpHdr>
<UndrlygAmdmntDtls>
  <AmdmntRsn>
    <Orgtr>
      <Nm>Moulin et Cie</Nm>
    </Orgtr>
    <Rsn>
      <Prtry>Change account for optimization</Prtry>
    </Rsn>
  </AmdmntRsn>
  <Mndt>
    <MndtId>66613/06</MndtId>
    <DbtrAcct>
      <Id>
        <IBAN>FR131005203006040010M04304</IBAN>
      </Id>
    </DbtrAcct>
  </Mndt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>66613/06</MndtId>
      <Cdtr>
        <Nm>Jacquelin Freres</Nm>
      </Cdtr>
      <Dbtr>
        <Nm>Moulin et Cie</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FR142066333888050021M05505</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>MMMMFR23</BICFI>
        </FinInstnId>
      </DbtrAgt>
    </OrgnlMndt>
  </OrgnlMndt>
</UndrlygAmdmntDtls>
</MndtAmdmntReq>

```

7.6 MandateAmendmentRequest - Business Example 3

Narrative

Debtor Agent (Best Bank) AAAAUS22 has recently merged with another agent, one of the consequences of this merger is that the structure of the account numbers in the books of AAAAUS22 will change.

AAAAUS22 is offering the service to its clients to inform their creditors, through the creditor agent, in this case

BBBBB56, of this change.

The existing mandate, identification number 55512/04, is a mandate between debtor Williams and creditor Stevens and Son (account number 558823). The account number of debtor Williams will change from 445568 to 33144568.

Business Description

MandateAmendmentRequest message from AAAAUS22 to BBBBUS56.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	FGH7945

CreationDateTime	<CredDtTm>	2011-12-16T11:25:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Best Bank
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	AAAAUS22
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	BBBBUS56
UnderlyingAmendmentDetails	<UndrlygAmdmntDtls>	
AmendmentReason	<AmdIntRsn>	
OriginalMessageInformation	<OrgnlMsgInf>	
MessageIdentification	<MsgId>	FGH7930
MessageNameIdentification	<MsgNmId>	pain.009.001.03
CreationDateTime	<CreDtTm>	2011-06-28T10:00:00
Originator	<Orgtr>	
Name	<Nm>	Best Bank
Reason	<Rsn>	
Proprietary	<Prtry>	Account structure change
Mandate	<Mndt>	
MandateIdentification	<MndtId>	55512/04
Creditor	<Cdtr>	
Name	<Nm>	Stevens and Son
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	558823
Debtor	<Dbtr>	
Name	<Nm>	Williams
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	33144568
OriginalMandate	<OrgnlMndt>	
OriginalMandate	<OrgnlMndt>	
MandateIdentification	<MndtId>	55512/04
Creditor	<Cdtr>	
Name	<Nm>	Stevens and Son
Debtor	<Dbtr>	
Name	<Nm>	Williams
DebtorAccount	<DbtrAcct>	

Other	<Othr>	
Identification	<Id>	445568
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentificatio	<FinInstId>	
BICFI	<BICFI>	AAAAUS22

Message Instance

```

<MndtAmdmntReq>
  <GrpHdr>
    <MsgId>FGH7945</MsgId>
    <CreDtTm>2011-12-16T11:25:00</CreDtTm>
    <InitgPty>
      <Nm>Best Bank</Nm>
    </InitgPty>
    <InstgAgt>
      <FinInstnId>
        <BICFI>AAAAUS22</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BICFI>BBBBUS56</BICFI>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <UndrlygAmdmntDtls>
    <OrgnlMsgInf>
      <MsgId>FGH7930</MsgId>
      <MsgNmId>pain.009.001.03</MsgNmId>
      <CreDtTm>2011-06-28T10:00:00</CreDtTm>
    </OrgnlMsgInf>
    <AmdmntRsn>
      <Orgtr>
        <Nm>Best Bank</Nm>
      </Orgtr>
      <Rsn>
        <Prtry>Account structure change</Prtry>
      </Rsn>
    </AmdmntRsn>
    <Mndt>
      <MndtId>55512/04</MndtId>
      <Cdtr>
        <Nm>Stevens and Son</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>558823</Id>
          </Othr>
        </Id>
      </CdtrAcct>
      <Dbtr>
        <Nm>Williams</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>33144568</Id>
          </Othr>
        </Id>
      </DbtrAcct>
    </Mndt>
    <OrgnlMndt>
      <OrgnlMndt>

```

