

ISO 20022

Bank Account Management - Maintenance 2020 -
2021

Message Definition Report - Part 2

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This document provides details of the Message Definitions for Bank Account Management - Maintenance 2020 - 2021.

February 2021

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1 Message Set Overview

Introduction

Set of messages that allows an organisation to open, maintain and close cash accounts serviced by a financial institution. It is designed for existing customers that have an established relationship with a bank or for a new legal entity of this customer. It covers mandates, allows electronic signature, and references to supporting documents.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
acmt.007.001.04 AccountOpeningRequestV04	The AccountOpeningRequest message is sent from an organisation to a financial institution as part of the account opening process. It is the initial request message to open an account.
acmt.008.001.04 AccountOpeningAmendmentRequestV04	The AccountOpeningAmendmentRequest message is sent from an organisation to a financial institution as part of the account opening process. It is sent in response to a request from the financial institution to send additional information.
acmt.009.001.03 AccountOpeningAdditionalInformationRequestV03	The AccountOpeningAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account opening process. This message is sent in response to an opening request message from the organisation, if the business content is valid, but additional information is required.
acmt.010.001.03 AccountRequestAcknowledgementV03	The AccountRequestAcknowledgement message is sent from a financial institution to an organisation. This message is sent in response to a request message from the organisation. It is sent after the request has been validated from an authentication and authorisation point of view. The business content has not yet been validated at this stage.
acmt.011.001.03 AccountRequestRejectionV03	The AccountRequestRejection message is sent from a financial institution to an organisation. This message is sent in response to a request message from the organisation, if the business content is not valid.
acmt.012.001.03 AccountAdditionalInformationRequestV03	The AccountAdditionalInformationRequest message is sent from a financial institution to an organisation as part of maintenance process. This message is sent in response to a maintenance request message from the organisation, if the business content is valid, but additional information is required.
acmt.013.001.03 AccountReportRequestV03	The AccountReportRequest message is sent from an organisation to a financial institution for reporting purposes. It is a request for an account report. This message can be sent at any time outside of account opening, maintenance or closing processes.
acmt.014.001.04 AccountReportV04	The AccountReport message is sent from a financial institution to an organisation for reporting purposes. It can be sent unsolicited as part of opening, maintenance, or closing process, or it can be sent as response to an AccountReportRequest message.

MessageDefinition	Definition
acmt.015.001.03 AccountExcludedMandateMaintenanceRequestV03	<p>The AccountExcludedMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update an account. Usage: this update is about account details excluding any mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.</p>
acmt.016.001.03 AccountExcludedMandateMaintenanceAmendmentRequestV03	<p>The AccountExcludedMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is about account details excluding any mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.</p>
acmt.017.001.03 AccountMandateMaintenanceRequestV03	<p>The AccountMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update one or several accounts. Usage: this update is only about mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.</p> <p>It is not possible to update the account characteristics or organisation information with this message.</p>
acmt.018.001.03 AccountMandateMaintenanceAmendmentRequestV03	<p>The AccountMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial</p>

MessageDefinition	Definition
	<p>institution to send additional information. Usage: this update is only about mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.</p> <p>It is not possible to update the account characteristics or organisation information with this message.</p>
acmt.019.001.03 AccountClosingRequestV03	The AccountClosingRequest message is sent from an organisation to a financial institution as part of the account closing process. It is the initial request message to close an account.
acmt.020.001.03 AccountClosingAmendmentRequestV03	The AccountClosingAmendmentRequest message is sent from an organisation to a financial institution as part of the account closing process. It is sent in response to a request from the financial institution to send additional information.
acmt.021.001.03 AccountClosingAdditionalInformationRequestV03	The AccountClosingAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account closing process. This message is sent in response to a closing request message from the organisation, if the business content is valid, but additional information is required.

2 **acmt.007.001.04** **AccountOpeningRequestV04**

2.1 **MessageDefinition Functionality**

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

Outline

The AccountOpeningRequestV04 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

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

B. From

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

C. Account

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

D. ContractDates

Specifies target dates.

E. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

F. AccountServicerIdentification

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

G. Organisation

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

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. ReferenceAccount

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

K. DigitalSignature

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

L. SupplementaryData

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

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngReq>	[1..1]			
	References <Refs>	[1..1]			13
	MessageIdentification <MsgId>	[1..1]	±		13
	ProcessIdentification <PrclId>	[1..1]	±		13
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		13
	From <Fr>	[0..1]	±		14
	Account <Acct>	[1..1]			14
	Identification <Id>	[0..1]	±		15
	Name <Nm>	[0..1]	Text		16
	Status <Sts>	[0..1]	CodeSet		16
	Type <Tp>	[0..1]	±		16
	Currency <Ccy>	[1..1]	CodeSet	C1	17
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		17
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		17
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		17
	AverageBalance <AvrgBal>	[0..1]	Amount		17
	AccountPurpose <AcctPurp>	[0..1]	Text		17
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		17
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		18
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			18
	Frequency <Frqcy>	[1..1]	CodeSet		18
	CommunicationMethod <ComMtd>	[1..1]			19
{Or	Code <Cd>	[1..1]	CodeSet		19
Or}	Proprietary <Prtry>	[1..1]	Text		19
	DeliveryAddress <DlvryAdr>	[1..1]	Text		19
	Format <Frmt>	[1..1]			20
{Or	Code <Cd>	[1..1]	CodeSet		20
Or}	Proprietary <Prtry>	[1..1]	Text		20
	ClosingDate <ClsgDt>	[0..1]	Date		20
	Restriction <Rstrctn>	[0..*]			20

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			21
{Or	Code <Cd>	[1..1]	Text		21
Or}	Proprietary <Prtry>	[1..1]	±		21
	ValidFrom <VldFr>	[1..1]	DateTime		21
	ValidUntil <VldUntil>	[0..1]	DateTime		21
	ContractDates <CtrctDts>	[0..1]			21
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		22
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		22
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		22
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			22
	Reference <Ref>	[1..1]	Text		23
	SignOffDate <SgnOffDt>	[0..1]	Date		23
	Version <Vrsn>	[0..1]	Text		23
	AccountServicerIdentification <AcctSvcrld>	[1..1]	±		23
	Organisation <Org>	[1..1]	±		23
	Mandate <Mndt>	[0..*]	±		24
	Group <Grp>	[0..*]	±		25
	ReferenceAccount <RefAcct>	[0..1]		C11, C10	26
	Identification <Id>	[0..1]	±		26
	Type <Tp>	[0..1]	±		27
	Currency <Ccy>	[0..1]	CodeSet	C2	27
	Name <Nm>	[0..1]	Text		27
	Proxy <Prxy>	[0..1]	±		28
	DigitalSignature <DgtlSgntr>	[0..*]			28
	Party <Pty>	[1..1]	±		28
	Signature <Sgntr>	[1..1]	(External Schema)		28
	SupplementaryData <SplmtryData>	[0..*]	±	C12	29

2.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with

the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 Country

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

C6 CurrencyAmount

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

Note: The decimal separator is a dot.

C7 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C8 FamilyAndSubFamilyRule

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

C9 IBAN

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

C10 IdentificationAndProxyGuideline

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

C11 IdentificationOrProxyPresenceRule

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

C12 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		13
	ProcessIdentification <PrclId>	[1..1]	±		13
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		13

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

2.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

2.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "Max70Text" on page 333

2.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

2.4.3 Account <Acct>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		15
	Name <Nm>	[0..1]	Text		16
	Status <Sts>	[0..1]	CodeSet		16
	Type <Tp>	[0..1]	±		16
	Currency <Ccy>	[1..1]	CodeSet	C1	17
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		17
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		17
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		17
	AverageBalance <AvrgBal>	[0..1]	Amount		17
	AccountPurpose <AcctPurp>	[0..1]	Text		17
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		17
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		18
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			18
	Frequency <Frqcy>	[1..1]	CodeSet		18
	CommunicationMethod <ComMtd>	[1..1]			19
{Or	Code <Cd>	[1..1]	CodeSet		19
Or}	Proprietary <Prtry>	[1..1]	Text		19
	DeliveryAddress <DlvryAdr>	[1..1]	Text		19
	Format <Frmt>	[1..1]			20
{Or	Code <Cd>	[1..1]	CodeSet		20
Or}	Proprietary <Prtry>	[1..1]	Text		20
	ClosingDate <ClsgDt>	[0..1]	Date		20
	Restriction <Rstrctn>	[0..*]			20
	RestrictionType <RstrctnTp>	[1..1]			21
{Or	Code <Cd>	[1..1]	Text		21
Or}	Proprietary <Prtry>	[1..1]	±		21
	ValidFrom <VldFr>	[1..1]	DateTime		21
	ValidUntil <VldUntil>	[0..1]	DateTime		21

2.4.3.1 Identification <Id>

Presence: [0..1]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

2.4.3.2 Name <Nm>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 333

2.4.3.3 Status <Sts>

Presence: [0..1]

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

Datatype: "[AccountStatus3Code](#)" on page 321

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

2.4.3.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

2.4.3.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

2.4.3.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

2.4.3.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

2.4.3.8 MonthlyTransactionNumber <MnthlyTxNb>

Presence: [0..1]

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

Datatype: "Max5NumericText" on page 333

2.4.3.9 AverageBalance <AvrgBal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

2.4.3.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 330

2.4.3.11 FloorNotificationAmount <FlrNtfctnAmt>

Presence: [0..1]

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

Datatype: ["ImpliedCurrencyAndAmount"](#) on page 320

2.4.3.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

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

Datatype: ["ImpliedCurrencyAndAmount"](#) on page 320

2.4.3.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		18
	CommunicationMethod <ComMtd>	[1..1]			19
{Or	Code <Cd>	[1..1]	CodeSet		19
Or}	Proprietary <Prtry>	[1..1]	Text		19
	DeliveryAddress <DlvryAdr>	[1..1]	Text		19
	Format <Frmt>	[1..1]			20
{Or	Code <Cd>	[1..1]	CodeSet		20
Or}	Proprietary <Prtry>	[1..1]	Text		20

2.4.3.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: ["Frequency7Code"](#) on page 326

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.

CodeName	Name	Definition
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

2.4.3.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		19
Or}	Proprietary <Prtry>	[1..1]	Text		19

2.4.3.13.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "CommunicationMethod2Code" on page 322

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

2.4.3.13.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

2.4.3.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 332

2.4.3.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		20
Or}	Proprietary <Prtry>	[1..1]	Text		20

2.4.3.13.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCommunicationFormat1Code" on page 325

2.4.3.13.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

2.4.3.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

2.4.3.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			21
{Or	Code <Cd>	[1..1]	Text		21
Or}	Proprietary <Prtry>	[1..1]	±		21
	ValidFrom <VldFr>	[1..1]	DateTime		21
	ValidUntil <VldUntil>	[0..1]	DateTime		21

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		21
Or}	Proprietary <Prtry>	[1..1]	±		21

2.4.3.15.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 332**2.4.3.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		269
	SchemeName <SchmeNm>	[0..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270

2.4.3.15.2 ValidFrom <VldFr>*Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODateTime" on page 328**2.4.3.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODateTime" on page 328**2.4.4 ContractDates <CtrctDts>***Presence:* [0..1]*Definition:* Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		22
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		22
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		22

2.4.4.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

2.4.4.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

2.4.4.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

2.4.5 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		23
	SignOffDate <SgnOffDt>	[0..1]	Date		23
	Version <Vrsn>	[0..1]	Text		23

2.4.5.1 Reference <Ref>

Presence: [1..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

Datatype: "Max35Text" on page 332

2.4.5.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 328

2.4.5.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 333

2.4.6 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

2.4.7 Organisation <Org>

Presence: [1..1]

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

Organisation <Org> contains the following elements (see "Organisation33" on page 292 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[1..1]	Text		293
	TradingName <TradgNm>	[0..1]	Text		293
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	293
	RegistrationDate <RegnDt>	[0..1]	Date		294
	OperationalAddress <OprlAdr>	[0..1]	±		294
	BusinessAddress <BizAdr>	[0..1]	±		295
	LegalAddress <LglAdr>	[1..1]	±		295
	BillingAddress <BllgAdr>	[0..1]	±		296
	OrganisationIdentification <OrgId>	[1..1]	±		297
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		298
	TreasuryManager <TrsrMgr>	[0..1]	±		298
	MainMandateHolder <MainMndtHldr>	[0..*]	±		299
	Sender <Sndr>	[0..*]	±		299
	LegalRepresentative <LglRprtv>	[0..*]	±		299

2.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following elements (see "OperationMandate4" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		273
	ApplicableChannel <AplblChanl>	[1..*]			274
{Or	Code <Cd>	[1..1]	CodeSet		274
Or}	Proprietary <Prtry>	[1..1]	Text		274
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		274
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		274
	MandateHolder <MndtHldr>	[0..*]			275
	PartyOrGroup <PtyOrGrp>	[1..1]			275
{Or	GroupIdentification <Grpld>	[1..1]	Text		275
Or}	Party <Pty>	[1..1]			276
	Party <Pty>	[1..1]	±		276
	Certificate <Cert>	[0..1]	Binary		276
	SignatureOrder <SgntrOrd>	[0..1]	Text		276
	Authorisation <Authstn>	[1..1]			276
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			277
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	277
Or}	NotLimited <NotLtd>	[1..1]	Text		278
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			278
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	278
	NumberOfDays <NbOfDays>	[1..1]	Text		278
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			278
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	279
Or}	NotLimited <NotLtd>	[1..1]	Text		279
	BankOperation <BkOpr>	[1..*]	±	C6, C7	279
	StartDate <StartDt>	[0..1]	Date		280
	EndDate <EndDt>	[0..1]	Date		280

2.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following elements (see "Group4" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		289
	Party <Pty>	[1..*]			290
	Party <Pty>	[1..1]	±		290
	Certificate <Cert>	[0..1]	Binary		290

2.4.10 ReferenceAccount <RefAcct>

Presence: [0..1]

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

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

ReferenceAccount <RefAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		26
	Type <Tp>	[0..1]	±		27
	Currency <Ccy>	[0..1]	CodeSet	C2	27
	Name <Nm>	[0..1]	Text		27
	Proxy <Prxy>	[0..1]	±		28

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Following Must be True
 /Identification Must be present
 And /Proxy Must be present

2.4.10.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

2.4.10.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

2.4.10.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

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

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 322

Constraints

- **ActiveOrHistoricCurrency**

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

2.4.10.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "[Max70Text](#)" on page 333

2.4.10.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "[ProxyAccountIdentification1](#)" on page 258 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		259
Or}	Proprietary <Prtry>	[1..1]	Text		259
	Identification <Id>	[1..1]	Text		259

2.4.11 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		28
	Signature <Sgntr>	[1..1]	(External Schema)		28

2.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

2.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

2.4.12 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C12 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

3 **acmt.008.001.04**

AccountOpeningAmendmentRequestV04

3.1 **MessageDefinition Functionality**

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

Outline

The AccountOpeningAmendmentRequestV04 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

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

B. From

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

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

E. Account

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

F. AccountServicerIdentification

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

G. Organisation

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

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. ReferenceAccount

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

K. DigitalSignature

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

L. SupplementaryData

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

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			35
	MessageIdentification <MsgId>	[1..1]	±		35
	ProcessIdentification <PrclId>	[1..1]	±		35
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		35
	From <Fr>	[0..1]	±		36
	ContractDates <CtrctDts>	[0..1]			36
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		36
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		36
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		37
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			37
	Reference <Ref>	[1..1]	Text		37
	SignOffDate <SgnOffDt>	[0..1]	Date		37
	Version <Vrsn>	[0..1]	Text		37
	Account <Acct>	[1..1]			38
	Identification <Id>	[0..1]	±		39
	Name <Nm>	[0..1]	Text		40
	Status <Sts>	[0..1]	CodeSet		40
	Type <Tp>	[0..1]	±		40
	Currency <Ccy>	[1..1]	CodeSet	C1	41
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		41
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		41
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		41
	AverageBalance <AvrgBal>	[0..1]	Amount		41
	AccountPurpose <AcctPurp>	[0..1]	Text		41
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		41
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		42
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			42
	Frequency <Frqcy>	[1..1]	CodeSet		42
	CommunicationMethod <ComMtd>	[1..1]			43

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43
	DeliveryAddress <DlvryAdr>	[1..1]	Text		43
	Format <Frmt>	[1..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	ClosingDate <ClsGdt>	[0..1]	Date		44
	Restriction <Rstrctn>	[0..*]			44
	RestrictionType <RstrctnTp>	[1..1]			45
{Or	Code <Cd>	[1..1]	Text		45
Or}	Proprietary <Prtry>	[1..1]	±		45
	ValidFrom <VldFr>	[1..1]	DateTime		45
	ValidUntil <VldUntil>	[0..1]	DateTime		45
	AccountServiceIdentification <AcctSvcrlid>	[1..1]	±		45
	Organisation <Org>	[1..1]	±		46
	Mandate <Mndt>	[0..*]	±		46
	Group <Grp>	[0..*]	±		47
	ReferenceAccount <RefAcct>	[0..1]		C11, C10	48
	Identification <Id>	[0..1]	±		48
	Type <Tp>	[0..1]	±		49
	Currency <Ccy>	[0..1]	CodeSet	C2	49
	Name <Nm>	[0..1]	Text		49
	Proxy <Prxy>	[0..1]	±		50
	DigitalSignature <DgtlSgntr>	[0..*]			50
	Party <Pty>	[1..1]	±		50
	Signature <Sgntr>	[1..1]	(External Schema)		50
	SupplementaryData <SplmtryData>	[0..*]	±	C12	51

3.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with

the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 Country

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

C6 CurrencyAmount

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

Note: The decimal separator is a dot.

C7 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C8 FamilyAndSubFamilyRule

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

C9 IBAN

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

C10 IdentificationAndProxyGuideline

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

C11 IdentificationOrProxyPresenceRule

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

C12 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		35
	ProcessIdentification <PrclId>	[1..1]	±		35
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		35

3.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

3.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

3.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "Max70Text" on page 333

3.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

3.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

ContractDates <CtrctDts> contains the following AccountContract2 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		36
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		36
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		37

3.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

3.4.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

3.4.3.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

3.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		37
	SignOffDate <SgnOffDt>	[0..1]	Date		37
	Version <Vrsn>	[0..1]	Text		37

3.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

Datatype: "Max35Text" on page 332

3.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 328

3.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 333

3.4.5 **Account <Acct>**

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		39
	Name <Nm>	[0..1]	Text		40
	Status <Sts>	[0..1]	CodeSet		40
	Type <Tp>	[0..1]	±		40
	Currency <Ccy>	[1..1]	CodeSet	C1	41
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		41
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		41
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		41
	AverageBalance <AvrgBal>	[0..1]	Amount		41
	AccountPurpose <AcctPurp>	[0..1]	Text		41
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		41
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		42
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			42
	Frequency <Frqcy>	[1..1]	CodeSet		42
	CommunicationMethod <ComMtd>	[1..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43
	DeliveryAddress <DlvryAdr>	[1..1]	Text		43
	Format <Frmt>	[1..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	ClosingDate <ClsgDt>	[0..1]	Date		44
	Restriction <Rstrctn>	[0..*]			44
	RestrictionType <RstrctnTp>	[1..1]			45
{Or	Code <Cd>	[1..1]	Text		45
Or}	Proprietary <Prtry>	[1..1]	±		45
	ValidFrom <VldFr>	[1..1]	DateTime		45
	ValidUntil <VldUntil>	[0..1]	DateTime		45

3.4.5.1 Identification <Id>

Presence: [0..1]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

3.4.5.2 Name <Nm>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 333

3.4.5.3 Status <Sts>

Presence: [0..1]

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

Datatype: "[AccountStatus3Code](#)" on page 321

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

3.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

3.4.5.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

3.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

3.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

3.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>

Presence: [0..1]

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

Datatype: "Max5NumericText" on page 333

3.4.5.9 AverageBalance <AvrgBal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

3.4.5.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 330

3.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

3.4.5.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

3.4.5.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		42
	CommunicationMethod <ComMtd>	[1..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43
	DeliveryAddress <DlvryAdr>	[1..1]	Text		43
	Format <Frmt>	[1..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

3.4.5.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 326

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.

