**CHANGE REQUEST**

**FOR THE UPDATE OF AN EXTERNAL CODE SET USED IN ISO 20022**

# Origin of the request:

* 1. *Submitter*: CGI-MP (Common Global Implementation – Market Practice), Workgroup 1 (payments & status reports)
	2. *Contact person:* WG1 convenor: kerstin.schoenwitz@db.com
	3. *Sponsors*: CGI-MP community. SWIFT team has supported to compile the list of new codes, which are requested.

# Related External Code Set:

**ExternalProxyAccountType1Code**

**(tab 88 ProxyAccountType in the ExternalCodeSets list)**

1. **Description of the change request:**

Currently, the ISO ExternalCodeSets list contains 3 ISO codes for the Account Proxy Type (EMAL, TELE, DNAM).

With this request we ask for additional external ISO codes to cater for further account proxy use cases.

In the CGI-MP payments working group we have identified a great number of use cases for account proxy usage around the globe, and came up with below proposed additional ISO codes. With the proposed codes we aim to add generic ISO codes, which can be used across regions, so that too many local, redundant codes can be avoided. Moreover, some codes do already exist as external ISO Organisation ID and Person ID codes, so it makes sense to re- use them for account proxy type.

The proposal reflects the demand by multinational corporates to avoid many different local codes to be set-up and maintained in their systems.

Category

**Proposed AccountPro xy Type ISO Codes**

Code Definition

Use Cases (for information)

Proxy issued / registered with the clearing agent by payment service provider

**CHID**

Clearing Identification Number

Any proxies issued by clearing systems, e.g.

VPA (India), FPS Identifier (Hong Kong),

Jompay (Malaysia) CCIN (Canada)

Proxies based on a person’s usage of a service / utility (eg – mobile phone, email)

**MBNO**

**BIID EWAL VIPN**

**UBIL**

Mobile Phone No., in the format specified by the “The international public telecommunication numbering plan ITU T E 164 “

Biller / Subscriber ID

eWallet

Vehicle Identification Plate Number

Utilities Service ID

MBNO code in addition to existing TELE code is required, as TELE could imply that capturing a land line is possible as well. In APAC, though, mobile phones are often used to trigger immediate action as the device is usually on hand and (almost) everywhere available. For a landline this is not necessarily the case.

MBNO would be used in those mostly interactive scenarios where an immediate action is to be supported,

e.g. an approval to a Request to Pay or a mandate.

And mobile devices do support in App communications or receipt of text messages, which not all land lines do support.

Moreover, across APAC, several local clearings have defined this proxy type clearly as MOBILE NUMBER (e.g. Singapore, India), for which the code TELE was perceived not to be precise enough. For the validation of the proxy value, it may also be useful to distinguish between other communication (TELE) and mobile (MBNO). *Suggested adjusted ISO definition for TELE: A telephone number other than a mobile number,in the format specified… ITU T E 164.*

Email and phone numbers, eWallet, Vehicle Identification Plate Number (Hungary Instant), Other service / utility ID

Proxy based on a national or tax ID (for Individuals)

**SOSE NIDN CCPT DRLC TXID EIDN COTX PVTX**

Social Security Number National ID Number Passport No.

Driver License No. Tax identification no. Electronic ID Corporate tax ID Individual tax ID

Proxies, such as e.g. Social security Number, AADHAAR ID (India) –code SOSE,

Hong Kong ID Card or in general ID no. – code NIDN, Passport Number, Tax ID, Driving License Number,

electronic ID (different to Passport or ID no. in some countries)

More granular tax ID codes (COTX, PVTX), where

applicable, as length and tax

D. **Purpose of the change:**

With increasing usage of account proxy, especially across APAC with real-time (instant) payments, but also in other regions, there is a market need to have more external ISO account proxy type codes.

With the extended code list, a harmonized global usage of account proxy types will be achieved, especially with the growing ISO 20022 adoption of clearing and market infrastructures.

type could differ between corporate and private tax IDs

Proxy based on a national / international / regulator issued ID (for Companies)

**COID**

**LEIC**

**CINC TXID**

Country authority identification code

Legal Entity Identifier code

Certificate of Incorporation Number

Tax identification no.

Proxies, such as e.g.

UEN (SG – Company registration number), Company registration ID, Merchant classification code (India) - code COID,

LEI (Legal Entity Identifier), - code LEIC,

Receiver Proxy ID, Business Registration No. - code CINC,

Tax ID / PAN / TAN / GSTIN

/ Business No. (issued by Tax authority) - code TXID (listed twice due to categorization overview, but only once code TXID required)

Proxy assigned by corporate or bank or else

**VACC TOKN CUST**

Virtual account no. Token (Point of Sale)

Customer Identification. no

Proxies, such as e.g. Virtual account no., Token used at Point of Sales, other customer identification number

E.

**Urgency of the request:**

The CR has normal priority.

# Business examples:

See above use case explanations.

# SEG recommendation:

*This section will be completed in due time by the SEG in charge of the related External Code Set.*

Comments:

Reason for rejection:

**Reject**

**Accept**

**Timing**

- **Next possible quarterly release**

- **Other timing:**