```

<MndtId>55512/04</MndtId>
<Cdtr>
  <Nm>Stevens and Son</Nm>
</Cdtr>
<Dbtr>
  <Nm>Williams</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>445568</Id>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>AAAAUS22</BICFI>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAmdmntDtls>
</MndtAmdmntReq>

```

7.7 MandateCancellationRequest - Business Example 1

Narrative

Debtor Jones (account number 44956) has send a MandateCancellationRequest message to his account servicer DDDDUS31, asking for the cancellation of his existing mandate, identification number 1633/05 with creditor Jeffersons Car Insurance Company (account number 33441), without listing a specific reason.

Debtor Agent DDDDUS31 sends a MandateCancellationRequest message to the account servicer of the creditor, MMMMUS29.

Business Description

MandateCancellationRequest message from DDDDUS31 to MMMMUS29.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	ML12345
CreationDateTime	<CredDtTm>	2011-12-14T15:05:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Jones
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	DDDDUS31
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	MMMMUS29
UnderlyingCancellationDetails	<UndrlygCxlDtls>	
CancellationReason	<CxlRsn>	
Reason	<Rsn>	
Code	<Cd>	MD16
OriginalMandate	<OrgnlMndt>	

OriginalMandateIdentification	<OrglMndtId>	1633/05
-------------------------------	--------------	---------

Message Instance

```

<MndtCxlReq>
  <GrpHdr>
    <MsgId>ML12345</MsgId>
    <CreDtTm>2011-12-19T15:25:00</CreDtTm>
    <InitgPty>
      <Nm>Jones</Nm>
    </InitgPty>
    <InstgAgt>
      <FinInstnId>
        <BICFI>DDDDUS31</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BICFI>MMMMUS29</BICFI>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <UndrlygCxlDtls>
    <CxlRsn>
      <Rsn>
        <Cd>MD16</Cd>
      </Rsn>
    </CxlRsn>
    <OrgnlMndt>
      <OrgnlMndtId>1633/05</OrgnlMndtId>
    </OrgnlMndt>
  </UndrlygCxlDtls>
</MndtCxlReq>

```

7.8 MandateCancellationRequest - Business Example 2**Narrative**

Ultimate debtor Schneider and creditor Paris Solutions have agreed to end their contract as Schneider will no longer make use of the services provided by Paris Solutions. On this basis it is decided to cancel the existing mandate, identification number PS66678, between debtor Schmitt (account number DE89350700644570000) and creditor Paris Solutions (account number FR142066333888050021M05505).

Creditor Paris Solutions sends a MandateCancellationRequest message to its account servicer CCCCFR23. CCCCFR23 forwards the MandateCancellationRequest message to the account servicer of the debtor, TTTTDE48.

Business Description

MandateCancellationRequest message from Paris Solutions to CCCCFR23.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	FFRR5698
CreationDateTime	<CredDtTm>	2011-12-19T11:25:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Paris Solutions
UnderlyingCancellationDetails	<UndrlygCxlDtls>	
CancellationReason	<CxlRsn>	
Reason	<Rsn>	
Proprietary	<Prtry>	End of contract

OriginalMandate	<OrgnlMndt>	
OriginalMandate	<OrgnlMndt>	
MandateIdentification	<MndtId>	PS66678
Creditor	<Cdtr>	
Name	<Nm>	Paris Solutions
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	FR142066333888050021M05505
Debtor	<Dbtr>	
Name	<Nm>	Schmitt
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	DE89350700644570000
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentificatio	<FinInstId>	
BICFI	<BICFI>	TTTTDE48
UltimateDebtor	<UltmtDbtr>	
Name	<Nm>	Schneider

Message Instance