CodeName	Name	Definition
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

3.4.5.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43

3.4.5.13.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "CommunicationMethod2Code" on page 322

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

3.4.5.13.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

3.4.5.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 332

3.4.5.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

3.4.5.13.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCommunicationFormat1Code" on page 325

3.4.5.13.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

3.4.5.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

3.4.5.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			45
{Or	Code <Cd>	[1..1]	Text		45
Or}	Proprietary <Prtry>	[1..1]	±		45
	ValidFrom <VldFr>	[1..1]	DateTime		45
	ValidUntil <VldUntil>	[0..1]	DateTime		45

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		45
Or}	Proprietary <Prtry>	[1..1]	±		45

3.4.5.15.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 332**3.4.5.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		269
	SchemeName <SchmeNm>	[0..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270

3.4.5.15.2 ValidFrom <VldFr>*Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODatetime" on page 328**3.4.5.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODatetime" on page 328**3.4.6 AccountServicerIdentification <AcctSvcrid>***Presence:* [1..1]*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

3.4.7 Organisation <Org>

Presence: [1..1]

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

Organisation <Org> contains the following elements (see "Organisation33" on page 292 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]	Text		293
	TradingName <TradgNm>	[0..1]	Text		293
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	293
	RegistrationDate <RegnDt>	[0..1]	Date		294
	OperationalAddress <OprlAdr>	[0..1]	±		294
	BusinessAddress <BizAdr>	[0..1]	±		295
	LegalAddress <LglAdr>	[1..1]	±		295
	BillingAddress <BllgAdr>	[0..1]	±		296
	OrganisationIdentification <OrgId>	[1..1]	±		297
	RepresentativeOfficer <RprtOffcr>	[0..*]	±		298
	TreasuryManager <TrsrMgr>	[0..1]	±		298
	MainMandateHolder <MainMndtHldr>	[0..*]	±		299
	Sender <Sndr>	[0..*]	±		299
	LegalRepresentative <LglRprt>	[0..*]	±		299

3.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following elements (see "OperationMandate4" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		273
	ApplicableChannel <AplblChanl>	[1..*]			274
{Or	Code <Cd>	[1..1]	CodeSet		274
Or}	Proprietary <Prtry>	[1..1]	Text		274
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		274
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		274
	MandateHolder <MndtHldr>	[0..*]			275
	PartyOrGroup <PtyOrGrp>	[1..1]			275
{Or	GroupIdentification <Grpld>	[1..1]	Text		275
Or}	Party <Pty>	[1..1]			276
	Party <Pty>	[1..1]	±		276
	Certificate <Cert>	[0..1]	Binary		276
	SignatureOrder <SgntrOrd>	[0..1]	Text		276
	Authorisation <Authstn>	[1..1]			276
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			277
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	277
Or}	NotLimited <NotLtd>	[1..1]	Text		278
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			278
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	278
	NumberOfDays <NbOfDays>	[1..1]	Text		278
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			278
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	279
Or}	NotLimited <NotLtd>	[1..1]	Text		279
	BankOperation <BkOpr>	[1..*]	±	C6, C7	279
	StartDate <StartDt>	[0..1]	Date		280
	EndDate <EndDt>	[0..1]	Date		280

3.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following elements (see "Group4" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		289
	Party <Pty>	[1..*]			290
	Party <Pty>	[1..1]	±		290
	Certificate <Cert>	[0..1]	Binary		290

3.4.10 ReferenceAccount <RefAcct>

Presence: [0..1]

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

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

ReferenceAccount <RefAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		48
	Type <Tp>	[0..1]	±		49
	Currency <Ccy>	[0..1]	CodeSet	C2	49
	Name <Nm>	[0..1]	Text		49
	Proxy <Prxy>	[0..1]	±		50

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

3.4.10.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

3.4.10.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

3.4.10.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

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

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 322

Constraints

- **ActiveOrHistoricCurrency**

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

3.4.10.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "[Max70Text](#)" on page 333

3.4.10.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "[ProxyAccountIdentification1](#)" on page 258 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		259
Or}	Proprietary <Prtry>	[1..1]	Text		259
	Identification <Id>	[1..1]	Text		259

3.4.11 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		50
	Signature <Sgntr>	[1..1]	(External Schema)		50

3.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

3.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

3.4.12 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C12 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

4 **acmt.009.001.03**

AccountOpeningAdditionalInformationRequestV03

4.1 **MessageDefinition Functionality**

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

Outline

The AccountOpeningAdditionalInformationRequestV03 MessageDefinition is composed of 8 MessageBuildingBlocks:

A. References

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

B. From

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

C. OrganisationIdentification

Identification of the organisation.

D. Account

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

E. AccountServicerIdentification

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

F. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

G. DigitalSignature

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

H. SupplementaryData

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

4.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngAddtlInfReq>	[1..1]			
	References <Refs>	[1..1]	±		55
	From <Fr>	[0..1]	±		55
	OrganisationIdentification <OrgId>	[1..1]	±		55
	Account <Acct>	[1..1]			56
	Identification <Id>	[0..1]	±		57
	Name <Nm>	[0..1]	Text		58
	Status <Sts>	[0..1]	CodeSet		58
	Type <Tp>	[0..1]	±		58
	Currency <Ccy>	[1..1]	CodeSet	C1	59
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		59
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		59
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		59
	AverageBalance <AvrgBal>	[0..1]	Amount		59
	AccountPurpose <AcctPurp>	[0..1]	Text		59
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		59
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		60
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			60
	Frequency <Frqcy>	[1..1]	CodeSet		60
	CommunicationMethod <ComMtd>	[1..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	DeliveryAddress <DlvryAdr>	[1..1]	Text		61
	Format <Frmt>	[1..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	ClosingDate <ClsdDt>	[0..1]	Date		62
	Restriction <Rstrctn>	[0..*]			62
	RestrictionType <RstrctnTp>	[1..1]			63
{Or	Code <Cd>	[1..1]	Text		63

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	±		63
	ValidFrom <VldFr>	[1..1]	DateTime		63
	ValidUntil <VldUntil>	[0..1]	DateTime		63
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		63
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			64
	Reference <Ref>	[1..1]	Text		64
	SignOffDate <SgnOffDt>	[0..1]	Date		64
	Version <Vrsn>	[0..1]	Text		64
	DigitalSignature <DgtlSgntr>	[0..*]			64
	Party <Pty>	[1..1]	±		65
	Signature <Sgntr>	[1..1]	(External Schema)		65
	SupplementaryData <SplmtryData>	[0..*]	±	C6	65

4.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1 References <Refs>

Presence: [1..1]

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

References <Refs> contains the following elements (see "References3" on page 270 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		271
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		271
	ProcessIdentification <PrclId>	[1..1]	±		271
	RequestReason <ReqRsn>	[1..*]	Text		272
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		272

4.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

4.4.3 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification </d>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer </ssr>	[0..1]	Text		302

4.4.4 Account <Acct>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		57
	Name <Nm>	[0..1]	Text		58
	Status <Sts>	[0..1]	CodeSet		58
	Type <Tp>	[0..1]	±		58
	Currency <Ccy>	[1..1]	CodeSet	C1	59
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		59
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		59
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		59
	AverageBalance <AvrgBal>	[0..1]	Amount		59
	AccountPurpose <AcctPurp>	[0..1]	Text		59
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		59
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		60
	StatementFrequencyAndFormat <StmntFrqcyAndFrmt>	[0..*]			60
	Frequency <Frqcy>	[1..1]	CodeSet		60
	CommunicationMethod <ComMtd>	[1..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	DeliveryAddress <DlvryAdr>	[1..1]	Text		61
	Format <Frmt>	[1..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	ClosingDate <ClsgDt>	[0..1]	Date		62
	Restriction <Rstrctn>	[0..*]			62
	RestrictionType <RstrctnTp>	[1..1]			63
{Or	Code <Cd>	[1..1]	Text		63
Or}	Proprietary <Prtry>	[1..1]	±		63
	ValidFrom <VldFr>	[1..1]	DateTime		63
	ValidUntil <VldUntil>	[0..1]	DateTime		63

4.4.4.1 Identification <Id>

Presence: [0..1]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

4.4.4.2 Name <Nm>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 333

4.4.4.3 Status <Sts>

Presence: [0..1]

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

Datatype: "[AccountStatus3Code](#)" on page 321

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

4.4.4.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

4.4.4.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

4.4.4.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

4.4.4.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

4.4.4.8 MonthlyTransactionNumber <MnthlyTxNb>

Presence: [0..1]

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

Datatype: "Max5NumericText" on page 333

4.4.4.9 AverageBalance <AvrgBal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

4.4.4.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 330

4.4.4.11 FloorNotificationAmount <FlrNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

4.4.4.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

4.4.4.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		60
	CommunicationMethod <ComMtd>	[1..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	DeliveryAddress <DlvryAdr>	[1..1]	Text		61
	Format <Frmt>	[1..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62

4.4.4.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 326

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.

CodeName	Name	Definition
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

4.4.4.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61

4.4.4.13.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "CommunicationMethod2Code" on page 322

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

4.4.4.13.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

4.4.4.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 332

4.4.4.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62

4.4.4.13.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCommunicationFormat1Code" on page 325

4.4.4.13.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

4.4.4.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

4.4.4.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			63
{Or	Code <Cd>	[1..1]	Text		63
Or}	Proprietary <Prtry>	[1..1]	±		63
	ValidFrom <VldFr>	[1..1]	DateTime		63
	ValidUntil <VldUntil>	[0..1]	DateTime		63

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		63
Or}	Proprietary <Prtry>	[1..1]	±		63

4.4.4.15.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 332**4.4.4.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		269
	SchemeName <SchmeNm>	[0..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270

4.4.4.15.2 ValidFrom <VldFr>*Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODatetime" on page 328**4.4.4.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODatetime" on page 328**4.4.5 AccountServicerIdentification <AcctSvcrId>***Presence:* [1..1]*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

4.4.6 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		64
	SignOffDate <SgnOffDt>	[0..1]	Date		64
	Version <Vrsn>	[0..1]	Text		64

4.4.6.1 Reference <Ref>

Presence: [1..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

Datatype: "Max35Text" on page 332

4.4.6.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 328

4.4.6.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 333

4.4.7 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		65
	Signature <Sgntr>	[1..1]	(External Schema)		65

4.4.7.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

4.4.7.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

4.4.8 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

5 **acmt.010.001.03**

AccountRequestAcknowledgementV03

5.1 **MessageDefinition Functionality**

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

Outline

The AccountRequestAcknowledgementV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. OrganisationIdentification

Identifier for an organisation.

E. AccountServicerIdentification

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

F. DigitalSignature

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

G. SupplementaryData

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

5.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctReqAck>	[1..1]			
	References <Refs>	[1..1]			69
	RequestType <ReqTp>	[1..1]	CodeSet		69
	MessageIdentification <MsgId>	[1..1]	±		70
	ProcessIdentification <PrclId>	[1..1]	±		70
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		70
	Status <Sts>	[0..1]	Text		70
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		70
	From <Fr>	[0..1]	±		71
	AccountIdentification <AcctId>	[0..*]			71
	Identification <Id>	[1..1]	±		71
	Currency <Ccy>	[1..1]	CodeSet	C1	72
	OrganisationIdentification <OrgId>	[1..1]	±		72
	AccountServicerIdentification <AcctSvcrlId>	[1..1]	±		72
	DigitalSignature <DgtlSgntr>	[0..*]			73
	Party <Pty>	[1..1]	±		73
	Signature <Sgntr>	[1..1]	(External Schema)		73
	SupplementaryData <SplmtryData>	[0..*]	±	C6	74

5.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

5.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestType <ReqTp>	[1..1]	CodeSet		69
	MessageIdentification <MsgId>	[1..1]	±		70
	ProcessIdentification <PrId>	[1..1]	±		70
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		70
	Status <Sts>	[0..1]	Text		70
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		70

5.4.1.1 RequestType <ReqTp>

Presence: [1..1]

Definition: Identifies the type of acknowledged request.

Datatype: "UseCases1Code" on page 328

CodeName	Name	Definition
OPEN	Opening	Code indicating the opening of an account.
MNTN	Maintenance	Code indicating the maintenance of an account.
CLSG	Closing	Code indicating the closing of an account.
VIEW	View	Code indicating the view of an account.

5.4.1.2 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

5.4.1.3 ProcessIdentification <PrId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

5.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

Presence: [0..*]

Definition: Reference to the message that is acknowledged.

AcknowledgedMessageIdentification <AckdMsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

5.4.1.5 Status <Sts>

Presence: [0..1]

Definition: Status of the request.

Datatype: "[Max35Text](#)" on page 332

5.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "Max70Text" on page 333

5.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

5.4.3 AccountIdentification <AcctId>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		71
	Currency <Ccy>	[1..1]	CodeSet	C1	72

5.4.3.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

5.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

5.4.4 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "[OrganisationIdentification29](#)" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer </Issr>	[0..1]	Text		302

5.4.5 AccountServicerIdentification <AcctSvcrid>

Presence: [1..1]

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

AccountServiceIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

5.4.6 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		73
	Signature <Sgntr>	[1..1]	(External Schema)		73

5.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

5.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

5.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

6 **acmt.011.001.03** **AccountRequestRejectionV03**

6.1 **MessageDefinition Functionality**

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

Outline

The AccountRequestRejectionV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountServicerIdentification

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

D. AccountIdentification

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

E. OrganisationIdentification

Identifier for an organisation.

F. DigitalSignature

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

G. SupplementaryData

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

6.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctReqRjctn>	[1..1]			
	References <Refs>	[1..1]			77
	RejectedRequestType <RjctdReqTp>	[1..1]	CodeSet		77
	RejectionReason <RjctnRsn>	[1..*]	Text		78
	RejectedRequestIdentification <RjctdReqId>	[1..1]	±		78
	MessageIdentification <MsgId>	[1..1]	±		78
	ProcessIdentification <PrclId>	[1..1]	±		78
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		78
	From <Fr>	[0..1]	±		79
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		79
	AccountIdentification <AcctId>	[0..*]			79
	Identification <Id>	[1..1]	±		80
	Currency <Ccy>	[1..1]	CodeSet	C1	80
	OrganisationIdentification <OrgId>	[1..1]	±		80
	DigitalSignature <DgtlSgntr>	[0..*]			81
	Party <Pty>	[1..1]	±		81
	Signature <Sgntr>	[1..1]	(External Schema)		81
	SupplementaryData <SplmtryData>	[0..*]	±	C6	82

6.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RejectedRequestType <RjctdReqTp>	[1..1]	CodeSet		77
	RejectionReason <RjctnRsn>	[1..*]	Text		78
	RejectedRequestIdentification <RjctdReqId>	[1..1]	±		78
	MessageIdentification <MsgId>	[1..1]	±		78
	ProcessIdentification <PrclId>	[1..1]	±		78
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		78

6.4.1.1 RejectedRequestType <RjctdReqTp>

Presence: [1..1]

Definition: Identify the type of rejected request.

Datatype: "UseCases1Code" on page 328

CodeName	Name	Definition
OPEN	Opening	Code indicating the opening of an account.
MNTN	Maintenance	Code indicating the maintenance of an account.
CLSG	Closing	Code indicating the closing of an account.
VIEW	View	Code indicating the view of an account.

6.4.1.2 RejectionReason <RjctnRsn>

Presence: [1..*]

Definition: Reason of the message rejection.

Datatype: "Max350Text" on page 332

6.4.1.3 RejectedRequestIdentification <RjctdReql>

Presence: [1..1]

Definition: Identification of the rejected request message.

RejectedRequestIdentification <RjctdReql> contains the following elements (see "MessageIdentification1" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

6.4.1.4 MessageIdentification <Msgld>

Presence: [1..1]

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

MessageIdentification <Msgld> contains the following elements (see "MessageIdentification1" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

6.4.1.5 ProcessIdentification <Prcl>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <Prcl> contains the following elements (see "MessageIdentification1" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

6.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "Max70Text" on page 333

6.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

6.4.3 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

6.4.4 AccountIdentification <AcctId>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		80
	Currency <Ccy>	[1..1]	CodeSet	C1	80

6.4.4.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see ["AccountIdentification4Choice"](#) on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

6.4.4.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

6.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

6.4.6 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		81
	Signature <Sgntr>	[1..1]	(External Schema)		81

6.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

6.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

6.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

7 **acmt.012.001.03**

AccountAdditionalInformationRequestV03

7.1 **MessageDefinition Functionality**

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

Outline

The AccountAdditionalInformationRequestV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. OrganisationIdentification

Identifier for an organisation.

D. AccountServicerIdentification

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

E. AccountIdentification

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

F. DigitalSignature

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

G. SupplementaryData

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

7.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctAddtlInfReq>	[1..1]			
	References <Refs>	[1..1]	±		85
	From <Fr>	[0..1]	±		85
	OrganisationIdentification <OrgId>	[1..1]	±		86
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		86
	AccountIdentification <AcctId>	[1..*]			86
	Identification <Id>	[1..1]	±		87
	Currency <Ccy>	[1..1]	CodeSet	C1	87
	DigitalSignature <DgtlSgntr>	[0..*]			87
	Party <Pty>	[1..1]	±		87
	Signature <Sgntr>	[1..1]	(External Schema)		88
	SupplementaryData <SplmtryData>	[0..*]	±	C6	88

7.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

7.4.1 References <Refs>

Presence: [1..1]

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

References <Refs> contains the following elements (see "References3" on page 270 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		271
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		271
	ProcessIdentification <PrclId>	[1..1]	±		271
	RequestReason <ReqRsn>	[1..*]	Text		272
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		272

7.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer </Issr>	[0..1]	Text		302

7.4.3 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

7.4.4 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

7.4.5 AccountIdentification <AcctId>

Presence: [1..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		87
	Currency <Ccy>	[1..1]	CodeSet	C1	87

7.4.5.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

7.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

7.4.6 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		87
	Signature <Sgntr>	[1..1]	(External Schema)		88

7.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

7.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

7.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C6 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

8 **acmt.013.001.03** **AccountReportRequestV03**

8.1 **MessageDefinition Functionality**

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

Outline

The AccountReportRequestV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. AccountServicerIdentification

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

E. OrganisationIdentification

Identification of the organisation requesting the report.

F. DigitalSignature

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

G. SupplementaryData

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

8.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctRptReq>	[1..1]			
	References <Refs>	[1..1]			91
	MessageIdentification <MsgId>	[1..1]	±		91
	ProcessIdentification <PrclId>	[1..1]	±		91
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		92
	From <Fr>	[0..1]	±		92
	AccountIdentification <AcctId>	[1..*]			92
	Identification <Id>	[1..1]	±		93
	Currency <Ccy>	[1..1]	CodeSet	C1	93
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		93
	OrganisationIdentification <OrgId>	[1..1]	±		93
	DigitalSignature <DgtlSgntr>	[0..*]			94
	Party <Pty>	[1..1]	±		94
	Signature <Sgntr>	[1..1]	(External Schema)		94
	SupplementaryData <SplmtryData>	[0..*]	±	C6	95

8.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

8.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		91
	ProcessIdentification <PrclId>	[1..1]	±		91
	AttachedDocumentName <AtchdDocNm>	[0..*]	Text		92

8.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

8.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

8.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 333

8.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "[OrganisationIdentification29](#)" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

8.4.3 AccountIdentification <AcctId>

Presence: [1..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		93
	Currency <Ccy>	[1..1]	CodeSet	C1	93

8.4.3.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

8.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

8.4.4 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

8.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the report.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

8.4.6 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		94
	Signature <Sgntr>	[1..1]	(External Schema)		94

8.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

8.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

8.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

9 **acmt.014.001.04** **AccountReportV04**

9.1 **MessageDefinition Functionality**

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

Outline

The AccountReportV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountServicerIdentification

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

D. Organisation

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

E. Report

Account report.

