

ISO 20022

Bank Account Management - Maintenance 2020 -
2021

Message Definition Report - Part 2

For evaluation by the Payments SEG

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

December 2020

Table of Contents

1	Message Set Overview	3
1.1	List of MessageDefinitions	3
2	DRAFT1acmt.007.001.04 AccountOpeningRequestV04	4
2.1	MessageDefinition Functionality	4
2.2	Structure	6
2.3	Constraints	7
2.4	Message Building Blocks	8
3	DRAFT1acmt.008.001.04 AccountOpeningAmendmentRequestV04	25
3.1	MessageDefinition Functionality	25
3.2	Structure	27
3.3	Constraints	28
3.4	Message Building Blocks	29
4	DRAFT1acmt.014.001.04 AccountReportV04	45
4.1	MessageDefinition Functionality	45
4.2	Structure	46
4.3	Constraints	48
4.4	Message Building Blocks	49
5	Message Items Types	69
5.1	MessageComponents	69
5.2	Message Datatypes	122

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.

It only includes the new versions of the MessageDefinitions that have been impacted by the maintenance cycle 2020/2021 (MCR #170).

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
DRAFT1acmt.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.
DRAFT1acmt.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.
DRAFT1acmt.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.

2 **DRAFT1acmt.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]			8
	MessageIdentification <MsgId>	[1..1]	±		9
	ProcessIdentification <PrclId>	[1..1]	±		9
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		9
	From <Fr>	[0..1]	±		9
	Account <Acct>	[1..1]			10
	Identification <Id>	[0..1]	±		11
	Name <Nm>	[0..1]	Text		12
	Status <Sts>	[0..1]	CodeSet		12
	Type <Tp>	[0..1]	±		12
	Currency <Ccy>	[1..1]	CodeSet	C1	13
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		13
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		13
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		13
	AverageBalance <AvrgBal>	[0..1]	Amount		13
	AccountPurpose <AcctPurp>	[0..1]	Text		13
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		13
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		14
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			14
	Frequency <Frqcy>	[1..1]	CodeSet		14
	CommunicationMethod <ComMtd>	[1..1]			15
{Or	Code <Cd>	[1..1]	CodeSet		15
Or}	Proprietary <Prtry>	[1..1]	Text		15
	DeliveryAddress <DlvryAdr>	[1..1]	Text		15
	Format <Frmt>	[1..1]			16
{Or	Code <Cd>	[1..1]	CodeSet		16
Or}	Proprietary <Prtry>	[1..1]	Text		16
	ClosingDate <ClsgDt>	[0..1]	Date		16
	Restriction <Rstrctn>	[0..*]			16

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			17
{Or	Code <Cd>	[1..1]	Text		17
Or}	Proprietary <Prtry>	[1..1]	±		17
	ValidFrom <VldFr>	[1..1]	DateTime		17
	ValidUntil <VldUntil>	[0..1]	DateTime		17
	ContractDates <CtrctDts>	[0..1]			17
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		18
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		18
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		18
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			18
	Reference <Ref>	[1..1]	Text		19
	SignOffDate <SgnOffDt>	[0..1]	Date		19
	Version <Vrsn>	[0..1]	Text		19
	AccountServicerIdentification <AcctSvcrld>	[1..1]	±		19
	Organisation <Org>	[1..1]	±		19
	Mandate <Mndt>	[0..*]	±		20
	Group <Grp>	[0..*]	±		21
	ReferenceAccount <RefAcct>	[0..1]	±	C11, C10	22
	DigitalSignature <DgtlSgntr>	[0..*]			22
	Party <Pty>	[1..1]	±		23
	Signature <Sgntr>	[1..1]	(External Schema)		23
	SupplementaryData <SplmtryData>	[0..*]	±	C12	23

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]	±		9
	ProcessIdentification <PrclId>	[1..1]	±		9
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		9

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 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		85
	CreationDateTime <CreDtTm>	[1..1]	DateTime		85

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 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		85
	CreationDateTime <CreDtTm>	[1..1]	DateTime		85