```

<MndtCxlReq>
  <GrpHdr>
    <MsgId>FFRR5698</MsgId>
  <CreDtTm>2011-12-19T11:25:00</CreDtTm>
    <InitgPty>
      <Nm>Paris Solutions</Nm>
    </InitgPty>
  </GrpHdr>
  <UndrlygCxlDtls>
    <CxlRsn>
      <Rsn>
        <Prtry>End of contract</Prtry>
      </Rsn>
    </CxlRsn>
    <OrgnlMndt>
      <OrgnlMndt>
        <MndtId>PS66678</MndtId>
        <Cdtr>
          <Nm>Paris Solutions</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>FR142066333888050021M05505</IBAN>
          </Id>
        </CdtrAcct>
        <Dbtr>
          <Nm>Schmitt</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>DE89350700644570000</IBAN>
          </Id>
        </DbtrAcct>
        <DbtrAgt>
          <FinInstId>
            <BICFI>TTTTDE48</BICFI>
          </FinInstId>
        </DbtrAgt>
      </OrgnlMndt>
    </OrgnlMndt>
  </UndrlygCxlDtls>
</MndtCxlReq>

```

```

        </FinInstnId>
      </DbtrAgt>
    <UltmtDbtr>
      <Nm>Schneider</Nm>
    </UltmtDbtr>
  </OrgnlMndt>
</OrgnlMndt>
</UndrlygCxlDtls>
</MndtCxlReq>

```

7.9 MandateCancellationRequest - Business Example 3

Narrative

Debtor Stevens sends a MandateCancellationRequest message to his account servicer BBBBUS19 to cancel the existing mandate, identification number 88456, with creditor Williams for the reason that the delivered goods do not match the purchase order.

BBBBUS19 forwards the MandateCancellationRequest message to the account services of the creditor, DDDDUS56.

Business Description

MandateCancellationRequest message from Stevens to BBBBUS19.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	3455698
CreationDateTime	<CredDtTm>	2011-12-19T12:25:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Stevens
UnderlyingCancellationDetails	<UndrlygCxlDtls>	
CancellationReason	<CxlRsn>	
Reason	<Rsn>	
Code	<Cd>	NARR
AdditionalInformation	<AddtlInf>	Delivery is not as agreed in purchase order 44558/06
OriginalMandate	<OrgnlMndt>	
OriginalMandateIdentification	<OrgnlMndtId>	88456

Message Instance

```

<MndtCxlReq>
  <GrpHdr>
    <MsgId>3455698</MsgId>
    <CreDtTm>2011-12-19T12:25:00</CreDtTm>
    <InitgPty>
      <Nm>Stevens</Nm>
    </InitgPty>
  </GrpHdr>
  <UndrlygCxlDtls>
    <CxlRsn>
      <Rsn>
        <Cd>NARR</Cd>
      </Rsn>
      <AddtlInf>Delivery is not as agreed in purchase order 44558/06</AddtlInf>
    </CxlRsn>
    <OrgnlMndt>
      <OrgnlMndtId>88456</OrgnlMndtId>
    </OrgnlMndt>
  </UndrlygCxlDtls>
</MndtCxlReq>

```

7.10 MandateAcceptanceReport- Business Example 1

Narrative

On 19 December 2011, debtor Schmitt purchases goods from creditor GHF Electronics. Debtor Schmitt and creditor GHF Electronics agree that the purchased goods will be paid for via direct debit transactions in monthly payments. The number, assigned by GHF Electronics, with which this agreement is identified, is 09/172345.

Debtor Schmitt sends a MandateInitiationRequest message to its account servicer, AAAADE29. Creditor agent

BBBBFR44 sends a MandateAcceptanceReport message to debtor agent AAAADE29.

This MandateAcceptanceReport message holds the confirmation of the rejection of MandateInitiationRequest message with message identification 2233EFGHJK. The request cannot be accepted as the debtor refused the MandateInitiationRequest message without any specific reason.

Business Description

MandateAcceptanceReport message from BBBBFR44 to AAAADE29.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	2345EFRTG
CreationDateTime	<CredDtTm>	2011-12-19T12:35:00
InstructingAgent	<InstgAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BICFI	<BICFI>	BBBBFR44
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BICFI	<BICFI>	AAAADE29
UnderlyingAcceptanceDetails	<UndrlygAcptncDtls>	
OriginalMessageInformation	<OrgnlMsgInf>	
MessageIdentification	<MsgId>	2233EFGHJK
MessageNameIdentification	<MsgNmId>	pain.009.001.03
CreationDateTime	<CreDtTm>	2011-12-19T12:35:00
AcceptanceResult	<AcptncRslt>	
Accepted	<Acptd>	FALSE
RejectReason	<RjctRsn>	
Code	<Cd>	MS02
OriginalMandate	<OrgnlMndt>	
OriginalMandateIdentification	<OrgnlMndtId>	09/172345

Message Instance