F. DigitalSignature

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

G. SupplementaryData

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

9.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctRpt>	[1..1]			
	References <Refs>	[1..1]			100
	RequestType <ReqTp>	[1..1]	CodeSet		101
	MessageIdentification <MsgId>	[1..1]	±		101
	ProcessIdentification <PrclId>	[1..1]	±		101
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		101
	Status <Sts>	[0..1]	Text		102
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		102
	From <Fr>	[0..1]	±		102
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		102
	Organisation <Org>	[1..1]	±		103
	Report <Rpt>	[0..*]		C5, C6	103
	Account <Acct>	[1..1]			105
	Identification <Id>	[1..*]	±		107
	Name <Nm>	[0..1]	Text		107
	Status <Sts>	[0..1]	CodeSet		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[1..1]	CodeSet	C1	108
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		108
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		108
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		108
	AverageBalance <AvrgBal>	[0..1]	Amount		108
	AccountPurpose <AcctPurp>	[0..1]	Text		108
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		108
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		109
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			109
	Frequency <Frqcy>	[1..1]	CodeSet		109
	CommunicationMethod <ComMtd>	[1..1]			110
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DeliveryAddress <DlvryAdr>	[1..1]	Text		110
	Format <Frmt>	[1..1]			111
{Or	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111
	ClosingDate <ClsgDt>	[0..1]	Date		111
	Restriction <Rstrctn>	[0..*]			111
	RestrictionType <RstrctnTp>	[1..1]			111
{Or	Code <Cd>	[1..1]	Text		112
Or}	Proprietary <Prtry>	[1..1]	±		112
	ValidFrom <VldFr>	[1..1]	DateTime		112
	ValidUntil <VldUntil>	[0..1]	DateTime		112
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			112
	Reference <Ref>	[1..1]	Text		113
	SignOffDate <SgnOffDt>	[0..1]	Date		113
	Version <Vrsn>	[0..1]	Text		113
	ContractDates <CtrctDts>	[0..1]			113
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		113
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		114
	GoLiveDate <GoLiveDt>	[0..1]	Date		114
	ClosingDate <ClsgDt>	[0..1]	Date		114
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		114
	RemovalIndicator <RmvIInd>	[0..1]	Indicator		114
	Mandate <Mndt>	[0..*]	±		114
	Group <Grp>	[0..*]	±		115
	ReferenceAccount <RefAcct>	[0..1]		C13, C12	116
	Identification <Id>	[0..1]	±		116
	Type <Tp>	[0..1]	±		117
	Currency <Ccy>	[0..1]	CodeSet	C2	117
	Name <Nm>	[0..1]	Text		117
	Proxy <Prxy>	[0..1]	±		118
	BalanceTransferAccount <BalTrfAcct>	[0..1]			118

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		118
	Currency <Ccy>	[1..1]	CodeSet	C1	118
	TransferAccountServiceIdentification <TrfAcctSvcrlid>	[0..1]	±		119
	DigitalSignature <DgtlSgntr>	[0..*]			119
	Party <Pty>	[1..1]	±		119
	Signature <Sgntr>	[1..1]	(External Schema)		120
	SupplementaryData <SplmtryData>	[0..*]	±	C14	120

9.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 ContractDates1Rule

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

C6 ContractDates2Rule

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

C7 Country

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

C8 CurrencyAmount

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

Note: The decimal separator is a dot.

C9 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C10 FamilyAndSubFamilyRule

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

C11 IBAN

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

C12 IdentificationAndProxyGuideline

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

C13 IdentificationOrProxyPresenceRule

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

C14 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

9.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

9.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestType <ReqTp>	[1..1]	CodeSet		101
	MessageIdentification <MsgId>	[1..1]	±		101
	ProcessIdentification <PrId>	[1..1]	±		101
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		101
	Status <Sts>	[0..1]	Text		102
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		102

9.4.1.1 RequestType <ReqTp>

Presence: [1..1]

Definition: Identifies the type of acknowledged request.

Datatype: "UseCases1Code" on page 328

CodeName	Name	Definition
OPEN	Opening	Code indicating the opening of an account.
MNTN	Maintenance	Code indicating the maintenance of an account.
CLSG	Closing	Code indicating the closing of an account.
VIEW	View	Code indicating the view of an account.

9.4.1.2 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

9.4.1.3 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "MessageIdentification1" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

9.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

Presence: [0..*]

Definition: Reference to the message that is acknowledged.

AcknowledgedMessageIdentification <AckdMsgId> contains the following elements (see "MessageIdentification1" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

9.4.1.5 Status <Sts>

Presence: [0..1]

Definition: Status of the request.

Datatype: "Max35Text" on page 332

9.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "Max70Text" on page 333

9.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer </ssr>	[0..1]	Text		302

9.4.3 AccountServicerIdentification <AcctSvcrid>

Presence: [1..1]

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

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

9.4.4 Organisation <Org>

Presence: [1..1]

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

Organisation <Org> contains the following elements (see "Organisation33" on page 292 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]	Text		293
	TradingName <TradgNm>	[0..1]	Text		293
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	293
	RegistrationDate <RegnDt>	[0..1]	Date		294
	OperationalAddress <OprlAdr>	[0..1]	±		294
	BusinessAddress <BizAdr>	[0..1]	±		295
	LegalAddress <LglAdr>	[1..1]	±		295
	BillingAddress <BllgAdr>	[0..1]	±		296
	OrganisationIdentification <OrgId>	[1..1]	±		297
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		298
	TreasuryManager <TrsrMgr>	[0..1]	±		298
	MainMandateHolder <MainMndtHldr>	[0..*]	±		299
	Sender <Sndr>	[0..*]	±		299
	LegalRepresentative <LglRprt>	[0..*]	±		299

9.4.5 Report <Rpt>

Presence: [0..*]

Definition: Account report.

Impacted by: C5 "ContractDates1Rule", C6 "ContractDates2Rule"

Report <Rpt> contains the following AccountReport28 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Account <Acct>	[1..1]			105
	Identification <Id>	[1..*]	±		107
	Name <Nm>	[0..1]	Text		107
	Status <Sts>	[0..1]	CodeSet		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[1..1]	CodeSet	C1	108
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		108
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		108
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		108
	AverageBalance <AvrgBal>	[0..1]	Amount		108
	AccountPurpose <AcctPurp>	[0..1]	Text		108
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		108
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		109
	StatementFrequencyAndFormat <StmntFrqcyAndFrmt>	[0..*]			109
	Frequency <Frqcy>	[1..1]	CodeSet		109
	CommunicationMethod <ComMtd>	[1..1]			110
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110
	DeliveryAddress <DlvryAdr>	[1..1]	Text		110
	Format <Frmt>	[1..1]			111
{Or	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111
	ClosingDate <ClsdDt>	[0..1]	Date		111
	Restriction <Rstrctn>	[0..*]			111
	RestrictionType <RstrctnTp>	[1..1]			111
{Or	Code <Cd>	[1..1]	Text		112
Or}	Proprietary <Prtry>	[1..1]	±		112
	ValidFrom <VldFr>	[1..1]	DateTime		112
	ValidUntil <VldUntil>	[0..1]	DateTime		112
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			112

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		113
	SignOffDate <SgnOffDt>	[0..1]	Date		113
	Version <Vrsn>	[0..1]	Text		113
	ContractDates <CtrctDts>	[0..1]			113
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		113
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		114
	GoLiveDate <GoLiveDt>	[0..1]	Date		114
	ClosingDate <ClsgDt>	[0..1]	Date		114
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		114
	RemovalIndicator <RmvIInd>	[0..1]	Indicator		114
	Mandate <Mndt>	[0..*]	±		114
	Group <Grp>	[0..*]	±		115
	ReferenceAccount <RefAcct>	[0..1]		C13, C12	116
	Identification <Id>	[0..1]	±		116
	Type <Tp>	[0..1]	±		117
	Currency <Ccy>	[0..1]	CodeSet	C2	117
	Name <Nm>	[0..1]	Text		117
	Proxy <Prxy>	[0..1]	±		118
	BalanceTransferAccount <BalTrfAcct>	[0..1]			118
	Identification <Id>	[1..1]	±		118
	Currency <Ccy>	[1..1]	CodeSet	C1	118
	TransferAccountServicerIdentification <TrfAcctSvcrId>	[0..1]	±		119

Constraints

- **ContractDates1Rule**

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

- **ContractDates2Rule**

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

9.4.5.1 Account <Acct>

Presence: [1..1]

Definition: Characteristics of the account.

Account <Acct> contains the following **CustomerAccount5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]	±		107
	Name <Nm>	[0..1]	Text		107
	Status <Sts>	[0..1]	CodeSet		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[1..1]	CodeSet	C1	108
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		108
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		108
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		108
	AverageBalance <AvrgBal>	[0..1]	Amount		108
	AccountPurpose <AcctPurp>	[0..1]	Text		108
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		108
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		109
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			109
	Frequency <Frqcy>	[1..1]	CodeSet		109
	CommunicationMethod <ComMtd>	[1..1]			110
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110
	DeliveryAddress <DlvryAdr>	[1..1]	Text		110
	Format <Frmt>	[1..1]			111
{Or	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111
	ClosingDate <ClsgDt>	[0..1]	Date		111
	Restriction <Rstrctn>	[0..*]			111
	RestrictionType <RstrctnTp>	[1..1]			111
{Or	Code <Cd>	[1..1]	Text		112
Or}	Proprietary <Prtry>	[1..1]	±		112
	ValidFrom <VldFr>	[1..1]	DateTime		112
	ValidUntil <VldUntil>	[0..1]	DateTime		112

9.4.5.1.1 Identification <Id>*Presence:* [1..*]*Definition:* Identification of the account.**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

9.4.5.1.2 Name <Nm>*Presence:* [0..1]*Definition:* Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.*Datatype:* "[Max70Text](#)" on page 333**9.4.5.1.3 Status <Sts>***Presence:* [0..1]*Definition:* Specifies the current state of an account, eg, enabled or deleted.*Datatype:* "[AccountStatus3Code](#)" on page 321

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

9.4.5.1.4 Type <Tp>*Presence:* [0..1]*Definition:* Type of the account.**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

9.4.5.1.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

9.4.5.1.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

9.4.5.1.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

9.4.5.1.8 MonthlyTransactionNumber <MnthlyTxNb>

Presence: [0..1]

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

Datatype: "Max5NumericText" on page 333

9.4.5.1.9 AverageBalance <AvrgBal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

9.4.5.1.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 330

9.4.5.1.11 FloorNotificationAmount <FlrNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

9.4.5.1.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 320

9.4.5.1.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		109
	CommunicationMethod <ComMtd>	[1..1]			110
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110
	DeliveryAddress <DlvryAdr>	[1..1]	Text		110
	Format <Frmt>	[1..1]			111
{Or	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111

9.4.5.1.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 326

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.

CodeName	Name	Definition
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

9.4.5.1.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110

9.4.5.1.13.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "CommunicationMethod2Code" on page 322

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

9.4.5.1.13.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

9.4.5.1.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 332

9.4.5.1.13.4 Format <Frmt>*Presence:* [1..1]*Definition:* Specifies the format for statements.**Format <Frmt>** contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111

9.4.5.1.13.4.1 Code <Cd>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of communication format using a code list.*Datatype:* ["ExternalCommunicationFormat1Code"](#) on page 325**9.4.5.1.13.4.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of communication format using a proprietary identification scheme.*Datatype:* ["Max35Text"](#) on page 332**9.4.5.1.14 ClosingDate <ClsgDt>***Presence:* [0..1]*Definition:* Date when the account will be or was closed.*Datatype:* ["ISODate"](#) on page 328**9.4.5.1.15 Restriction <Rstrctn>***Presence:* [0..*]*Definition:* Restriction on capability or operations allowed.**Restriction <Rstrctn>** contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			111
{Or	Code <Cd>	[1..1]	Text		112
Or}	Proprietary <Prtry>	[1..1]	±		112
	ValidFrom <VldFr>	[1..1]	DateTime		112
	ValidUntil <VldUntil>	[0..1]	DateTime		112

9.4.5.1.15.1 RestrictionType <RstrctnTp>*Presence:* [1..1]*Definition:* Type of the restriction.

RestrictionType <RstrctnTp> contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		112
Or}	Proprietary <Prtry>	[1..1]	±		112

9.4.5.1.15.1.1 Code <Cd>

Presence: [1..1]

Definition: Element expressed as an ISO 20022 code from an external list.

Datatype: "Max4Text" on page 332

9.4.5.1.15.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Element expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification13](#)" on page 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		269
	SchemeName <SchmeNm>	[0..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270

9.4.5.1.15.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODatetime" on page 328

9.4.5.1.15.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODatetime" on page 328

9.4.5.2 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		113
	SignOffDate <SgnOffDt>	[0..1]	Date		113
	Version <Vrsn>	[0..1]	Text		113

9.4.5.2.1 Reference <Ref>

Presence: [1..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

Datatype: "Max35Text" on page 332

9.4.5.2.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 328

9.4.5.2.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 333

9.4.5.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target and actual dates.

ContractDates <CtrctDts> contains the following **AccountContract3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		113
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		114
	GoLiveDate <GoLiveDt>	[0..1]	Date		114
	ClosingDate <ClsgDt>	[0..1]	Date		114
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		114
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		114

9.4.5.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

9.4.5.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

9.4.5.3.3 GoLiveDate <GoLiveDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

9.4.5.3.4 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

9.4.5.3.5 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

9.4.5.3.6 RemovalIndicator <RmvlInd>

Presence: [0..1]

Definition: Indicates removal of the account. After removal, an account will not appear anymore in reports.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

9.4.5.4 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following elements (see "OperationMandate4" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		273
	ApplicableChannel <AplblChanl>	[1..*]			274
{Or	Code <Cd>	[1..1]	CodeSet		274
Or}	Proprietary <Prtry>	[1..1]	Text		274
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		274
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		274
	MandateHolder <MndtHldr>	[0..*]			275
	PartyOrGroup <PtyOrGrp>	[1..1]			275
{Or	GroupIdentification <Grpld>	[1..1]	Text		275
Or}	Party <Pty>	[1..1]			276
	Party <Pty>	[1..1]	±		276
	Certificate <Cert>	[0..1]	Binary		276
	SignatureOrder <SgntrOrd>	[0..1]	Text		276
	Authorisation <Authstn>	[1..1]			276
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			277
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	277
Or}	NotLimited <NotLtd>	[1..1]	Text		278
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			278
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	278
	NumberOfDays <NbOfDays>	[1..1]	Text		278
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			278
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	279
Or}	NotLimited <NotLtd>	[1..1]	Text		279
	BankOperation <BkOpr>	[1..*]	±	C6, C7	279
	StartDate <StartDt>	[0..1]	Date		280
	EndDate <EndDt>	[0..1]	Date		280

9.4.5.5 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following elements (see "Group4" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <GrpId>	[1..1]	Text		289
	Party <Pty>	[1..*]			290
	Party <Pty>	[1..1]	±		290
	Certificate <Cert>	[0..1]	Binary		290

9.4.5.6 ReferenceAccount <RefAcct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

ReferenceAccount <RefAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		116
	Type <Tp>	[0..1]	±		117
	Currency <Ccy>	[0..1]	CodeSet	C2	117
	Name <Nm>	[0..1]	Text		117
	Proxy <Prxy>	[0..1]	±		118

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

9.4.5.6.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

9.4.5.6.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

9.4.5.6.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

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

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 322

Constraints

- **ActiveOrHistoricCurrency**

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

9.4.5.6.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "[Max70Text](#)" on page 333

9.4.5.6.5 Proxy <Prxy>*Presence:* [0..1]*Definition:* Specifies an alternate assumed name for the identification of the account.**Proxy <Prxy>** contains the following elements (see "[ProxyAccountIdentification1](#)" on page 258 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		259
Or}	Proprietary <Prtry>	[1..1]	Text		259
	Identification <Id>	[1..1]	Text		259

9.4.5.7 BalanceTransferAccount <BalTrfAcct>*Presence:* [0..1]*Definition:* Unique and unambiguous identification of the account where to transfer the balance.**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		118
	Currency <Ccy>	[1..1]	CodeSet	C1	118

9.4.5.7.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

9.4.5.7.2 Currency <Ccy>*Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"*Datatype:* "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

9.4.5.8 TransferAccountServicerIdentification <TrfAcctSvcrId>

Presence: [0..1]

Definition: Identification of the transfer account servicer.

TransferAccountServicerIdentification <TrfAcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

9.4.6 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

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

9.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

9.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

9.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C14 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10 acmt.015.001.03 AccountExcludedMandateMaintenanceRequestV03

10.1 MessageDefinition Functionality

The AccountExcludedMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update an account. Usage: this update is about account details excluding any mandate information.

If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.

Outline

The AccountExcludedMandateMaintenanceRequestV03 MessageDefinition is composed of 10 MessageBuildingBlocks:

A. References

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

B. From

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

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

E. Account

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

F. AccountServicerIdentification

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

G. Organisation

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

H. AdditionalMessageInformation

Contains additional information related to the message.