2.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 135

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 103 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	103
	LEI <LEI>	[0..1]	IdentifierSet		104
	Other <Othr>	[0..*]			104
	Identification <Id>	[1..1]	Text		104
	SchemeName <SchmeNm>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105

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]	±		11
	Name <Nm>	[0..1]	Text		12
	Status <Sts>	[0..1]	CodeSet		12
	Type <Tp>	[0..1]	±		12
	Currency <Ccy>	[1..1]	CodeSet	C1	13
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		13
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		13
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		13
	AverageBalance <AvrgBal>	[0..1]	Amount		13
	AccountPurpose <AcctPurp>	[0..1]	Text		13
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		13
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		14
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			14
	Frequency <Frqcy>	[1..1]	CodeSet		14
	CommunicationMethod <ComMtd>	[1..1]			15
{Or	Code <Cd>	[1..1]	CodeSet		15
Or}	Proprietary <Prtry>	[1..1]	Text		15
	DeliveryAddress <DlvryAdr>	[1..1]	Text		15
	Format <Frmt>	[1..1]			16
{Or	Code <Cd>	[1..1]	CodeSet		16
Or}	Proprietary <Prtry>	[1..1]	Text		16
	ClosingDate <ClsgDt>	[0..1]	Date		16
	Restriction <Rstrctn>	[0..*]			16
	RestrictionType <RstrctnTp>	[1..1]			17
{Or	Code <Cd>	[1..1]	Text		17
Or}	Proprietary <Prtry>	[1..1]	±		17
	ValidFrom <VldFr>	[1..1]	DateTime		17
	ValidUntil <VldUntil>	[0..1]	DateTime		17

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 73 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	73
Or}	Other <Othr>	[1..1]	±		74

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 135

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 123

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 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		69
Or}	Proprietary <Prtry>	[1..1]	Text		69

2.4.3.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 123

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 122

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 122

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 134

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 122

2.4.3.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 132

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 122

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 122

2.4.3.13 StatementFrequencyAndFormat <StmtrFrqcyAndFrmt>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		14
	CommunicationMethod <ComMtd>	[1..1]			15
{Or	Code <Cd>	[1..1]	CodeSet		15
Or}	Proprietary <Prtry>	[1..1]	Text		15
	DeliveryAddress <DlvryAdr>	[1..1]	Text		15
	Format <Frmt>	[1..1]			16
{Or	Code <Cd>	[1..1]	CodeSet		16
Or}	Proprietary <Prtry>	[1..1]	Text		16

2.4.3.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 128

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		15
Or}	Proprietary <Prtry>	[1..1]	Text		15

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 124

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 133

2.4.3.13.3 DeliveryAddress <DivryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 133

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		16
Or}	Proprietary <Prtry>	[1..1]	Text		16

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 127

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 133

2.4.3.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 130

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]			17
{Or	Code <Cd>	[1..1]	Text		17
Or}	Proprietary <Prtry>	[1..1]	±		17
	ValidFrom <VldFr>	[1..1]	DateTime		17
	ValidUntil <VldUntil>	[0..1]	DateTime		17

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		17
Or}	Proprietary <Prtry>	[1..1]	±		17

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 134**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 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		83
	SchemeName <SchmeNm>	[0..1]	Text		84
	Issuer <Issr>	[1..1]	Text		84

2.4.3.15.2 ValidFrom <VldFr>*Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODatetime" on page 130**2.4.3.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODatetime" on page 130**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		18
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		18
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		18

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 130

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 130

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 132):

- *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		19
	SignOffDate <SgnOffDt>	[0..1]	Date		19
	Version <Vrsn>	[0..1]	Text		19

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 133

2.4.5.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 130

2.4.5.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 134

2.4.6 AccountServicerIdentification <AcctSvcrlD>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcrlD> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 81 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		81
	BranchIdentification <BrnchId>	[0..1]	±		82