```

<MndtAcptncRpt>
  <GrpHdr>
    <MsgId>2345EFRTG</MsgId>
    <CreDtTm>2011-12-19T12:35:00</CreDtTm>
    <InstgAgt>
      <FinInstnId>
        <BICFI>BBBBFR44</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>

```

```

        <BICFI>AAAADE29</BICFI>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <UndrlygAcptncDtls>
    <OrgnlMsgInf>
      <MsgId>2233EFGHJK</MsgId>
      <MsgNmId>pain.009.001.03</MsgNmId>
      <CreDtTm>2011-12-19T12:25:00</CreDtTm>
    </OrgnlMsgInf>
    <AcptncRslt>
      <Acptd>false</Acptd>
      <RjctRsn>
        <Cd>MS02</Cd>
      </RjctRsn>
    </AcptncRslt>
    <OrgnlMndt>
      <OrgnlMndtId>09/172345</OrgnlMndtId>
    </OrgnlMndt>
  </UndrlygAcptncDtls>
</MndtAcptncRpt>

```

7.11 MandateAcceptanceReport- Business Example 2

Narrative

On 9 June 2012, debtor Johnson purchases mobile phone services from creditor Jersey Mobile Phone. Debtor Johnson and creditor Jersey Mobile Phone agree that the services will be paid for via direct debit transactions in monthly payments for the amount calculated for a period of the past month, starting the first payment on 25 June 2012, from debtor account 5544732 at debtor agent FFFFUS91. It was agreed that the contract for these services would run until further notice. The mandate identification, assigned by creditor Jersey Mobile Phone is JMP06/3345. Debtor Johnson received a contractual agreement document on 11 June 2012 with reference number JMP/24653 which holds, among others, detailed information on the creditor account (76543) and the creditor agent (DDDDUS31).

Creditor Jersey Mobile Phone sends a MandateInitiationRequest message to its account servicer, DDDDUS31. DDDDUS31 forwards the MandateInitiationRequest message to the account servicer of debtor Johnson, FFFFUS91. Debtor Agent FFFFUS91 sends a MandateAcceptanceReport message to creditor agent DDDDUS31.

This MandateAcceptanceReport message holds the confirmation of the acceptance of the MandateInitiationRequest message with message identification BBBB654322.

Business Description

MandateAcceptanceReport message from FFFFUS91 to DDDDUS31.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	FF5678965
CreationDateTime	<CreDtTm>	2012-06-19T14:20:00
InstructingAgent	<InstgAgt>	
FinancialInstitutionsIdentification	<FinInstnId>	
BICFI	<BICFI>	FFFFUS91
InstructedAgent	<InstdAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BICFI	<BICFI>	DDDDUS31
UnderlyingAcceptanceDetails	<UndrlygAcptncDtls>	
OriginalMessageInformation	<OrgnlMsgInf>	

MessageIdentification	<MsgId>	BBBB654322
MessageNameIdentification	<MsgNmId>	pain.009.001.03
CreationDateTime	<CreDtTm>	2012-06-10T11:20:00
AcceptanceResult	<AcptncRslt>	
Accepted	<Acptd>	TRUE
OriginalMandate	<OrgnlMndt>	
OriginalMandate	<OrgnlMndt>	
MandateIdentification	<MndtId>	JMP06/3345
Occurrences	<Ocrncs>	
SequenceType	<SeqTp>	RCUR
Frequency	<Frqcy>	MNTH
FirstCollectionDate	<FrstColltnDt>	2012-06-25
Creditor	<Cdtr>	
Name	<Nm>	Jersey Mobile
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	76543
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
Identification	<Id>	
BICFI	<BICFI>	DDDDUS31
Debtor	<Dbtr>	
Name	<Nm>	Johnson
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	5544732
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstId>	
BICFI	<BICFI>	FFFFUS91
ReferredDocument	<RfrdDoc>	
Type	<Tp>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CMCN
Number	<Nb>	JMP/24653
RelatedDate	<RltdDt>	2012-06-11

Message Instance