I. DigitalSignature

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

J. SupplementaryData

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

10.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncReq>	[1..1]			
	References <Refs>	[1..1]			127
	MessageIdentification <MsgId>	[1..1]	±		127
	ProcessIdentification <PrclId>	[1..1]	±		128
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		128
	From <Fr>	[0..1]	±		128
	ContractDates <CtrctDts>	[0..1]			128
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		129
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		129
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		129
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			129
	Reference <Ref>	[1..1]	Text		130
	SignOffDate <SgnOffDt>	[0..1]	Date		130
	Version <Vrsn>	[0..1]	Text		130
	Account <Acct>	[1..1]			130
	Identification <Id>	[1..*]	±		132
	Name <Nm>	[0..1]			133
	ModificationCode <ModCd>	[0..1]	CodeSet		133
	Name <Nm>	[1..1]	Text		133
	Status <Sts>	[0..1]			133
	ModificationCode <ModCd>	[0..1]	CodeSet		133
	Status <Sts>	[1..1]	CodeSet		134
	Type <Tp>	[0..1]			134
	ModificationCode <ModCd>	[0..1]	CodeSet		134
	Type <Tp>	[1..1]	±		135
	Currency <Ccy>	[1..1]	CodeSet	C1	135
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			135
	ModificationCode <ModCd>	[0..1]	CodeSet		135
	Amount <Amt>	[1..1]	Amount		136
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			136

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		136
	Amount <Amt>	[1..1]	Amount		136
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			136
	ModificationCode <ModCd>	[0..1]	CodeSet		137
	Number <Nb>	[1..1]	Text		137
	AverageBalance <AvrgBal>	[0..1]			137
	ModificationCode <ModCd>	[0..1]	CodeSet		137
	Amount <Amt>	[1..1]	Amount		138
	AccountPurpose <AcctPurp>	[0..1]			138
	ModificationCode <ModCd>	[0..1]	CodeSet		138
	Purpose <Purp>	[1..1]	Text		138
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			138
	ModificationCode <ModCd>	[0..1]	CodeSet		139
	Amount <Amt>	[1..1]	Amount		139
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			139
	ModificationCode <ModCd>	[0..1]	CodeSet		139
	Amount <Amt>	[1..1]	Amount		140
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			140
	ModificationCode <ModCd>	[0..1]	CodeSet		140
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			141
	Frequency <Frqcy>	[1..1]	CodeSet		141
	CommunicationMethod <ComMtd>	[1..1]			141
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142
	DeliveryAddress <DlvryAdr>	[1..1]	Text		142
	Format <Frmt>	[1..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143
	ClosingDate <ClsgDt>	[0..1]			143
	ModificationCode <ModCd>	[0..1]	CodeSet		143
	Date <Dt>	[1..1]	Date		143

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Restriction <Rstrctn>	[0..*]			143
	ModificationCode <ModCd>	[0..1]	CodeSet		144
	Restriction <Rstrctn>	[1..1]			144
	RestrictionType <RstrctnTp>	[1..1]			144
{Or	Code <Cd>	[1..1]	Text		145
Or}	Proprietary <Prtry>	[1..1]	±		145
	ValidFrom <VldFr>	[1..1]	DateTime		145
	ValidUntil <VldUntil>	[0..1]	DateTime		145
	AccountServiceIdentification <AcctSvcrlid>	[1..1]	±		145
	Organisation <Org>	[1..1]			146
	FullLegalName <FullLglNm>	[1..1]			148
	ModificationCode <ModCd>	[0..1]	CodeSet		148
	FullLegalName <FullLglNm>	[1..1]	Text		148
	TradingName <TradgNm>	[0..1]			148
	ModificationCode <ModCd>	[0..1]	CodeSet		149
	TradingName <TradgNm>	[1..1]	Text		149
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	149
	RegistrationDate <RegnDt>	[0..1]	Date		149
	OperationalAddress <OprlAdr>	[0..1]			149
	ModificationCode <ModCd>	[0..1]	CodeSet		150
	Address <Adr>	[1..1]	±		150
	BusinessAddress <BizAdr>	[0..1]			151
	ModificationCode <ModCd>	[0..1]	CodeSet		151
	Address <Adr>	[1..1]	±		152
	LegalAddress <LglAdr>	[1..1]			152
	ModificationCode <ModCd>	[0..1]	CodeSet		153
	Address <Adr>	[1..1]	±		153
	BillingAddress <BllgAdr>	[0..1]			154
	ModificationCode <ModCd>	[0..1]	CodeSet		154
	Address <Adr>	[1..1]	±		155
	OrganisationIdentification <Orgld>	[1..1]	±		155

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	RepresentativeOfficer <RprtVOffcr>	[0..*]			156
	ModificationCode <ModCd>	[0..1]	CodeSet		156
	PartyIdentification <PtyId>	[1..1]	±		156
	TreasuryManager <TrsrMgr>	[0..1]			157
	ModificationCode <ModCd>	[0..1]	CodeSet		157
	PartyIdentification <PtyId>	[1..1]	±		157
	MainMandateHolder <MainMndtHldr>	[0..*]			158
	ModificationCode <ModCd>	[0..1]	CodeSet		158
	PartyIdentification <PtyId>	[1..1]	±		158
	Sender <Sndr>	[0..*]			159
	ModificationCode <ModCd>	[0..1]	CodeSet		159
	PartyIdentification <PtyId>	[1..1]	±		159
	LegalRepresentative <LglRprtV>	[0..*]			160
	ModificationCode <ModCd>	[0..1]	CodeSet		160
	PartyIdentification <PtyId>	[1..1]	±		160
	AdditionalMessageInformation <AddtlMsgInf>	[0..1]			161
	Information <Inf>	[1..*]	Text		161
	DigitalSignature <DgtlSgntr>	[0..*]			161
	Party <Pty>	[1..1]	±		161
	Signature <Sgntr>	[1..1]	(External Schema)		162
	SupplementaryData <SplmtryData>	[0..*]	±	C6	162

10.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

10.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		127
	ProcessIdentification <PrId>	[1..1]	±		128
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		128

10.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

10.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

10.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 333

10.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "[OrganisationIdentification29](#)" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

10.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		129
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		129
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		129

10.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

10.4.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

10.4.3.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

10.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		130
	SignOffDate <SgnOffDt>	[0..1]	Date		130
	Version <Vrsn>	[0..1]	Text		130

10.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

Datatype: "Max35Text" on page 332

10.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 328

10.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 333

10.4.5 Account <Acct>

Presence: [1..1]

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

Account <Acct> contains the following **CustomerAccountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]	±		132
	Name <Nm>	[0..1]			133
	ModificationCode <ModCd>	[0..1]	CodeSet		133
	Name <Nm>	[1..1]	Text		133
	Status <Sts>	[0..1]			133
	ModificationCode <ModCd>	[0..1]	CodeSet		133
	Status <Sts>	[1..1]	CodeSet		134
	Type <Tp>	[0..1]			134
	ModificationCode <ModCd>	[0..1]	CodeSet		134
	Type <Tp>	[1..1]	±		135
	Currency <Ccy>	[1..1]	CodeSet	C1	135
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			135
	ModificationCode <ModCd>	[0..1]	CodeSet		135
	Amount <Amt>	[1..1]	Amount		136
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			136
	ModificationCode <ModCd>	[0..1]	CodeSet		136
	Amount <Amt>	[1..1]	Amount		136
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			136
	ModificationCode <ModCd>	[0..1]	CodeSet		137
	Number <Nb>	[1..1]	Text		137
	AverageBalance <AvrgBal>	[0..1]			137
	ModificationCode <ModCd>	[0..1]	CodeSet		137
	Amount <Amt>	[1..1]	Amount		138
	AccountPurpose <AcctPurp>	[0..1]			138
	ModificationCode <ModCd>	[0..1]	CodeSet		138
	Purpose <Purp>	[1..1]	Text		138
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			138
	ModificationCode <ModCd>	[0..1]	CodeSet		139
	Amount <Amt>	[1..1]	Amount		139
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			139
	ModificationCode <ModCd>	[0..1]	CodeSet		139

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount		140
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			140
	ModificationCode <ModCd>	[0..1]	CodeSet		140
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			141
	Frequency <Frqcy>	[1..1]	CodeSet		141
	CommunicationMethod <ComMtd>	[1..1]			141
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142
	DeliveryAddress <DlvryAdr>	[1..1]	Text		142
	Format <Frmt>	[1..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143
	ClosingDate <ClsqDt>	[0..1]			143
	ModificationCode <ModCd>	[0..1]	CodeSet		143
	Date <Dt>	[1..1]	Date		143
	Restriction <Rstrctn>	[0..*]			143
	ModificationCode <ModCd>	[0..1]	CodeSet		144
	Restriction <Rstrctn>	[1..1]			144
	RestrictionType <RstrctnTp>	[1..1]			144
{Or	Code <Cd>	[1..1]	Text		145
Or}	Proprietary <Prtry>	[1..1]	±		145
	ValidFrom <VldFr>	[1..1]	DateTime		145
	ValidUntil <VldUntil>	[0..1]	DateTime		145

10.4.5.1 Identification <Id>

Presence: [1..*]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

10.4.5.2 Name <Nm>

Presence: [0..1]

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

Name <Nm> contains the following **NameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		133
	Name <Nm>	[1..1]	Text		133

10.4.5.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.2.2 Name <Nm>

Presence: [1..1]

Definition: Name of the account.

Datatype: "Max70Text" on page 333

10.4.5.3 Status <Sts>

Presence: [0..1]

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

Status <Sts> contains the following **AccountStatusModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		133
	Status <Sts>	[1..1]	CodeSet		134

10.4.5.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.3.2 Status <Sts>

Presence: [1..1]

Definition: Status of the account.

Datatype: "AccountStatus3Code" on page 321

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

10.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains the following **TypeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		134
	Type <Tp>	[1..1]	±		135

10.4.5.4.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.4.2 Type <Tp>*Presence:* [1..1]*Definition:* Type of the account.**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

10.4.5.5 Currency <Ccy>*Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"*Datatype:* "ActiveCurrencyCode" on page 321**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

10.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>*Presence:* [0..1]*Definition:* Monthly average of the payment amounts (that is, payments going out) over a year.**MonthlyPaymentValue <MnthlyPmtVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		135
	Amount <Amt>	[1..1]	Amount		136

10.4.5.6.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

10.4.5.6.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 320**10.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>***Presence:* [0..1]*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).**MonthlyReceivedValue <MnthlyRcvdVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		136
	Amount <Amt>	[1..1]	Amount		136

10.4.5.7.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.7.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 320**10.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>***Presence:* [0..1]*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

MonthlyTransactionNumber <MnthlyTxNb> contains the following **NumberModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		137
	Number <Nb>	[1..1]	Text		137

10.4.5.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.8.2 Number <Nb>

Presence: [1..1]

Definition: Number.

Datatype: "Max5NumericText" on page 333

10.4.5.9 AverageBalance <AvrgBal>

Presence: [0..1]

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

AverageBalance <AvrgBal> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		137
	Amount <Amt>	[1..1]	Amount		138

10.4.5.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

10.4.5.9.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 320**10.4.5.10 AccountPurpose <AcctPurp>***Presence:* [0..1]*Definition:* Specifies the purpose of the account.**AccountPurpose <AcctPurp>** contains the following **PurposeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		138
	Purpose <Purp>	[1..1]	Text		138

10.4.5.10.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.10.2 Purpose <Purp>*Presence:* [1..1]*Definition:* Purpose.*Datatype:* "Max140Text" on page 330**10.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>***Presence:* [0..1]*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

FloorNotificationAmount <FlrNtfctnAmt> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		139
	Amount <Amt>	[1..1]	Amount		139

10.4.5.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.11.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: "ImpliedCurrencyAndAmount" on page 320

10.4.5.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

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

CeilingNotificationAmount <CIngNtfctnAmt> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		139
	Amount <Amt>	[1..1]	Amount		140

10.4.5.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

10.4.5.12.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 320**10.4.5.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>***Presence:* [0..*]*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.**StatementFrequencyAndFormat <StmtFrqcyAndFrmt>** contains the following **StatementFrequencyAndFormModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		140
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			141
	Frequency <Frqcy>	[1..1]	CodeSet		141
	CommunicationMethod <ComMtd>	[1..1]			141
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142
	DeliveryAddress <DlvryAdr>	[1..1]	Text		142
	Format <Frmt>	[1..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143

10.4.5.13.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.13.2 StatementFrequencyAndForm <StmntFrqcyAndForm>*Presence:* [1..1]*Definition:* Specifies the statement frequency, format, delivery address.**StatementFrequencyAndForm <StmntFrqcyAndForm>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		141
	CommunicationMethod <ComMtd>	[1..1]			141
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142
	DeliveryAddress <DlvryAdr>	[1..1]	Text		142
	Format <Frmt>	[1..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143

10.4.5.13.2.1 Frequency <Frqcy>*Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 326

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

10.4.5.13.2.2 CommunicationMethod <ComMtd>*Presence:* [1..1]*Definition:* Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142

10.4.5.13.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "CommunicationMethod2Code" on page 322

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

10.4.5.13.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

10.4.5.13.2.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 332

10.4.5.13.2.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143

10.4.5.13.2.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCommunicationFormat1Code" on page 325

10.4.5.13.2.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

10.4.5.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

ClosingDate <ClsgDt> contains the following **DateModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		143
	Date <Dt>	[1..1]	Date		143

10.4.5.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.14.2 Date <Dt>

Presence: [1..1]

Definition: Date.

Datatype: "ISODate" on page 328

10.4.5.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

Restriction <Rstrctn> contains the following **RestrictionModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		144
	Restriction <Rstrctn>	[1..1]			144
	RestrictionType <RstrctnTp>	[1..1]			144
{Or	Code <Cd>	[1..1]	Text		145
Or}	Proprietary <Prtry>	[1..1]	±		145
	ValidFrom <VldFr>	[1..1]	DateTime		145
	ValidUntil <VldUntil>	[0..1]	DateTime		145

10.4.5.15.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.5.15.2 Restriction <Rstrctn>

Presence: [1..1]

Definition: Restriction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			144
{Or	Code <Cd>	[1..1]	Text		145
Or}	Proprietary <Prtry>	[1..1]	±		145
	ValidFrom <VldFr>	[1..1]	DateTime		145
	ValidUntil <VldUntil>	[0..1]	DateTime		145

10.4.5.15.2.1 RestrictionType <RstrctnTp>

Presence: [1..1]

Definition: Type of the restriction.

RestrictionType <RstrctnTp> contains one of the following **CodeOrProprietary1Choice** elements

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

10.4.5.15.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Element expressed as an ISO 20022 code from an external list.

Datatype: "Max4Text" on page 332

10.4.5.15.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Element expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification13](#)" on page 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		269
	SchemeName <SchmeNm>	[0..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270

10.4.5.15.2.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODatetime" on page 328

10.4.5.15.2.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODatetime" on page 328

10.4.6 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServiceIdentification <AcctSvcId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

10.4.7 Organisation <Org>

Presence: [1..1]

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

Organisation <Org> contains the following **OrganisationModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]			148
	ModificationCode <ModCd>	[0..1]	CodeSet		148
	FullLegalName <FullLglNm>	[1..1]	Text		148
	TradingName <TradgNm>	[0..1]			148
	ModificationCode <ModCd>	[0..1]	CodeSet		149
	TradingName <TradgNm>	[1..1]	Text		149
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	149
	RegistrationDate <RegnDt>	[0..1]	Date		149
	OperationalAddress <OprlAdr>	[0..1]			149
	ModificationCode <ModCd>	[0..1]	CodeSet		150
	Address <Adr>	[1..1]	±		150
	BusinessAddress <BizAdr>	[0..1]			151
	ModificationCode <ModCd>	[0..1]	CodeSet		151
	Address <Adr>	[1..1]	±		152
	LegalAddress <LglAdr>	[1..1]			152
	ModificationCode <ModCd>	[0..1]	CodeSet		153
	Address <Adr>	[1..1]	±		153
	BillingAddress <BllgAdr>	[0..1]			154
	ModificationCode <ModCd>	[0..1]	CodeSet		154
	Address <Adr>	[1..1]	±		155
	OrganisationIdentification <OrgId>	[1..1]	±		155
	RepresentativeOfficer <RprtvOffcr>	[0..*]			156
	ModificationCode <ModCd>	[0..1]	CodeSet		156
	PartyIdentification <PtyId>	[1..1]	±		156
	TreasuryManager <TrsrMgr>	[0..1]			157
	ModificationCode <ModCd>	[0..1]	CodeSet		157
	PartyIdentification <PtyId>	[1..1]	±		157
	MainMandateHolder <MainMndtHldr>	[0..*]			158
	ModificationCode <ModCd>	[0..1]	CodeSet		158
	PartyIdentification <PtyId>	[1..1]	±		158
	Sender <Sndr>	[0..*]			159

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		159
	PartyIdentification <PtyId>	[1..1]	±		159
	LegalRepresentative <LglRprt>	[0..*]			160
	ModificationCode <ModCd>	[0..1]	CodeSet		160
	PartyIdentification <PtyId>	[1..1]	±		160

10.4.7.1 FullLegalName <FullLgINm>

Presence: [1..1]

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

FullLegalName <FullLgINm> contains the following **FullLegalNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		148
	FullLegalName <FullLgINm>	[1..1]	Text		148

10.4.7.1.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.1.2 FullLegalName <FullLgINm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 332

10.4.7.2 TradingName <TradgNm>

Presence: [0..1]

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

TradingName <TradgNm> contains the following **TradingNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		149
	TradingName <TradgNm>	[1..1]	Text		149

10.4.7.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.2.2 TradingName <TradgNm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 332

10.4.7.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

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

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 323

Constraints

- **Country**

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

10.4.7.4 RegistrationDate <RegnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

10.4.7.5 OperationalAddress <OpriAdr>

Presence: [0..1]

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

OperationalAddress <OpriAdr> contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		150
	Address <Adr>	[1..1]	±		150

10.4.7.5.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

10.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

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

BusinessAddress <BizAdr> contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		151
	Address <Adr>	[1..1]	±		152

10.4.7.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.6.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "[PostalAddress24](#)" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

10.4.7.7 LegalAddress <LglAdr>

Presence: [1..1]

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

LegalAddress <LglAdr> contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		153
	Address <Adr>	[1..1]	±		153

10.4.7.7.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.7.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

10.4.7.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BllgAdr> contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		154
	Address <Adr>	[1..1]	±		155

10.4.7.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.8.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "[PostalAddress24](#)" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

10.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

10.4.7.10 RepresentativeOfficer <RprtvOffcr>

Presence: [0..*]

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

RepresentativeOfficer <RprtvOffcr> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		156
	PartyIdentification <PtyId>	[1..1]	±		156

10.4.7.10.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.10.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

10.4.7.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

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

TreasuryManager <TrsrMgr> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		157
	PartyIdentification <PtyId>	[1..1]	±		157

10.4.7.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.11.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification137" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

10.4.7.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

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

MainMandateHolder <MainMndtHldr> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		158
	PartyIdentification <PtyId>	[1..1]	±		158

10.4.7.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.12.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

10.4.7.13 Sender <Sndr>

Presence: [0..*]

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

Sender <Sndr> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		159
	PartyIdentification <PtyId>	[1..1]	±		159

10.4.7.13.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.13.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

10.4.7.14 LegalRepresentative <LglRprt>

Presence: [0..*]

Definition: Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the by-laws of the organisation, be publicly announced in the official journal of a country, etc.

LegalRepresentative <LglRprt> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		160
	PartyIdentification <PtyId>	[1..1]	±		160

10.4.7.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

10.4.7.14.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification137" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

10.4.8 AdditionalMessageInformation <AddtlMsgInf>

Presence: [0..1]

Definition: Contains additional information related to the message.

AdditionalMessageInformation <AddtlMsgInf> contains the following **AdditionalInformation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Information <Inf>	[1..*]	Text		161

10.4.8.1 Information <Inf>

Presence: [1..*]

Definition: Contains additional information related to the message.

Datatype: "Max256Text" on page 331

10.4.9 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		161
	Signature <Sgntr>	[1..1]	(External Schema)		162

10.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

10.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

10.4.10 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C6 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

11 acmt.016.001.03 AccountExcludedMandateMaintenanceAmendmentRequestV03

11.1 MessageDefinition Functionality

The AccountExcludedMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is about account details excluding any mandate information.

If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.