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 95 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[1..1]	Text		95
	TradingName <TradgNm>	[0..1]	Text		96
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	96
	RegistrationDate <RegnDt>	[0..1]	Date		96
	OperationalAddress <OprAdr>	[0..1]	±		96
	BusinessAddress <BizAdr>	[0..1]	±		97
	LegalAddress <LglAdr>	[1..1]	±		98
	BillingAddress <BllgAdr>	[0..1]	±		99
	OrganisationIdentification <OrgId>	[1..1]	±		100
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		101
	TreasuryManager <TrsrMgr>	[0..1]	±		101
	MainMandateHolder <MainMndtHldr>	[0..*]	±		102
	Sender <Sndr>	[0..*]	±		102
	LegalRepresentative <LglRprtv>	[0..*]	±		102

2.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following elements (see "OperationMandate4" on page 85 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		86
	ApplicableChannel <AplblChanl>	[1..*]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		87
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		87
	MandateHolder <MndtHldr>	[0..*]			88
	PartyOrGroup <PtyOrGrp>	[1..1]			88
{Or	GroupIdentification <Grpld>	[1..1]	Text		88
Or}	Party <Pty>	[1..1]			89
	Party <Pty>	[1..1]	±		89
	Certificate <Cert>	[0..1]	Binary		89
	SignatureOrder <SgntrOrd>	[0..1]	Text		89
	Authorisation <Authstrn>	[1..1]			89
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			90
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		91
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			91
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	91
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			91
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	92
Or}	NotLimited <NotLtd>	[1..1]	Text		92
	BankOperation <BkOpr>	[1..*]	±	C7, C8	92
	StartDate <StartDt>	[0..1]	Date		93
	EndDate <EndDt>	[0..1]	Date		93

2.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following elements (see "[Group4](#)" on page 94 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		94
	Party <Pty>	[1..*]			94
	Party <Pty>	[1..1]	±		94
	Certificate <Cert>	[0..1]	Binary		95

2.4.10 ReferenceAccount <RefAcct>

Presence: [0..1]

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

Impacted by: [C11 "IdentificationOrProxyPresenceRule"](#), [C10 "IdentificationAndProxyGuideline"](#)

ReferenceAccount <RefAcct> contains the following elements (see "[CashAccount40](#)" on page 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		70
	Type <Tp>	[0..1]	±		70
	Currency <Ccy>	[0..1]	CodeSet	C2	70
	Name <Nm>	[0..1]	Text		71
	Proxy <Prxy>	[0..1]	±		71