```

<MndtAcptncRpt>
  <GrpHdr>
    <MsgId>FF5678965</MsgId>
    <CreDtTm>2012-06-10T11:20:00</CreDtTm>
    <InstgAgt>
      <FinInstnId>

```



```

        <BICFI>FFFFUS91</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BICFI>DDDDUS31</BICFI>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <UndrlygAcceptncDtls>
    <OrgnlMsglnf>
      <MsgId>BBBB654322</MsgId>
      <MsgNmId>pain.009.001.03</MsgNmId>
      <CreDtTm>2012-06-10T11:00:00</CreDtTm>
    </OrgnlMsglnf>
    <AcceptncRslt>
      <Accptd>true</Accptd>
    </AcceptncRslt>
    <OrgnlMndt>
      <OrgnlMndt>
        <MndtId>JMP06/3345</MndtId>
        <Ocrncs>
          <SeqTp>RCUR</SeqTp>
          <Frqcy>MNTH</Frqcy>
          <FrstColltnDt>2012-06-25</FrstColltnDt>
        </Ocrncs>
        <Cdtr>
          <Nm>Jersey Mobile Phone</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>76543</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <CdtrAgt>
          <FinInstnId>
            <BICFI>DDDDUS31</BICFI>
          </FinInstnId>
        </CdtrAgt>
        <Dbtr>
          <Nm>Johnson</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <Othr>
              <Id>5544732</Id>
            </Othr>
          </Id>
        </DbtrAcct>
        <DbtrAgt>
          <FinInstnId>
            <BICFI>FFFFUS91</BICFI>
          </FinInstnId>
        </DbtrAgt>
        <RfrdDoc>
          <Tp>
            <CdOrPrtry>
              <Cd>CMCN</Cd>
            </CdOrPrtry>
          </Tp>
          <Nb>JMP/24653</Nb>
          <RltdDt>2012-06-11</RltdDt>
        </RfrdDoc>
      </OrgnlMndt>
    </OrgnlMndt>
  </UndrlygAcceptncDtls>
</Msg>

```