Outline

The AccountExcludedMandateMaintenanceAmendmentRequestV03 MessageDefinition is composed of 9 MessageBuildingBlocks:

A. References

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

B. From

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

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

E. Account

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

F. AccountServicerIdentification

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

G. Organisation

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

H. DigitalSignature

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

I. SupplementaryData

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

11.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			169
	MessageIdentification <MsgId>	[1..1]	±		169
	ProcessIdentification <PrclId>	[1..1]	±		169
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		170
	From <Fr>	[0..1]	±		170
	ContractDates <CtrctDts>	[0..1]			170
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		171
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		171
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		171
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			171
	Reference <Ref>	[1..1]	Text		171
	SignOffDate <SgnOffDt>	[0..1]	Date		172
	Version <Vrsn>	[0..1]	Text		172
	Account <Acct>	[1..1]			172
	Identification <Id>	[1..*]	±		174
	Name <Nm>	[0..1]			175
	ModificationCode <ModCd>	[0..1]	CodeSet		175
	Name <Nm>	[1..1]	Text		175
	Status <Sts>	[0..1]			175
	ModificationCode <ModCd>	[0..1]	CodeSet		175
	Status <Sts>	[1..1]	CodeSet		176
	Type <Tp>	[0..1]			176
	ModificationCode <ModCd>	[0..1]	CodeSet		176
	Type <Tp>	[1..1]	±		177
	Currency <Ccy>	[1..1]	CodeSet	C1	177
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			177
	ModificationCode <ModCd>	[0..1]	CodeSet		177
	Amount <Amt>	[1..1]	Amount		178
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			178

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		178
	Amount <Amt>	[1..1]	Amount		178
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			178
	ModificationCode <ModCd>	[0..1]	CodeSet		179
	Number <Nb>	[1..1]	Text		179
	AverageBalance <AvrgBal>	[0..1]			179
	ModificationCode <ModCd>	[0..1]	CodeSet		179
	Amount <Amt>	[1..1]	Amount		180
	AccountPurpose <AcctPurp>	[0..1]			180
	ModificationCode <ModCd>	[0..1]	CodeSet		180
	Purpose <Purp>	[1..1]	Text		180
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			180
	ModificationCode <ModCd>	[0..1]	CodeSet		181
	Amount <Amt>	[1..1]	Amount		181
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			181
	ModificationCode <ModCd>	[0..1]	CodeSet		181
	Amount <Amt>	[1..1]	Amount		182
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			182
	ModificationCode <ModCd>	[0..1]	CodeSet		182
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			183
	Frequency <Frqcy>	[1..1]	CodeSet		183
	CommunicationMethod <ComMtd>	[1..1]			183
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		184
	DeliveryAddress <DlvryAdr>	[1..1]	Text		184
	Format <Frmt>	[1..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		185
	ClosingDate <ClsgDt>	[0..1]			185
	ModificationCode <ModCd>	[0..1]	CodeSet		185
	Date <Dt>	[1..1]	Date		185

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Restriction <Rstrctn>	[0..*]			185
	ModificationCode <ModCd>	[0..1]	CodeSet		186
	Restriction <Rstrctn>	[1..1]			186
	RestrictionType <RstrctnTp>	[1..1]			186
{Or	Code <Cd>	[1..1]	Text		187
Or}	Proprietary <Prtry>	[1..1]	±		187
	ValidFrom <VldFr>	[1..1]	DateTime		187
	ValidUntil <VldUntil>	[0..1]	DateTime		187
	AccountServicerId <AcctSvcrId>	[1..1]	±		187
	Organisation <Org>	[1..1]			188
	FullLegalName <FullLglNm>	[1..1]			190
	ModificationCode <ModCd>	[0..1]	CodeSet		190
	FullLegalName <FullLglNm>	[1..1]	Text		190
	TradingName <TradgNm>	[0..1]			190
	ModificationCode <ModCd>	[0..1]	CodeSet		191
	TradingName <TradgNm>	[1..1]	Text		191
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	191
	RegistrationDate <RegnDt>	[0..1]	Date		191
	OperationalAddress <OprlAdr>	[0..1]			191
	ModificationCode <ModCd>	[0..1]	CodeSet		192
	Address <Adr>	[1..1]	±		192
	BusinessAddress <BizAdr>	[0..1]			193
	ModificationCode <ModCd>	[0..1]	CodeSet		193
	Address <Adr>	[1..1]	±		194
	LegalAddress <LglAdr>	[1..1]			194
	ModificationCode <ModCd>	[0..1]	CodeSet		195
	Address <Adr>	[1..1]	±		195
	BillingAddress <BllgAdr>	[0..1]			196
	ModificationCode <ModCd>	[0..1]	CodeSet		196
	Address <Adr>	[1..1]	±		197
	OrganisationId <OrgId>	[1..1]	±		197

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	RepresentativeOfficer <RprtVOffcr>	[0..*]			198
	ModificationCode <ModCd>	[0..1]	CodeSet		198
	PartyIdentification <PtyId>	[1..1]	±		198
	TreasuryManager <TrsrMgr>	[0..1]			199
	ModificationCode <ModCd>	[0..1]	CodeSet		199
	PartyIdentification <PtyId>	[1..1]	±		199
	MainMandateHolder <MainMndtHldr>	[0..*]			200
	ModificationCode <ModCd>	[0..1]	CodeSet		200
	PartyIdentification <PtyId>	[1..1]	±		200
	Sender <Sndr>	[0..*]			201
	ModificationCode <ModCd>	[0..1]	CodeSet		201
	PartyIdentification <PtyId>	[1..1]	±		201
	LegalRepresentative <LglRprtV>	[0..*]			202
	ModificationCode <ModCd>	[0..1]	CodeSet		202
	PartyIdentification <PtyId>	[1..1]	±		202
	DigitalSignature <DgtlSgntr>	[0..*]			203
	Party <Pty>	[1..1]	±		203
	Signature <Sgntr>	[1..1]	(External Schema)		203
	SupplementaryData <SplmtryData>	[0..*]	±	C6	204

11.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

11.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

11.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		169
	ProcessIdentification <PrclId>	[1..1]	±		169
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		170

11.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

11.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

11.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 333

11.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "[OrganisationIdentification29](#)" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer </ssr>	[0..1]	Text		302

11.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		171
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		171
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		171

11.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>*Presence:* [0..1]*Definition:* Date on which the account and related basic services are expected to be operational for the account owner.*Datatype:* "ISODate" on page 328**11.4.3.2 TargetClosingDate <TrgtClsgDt>***Presence:* [0..1]*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.*Datatype:* "ISODate" on page 328**11.4.3.3 UrgencyFlag <UrgcyFlg>***Presence:* [0..1]*Definition:* Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 330):

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

11.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>*Presence:* [0..1]*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.**UnderlyingMasterAgreement <UndrlygMstrAgrmt>** contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		171
	SignOffDate <SgnOffDt>	[0..1]	Date		172
	Version <Vrsn>	[0..1]	Text		172

11.4.4.1 Reference <Ref>*Presence:* [1..1]*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.*Datatype:* "Max35Text" on page 332

11.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 328

11.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 333

11.4.5 Account <Acct>

Presence: [1..1]

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

Account <Acct> contains the following **CustomerAccountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]	±		174
	Name <Nm>	[0..1]			175
	ModificationCode <ModCd>	[0..1]	CodeSet		175
	Name <Nm>	[1..1]	Text		175
	Status <Sts>	[0..1]			175
	ModificationCode <ModCd>	[0..1]	CodeSet		175
	Status <Sts>	[1..1]	CodeSet		176
	Type <Tp>	[0..1]			176
	ModificationCode <ModCd>	[0..1]	CodeSet		176
	Type <Tp>	[1..1]	±		177
	Currency <Ccy>	[1..1]	CodeSet	C1	177
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			177
	ModificationCode <ModCd>	[0..1]	CodeSet		177
	Amount <Amt>	[1..1]	Amount		178
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			178
	ModificationCode <ModCd>	[0..1]	CodeSet		178
	Amount <Amt>	[1..1]	Amount		178
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			178
	ModificationCode <ModCd>	[0..1]	CodeSet		179
	Number <Nb>	[1..1]	Text		179
	AverageBalance <AvrgBal>	[0..1]			179
	ModificationCode <ModCd>	[0..1]	CodeSet		179
	Amount <Amt>	[1..1]	Amount		180
	AccountPurpose <AcctPurp>	[0..1]			180
	ModificationCode <ModCd>	[0..1]	CodeSet		180
	Purpose <Purp>	[1..1]	Text		180
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			180
	ModificationCode <ModCd>	[0..1]	CodeSet		181
	Amount <Amt>	[1..1]	Amount		181
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			181
	ModificationCode <ModCd>	[0..1]	CodeSet		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount		182
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			182
	ModificationCode <ModCd>	[0..1]	CodeSet		182
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			183
	Frequency <Frqcy>	[1..1]	CodeSet		183
	CommunicationMethod <ComMtd>	[1..1]			183
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		184
	DeliveryAddress <DlvryAdr>	[1..1]	Text		184
	Format <Frmt>	[1..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		185
	ClosingDate <ClsqDt>	[0..1]			185
	ModificationCode <ModCd>	[0..1]	CodeSet		185
	Date <Dt>	[1..1]	Date		185
	Restriction <Rstrctn>	[0..*]			185
	ModificationCode <ModCd>	[0..1]	CodeSet		186
	Restriction <Rstrctn>	[1..1]			186
	RestrictionType <RstrctnTp>	[1..1]			186
{Or	Code <Cd>	[1..1]	Text		187
Or}	Proprietary <Prtry>	[1..1]	±		187
	ValidFrom <VldFr>	[1..1]	DateTime		187
	ValidUntil <VldUntil>	[0..1]	DateTime		187

11.4.5.1 Identification <Id>

Presence: [1..*]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

11.4.5.2 Name <Nm>

Presence: [0..1]

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

Name <Nm> contains the following **NameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		175
	Name <Nm>	[1..1]	Text		175

11.4.5.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.2.2 Name <Nm>

Presence: [1..1]

Definition: Name of the account.

Datatype: "Max70Text" on page 333

11.4.5.3 Status <Sts>

Presence: [0..1]

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

Status <Sts> contains the following **AccountStatusModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		175
	Status <Sts>	[1..1]	CodeSet		176

11.4.5.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.3.2 Status <Sts>

Presence: [1..1]

Definition: Status of the account.

Datatype: "AccountStatus3Code" on page 321

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

11.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains the following **TypeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		176
	Type <Tp>	[1..1]	±		177

11.4.5.4.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.4.2 Type <Tp>*Presence:* [1..1]*Definition:* Type of the account.**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

11.4.5.5 Currency <Ccy>*Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"*Datatype:* "ActiveCurrencyCode" on page 321**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

11.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>*Presence:* [0..1]*Definition:* Monthly average of the payment amounts (that is, payments going out) over a year.**MonthlyPaymentValue <MnthlyPmtVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		177
	Amount <Amt>	[1..1]	Amount		178

11.4.5.6.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

11.4.5.6.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 320**11.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>***Presence:* [0..1]*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).**MonthlyReceivedValue <MnthlyRcvdVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		178
	Amount <Amt>	[1..1]	Amount		178

11.4.5.7.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.7.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 320**11.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>***Presence:* [0..1]*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

MonthlyTransactionNumber <MnthlyTxNb> contains the following **NumberModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		179
	Number <Nb>	[1..1]	Text		179

11.4.5.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.8.2 Number <Nb>

Presence: [1..1]

Definition: Number.

Datatype: "Max5NumericText" on page 333

11.4.5.9 AverageBalance <AvrgBal>

Presence: [0..1]

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

AverageBalance <AvrgBal> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		179
	Amount <Amt>	[1..1]	Amount		180

11.4.5.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

11.4.5.9.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 320**11.4.5.10 AccountPurpose <AcctPurp>***Presence:* [0..1]*Definition:* Specifies the purpose of the account.**AccountPurpose <AcctPurp>** contains the following **PurposeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		180
	Purpose <Purp>	[1..1]	Text		180

11.4.5.10.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.10.2 Purpose <Purp>*Presence:* [1..1]*Definition:* Purpose.*Datatype:* "Max140Text" on page 330**11.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>***Presence:* [0..1]*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

FloorNotificationAmount <FlrNtfctnAmt> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		181
	Amount <Amt>	[1..1]	Amount		181

11.4.5.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.11.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: "ImpliedCurrencyAndAmount" on page 320

11.4.5.12 CeilingNotificationAmount <CIngNtfctnAmt>

Presence: [0..1]

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

CeilingNotificationAmount <CIngNtfctnAmt> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		181
	Amount <Amt>	[1..1]	Amount		182

11.4.5.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

11.4.5.12.2 Amount <Amt>*Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 320**11.4.5.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>***Presence:* [0..*]*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.**StatementFrequencyAndFormat <StmntFrqcyAndFrmt>** contains the following **StatementFrequencyAndFormModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		182
	StatementFrequencyAndForm <StmntFrqcyAndForm>	[1..1]			183
	Frequency <Frqcy>	[1..1]	CodeSet		183
	CommunicationMethod <ComMtd>	[1..1]			183
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		184
	DeliveryAddress <DlvryAdr>	[1..1]	Text		184
	Format <Frmt>	[1..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		185

11.4.5.13.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.13.2 StatementFrequencyAndForm <StmtFrqcyAndForm>*Presence:* [1..1]*Definition:* Specifies the statement frequency, format, delivery address.**StatementFrequencyAndForm <StmtFrqcyAndForm>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		183
	CommunicationMethod <ComMtd>	[1..1]			183
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		184
	DeliveryAddress <DlvryAdr>	[1..1]	Text		184
	Format <Frmt>	[1..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		185

11.4.5.13.2.1 Frequency <Frqcy>*Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 326

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

11.4.5.13.2.2 CommunicationMethod <ComMtd>*Presence:* [1..1]*Definition:* Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		184

11.4.5.13.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "CommunicationMethod2Code" on page 322

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

11.4.5.13.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

11.4.5.13.2.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 332

11.4.5.13.2.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		184
Or}	Proprietary <Prtry>	[1..1]	Text		185

11.4.5.13.2.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCommunicationFormat1Code" on page 325

11.4.5.13.2.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

11.4.5.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

ClosingDate <ClsgDt> contains the following **DateModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		185
	Date <Dt>	[1..1]	Date		185

11.4.5.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.14.2 Date <Dt>

Presence: [1..1]

Definition: Date.

Datatype: "ISODate" on page 328

11.4.5.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

Restriction <Rstrctn> contains the following **RestrictionModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		186
	Restriction <Rstrctn>	[1..1]			186
	RestrictionType <RstrctnTp>	[1..1]			186
{Or	Code <Cd>	[1..1]	Text		187
Or}	Proprietary <Prtry>	[1..1]	±		187
	ValidFrom <VldFr>	[1..1]	DateTime		187
	ValidUntil <VldUntil>	[0..1]	DateTime		187

11.4.5.15.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.5.15.2 Restriction <Rstrctn>

Presence: [1..1]

Definition: Restriction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			186
{Or	Code <Cd>	[1..1]	Text		187
Or}	Proprietary <Prtry>	[1..1]	±		187
	ValidFrom <VldFr>	[1..1]	DateTime		187
	ValidUntil <VldUntil>	[0..1]	DateTime		187

11.4.5.15.2.1 RestrictionType <RstrctnTp>

Presence: [1..1]

Definition: Type of the restriction.

RestrictionType <RstrctnTp> contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	Text		187
Or}	Proprietary <Prtry>	[1..1]	±		187

11.4.5.15.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Element expressed as an ISO 20022 code from an external list.

Datatype: "Max4Text" on page 332

11.4.5.15.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Element expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification13](#)" on page 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		269
	SchemeName <SchmeNm>	[0..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270

11.4.5.15.2.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODatetime" on page 328

11.4.5.15.2.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODatetime" on page 328

11.4.6 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

11.4.7 Organisation <Org>

Presence: [1..1]

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

Organisation <Org> contains the following **OrganisationModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]			190
	ModificationCode <ModCd>	[0..1]	CodeSet		190
	FullLegalName <FullLglNm>	[1..1]	Text		190
	TradingName <TradgNm>	[0..1]			190
	ModificationCode <ModCd>	[0..1]	CodeSet		191
	TradingName <TradgNm>	[1..1]	Text		191
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	191
	RegistrationDate <RegnDt>	[0..1]	Date		191
	OperationalAddress <OprlAdr>	[0..1]			191
	ModificationCode <ModCd>	[0..1]	CodeSet		192
	Address <Adr>	[1..1]	±		192
	BusinessAddress <BizAdr>	[0..1]			193
	ModificationCode <ModCd>	[0..1]	CodeSet		193
	Address <Adr>	[1..1]	±		194
	LegalAddress <LglAdr>	[1..1]			194
	ModificationCode <ModCd>	[0..1]	CodeSet		195
	Address <Adr>	[1..1]	±		195
	BillingAddress <BllgAdr>	[0..1]			196
	ModificationCode <ModCd>	[0..1]	CodeSet		196
	Address <Adr>	[1..1]	±		197
	OrganisationIdentification <OrgId>	[1..1]	±		197
	RepresentativeOfficer <RprtvOffcr>	[0..*]			198
	ModificationCode <ModCd>	[0..1]	CodeSet		198
	PartyIdentification <PtyId>	[1..1]	±		198
	TreasuryManager <TrsrMgr>	[0..1]			199
	ModificationCode <ModCd>	[0..1]	CodeSet		199
	PartyIdentification <PtyId>	[1..1]	±		199
	MainMandateHolder <MainMndtHldr>	[0..*]			200
	ModificationCode <ModCd>	[0..1]	CodeSet		200
	PartyIdentification <PtyId>	[1..1]	±		200
	Sender <Sndr>	[0..*]			201

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		201
	PartyIdentification <PtyId>	[1..1]	±		201
	LegalRepresentative <LglRprt>	[0..*]			202
	ModificationCode <ModCd>	[0..1]	CodeSet		202
	PartyIdentification <PtyId>	[1..1]	±		202

11.4.7.1 FullLegalName <FullLgINm>

Presence: [1..1]

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

FullLegalName <FullLgINm> contains the following **FullLegalNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		190
	FullLegalName <FullLgINm>	[1..1]	Text		190

11.4.7.1.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.1.2 FullLegalName <FullLgINm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 332

11.4.7.2 TradingName <TradgNm>

Presence: [0..1]

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

TradingName <TradgNm> contains the following **TradingNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		191
	TradingName <TradgNm>	[1..1]	Text		191

11.4.7.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.2.2 TradingName <TradgNm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 332

11.4.7.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

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

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 323

Constraints

- **Country**

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

11.4.7.4 RegistrationDate <RegnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

11.4.7.5 OperationalAddress <OpriAdr>

Presence: [0..1]

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

OperationalAddress <OpriAdr> contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		192
	Address <Adr>	[1..1]	±		192

11.4.7.5.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

11.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

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

BusinessAddress <BizAdr> contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		193
	Address <Adr>	[1..1]	±		194

11.4.7.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.6.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "[PostalAddress24](#)" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

11.4.7.7 LegalAddress <LglAdr>

Presence: [1..1]

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

LegalAddress <LglAdr> contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		195
	Address <Adr>	[1..1]	±		195

11.4.7.7.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.7.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

11.4.7.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BllgAdr> contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		196
	Address <Adr>	[1..1]	±		197

11.4.7.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.8.2 Address <Adr>

Presence: [1..1]

Definition: Postal address.

Address <Adr> contains the following elements (see "[PostalAddress24](#)" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

11.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

11.4.7.10 RepresentativeOfficer <RprtvOffcr>

Presence: [0..*]

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

RepresentativeOfficer <RprtvOffcr> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		198
	PartyIdentification <PtyId>	[1..1]	±		198

11.4.7.10.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.10.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

11.4.7.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

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

TreasuryManager <TrsrMgr> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		199
	PartyIdentification <PtyId>	[1..1]	±		199

11.4.7.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.11.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

11.4.7.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

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

MainMandateHolder <MainMndtHldr> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		200
	PartyIdentification <PtyId>	[1..1]	±		200

11.4.7.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.12.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

11.4.7.13 Sender <Sndr>

Presence: [0..*]

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

Sender <Sndr> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		201
	PartyIdentification <PtyId>	[1..1]	±		201

11.4.7.13.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.13.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

11.4.7.14 LegalRepresentative <LglRprt>

Presence: [0..*]

Definition: Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the by-laws of the organisation, be publicly announced in the official journal of a country, etc.

LegalRepresentative <LglRprt> contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		202
	PartyIdentification <PtyId>	[1..1]	±		202

11.4.7.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

11.4.7.14.2 PartyIdentification <PtyId>

Presence: [1..1]

Definition: Identification of the party.

PartyIdentification <PtyId> contains the following elements (see "PartyIdentification137" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

11.4.8 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		203
	Signature <Sgntr>	[1..1]	(External Schema)		203

11.4.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

11.4.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

11.4.9 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

12 acmt.017.001.03

AccountMandateMaintenanceRequestV03

12.1 MessageDefinition Functionality

The AccountMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update one or several accounts. Usage: this update is only about mandate information.

If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.

It is not possible to update the account characteristics or organisation information with this message.