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
```

2.4.11 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]	±		23
	Signature <Sgntr>	[1..1]	(External Schema)		23

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 105 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		105
	PostalAddress <PstlAdr>	[0..1]	±		105
	Identification <Id>	[0..1]	±		106
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	106
	ContactDetails <CtctDtls>	[0..1]	±		107

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 93 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		93
	Envelope <Envlp>	[1..1]	(External Schema)		94

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 **DRAFT1acmt.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]			29
	MessageIdentification <MsgId>	[1..1]	±		30
	ProcessIdentification <PrclId>	[1..1]	±		30
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		30
	From <Fr>	[0..1]	±		30
	ContractDates <CtrctDts>	[0..1]			31
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		31
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		31
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		31
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			32
	Reference <Ref>	[1..1]	Text		32
	SignOffDate <SgnOffDt>	[0..1]	Date		32
	Version <Vrsn>	[0..1]	Text		32
	Account <Acct>	[1..1]			32
	Identification <Id>	[0..1]	±		33
	Name <Nm>	[0..1]	Text		34
	Status <Sts>	[0..1]	CodeSet		34
	Type <Tp>	[0..1]	±		34
	Currency <Ccy>	[1..1]	CodeSet	C1	35
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		35
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		35
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		35
	AverageBalance <AvrgBal>	[0..1]	Amount		35
	AccountPurpose <AcctPurp>	[0..1]	Text		35
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		35
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		36
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			36
	Frequency <Frqcy>	[1..1]	CodeSet		36
	CommunicationMethod <ComMtd>	[1..1]			37

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		37
Or}	Proprietary <Prtry>	[1..1]	Text		37
	DeliveryAddress <DlvryAdr>	[1..1]	Text		37
	Format <Frmt>	[1..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	ClosingDate <ClsgDt>	[0..1]	Date		38
	Restriction <Rstrctn>	[0..*]			38
	RestrictionType <RstrctnTp>	[1..1]			39
{Or	Code <Cd>	[1..1]	Text		39
Or}	Proprietary <Prtry>	[1..1]	±		39
	ValidFrom <VldFr>	[1..1]	DateTime		39
	ValidUntil <VldUntil>	[0..1]	DateTime		39
	AccountServicerIdentification <AcctSvcrld>	[1..1]	±		39
	Organisation <Org>	[1..1]	±		40
	Mandate <Mndt>	[0..*]	±		40
	Group <Grp>	[0..*]	±		41
	ReferenceAccount <RefAcct>	[0..1]	±	C11, C10	42
	DigitalSignature <DgtrlSgntr>	[0..*]			42
	Party <Pty>	[1..1]	±		43
	Signature <Sgntr>	[1..1]	(External Schema)		43
	SupplementaryData <SplmtryData>	[0..*]	±	C12	43

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 <Msgld>	[1..1]	±		30
	ProcessIdentification <Prcl>	[1..1]	±		30
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		30

3.4.1.1 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 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		85
	CreationDateTime <CreDtTm>	[1..1]	DateTime		85

3.4.1.2 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 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		85
	CreationDateTime <CreDtTm>	[1..1]	DateTime		85

3.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 135

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 103 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	103
	LEI <LEI>	[0..1]	IdentifierSet		104
	Other <Othr>	[0..*]			104
	Identification <Id>	[1..1]	Text		104
	SchemeName <SchmeNm>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105

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		31
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		31
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		31

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 130

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 130

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 132):

- *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		32
	SignOffDate <SgnOffDt>	[0..1]	Date		32
	Version <Vrsn>	[0..1]	Text		32

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 133

3.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 130

3.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 134

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]	±		33
	Name <Nm>	[0..1]	Text		34
	Status <Sts>	[0..1]	CodeSet		34
	Type <Tp>	[0..1]	±		34
	Currency <Ccy>	[1..1]	CodeSet	C1	35
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		35
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		35
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		35
	AverageBalance <AvrgBal>	[0..1]	Amount		35
	AccountPurpose <AcctPurp>	[0..1]	Text		35
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		35
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		36
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			36
	Frequency <Frqcy>	[1..1]	CodeSet		36
	CommunicationMethod <ComMtd>	[1..1]			37
{Or	Code <Cd>	[1..1]	CodeSet		37
Or}	Proprietary <Prtry>	[1..1]	Text		37
	DeliveryAddress <DlvryAdr>	[1..1]	Text		37
	Format <Frmt>	[1..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	ClosingDate <ClsgDt>	[0..1]	Date		38
	Restriction <Rstrctn>	[0..*]			38
	RestrictionType <RstrctnTp>	[1..1]			39
{Or	Code <Cd>	[1..1]	Text		39
Or}	Proprietary <Prtry>	[1..1]	±		39
	ValidFrom <VldFr>	[1..1]	DateTime		39
	ValidUntil <VldUntil>	[0..1]	DateTime		39