```

        </UndrlygAcptncDtls>
    </MndtAcptncRpt>

```

7.12 MandateAcceptanceReport- Business Example 3

Narrative

Debtor Johnson has a contract with creditor Jersey Mobile for the purchase of mobile phone services. It was agreed that the contract would run until further notice. Debtor Johnson wants to end the contract and has sent a MandateCancellationRequest message to its account servicer, FFFFUS91.

Debtor Agent FFFFUS91 forwards the MandateCancellationRequest message to the account servicer of the creditor, DDDDUS31. The outstanding mandate holds the details for the monthly payments for the amount calculated for a period of the past month, starting the first payment on 25 June 2012, from debtor account 5544732. The mandate identification, assigned by creditor Jersey Mobile Phone is JMP06/3345. Debtor Johnson received a contractual agreement document on 11 June 2012 with reference number JMP/24653 which holds, among others, detailed information on the creditor account (76543) and creditor agent (DDDDUS31).

Debtor agent FFFFUS91 received a MandateAcceptanceReport message from creditor agent DDDDUS31 and forwards the message to debtor Johnson.

This MandateAcceptanceReport message holds the confirmation of the acceptance of MandateCancellationRequest message with message identification CCCR27896.

Business Description

MandateAcceptanceReport message from FFFFUS91 to Debtor Johnson.

Element	<XMLTag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	AAAAR78965
CreationDateTime	<CredDtTm>	2012-06-10T11:20:00
InitiatingParty	<InitgPty>	
Name	<Nm>	Jersey Mobile Phone
UnderlyingAcceptanceDetails	<UndrlygAcptncDtls>	
OriginalMessageInformation	<OrgnlMsgInf>	
MessageIdentification	<MsgId>	CCCR27896
MessageNameIdentification	<MsgNmId>	pain.011.001.03
CreationDateTime	<CredDtTm>	2012-06-10T11:00:00
AcceptanceResult	<AcptncRslt>	
Accepted	<Acptd>	TRUE
OriginalMandate	<OrgnlMndt>	
OriginalMandate	<OrgnlMndt>	
MandateIdentification	<MndtId>	JMP06/3345
Occurrences	<Ocrncs>	
SequenceType	<SeqTp>	RCUR
Frequency	<Frqcy>	MNTH
FirstCollectionDate	<FrstColltnDt>	2012-06-25
Creditor	<Cdtr>	
Name	<Nm>	Jersey Mobile Phone
CreditorAccount	<CdtrAcct>	

Identification	<Id>	
Other	<Othr>	
Identification	<Id>	76543
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
Identification	<Id>	
BICFI	<BICFI>	DDDDUS31
Debtor	<Dbtr>	
Name	<Nm>	Johnson
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
Other	<Othr>	
Identification	<Id>	5544732
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentificatio	<FinInstnId>	
BICFI	<BICFI>	FFFFUS91
ReferredDocument	<RfrdDoc>	
Type	<Tp>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	CMCN
Number	<Nb>	JMP/24653
RelatedDate	<RltdDt>	2012-06-11

Message Instance

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<MndtAcptncRpt>
  <GrpHdr>
    <MsgId>AAAR78965</MsgId>
    <CreDtTm>2012-06-10T11:20:00</CreDtTm>
    <InitgPty>
      <Nm>Jersey Mobile Phone</Nm>
    </InitgPty>
  </GrpHdr>
  <UndrlygAcptncDtls>
    <OrgnlMsgInf>
      <MsgId>CCCR27896</MsgId>
      <MsgNmId>pain.011.001.03</MsgNmId>
      <CreDtTm>2012-06-10T11:00:00</CreDtTm>
    </OrgnlMsgInf>
    <AcptncRslt>
      <Acptd>true</Acptd>
    </AcptncRslt>
    <OrgnlMndt>
      <OrgnlMndt>
        <MndtId>JMP06/3345</MndtId>
        <Ocrncs>
          <SeqTp>RCUR</SeqTp>
          <Frqcy>MNTH</Frqcy>
          <FrstColltnDt>2012-06-25</FrstColltnDt>
        </Ocrncs>
        <Cdtr>
          <Nm>Jersey Mobile Phone</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>

```

```

                                <Othr>
                                  <Id>76543</Id>
                                </Othr>
                              </Id>
        </CdtrAcct>
        <CdtrAgt>
          <FinInstnId>
            <BICFI>DDDDUS31</BICFI>
          </FinInstnId>
        </CdtrAgt>
        <Dbtr>
          <Nm>Johnson</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <Othr>
              <Id>5544732</Id>
            </Othr>
          </Id>
        </DbtrAcct>
        <DbtrAgt>
          <FinInstnId>
            <BICFI>FFFFUS91</BICFI>
          </FinInstnId>
        </DbtrAgt>
        <RfrdDoc>
          <Tp>
            <CdOrPrtry>
              <Cd>CMCN</Cd>
            </CdOrPrtry>
          </Tp>
          <Nb>JMP/24653</Nb>
          <RltdDt>2012-06-11</RltdDt>
        </RfrdDoc>
      </OrgnlMndt>
    </OrgnlMndt>
  </UndrlygAcptncDtls>
</MndtAcptncRpt>
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8. Revision Record

Revision	Date	Author	Description	Sections affected
1.0	25/02/2013	ISO 20022 RA	First version in line with ISO20022 – Edition 2013	All
2.0	01/03/2013	ISO 20022 RA	Feedback from development team	All

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