Outline

The AccountMandateMaintenanceRequestV03 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

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

B. From

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

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

E. AccountIdentification

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

F. AccountServicerIdentification

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

G. OrganisationIdentification

Identification of the organisation requesting the change.

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. AdditionalMessageInformation

Contains additional information related to the message.

K. DigitalSignature

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

L. SupplementaryData

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

12.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctMndtMntncReq>	[1..1]			
	References <Refs>	[1..1]			209
	MessageIdentification <MsgId>	[1..1]	±		209
	ProcessIdentification <PrclId>	[1..1]	±		209
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		209
	From <Fr>	[0..1]	±		210
	ContractDates <CtrctDts>	[0..1]			210
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		210
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		210
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		211
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			211
	Reference <Ref>	[1..1]	Text		211
	SignOffDate <SgnOffDt>	[0..1]	Date		211
	Version <Vrsn>	[0..1]	Text		211
	AccountIdentification <AcctId>	[1..*]			212
	Identification <Id>	[1..1]	±		212
	Currency <Ccy>	[1..1]	CodeSet	C1	212
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		212
	OrganisationIdentification <OrgId>	[1..1]	±	C9	213
	Mandate <Mndt>	[1..*]	±		213
	Group <Grp>	[0..*]	±		214
	AdditionalMessageInformation <AddtlMsgInf>	[0..1]			215
	Information <Inf>	[1..*]	Text		215
	DigitalSignature <DgtlSgntr>	[0..*]			215
	Party <Pty>	[1..1]	±		215
	Signature <Sgntr>	[1..1]	(External Schema)		216
	SupplementaryData <SplmtryData>	[0..*]	±	C10	216

12.3 Constraints

C1 **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 **AnyBIC**

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

C3 **BICFI**

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

C4 **Country**

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

C5 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C6 **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

C7 **FamilyAndSubFamilyRule**

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

C8 **IBAN**

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

C9 **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

C10 **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

12.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

12.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		209
	ProcessIdentification <PrclId>	[1..1]	±		209
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		209

12.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

12.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

12.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 333

12.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "[OrganisationIdentification29](#)" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

12.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		210
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		210
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		211

12.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

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

Datatype: "[ISODate](#)" on page 328

12.4.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

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

Datatype: "[ISODate](#)" on page 328

12.4.3.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

12.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		211
	SignOffDate <SgnOffDt>	[0..1]	Date		211
	Version <Vrsn>	[0..1]	Text		211

12.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

Datatype: "Max35Text" on page 332

12.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 328

12.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 333

12.4.5 AccountIdentification <AcctId>

Presence: [1..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		212
	Currency <Ccy>	[1..1]	CodeSet	C1	212

12.4.5.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

12.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

12.4.6 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

12.4.7 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

Impacted by: C9 "OrganisationIdentificationRule"

OrganisationIdentification <OrgId> contains the following elements (see "Organisation34" on page 302 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[0..1]	Text		302
	OrganisationIdentification <OrgId>	[1..1]	±		302

Constraints

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

12.4.8 Mandate <Mndt>

Presence: [1..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following elements (see "OperationMandate5" on page 280 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		281
	Identification <Id>	[1..1]	Text		282
	ApplicableChannel <AplblChanl>	[1..*]			282
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		283
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		283
	MandateHolder <MndtHldr>	[0..*]			283
	ModificationCode <ModCd>	[0..1]	CodeSet		284
	PartyOrGroup <PtyOrGrp>	[1..1]			284
{Or	GroupIdentification <Grpld>	[1..1]	Text		284
Or}	Party <Pty>	[1..1]			284
	Party <Pty>	[1..1]	±		284
	Certificate <Cert>	[0..1]	Binary		285
	SignatureOrder <SgntrOrd>	[0..1]	Text		285
	Authorisation <Authstn>	[1..1]			285
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			285
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	286
Or}	NotLimited <NotLtd>	[1..1]	Text		286
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			286
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	286
	NumberOfDays <NbOfDays>	[1..1]	Text		287
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			287
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	287
Or}	NotLimited <NotLtd>	[1..1]	Text		288
	BankOperation <BkOpr>	[1..*]	±	C6, C7	288
	StartDate <StartDt>	[0..1]	Date		288
	EndDate <EndDt>	[0..1]	Date		288

12.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following elements (see "Group3" on page 290 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	GroupIdentification <Grpld>	[1..1]	Text		291
	Party <Pty>	[1..*]			291
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Party <Pty>	[1..1]	±		292
	Certificate <Cert>	[0..1]	Binary		292

12.4.10 AdditionalMessageInformation <AddtlMsgInf>

Presence: [0..1]

Definition: Contains additional information related to the message.

AdditionalMessageInformation <AddtlMsgInf> contains the following **AdditionalInformation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Information <Inf>	[1..*]	Text		215

12.4.10.1 Information <Inf>

Presence: [1..*]

Definition: Contains additional information related to the message.

Datatype: "Max256Text" on page 331

12.4.11 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		215
	Signature <Sgntr>	[1..1]	(External Schema)		216

12.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

12.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

12.4.12 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C10 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

13 acmt.018.001.03 AccountMandateMaintenanceAmendmentRequestV03

13.1 MessageDefinition Functionality

The AccountMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is only about mandate information.

If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.

It is not possible to update the account characteristics or organisation information with this message.

Outline

The AccountMandateMaintenanceAmendmentRequestV03 MessageDefinition is composed of 11 MessageBuildingBlocks:

A. References

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

B. From

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

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

E. AccountIdentification

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

F. AccountServicerIdentification

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

G. OrganisationIdentification

Identification of the organisation requesting the change.

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. DigitalSignature

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

K. SupplementaryData

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

13.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctMndtMntncAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			220
	MessageIdentification <MsgId>	[1..1]	±		221
	ProcessIdentification <PrclId>	[1..1]	±		221
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		221
	From <Fr>	[0..1]	±		221
	ContractDates <CtrctDts>	[0..1]			222
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		222
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		222
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		222
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			223
	Reference <Ref>	[1..1]	Text		223
	SignOffDate <SgnOffDt>	[0..1]	Date		223
	Version <Vrsn>	[0..1]	Text		223
	AccountIdentification <AcctId>	[1..*]			223
	Identification <Id>	[1..1]	±		224
	Currency <Ccy>	[1..1]	CodeSet	C1	224
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		224
	OrganisationIdentification <OrgId>	[1..1]	±		225
	Mandate <Mndt>	[0..*]	±		225
	Group <Grp>	[0..*]	±		226
	DigitalSignature <DgtlSgntr>	[0..*]			227
	Party <Pty>	[1..1]	±		227
	Signature <Sgntr>	[1..1]	(External Schema)		227
	SupplementaryData <SplmtryData>	[0..*]	±	C9	228

13.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with

the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 CurrencyAmount

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

Note: The decimal separator is a dot.

C6 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C7 FamilyAndSubFamilyRule

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

C8 IBAN

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

C9 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

13.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

13.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		221
	ProcessIdentification <PrclId>	[1..1]	±		221
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		221

13.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

13.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

13.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 333

13.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

13.4.3 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		222
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		222
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		222

13.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

13.4.3.2 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

13.4.3.3 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

13.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		223
	SignOffDate <SgnOffDt>	[0..1]	Date		223
	Version <Vrsn>	[0..1]	Text		223

13.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

Datatype: "Max35Text" on page 332

13.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 328

13.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 333

13.4.5 AccountIdentification <AcctId>

Presence: [1..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		224
	Currency <Ccy>	[1..1]	CodeSet	C1	224

13.4.5.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see ["AccountIdentification4Choice"](#) on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

13.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: ["ActiveCurrencyCode"](#) on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

13.4.6 AccountServicerIdentification <AcctSvcrid>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrid> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

13.4.7 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

13.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following elements (see "OperationMandate5" on page 280 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		281
	Identification <Id>	[1..1]	Text		282
	ApplicableChannel <AplblChanl>	[1..*]			282
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		283
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		283
	MandateHolder <MndtHldr>	[0..*]			283
	ModificationCode <ModCd>	[0..1]	CodeSet		284
	PartyOrGroup <PtyOrGrp>	[1..1]			284
{Or	GroupIdentification <Grpld>	[1..1]	Text		284
Or}	Party <Pty>	[1..1]			284
	Party <Pty>	[1..1]	±		284
	Certificate <Cert>	[0..1]	Binary		285
	SignatureOrder <SgntrOrdrl>	[0..1]	Text		285
	Authorisation <Authstn>	[1..1]			285
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			285
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	286
Or}	NotLimited <NotLtd>	[1..1]	Text		286
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			286
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	286
	NumberOfDays <NbOfDays>	[1..1]	Text		287
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			287
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	287
Or}	NotLimited <NotLtd>	[1..1]	Text		288
	BankOperation <BkOpr>	[1..*]	±	C6, C7	288
	StartDate <StartDt>	[0..1]	Date		288
	EndDate <EndDt>	[0..1]	Date		288

13.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following elements (see "Group3" on page 290 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	GroupIdentification <Grpld>	[1..1]	Text		291
	Party <Pty>	[1..*]			291
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Party <Pty>	[1..1]	±		292
	Certificate <Cert>	[0..1]	Binary		292

13.4.10 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		227
	Signature <Sgntr>	[1..1]	(External Schema)		227

13.4.10.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

13.4.10.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

13.4.11 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C9 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

14 **acmt.019.001.03**

AccountClosingRequestV03

14.1 **MessageDefinition Functionality**

The AccountClosingRequest message is sent from an organisation to a financial institution as part of the account closing process. It is the initial request message to close an account.

Outline

The AccountClosingRequestV03 MessageDefinition is composed of 10 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. AccountServicerIdentification

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

E. OrganisationIdentification

Identification of the organisation requesting the change.

F. ContractDates

Specifies target dates.

G. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

H. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

I. DigitalSignature

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

J. SupplementaryData

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

14.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgReq>	[1..1]			
	References <Refs>	[1..1]			231
	MessageIdentification <MsgId>	[1..1]	±		232
	ProcessIdentification <PrclId>	[1..1]	±		232
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		232
	From <Fr>	[0..1]	±		232
	AccountIdentification <AcctId>	[1..1]			233
	Identification <Id>	[1..1]	±		233
	Name <Nm>	[0..1]	Text		233
	Currency <Ccy>	[1..1]	CodeSet	C1	234
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		234
	OrganisationIdentification <OrgId>	[1..1]	±	C6	234
	ContractDates <CtrctDts>	[0..1]			235
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		235
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		235
	RemovalIndicator <RmvIInd>	[0..1]	Indicator		235
	BalanceTransferAccount <BalTrfAcct>	[0..1]			236
	Identification <Id>	[1..1]	±		236
	Currency <Ccy>	[1..1]	CodeSet	C1	236
	TransferAccountServicerIdentification <TrfAcctSvcrId>	[0..1]	±		236
	DigitalSignature <DgtlSgntr>	[0..*]			237
	Party <Pty>	[1..1]	±		237
	Signature <Sgntr>	[1..1]	(External Schema)		237
	SupplementaryData <SplmtryData>	[0..*]	±	C7	238

14.3 Constraints

C1 **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 **AnyBIC**

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

C3 **BICFI**

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

C4 **Country**

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

C5 **IBAN**

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

C6 **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

C7 **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

14.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

14.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		232
	ProcessIdentification <PrclId>	[1..1]	±		232
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		232

14.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

14.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

14.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 333

14.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "[OrganisationIdentification29](#)" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

14.4.3 AccountIdentification <AcctId>

Presence: [1..1]

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

AccountIdentification <AcctId> contains the following **AccountForAction2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		233
	Name <Nm>	[0..1]	Text		233
	Currency <Ccy>	[1..1]	CodeSet	C1	234

14.4.3.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

14.4.3.2 Name <Nm>

Presence: [0..1]

Definition: Name of the account. In case of conflict between the Account Identification and the Account Name, it is recommended that the Account Servicer ask for clarification by means of the Request for Additional Information message.

Datatype: "Max70Text" on page 333

14.4.3.3 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

14.4.4 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

14.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

Impacted by: C6 "OrganisationIdentificationRule"

OrganisationIdentification <OrgId> contains the following elements (see "Organisation34" on page 302 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[0..1]	Text		302
	OrganisationIdentification <OrgId>	[1..1]	±		302

Constraints

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

14.4.6 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

ContractDates <CtrctDts> contains the following **AccountContract4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		235
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		235
	RemovalIndicator <RmvlInd>	[0..1]	Indicator		235

14.4.6.1 TargetClosingDate <TrgtClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

14.4.6.2 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

14.4.6.3 RemovalIndicator <RmvlInd>

Presence: [0..1]

Definition: Indicates removal of the account. After removal, an account will not appear anymore in reports.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

14.4.7 BalanceTransferAccount <BalTrfAcct>

Presence: [0..1]

Definition: Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

BalanceTransferAccount <BalTrfAcct> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		236
	Currency <Ccy>	[1..1]	CodeSet	C1	236

14.4.7.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on [page 259](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

14.4.7.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: "[ActiveCurrencyCode](#)" on [page 321](#)

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

14.4.8 TransferAccountServicerIdentification <TrfAcctSvcrlId>

Presence: [0..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

TransferAccountServicerIdentification <TrfAcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

14.4.9 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		237
	Signature <Sgntr>	[1..1]	(External Schema)		237

14.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

14.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

14.4.10 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C7 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

15 acmt.020.001.03 AccountClosingAmendmentRequestV03

15.1 MessageDefinition Functionality

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

Outline

The AccountClosingAmendmentRequestV03 MessageDefinition is composed of 10 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. AccountServicerIdentification

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

E. OrganisationIdentification

Identification of the organisation requesting the change.

F. ContractDates

Specifies target dates.

G. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

H. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

I. DigitalSignature

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

J. SupplementaryData

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

15.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			241
	MessageIdentification <MsgId>	[1..1]	±		241
	ProcessIdentification <PrclId>	[1..1]	±		242
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		242
	From <Fr>	[0..1]	±		242
	AccountIdentification <AcctId>	[1..1]			243
	Identification <Id>	[1..1]	±		243
	Currency <Ccy>	[1..1]	CodeSet	C1	243
	AccountServiceIdentification <AcctSvcrlId>	[1..1]	±		244
	OrganisationIdentification <OrgId>	[1..1]	±		244
	ContractDates <CtrctDts>	[0..1]			244
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		245
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		245
	RemovalIndicator <RmvIInd>	[0..1]	Indicator		245
	BalanceTransferAccount <BalTrfAcct>	[0..1]			245
	Identification <Id>	[1..1]	±		246
	Currency <Ccy>	[1..1]	CodeSet	C1	246
	TransferAccountServiceIdentification <TrfAcctSvcrlId>	[0..1]	±		246
	DigitalSignature <DgtlSgntr>	[0..*]			247
	Party <Pty>	[1..1]	±		247
	Signature <Sgntr>	[1..1]	(External Schema)		247
	SupplementaryData <SplmtryData>	[0..*]	±	C6	248

15.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with

the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

15.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

15.4.1 References <Refs>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		241
	ProcessIdentification <PrId>	[1..1]	±		242
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		242

15.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

15.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrclId> contains the following elements (see "MessageIdentification1" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

15.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "Max70Text" on page 333

15.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

15.4.3 AccountIdentification <AcctId>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		243
	Currency <Ccy>	[1..1]	CodeSet	C1	243

15.4.3.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "AccountIdentification4Choice" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

15.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

15.4.4 AccountServicerIdentification <AcctSvcrId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

15.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

15.4.6 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

ContractDates <CtrctDts> contains the following **AccountContract4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetClosingDate <TrgtClsDt>	[0..1]	Date		245
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		245
	RemovalIndicator <RmvInd>	[0..1]	Indicator		245

15.4.6.1 TargetClosingDate <TrgtClsDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

15.4.6.2 UrgencyFlag <UrgcyFlg>

Presence: [0..1]

Definition: Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

15.4.6.3 RemovalIndicator <RmvInd>

Presence: [0..1]

Definition: Indicates removal of the account. After removal, an account will not appear anymore in reports.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

15.4.7 BalanceTransferAccount <BalTrfAcct>

Presence: [0..1]

Definition: Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

BalanceTransferAccount <BalTrfAcct> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		246
	Currency <Ccy>	[1..1]	CodeSet	C1	246

15.4.7.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

15.4.7.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

15.4.8 TransferAccountServicerIdentification <TrfAcctSvcrId>

Presence: [0..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

TransferAccountServiceIdentification <TrfAcctSvcrid> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

15.4.9 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		247
	Signature <Sgntr>	[1..1]	(External Schema)		247

15.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

15.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

15.4.10 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

16 acmt.021.001.03 AccountClosingAdditionalInformationRequestV03

16.1 MessageDefinition Functionality

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

Outline

The AccountClosingAdditionalInformationRequestV03 MessageDefinition is composed of 9 MessageBuildingBlocks:

A. References

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

B. From

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

C. OrganisationIdentification

Identifier for an organisation.

D. AccountIdentification

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

E. AccountServicerIdentification

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

F. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

G. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

H. DigitalSignature

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

I. SupplementaryData

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

16.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgAddtlInfReq>	[1..1]			
	References <Refs>	[1..1]	±		251
	From <Fr>	[0..1]	±		251
	OrganisationIdentification <OrgId>	[1..1]	±		252
	AccountIdentification <AcctId>	[1..1]			252
	Identification <Id>	[1..1]	±		253
	Currency <Ccy>	[1..1]	CodeSet	C1	253
	AccountServicerIdentification <AcctSvcrlid>	[1..1]	±		253
	BalanceTransferAccount <BalTrfAcct>	[0..1]			254
	Identification <Id>	[1..1]	±		254
	Currency <Ccy>	[1..1]	CodeSet	C1	254
	TransferAccountServicerIdentification <TrfAcctSvcrlid>	[0..1]	±		254
	DigitalSignature <DgtlSgntr>	[0..*]			255
	Party <Pty>	[1..1]	±		255
	Signature <Sgntr>	[1..1]	(External Schema)		255
	SupplementaryData <SplmtryData>	[0..*]	±	C6	256

16.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 IBAN

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

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

16.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

16.4.1 References <Refs>

Presence: [1..1]

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

References <Refs> contains the following elements (see "References3" on page 270 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		271
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		271
	ProcessIdentification <PrclId>	[1..1]	±		271
	RequestReason <ReqRsn>	[1..*]	Text		272
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		272

16.4.2 From <Fr>

Presence: [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

16.4.3 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

16.4.4 AccountIdentification <AcctId>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		253
	Currency <Ccy>	[1..1]	CodeSet	C1	253

16.4.4.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 259 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

16.4.4.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 321

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

16.4.5 AccountServicerIdentification <AcctSvcrid>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrid> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

16.4.6 BalanceTransferAccount <BalTrfAcct>

Presence: [0..1]

Definition: Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

BalanceTransferAccount <BalTrfAcct> contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		254
	Currency <Ccy>	[1..1]	CodeSet	C1	254

16.4.6.1 Identification <Id>

Presence: [1..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on [page 259](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

16.4.6.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: "[ActiveCurrencyCode](#)" on [page 321](#)

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

16.4.7 TransferAccountServicerIdentification <TrfAcctSvcrid>

Presence: [0..1]

Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

TransferAccountServicerIdentification <TrfAcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

16.4.8 DigitalSignature <DgtlSgntr>

Presence: [0..*]

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

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		255
	Signature <Sgntr>	[1..1]	(External Schema)		255

16.4.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

16.4.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

16.4.9 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 289 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

17 Message Items Types

17.1 MessageComponents

17.1.1 Account

17.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

17.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 324

17.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Nature or use of the account in a proprietary form.