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 73 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	73
Or}	Other <Othr>	[1..1]	±		74

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 135

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 123

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 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		69
Or}	Proprietary <Prtry>	[1..1]	Text		69

3.4.5.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 123

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 122

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 122

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 134

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 122

3.4.5.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 132

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 122

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 122

3.4.5.13 StatementFrequencyAndFormat <StmtrFrqcyAndFrmt>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		36
	CommunicationMethod <ComMtd>	[1..1]			37
{Or	Code <Cd>	[1..1]	CodeSet		37
Or}	Proprietary <Prtry>	[1..1]	Text		37
	DeliveryAddress <DlvryAdr>	[1..1]	Text		37
	Format <Frmt>	[1..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38

3.4.5.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: ["Frequency7Code"](#) on page 128

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		37
Or}	Proprietary <Prtry>	[1..1]	Text		37

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 124

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 133

3.4.5.13.3 DeliveryAddress <DivryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 133

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		38
Or}	Proprietary <Prtry>	[1..1]	Text		38

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 127

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 133

3.4.5.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 130

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]			39
{Or	Code <Cd>	[1..1]	Text		39
Or}	Proprietary <Prtry>	[1..1]	±		39
	ValidFrom <VldFr>	[1..1]	DateTime		39
	ValidUntil <VldUntil>	[0..1]	DateTime		39

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		39
Or}	Proprietary <Prtry>	[1..1]	±		39

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 134**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 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		83
	SchemeName <SchmeNm>	[0..1]	Text		84
	Issuer <Issr>	[1..1]	Text		84

3.4.5.15.2 ValidFrom <VldFr>*Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODatetime" on page 130**3.4.5.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODatetime" on page 130**3.4.6 AccountServicerIdentification <AcctSvcrld>***Presence:* [1..1]*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

AccountServiceIdentification <AcctSvcrid> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 81 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		81
	BranchIdentification <BrnchId>	[0..1]	±		82

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 95 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[1..1]	Text		95
	TradingName <TradgNm>	[0..1]	Text		96
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	96
	RegistrationDate <RegnDt>	[0..1]	Date		96
	OperationalAddress <OprAdr>	[0..1]	±		96
	BusinessAddress <BizAdr>	[0..1]	±		97
	LegalAddress <LglAdr>	[1..1]	±		98
	BillingAddress <BlgAdr>	[0..1]	±		99
	OrganisationIdentification <OrgId>	[1..1]	±		100
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		101
	TreasuryManager <TrsrMgr>	[0..1]	±		101
	MainMandateHolder <MainMndtHldr>	[0..*]	±		102
	Sender <Sndr>	[0..*]	±		102
	LegalRepresentative <LglRprtv>	[0..*]	±		102

3.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following elements (see "OperationMandate4" on page 85 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		86
	ApplicableChannel <AplblChanl>	[1..*]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		87
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		87
	MandateHolder <MndtHldr>	[0..*]			88
	PartyOrGroup <PtyOrGrp>	[1..1]			88
{Or	GroupIdentification <Grpld>	[1..1]	Text		88
Or}	Party <Pty>	[1..1]			89
	Party <Pty>	[1..1]	±		89
	Certificate <Cert>	[0..1]	Binary		89
	SignatureOrder <SgntrOrd>	[0..1]	Text		89
	Authorisation <Authstrn>	[1..1]			89
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			90
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		91
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			91
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	91
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			91
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	92
Or}	NotLimited <NotLtd>	[1..1]	Text		92
	BankOperation <BkOpr>	[1..*]	±	C7, C8	92
	StartDate <StartDt>	[0..1]	Date		93
	EndDate <EndDt>	[0..1]	Date		93

3.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following elements (see "[Group4](#)" on page 94 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		94
	Party <Pty>	[1..*]			94
	Party <Pty>	[1..1]	±		94
	Certificate <Cert>	[0..1]	Binary		95

3.4.10 ReferenceAccount <RefAcct>

Presence: [0..1]

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

Impacted by: [C11 "IdentificationOrProxyPresenceRule"](#), [C10 "IdentificationAndProxyGuideline"](#)

ReferenceAccount <RefAcct> contains the following elements (see "[CashAccount40](#)" on page 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		70
	Type <Tp>	[0..1]	±		70
	Currency <Ccy>	[0..1]	CodeSet	C2	70
	Name <Nm>	[0..1]	Text		71
	Proxy <Prxy>	[0..1]	±		71

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
```