Datatype: "Max35Text" on page 332

17.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258

17.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 331

17.1.1.2.2 SchemeName <SchmeNm>*Presence:* [0..1]*Definition:* Name of the identification scheme.**SchemeName <SchmeNm>** contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258

17.1.1.2.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalAccountIdentification1Code" on page 323**17.1.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 332**17.1.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 332**17.1.1.3 ProxyAccountIdentification1***Definition:* Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		259
Or}	Proprietary <Prtry>	[1..1]	Text		259
	Identification <Id>	[1..1]	Text		259

17.1.1.3.1 Type <Tp>*Presence:* [0..1]*Definition:* Type of the proxy identification.

Type <Tp> contains one of the following **ProxyAccountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		259
Or}	Proprietary <Prtry>	[1..1]	Text		259

17.1.1.3.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalProxyAccountType1Code" on page 326

17.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

17.1.1.3.2 Identification <Id>

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 331

17.1.2 Account Identification

17.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	259
Or}	Other <Othr>	[1..1]	±		260

17.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Impacted by: C5 "IBAN"

Datatype: "IBAN2007Identifier" on page 329

Constraints

- **IBAN**

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

17.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see "[GenericAccountIdentification1](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		257
	SchemeName <SchmeNm>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Issuer <Issr>	[0..1]	Text		258

17.1.3 Bank Transaction Code**17.1.3.1 BankTransactionCodeStructure4**

Definition: Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		261
	Proprietary <Prtry>	[0..1]			261
	Code <Cd>	[1..1]	Text		261
	Issuer <Issr>	[0..1]	Text		261

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

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

17.1.3.1.1 Domain <Domn>*Presence:* [0..1]*Definition:* Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.*Usage:* If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.**Domain <Domn>** contains the following elements (see "[BankTransactionCodeStructure5](#)" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		262
	Family <Fmly>	[1..1]	±		262

17.1.3.1.2 Proprietary <Prtry>*Presence:* [0..1]*Definition:* Bank transaction code in a proprietary form, as defined by the issuer.**Proprietary <Prtry>** contains the following **ProprietaryBankTransactionCodeStructure1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	Text		261
	Issuer <Issr>	[0..1]	Text		261

17.1.3.1.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Proprietary bank transaction code to identify the underlying transaction.*Datatype:* "[Max35Text](#)" on page 332**17.1.3.1.2.2 Issuer <Issr>***Presence:* [0..1]*Definition:* Identification of the issuer of the proprietary bank transaction code.*Datatype:* "[Max35Text](#)" on page 332**17.1.3.2 BankTransactionCodeStructure6***Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		262
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		262

17.1.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the family within a domain.*Datatype:* "ExternalBankTransactionFamily1Code" on page 324**17.1.3.2.2 SubFamilyCode <SubFmlyCd>***Presence:* [1..1]*Definition:* Specifies the sub-product family within a specific family.*Datatype:* "ExternalBankTransactionSubFamily1Code" on page 324**17.1.3.3 BankTransactionCodeStructure5***Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		262
	Family <Fmly>	[1..1]	±		262

17.1.3.3.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the business area of the underlying transaction.*Datatype:* "ExternalBankTransactionDomain1Code" on page 323**17.1.3.3.2 Family <Fmly>***Presence:* [1..1]*Definition:* Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.**Family <Fmly>** contains the following elements (see "BankTransactionCodeStructure6" on page 261 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		262
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		262

17.1.4 Financial Institution Identification**17.1.4.1 ClearingSystemMemberIdentification2***Definition:* Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		263
	MemberIdentification <Mmbld>	[1..1]	Text		263

17.1.4.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see "[ClearingSystemIdentification2Choice](#)" on page 319 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		319
Or}	Proprietary <Prtry>	[1..1]	Text		319

17.1.4.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 332

17.1.4.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	263
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		264
	LEI <LEI>	[0..1]	IdentifierSet		264
	Name <Nm>	[0..1]	Text		264
	PostalAddress <PstlAdr>	[0..1]	±		264
	Other <Othr>	[0..1]	±		265

17.1.4.2.1 BICFI <BICFI>

Presence: [0..1]

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: [C3 "BICFI"](#)

Datatype: "[BICFIDec2014Identifier](#)" on page 329

Constraints

- **BICFI**

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

17.1.4.2.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbld> contains the following elements (see "[ClearingSystemMemberIdentification2](#)" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		263
	MemberIdentification <Mmbld>	[1..1]	Text		263

17.1.4.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "[LEIIdentifier](#)" on page 330

17.1.4.2.4 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "[Max140Text](#)" on page 330

17.1.4.2.5 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "[PostalAddress24](#)" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.4.2.6 Other <Othr>

Presence: [0..1]

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

Other <Othr> contains the following elements (see "[GenericFinancialIdentification1](#)" on page 268 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		268
	SchemeName <SchmeNm>	[0..1]			269
{Or	Code <Cd>	[1..1]	CodeSet		269
Or}	Proprietary <Prtry>	[1..1]	Text		269
	Issuer <Issr>	[0..1]	Text		269

17.1.4.3 BranchData3

Definition: Information that locates and identifies a specific branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		266
	LEI <LEI>	[0..1]	IdentifierSet		266
	Name <Nm>	[0..1]	Text		266
	PostalAddress <PstlAdr>	[0..1]	±		266

17.1.4.3.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: "Max35Text" on page 332

17.1.4.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification for the branch of the financial institution.

Datatype: "LEIIdentifier" on page 330

17.1.4.3.3 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 330

17.1.4.3.4 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.4.4 BranchAndFinancialInstitutionIdentification6

Definition: Unique and unambiguous identification of a financial institution or a branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		267
	BranchIdentification <BrnchId>	[0..1]	±		268

17.1.4.4.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

FinancialInstitutionIdentification <FinInstnId> contains the following elements (see "FinancialInstitutionIdentification18" on page 263 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	263
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		264
	LEI <LEI>	[0..1]	IdentifierSet		264
	Name <Nm>	[0..1]	Text		264
	PostalAddress <PstlAdr>	[0..1]	±		264
	Other <Othr>	[0..1]	±		265

17.1.4.4.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

BranchIdentification <BrnchId> contains the following elements (see "BranchData3" on page 266 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		266
	LEI <LEI>	[0..1]	IdentifierSet		266
	Name <Nm>	[0..1]	Text		266
	PostalAddress <PstlAdr>	[0..1]	±		266

17.1.4.5 GenericFinancialIdentification1

Definition: Information related to an identification of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		268
	SchemeName <SchmeNm>	[0..1]			269
{Or	Code <Cd>	[1..1]	CodeSet		269
Or}	Proprietary <Prtry>	[1..1]	Text		269
	Issuer <Issr>	[0..1]	Text		269

17.1.4.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 332

17.1.4.5.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		269
Or}	Proprietary <Prtry>	[1..1]	Text		269

17.1.4.5.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 325

17.1.4.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

17.1.4.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 332

17.1.5 Identification Information

17.1.5.1 GenericIdentification13

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		269
	SchemeName <SchmeNm>	[0..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270

17.1.5.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max4AlphaNumericText" on page 332

17.1.5.1.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Datatype: "Max35Text" on page 332

17.1.5.1.3 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 332

17.1.5.2 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270
	SchemeName <SchmeNm>	[0..1]	Text		270

17.1.5.2.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Exact4AlphaNumericText" on page 330

17.1.5.2.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 332

17.1.5.2.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 332

17.1.5.3 References3

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		271
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		271
	ProcessIdentification <PrclId>	[1..1]	±		271
	RequestReason <ReqRsn>	[1..*]	Text		272
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		272

17.1.5.3.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

17.1.5.3.2 RequestToBeCompletedIdentification <ReqToBeCmpltdId>

Presence: [1..1]

Definition: Identification of the request message that has to be completed.

RequestToBeCompletedIdentification <ReqToBeCmpltdId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

17.1.5.3.3 ProcessIdentification <PrclId>

Presence: [1..1]

Definition: Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

ProcessIdentification <PrId> contains the following elements (see "[MessageIdentification1](#)" on page 272 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

17.1.5.3.4 RequestReason <ReqRsn>

Presence: [1..*]

Definition: Reason of the request.

Datatype: "[Max35Text](#)" on page 332

17.1.5.3.5 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 333

17.1.5.4 MessageIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		272
	CreationDateTime <CreDtTm>	[1..1]	DateTime		272

17.1.5.4.1 Identification <Id>

Presence: [1..1]

Definition: Identification of the message.

Datatype: "[Max35Text](#)" on page 332

17.1.5.4.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date of creation of the message.

Datatype: "[ISODateTime](#)" on page 328

17.1.6 Mandate

17.1.6.1 OperationMandate4

Definition: Information specifying the mandate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		273
	ApplicableChannel <AplblChanl>	[1..*]			274
{Or	Code <Cd>	[1..1]	CodeSet		274
Or}	Proprietary <Prtry>	[1..1]	Text		274
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		274
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		274
	MandateHolder <MndtHldr>	[0..*]			275
	PartyOrGroup <PtyOrGrp>	[1..1]			275
{Or	GroupIdentification <Grpld>	[1..1]	Text		275
Or}	Party <Pty>	[1..1]			276
	Party <Pty>	[1..1]	±		276
	Certificate <Cert>	[0..1]	Binary		276
	SignatureOrder <SgntrOrdrlnd>	[0..1]	Text		276
	Authorisation <Authstn>	[1..1]			276
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			277
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	277
Or}	NotLimited <NotLtd>	[1..1]	Text		278
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			278
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	278
	NumberOfDays <NbOfDays>	[1..1]	Text		278
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			278
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	279
Or}	NotLimited <NotLtd>	[1..1]	Text		279
	BankOperation <BkOpr>	[1..*]	±	C6, C7	279
	StartDate <StartDt>	[0..1]	Date		280
	EndDate <EndDt>	[0..1]	Date		280

17.1.6.1.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 332

17.1.6.1.2 ApplicableChannel <ApblChanl>*Presence:* [1..*]

Definition: Channel for which the operation mandate is valid. If ApplicableChannel equals Fax, this means that a bank operation instruction sent by fax will be processed according to the mandates exchanged in this message.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		274
Or}	Proprietary <Prtry>	[1..1]	Text		274

17.1.6.1.2.1 Code <Cd>*Presence:* [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 323

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

17.1.6.1.2.2 Proprietary <Prtry>*Presence:* [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 332

17.1.6.1.3 RequiredSignatureNumber <ReqrdSgntrNb>*Presence:* [1..1]

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

Datatype: "Max15PlusSignedNumericText" on page 331

17.1.6.1.4 SignatureOrderIndicator <SgntrOrdrlnd>*Presence:* [1..1]

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

Datatype: One of the following values must be used (see "YesNoIndicator" on page 330):

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

17.1.6.1.5 MandateHolder <MndtHldr>*Presence:* [0..*]*Definition:* Holder of the mandate.**MandateHolder <MndtHldr>** contains the following **PartyAndAuthorisation4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyOrGroup <PtyOrGrp>	[1..1]			275
{Or	GroupIdentification <Grpld>	[1..1]	Text		275
Or}	Party <Pty>	[1..1]			276
	Party <Pty>	[1..1]	±		276
	Certificate <Cert>	[0..1]	Binary		276
	SignatureOrder <SgntrOrd>	[0..1]	Text		276
	Authorisation <Authstn>	[1..1]			276
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			277
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	277
Or}	NotLimited <NotLtd>	[1..1]	Text		278
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			278
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	278
	NumberOfDays <NbOfDays>	[1..1]	Text		278
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			278
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	279
Or}	NotLimited <NotLtd>	[1..1]	Text		279

17.1.6.1.5.1 PartyOrGroup <PtyOrGrp>*Presence:* [1..1]*Definition:* Specifies a party or a group of parties.**PartyOrGroup <PtyOrGrp>** contains one of the following **PartyOrGroup2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		275
Or}	Party <Pty>	[1..1]			276
	Party <Pty>	[1..1]	±		276
	Certificate <Cert>	[0..1]	Binary		276

17.1.6.1.5.1.1 GroupIdentification <Grpld>*Presence:* [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 332

17.1.6.1.5.1.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		276
	Certificate <Cert>	[0..1]	Binary		276

17.1.6.1.5.1.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

17.1.6.1.5.1.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 321

17.1.6.1.5.2 SignatureOrder <SgntrOrdr>

Presence: [0..1]

Definition: Order in which the mandate holder has to sign.

Datatype: "Max15PlusSignedNumericText" on page 331

17.1.6.1.5.3 Authorisation <Authstn>

Presence: [1..1]

Definition: Authorisation granted to a mandate holder.

Authorisation <Authstn> contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			277
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	277
Or}	NotLimited <NotLtd>	[1..1]	Text		278
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			278
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	278
	NumberOfDays <NbOfDays>	[1..1]	Text		278
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			278
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	279
Or}	NotLimited <NotLtd>	[1..1]	Text		279

17.1.6.1.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>

Presence: [0..1]

Definition: Maximum amount allowed by the mandate for each transaction.

MaximumAmountByTransaction <MaxAmtByTx> contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	277
Or}	NotLimited <NotLtd>	[1..1]	Text		278

17.1.6.1.5.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 320

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

17.1.6.1.5.3.1.2 NotLimited <NotLtd>*Presence:* [1..1]*Definition:* Unlimited amount.*Datatype:* "Unlimited9Text" on page 333**17.1.6.1.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>***Presence:* [0..*]*Definition:* Maximum amount allowed over a specific period of time.**MaximumAmountByPeriod <MaxAmtByPrd>** contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	278
	NumberOfDays <NbOfDays>	[1..1]	Text		278

17.1.6.1.5.3.2.1 MaximumAmount <MaxAmt>*Presence:* [1..1]*Definition:* Maximum amount allowed over a specific period of time.*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 320**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

17.1.6.1.5.3.2.2 NumberOfDays <NbOfDays>*Presence:* [1..1]*Definition:* Period specified as a number of days.*Datatype:* "Max3NumericText" on page 332**17.1.6.1.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>***Presence:* [0..1]*Definition:* Specifies the maximum amount for each bulk submission.

MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn> contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	279
Or}	NotLimited <NotLtd>	[1..1]	Text		279

17.1.6.1.5.3.3.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 320

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

17.1.6.1.5.3.3.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 333

17.1.6.1.6 BankOperation <BkOpr>

Presence: [1..*]

Definition: Bank operation allowed by a mandate.

Impacted by: C6 "DomainOrProprietaryRule", C7 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "BankTransactionCodeStructure4" on page 260 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		261
	Proprietary <Prtry>	[0..1]			261
	Code <Cd>	[1..1]	Text		261
	Issuer <Issr>	[0..1]	Text		261

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

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

17.1.6.1.7 StartDate <StartDt>

Presence: [0..1]

Definition: Specifies the date when the mandate becomes valid.

Datatype: "ISODate" on page 328

17.1.6.1.8 EndDate <EndDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

17.1.6.2 OperationMandate5

Definition: Information specifying the mandate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		281
	Identification <Id>	[1..1]	Text		282
	ApplicableChannel <AplblChanl>	[1..*]			282
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		283
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		283
	MandateHolder <MndtHldr>	[0..*]			283
	ModificationCode <ModCd>	[0..1]	CodeSet		284
	PartyOrGroup <PtyOrGrp>	[1..1]			284
{Or	GroupIdentification <Grpld>	[1..1]	Text		284
Or}	Party <Pty>	[1..1]			284
	Party <Pty>	[1..1]	±		284
	Certificate <Cert>	[0..1]	Binary		285
	SignatureOrder <SgntrOrd>	[0..1]	Text		285
	Authorisation <Authstn>	[1..1]			285
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			285
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	286
Or}	NotLimited <NotLtd>	[1..1]	Text		286
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			286
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	286
	NumberOfDays <NbOfDays>	[1..1]	Text		287
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			287
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	287
Or}	NotLimited <NotLtd>	[1..1]	Text		288
	BankOperation <BkOpr>	[1..*]	±	C6, C7	288
	StartDate <StartDt>	[0..1]	Date		288
	EndDate <EndDt>	[0..1]	Date		288

17.1.6.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

17.1.6.2.2 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 332

17.1.6.2.3 ApplicableChannel <AplblChanl>

Presence: [1..*]

Definition: Channel for which the operation mandate is valid. If ApplicableChannel equals Fax, this means that a bank operation instruction sent by fax will be processed according to the mandates exchanged in this message.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282

17.1.6.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 323

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

17.1.6.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 332

17.1.6.2.4 RequiredSignatureNumber <ReqrdSgntrNb>*Presence:* [1..1]*Definition:* Number of required and necessary signatures by the mandate.*Datatype:* "Max15PlusSignedNumericText" on page 331**17.1.6.2.5 SignatureOrderIndicator <SgntrOrdrlnd>***Presence:* [1..1]*Definition:* Indicator whether a certain order of signatures has to be respected or not.*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 330):

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

17.1.6.2.6 MandateHolder <MndtHldr>*Presence:* [0..*]*Definition:* Holder of the mandate.**MandateHolder <MndtHldr>** contains the following **PartyAndAuthorisation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		284
	PartyOrGroup <PtyOrGrp>	[1..1]			284
{Or	GroupIdentification <Grpld>	[1..1]	Text		284
Or}	Party <Pty>	[1..1]			284
	Party <Pty>	[1..1]	±		284
	Certificate <Cert>	[0..1]	Binary		285
	SignatureOrder <SgntrOrd>	[0..1]	Text		285
	Authorisation <Authstn>	[1..1]			285
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			285
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	286
Or}	NotLimited <NotLtd>	[1..1]	Text		286
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			286
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	286
	NumberOfDays <NbOfDays>	[1..1]	Text		287
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			287
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	287
Or}	NotLimited <NotLtd>	[1..1]	Text		288

17.1.6.2.6.1 ModificationCode <ModCd>*Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

17.1.6.2.6.2 PartyOrGroup <PtyOrGrp>*Presence:* [1..1]*Definition:* Specifies a party or a group of parties.**PartyOrGroup <PtyOrGrp>** contains one of the following **PartyOrGroup2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		284
Or}	Party <Pty>	[1..1]			284
	Party <Pty>	[1..1]	±		284
	Certificate <Cert>	[0..1]	Binary		285

17.1.6.2.6.2.1 GroupIdentification <Grpld>*Presence:* [1..1]*Definition:* Specifies the identification of a group of parties.*Datatype:* "Max4AlphaNumericText" on page 332**17.1.6.2.6.2.2 Party <Pty>***Presence:* [1..1]*Definition:* Specifies a party.**Party <Pty>** contains the following **PartyAndCertificate4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		284
	Certificate <Cert>	[0..1]	Binary		285

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

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

17.1.6.2.6.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 321

17.1.6.2.6.3 SignatureOrder <SgntrOrdr>

Presence: [0..1]

Definition: Order in which the mandate holder has to sign.

Datatype: "Max15PlusSignedNumericText" on page 331

17.1.6.2.6.4 Authorisation <Authstn>

Presence: [1..1]

Definition: Authorisation granted to a mandate holder.

Authorisation <Authstn> contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			285
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	286
Or}	NotLimited <NotLtd>	[1..1]	Text		286
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			286
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	286
	NumberOfDays <NbOfDays>	[1..1]	Text		287
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			287
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	287
Or}	NotLimited <NotLtd>	[1..1]	Text		288

17.1.6.2.6.4.1 MaximumAmountByTransaction <MaxAmtByTx>

Presence: [0..1]

Definition: Maximum amount allowed by the mandate for each transaction.

MaximumAmountByTransaction <MaxAmtByTx> contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	286
Or}	NotLimited <NotLtd>	[1..1]	Text		286

17.1.6.2.6.4.1.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 320

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

17.1.6.2.6.4.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 333

17.1.6.2.6.4.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	286
	NumberOfDays <NbOfDays>	[1..1]	Text		287

17.1.6.2.6.4.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 320

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

17.1.6.2.6.4.2.2 NumberOfDays <NbOfDays>

Presence: [1..1]

Definition: Period specified as a number of days.

Datatype: "Max3NumericText" on page 332

17.1.6.2.6.4.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>

Presence: [0..1]

Definition: Specifies the maximum amount for each bulk submission.

MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn> contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	287
Or}	NotLimited <NotLtd>	[1..1]	Text		288

17.1.6.2.6.4.3.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 320

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

17.1.6.2.6.4.3.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 333

17.1.6.2.7 BankOperation <BkOpr>

Presence: [1..*]

Definition: Bank operation allowed by a mandate.

Impacted by: C6 "DomainOrProprietaryRule", C7 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "BankTransactionCodeStructure4" on page 260 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		261
	Proprietary <Prtry>	[0..1]			261
	Code <Cd>	[1..1]	Text		261
	Issuer <Issr>	[0..1]	Text		261

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

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

17.1.6.2.8 StartDate <StartDt>

Presence: [0..1]

Definition: Specifies the date when the mandate becomes valid.

Datatype: "ISODate" on page 328

17.1.6.2.9 EndDate <EndDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

17.1.7 Miscellaneous

17.1.7.1 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		289
	Envelope <Envlp>	[1..1]	(External Schema)		289

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

17.1.7.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 332

17.1.7.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

17.1.7.2 Group4

Definition: Group of parties with their related security certificate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		289
	Party <Pty>	[1..*]			290
	Party <Pty>	[1..1]	±		290
	Certificate <Cert>	[0..1]	Binary		290

17.1.7.2.1 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 332

17.1.7.2.2 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		290
	Certificate <Cert>	[0..1]	Binary		290

17.1.7.2.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

17.1.7.2.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 321

17.1.7.3 Group3

Definition: Group of parties with their related security certificate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	GroupIdentification <Grpld>	[1..1]	Text		291
	Party <Pty>	[1..*]			291
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Party <Pty>	[1..1]	±		292
	Certificate <Cert>	[0..1]	Binary		292

17.1.7.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

17.1.7.3.2 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 332

17.1.7.3.3 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Party <Pty>	[1..1]	±		292
	Certificate <Cert>	[0..1]	Binary		292

17.1.7.3.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 327

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

17.1.7.3.3.2 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 303 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

17.1.7.3.3.3 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "[Max10KBinary](#)" on page 321

17.1.8 Organisation Identification

17.1.8.1 Organisation33

Definition: Information which describes the organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgINm>	[1..1]	Text		293
	TradingName <TradgNm>	[0..1]	Text		293
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	293
	RegistrationDate <RegnDt>	[0..1]	Date		294
	OperationalAddress <OprAdr>	[0..1]	±		294
	BusinessAddress <BizAdr>	[0..1]	±		295
	LegalAddress <LglAdr>	[1..1]	±		295
	BillingAddress <BllgAdr>	[0..1]	±		296
	OrganisationIdentification <OrgId>	[1..1]	±		297
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		298
	TreasuryManager <TrsrMgr>	[0..1]	±		298
	MainMandateHolder <MainMndtHldr>	[0..*]	±		299
	Sender <Sndr>	[0..*]	±		299
	LegalRepresentative <LglRprtv>	[0..*]	±		299

17.1.8.1.1 FullLegalName <FullLgINm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 332

17.1.8.1.2 TradingName <TradgNm>

Presence: [0..1]

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

Datatype: "Max350Text" on page 332

17.1.8.1.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

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

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 323

Constraints

- **Country**

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

17.1.8.1.4 RegistrationDate <RegnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 328

17.1.8.1.5 OperationalAddress <OpriAdr>

Presence: [0..1]

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

OperationalAddress <OpriAdr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.8.1.6 BusinessAddress <BizAdr>*Presence:* [0..1]*Definition:* Specifies the address where the business activity is taking place.**BusinessAddress <BizAdr>** contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.8.1.7 LegalAddress <LglAdr>*Presence:* [1..1]*Definition:* Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).

LegalAddress <LglAdr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.8.1.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BllgAdr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.8.1.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

17.1.8.1.10 RepresentativeOfficer <RprtvOffcr>

Presence: [0..*]

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

RepresentativeOfficer <RprtvOffcr> contains the following elements (see "PartyIdentification137" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

17.1.8.1.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

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

TreasuryManager <TrsrMgr> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

17.1.8.1.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

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

MainMandateHolder <MainMndtHldr> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

17.1.8.1.13 Sender <Sndr>

Presence: [0..*]

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

Sender <Sndr> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

17.1.8.1.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

Definition: Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the by-laws of the organisation, be publicly announced in the official journal of a country, etc.

LegalRepresentative <LglRprt> contains the following elements (see "[PartyIdentification137](#)" on page 306 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

17.1.8.2 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

17.1.8.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "[AnyBICDec2014Identifier](#)" on page 329

Constraints

- **AnyBIC**

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

17.1.8.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 330

17.1.8.2.3 Other <Othr>

Presence: [0..*]

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

Other <Othr> contains the following **GenericOrganisationIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

17.1.8.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 332

17.1.8.2.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302

17.1.8.2.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 325

17.1.8.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

17.1.8.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 332

17.1.8.3 Organisation34

Definition: Information which describes the organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[0..1]	Text		302
	OrganisationIdentification <OrgId>	[1..1]	±		302

Constraints

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

17.1.8.3.1 FullLegalName <FullLgNm>

Presence: [0..1]

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

Datatype: "Max350Text" on page 332

17.1.8.3.2 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification <Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer <Issr>	[0..1]	Text		302

17.1.9 Party Identification

17.1.9.1 PartyIdentification135

Definition: Specifies the identification of a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		303
	PostalAddress <PstlAdr>	[0..1]	±		303
	Identification <Id>	[0..1]	±		304
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		305

17.1.9.1.1 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 330

17.1.9.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.9.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see "Party38Choice" on page 305 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		305
Or}	PrivateIdentification <PrvtId>	[1..1]	±		306

17.1.9.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 323

Constraints

- **Country**

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

17.1.9.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact4" on page 312 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		313
	Name <Nm>	[0..1]	Text		313
	PhoneNumber <PhneNb>	[0..1]	Text		313
	MobileNumber <MobNb>	[0..1]	Text		314
	FaxNumber <FaxNb>	[0..1]	Text		314
	EmailAddress <EmailAdr>	[0..1]	Text		314
	EmailPurpose <EmailPurp>	[0..1]	Text		314
	JobTitle <JobTitl>	[0..1]	Text		314
	Responsibility <Rspnsblty>	[0..1]	Text		314
	Department <Dept>	[0..1]	Text		314
	Other <Othr>	[0..*]			314
	ChannelType <ChanlTp>	[1..1]	Text		315
	Identification <Id>	[0..1]	Text		315
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		315

17.1.9.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <Orgld>	[1..1]	±		305
Or}	PrivateIdentification <Prvtld>	[1..1]	±		306

17.1.9.2.1 OrganisationIdentification <Orgld>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	300
	LEI <LEI>	[0..1]	IdentifierSet		301
	Other <Othr>	[0..*]			301
	Identification </Id>	[1..1]	Text		301
	SchemeName <SchmeNm>	[0..1]			301
{Or	Code <Cd>	[1..1]	CodeSet		301
Or}	Proprietary <Prtry>	[1..1]	Text		302
	Issuer </Issr>	[0..1]	Text		302

17.1.9.2.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivateIdentification <PrvtId> contains the following elements (see "PersonIdentification13" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			311
	BirthDate <BirthDt>	[1..1]	Date		311
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		311
	CityOfBirth <CityOfBirth>	[1..1]	Text		311
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	311
	Other <Othr>	[0..*]			311
	Identification </Id>	[1..1]	Text		312
	SchemeName <SchmeNm>	[0..1]			312
{Or	Code <Cd>	[1..1]	CodeSet		312
Or}	Proprietary <Prtry>	[1..1]	Text		312
	Issuer </Issr>	[0..1]	Text		312

17.1.9.3 PartyIdentification137

Definition: Set of elements used to identify a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		307
	PostalAddress <PstlAdr>	[0..1]	±		307
	Identification <Id>	[0..1]	±		308
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	309
	ContactDetails <CtctDtls>	[0..1]	±		309

17.1.9.3.1 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 330

17.1.9.3.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 315 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.9.3.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains the following elements (see "PersonIdentification13" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			311
	BirthDate <BirthDt>	[1..1]	Date		311
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		311
	CityOfBirth <CityOfBirth>	[1..1]	Text		311
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	311
	Other <Othr>	[0..*]			311
	Identification <Id>	[1..1]	Text		312
	SchemeName <SchmeNm>	[0..1]			312
{Or	Code <Cd>	[1..1]	CodeSet		312
Or}	Proprietary <Prtry>	[1..1]	Text		312
	Issuer </ssr>	[0..1]	Text		312

17.1.9.3.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 323

Constraints

- **Country**

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

17.1.9.3.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact4" on page 312 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		313
	Name <Nm>	[0..1]	Text		313
	PhoneNumber <PhneNb>	[0..1]	Text		313
	MobileNumber <MobNb>	[0..1]	Text		314
	FaxNumber <FaxNb>	[0..1]	Text		314
	EmailAddress <EmailAdr>	[0..1]	Text		314
	EmailPurpose <EmailPurp>	[0..1]	Text		314
	JobTitle <JobTitl>	[0..1]	Text		314
	Responsibility <Rspnsblty>	[0..1]	Text		314
	Department <Dept>	[0..1]	Text		314
	Other <Othr>	[0..*]			314
	ChannelType <ChanlTp>	[1..1]	Text		315
	Identification <Id>	[0..1]	Text		315
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		315

17.1.10 Person Identification

17.1.10.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			311
	BirthDate <BirthDt>	[1..1]	Date		311
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		311
	CityOfBirth <CityOfBirth>	[1..1]	Text		311
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	311
	Other <Othr>	[0..*]			311
	Identification <Id>	[1..1]	Text		312
	SchemeName <SchmeNm>	[0..1]			312
{Or	Code <Cd>	[1..1]	CodeSet		312
Or}	Proprietary <Prtry>	[1..1]	Text		312
	Issuer </ssr>	[0..1]	Text		312

17.1.10.1.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>*Presence:* [0..1]*Definition:* Date and place of birth of a person.**DateAndPlaceOfBirth <DtAndPlcOfBirth>** contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		311
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		311
	CityOfBirth <CityOfBirth>	[1..1]	Text		311
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	311

17.1.10.1.1.1 BirthDate <BirthDt>*Presence:* [1..1]*Definition:* Date on which a person is born.*Datatype:* "ISODate" on page 328**17.1.10.1.1.2 ProvinceOfBirth <PrvcOfBirth>***Presence:* [0..1]*Definition:* Province where a person was born.*Datatype:* "Max35Text" on page 332**17.1.10.1.1.3 CityOfBirth <CityOfBirth>***Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 332**17.1.10.1.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C4 "Country"*Datatype:* "CountryCode" on page 323**Constraints**

- Country**

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

17.1.10.1.2 Other <Othr>*Presence:* [0..*]*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		312
	SchemeName <SchmeNm>	[0..1]			312
{Or	Code <Cd>	[1..1]	CodeSet		312
Or}	Proprietary <Prtry>	[1..1]	Text		312
	Issuer <Issr>	[0..1]	Text		312

17.1.10.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 332

17.1.10.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		312
Or}	Proprietary <Prtry>	[1..1]	Text		312

17.1.10.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 326

17.1.10.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 332

17.1.10.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 332

17.1.10.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		313
	Name <Nm>	[0..1]	Text		313
	PhoneNumber <PhneNb>	[0..1]	Text		313
	MobileNumber <MobNb>	[0..1]	Text		314
	FaxNumber <FaxNb>	[0..1]	Text		314
	EmailAddress <EmailAdr>	[0..1]	Text		314
	EmailPurpose <EmailPurp>	[0..1]	Text		314
	JobTitle <JobTitl>	[0..1]	Text		314
	Responsibility <Rspnsblty>	[0..1]	Text		314
	Department <Dept>	[0..1]	Text		314
	Other <Othr>	[0..*]			314
	ChannelType <ChanlTp>	[1..1]	Text		315
	Identification <Id>	[0..1]	Text		315
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		315

17.1.10.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix2Code" on page 327

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

17.1.10.2.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 330

17.1.10.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 333

17.1.10.2.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 333

17.1.10.2.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 333

17.1.10.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 331

17.1.10.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: "Max35Text" on page 332

17.1.10.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 332

17.1.10.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 332

17.1.10.2.10 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 333

17.1.10.2.11 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanITp>	[1..1]	Text		315
	Identification <Id>	[0..1]	Text		315

17.1.10.2.11.1 ChannelType <ChanITp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 332

17.1.10.2.11.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 330

17.1.10.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 327

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

17.1.11 Postal Address

17.1.11.1 PostalAddress24

Definition: Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			316
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317
	Department <Dept>	[0..1]	Text		317
	SubDepartment <SubDept>	[0..1]	Text		317
	StreetName <StrtNm>	[0..1]	Text		317
	BuildingNumber <BldgNb>	[0..1]	Text		317
	BuildingName <BldgNm>	[0..1]	Text		318
	Floor <Flr>	[0..1]	Text		318
	PostBox <PstBx>	[0..1]	Text		318
	Room <Room>	[0..1]	Text		318
	PostCode <PstCd>	[0..1]	Text		318
	TownName <TwnNm>	[0..1]	Text		318
	TownLocationName <TwnLctnNm>	[0..1]	Text		318
	DistrictName <DstrctNm>	[0..1]	Text		318
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		319
	Country <Ctry>	[0..1]	CodeSet	C4	319
	AddressLine <AdrLine>	[0..7]	Text		319

17.1.11.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		316
Or}	Proprietary <Prtry>	[1..1]	±		317

17.1.11.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 322

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.

CodeName	Name	Definition
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

17.1.11.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 270 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		270
	Issuer <Issr>	[1..1]	Text		270
	SchemeName <SchmeNm>	[0..1]	Text		270

17.1.11.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "[Max70Text](#)" on page 333

17.1.11.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "[Max70Text](#)" on page 333

17.1.11.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "[Max70Text](#)" on page 333

17.1.11.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "[Max16Text](#)" on page 331

17.1.11.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 332

17.1.11.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 333

17.1.11.1.8 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: "Max16Text" on page 331

17.1.11.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 333

17.1.11.1.10 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 331

17.1.11.1.11 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 332

17.1.11.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 332

17.1.11.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 332

17.1.11.1.14 CountrySubDivision <CtrySubDvsn>*Presence:* [0..1]*Definition:* Identifies a subdivision of a country such as state, region, county.*Datatype:* "Max35Text" on page 332**17.1.11.1.15 Country <Ctry>***Presence:* [0..1]*Definition:* Nation with its own government.*Impacted by:* C4 "Country"*Datatype:* "CountryCode" on page 323**Constraints**

- **Country**

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

17.1.11.1.16 AddressLine <AdrLine>*Presence:* [0..7]*Definition:* Information that locates and identifies a specific address, as defined by postal services, presented in free format text.*Datatype:* "Max70Text" on page 333**17.1.12 System Identification****17.1.12.1 ClearingSystemIdentification2Choice***Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		319
Or}	Proprietary <Prtry>	[1..1]	Text		319

17.1.12.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Identification of a clearing system, in a coded form as published in an external list.*Datatype:* "ExternalClearingSystemIdentification1Code" on page 324**17.1.12.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Identification code for a clearing system, that has not yet been identified in the list of clearing systems.*Datatype:* "Max35Text" on page 332

17.2 Message Datatypes

17.2.1 Amount

17.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 321

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

17.2.1.2 ImpliedCurrencyAndAmount

Definition: Number of monetary units specified in a currency where the unit of currency is implied by the context and compliant with ISO 4217. The decimal separator is a dot.

Note: a zero amount is considered a positive amount.

Type: Amount

Format

minInclusive	0
totalDigits	18
fractionDigits	5

17.2.2 Binary

17.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

17.2.3 CodeSet

17.2.3.1 AccountStatus3Code

Definition: Qualifies further the current state of an account.

Type: CodeSet

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

17.2.3.2 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}
---------	------------

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

17.2.3.3 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

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

17.2.3.4 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

17.2.3.5 CommunicationMethod2Code

Definition: Communication method used for the transmission of documents.

Type: CodeSet

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

17.2.3.6 CommunicationMethod3Code

Definition: Communication method used for the transmission of documents.

Type: CodeSet

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

17.2.3.7 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints

- **Country**

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

17.2.3.8 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength 1
maxLength 4

17.2.3.9 ExternalBankTransactionDomain1Code

Definition: Specifies the bank transaction code domain, as published in an external bank transaction code domain code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.10 ExternalBankTransactionFamily1Code

Definition: Specifies the bank transaction code family, as published in an external bank transaction code family code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.11 ExternalBankTransactionSubFamily1Code

Definition: Specifies the bank transaction code sub-family, as published in an external bank transaction code sub-family code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.12 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.13 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	5

17.2.3.14 ExternalCommunicationFormat1Code

Definition: Specifies the communication format for statements in the format of a character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.15 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.16 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
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maxLength 4

17.2.3.17 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength 1
maxLength 4

17.2.3.18 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength 1
maxLength 4

17.2.3.19 Frequency7Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.

CodeName	Name	Definition
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

17.2.3.20 Modification1Code

Definition: Specifies if an item is added, modified, deleted or unchanged.

Type: CodeSet

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

17.2.3.21 NamePrefix2Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

17.2.3.22 PreferredContactMethod1Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

17.2.3.23 UseCases1Code

Definition: Specifies the action on the cash account.

Type: CodeSet

CodeName	Name	Definition
OPEN	Opening	Code indicating the opening of an account.
MNTN	Maintenance	Code indicating the maintenance of an account.
CLSG	Closing	Code indicating the closing of an account.
VIEW	View	Code indicating the view of an account.

17.2.4 Date

17.2.4.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

17.2.5 DateTime

17.2.5.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

17.2.6 IdentifierSet

17.2.6.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

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

17.2.6.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

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

17.2.6.3 IBAN2007Identifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616: 2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

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

17.2.6.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern	[A-Z0-9]{18,18}[0-9]{2,2}
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17.2.7 Indicator**17.2.7.1 YesNoIndicator**

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

17.2.8 Text**17.2.8.1 Exact4AlphaNumericText**

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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17.2.8.2 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

17.2.8.3 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

17.2.8.4 Max15PlusSignedNumericText

Definition: Specifies a numeric string with a maximum length of 15 digits and may be prefixed with a plus sign.

Type: Text

Format

pattern	[+]{0,1}[0-9]{1,15}
---------	---------------------

17.2.8.5 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

17.2.8.6 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

17.2.8.7 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.

Type: Text

Format

minLength	1
maxLength	256

17.2.8.8 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

17.2.8.9 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

17.2.8.10 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

17.2.8.11 Max3NumericText

Definition: Specifies a numeric string with a maximum length of 3 digits.

Type: Text

Format

pattern	[0-9]{1,3}
---------	------------

17.2.8.12 Max4AlphaNumericText

Definition: Specifies an alphanumeric string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4
pattern	[a-zA-Z0-9]{1,4}

17.2.8.13 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

17.2.8.14 Max5NumericText

Definition: Specifies a numeric string with a maximum length of 5 digits.

Type: Text

Format

pattern	[0-9]{1,5}
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17.2.8.15 Max6Text

Definition: Specifies a character string with a maximum length of 6 characters.

Type: Text

Format

minLength	1
maxLength	6

17.2.8.16 Max70Text

Definition: Specifies a character string with a maximum length of 70 characters.

Type: Text

Format

minLength	1
maxLength	70

17.2.8.17 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
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17.2.8.18 Unlimited9Text

Definition: String of characters equal to UNLIMITED.

Type: Text

Format	
length	9
pattern	UNLIMITED