3.4.11 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]	±		43
	Signature <Sgntr>	[1..1]	(External Schema)		43

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 105 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		105
	PostalAddress <PstlAdr>	[0..1]	±		105
	Identification <Id>	[0..1]	±		106
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	106
	ContactDetails <CtctDtls>	[0..1]	±		107

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 93 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		93
	Envelope <Envlp>	[1..1]	(External Schema)		94

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 DRAFT1acmt.014.001.04 AccountReportV04

4.1 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.

4.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctRpt>	[1..1]			
	References <Refs>	[1..1]			49
	RequestType <ReqTp>	[1..1]	CodeSet		49
	MessageIdentification <Msgld>	[1..1]	±		50
	ProcessIdentification <Prcl>	[1..1]	±		50
	AcknowledgedMessageIdentification <AckdMsgld>	[0..*]	±		50
	Status <Sts>	[0..1]	Text		51
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		51
	From <Fr>	[0..1]	±		51
	AccountServicerIdentification <AcctSvcrld>	[1..1]	±		51
	Organisation <Org>	[1..1]	±		52
	Report <Rpt>	[0..*]		C5, C6	52
	Account <Acct>	[1..1]			54
	Identification <Id>	[1..*]	±		55
	Name <Nm>	[0..1]	Text		56
	Status <Sts>	[0..1]	CodeSet		56
	Type <Tp>	[0..1]	±		56
	Currency <Ccy>	[1..1]	CodeSet	C1	56
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		57
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		57
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		57
	AverageBalance <AvrgBal>	[0..1]	Amount		57
	AccountPurpose <AcctPurp>	[0..1]	Text		57
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		57
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		58
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			58
	Frequency <Frqcy>	[1..1]	CodeSet		58
	CommunicationMethod <ComMtd>	[1..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DeliveryAddress <DlvryAdr>	[1..1]	Text		59
	Format <Frmt>	[1..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		60
	ClosingDate <ClsgDt>	[0..1]	Date		60
	Restriction <Rstrctn>	[0..*]			60
	RestrictionType <RstrctnTp>	[1..1]			60
{Or	Code <Cd>	[1..1]	Text		61
Or}	Proprietary <Prtry>	[1..1]	±		61
	ValidFrom <VldFr>	[1..1]	DateTime		61
	ValidUntil <VldUntil>	[0..1]	DateTime		61
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			61
	Reference <Ref>	[1..1]	Text		62
	SignOffDate <SgnOffDt>	[0..1]	Date		62
	Version <Vrsn>	[0..1]	Text		62
	ContractDates <CtrctDts>	[0..1]			62
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		62
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		63
	GoLiveDate <GoLiveDt>	[0..1]	Date		63
	ClosingDate <ClsgDt>	[0..1]	Date		63
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		63
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		63
	Mandate <Mndt>	[0..*]	±		63
	Group <Grp>	[0..*]	±		64
	ReferenceAccount <RefAcct>	[0..1]	±	C13, C12	65
	BalanceTransferAccount <BalTrfAcct>	[0..1]			65
	Identification <Id>	[1..1]	±		66
	Currency <Ccy>	[1..1]	CodeSet	C1	66
	TransferAccountServiceIdentification <TrfAcctSvcrlid>	[0..1]	±		66
	DigitalSignature <DgtlSgntr>	[0..*]			67
	Party <Pty>	[1..1]	±		67

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Signature <Sgntr>	[1..1]	(External Schema)		67
	SupplementaryData <SplmtryData>	[0..*]	±	C14	67

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 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.

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 **References5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestType <ReqTp>	[1..1]	CodeSet		49
	MessageIdentification <MsgId>	[1..1]	±		50
	ProcessIdentification <PrId>	[1..1]	±		50
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		50
	Status <Sts>	[0..1]	Text		51
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		51

4.4.1.1 RequestType <ReqTp>

Presence: [1..1]

Definition: Identifies the type of acknowledged request.

Datatype: "UseCases1Code" on page 129

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.

4.4.1.2 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 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		85
	CreationDateTime <CreDtTm>	[1..1]	DateTime		85

4.4.1.3 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 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		85
	CreationDateTime <CreDtTm>	[1..1]	DateTime		85

4.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

Presence: [0..*]

Definition: Reference to the message that is acknowledged.

AcknowledgedMessageIdentification <AckdMsgId> contains the following elements (see "MessageIdentification1" on page 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		85
	CreationDateTime <CreDtTm>	[1..1]	DateTime		85

4.4.1.5 Status <Sts>

Presence: [0..1]

Definition: Status of the request.

Datatype: "Max35Text" on page 133

4.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "Max70Text" on page 135

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 103 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	103
	LEI <LEI>	[0..1]	IdentifierSet		104
	Other <Othr>	[0..*]			104
	Identification <Id>	[1..1]	Text		104
	SchemeName <SchmeNm>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer </ssr>	[0..1]	Text		105

4.4.3 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 <AcctSvcrid> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 81 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		81
	BranchIdentification <BrnchId>	[0..1]	±		82

4.4.4 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 95 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[1..1]	Text		95
	TradingName <TradgNm>	[0..1]	Text		96
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	96
	RegistrationDate <RegnDt>	[0..1]	Date		96
	OperationalAddress <OprAdr>	[0..1]	±		96
	BusinessAddress <BizAdr>	[0..1]	±		97
	LegalAddress <LglAdr>	[1..1]	±		98
	BillingAddress <BllgAdr>	[0..1]	±		99
	OrganisationIdentification <OrgId>	[1..1]	±		100
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		101
	TreasuryManager <TrsrMgr>	[0..1]	±		101
	MainMandateHolder <MainMndtHldr>	[0..*]	±		102
	Sender <Sndr>	[0..*]	±		102
	LegalRepresentative <LglRprtv>	[0..*]	±		102

4.4.5 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]			54
	Identification <Id>	[1..*]	±		55
	Name <Nm>	[0..1]	Text		56
	Status <Sts>	[0..1]	CodeSet		56
	Type <Tp>	[0..1]	±		56
	Currency <Ccy>	[1..1]	CodeSet	C1	56
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		57
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		57
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		57
	AverageBalance <AvrgBal>	[0..1]	Amount		57
	AccountPurpose <AcctPurp>	[0..1]	Text		57
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		57
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		58
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			58
	Frequency <Frqcy>	[1..1]	CodeSet		58
	CommunicationMethod <ComMtd>	[1..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	DeliveryAddress <DlvryAdr>	[1..1]	Text		59
	Format <Frmt>	[1..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		60
	ClosingDate <ClsgDt>	[0..1]	Date		60
	Restriction <Rstrctn>	[0..*]			60
	RestrictionType <RstrctnTp>	[1..1]			60
{Or	Code <Cd>	[1..1]	Text		61
Or}	Proprietary <Prtry>	[1..1]	±		61
	ValidFrom <VldFr>	[1..1]	DateTime		61
	ValidUntil <VldUntil>	[0..1]	DateTime		61
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			61

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		62
	SignOffDate <SgnOffDt>	[0..1]	Date		62
	Version <Vrsn>	[0..1]	Text		62
	ContractDates <CtrctDts>	[0..1]			62
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		62
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		63
	GoLiveDate <GoLiveDt>	[0..1]	Date		63
	ClosingDate <ClsgDt>	[0..1]	Date		63
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		63
	RemovalIndicator <RmvIInd>	[0..1]	Indicator		63
	Mandate <Mndt>	[0..*]	±		63
	Group <Grp>	[0..*]	±		64
	ReferenceAccount <RefAcct>	[0..1]	±	C13, C12	65
	BalanceTransferAccount <BalTrfAcct>	[0..1]			65
	Identification <Id>	[1..1]	±		66
	Currency <Ccy>	[1..1]	CodeSet	C1	66
	TransferAccountServicerIdentification <TrfAcctSvcrId>	[0..1]	±		66

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.

4.4.5.1 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..*]	±		55
	Name <Nm>	[0..1]	Text		56
	Status <Sts>	[0..1]	CodeSet		56
	Type <Tp>	[0..1]	±		56
	Currency <Ccy>	[1..1]	CodeSet	C1	56
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		57
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		57
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		57
	AverageBalance <AvrgBal>	[0..1]	Amount		57
	AccountPurpose <AcctPurp>	[0..1]	Text		57
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		57
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		58
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			58
	Frequency <Frqcy>	[1..1]	CodeSet		58
	CommunicationMethod <ComMtd>	[1..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	DeliveryAddress <DlvryAdr>	[1..1]	Text		59
	Format <Frmt>	[1..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		60
	ClosingDate <ClsgDt>	[0..1]	Date		60
	Restriction <Rstrctn>	[0..*]			60
	RestrictionType <RstrctnTp>	[1..1]			60
{Or	Code <Cd>	[1..1]	Text		61
Or}	Proprietary <Prtry>	[1..1]	±		61
	ValidFrom <VldFr>	[1..1]	DateTime		61
	ValidUntil <VldUntil>	[0..1]	DateTime		61

4.4.5.1.1 Identification <Id>

Presence: [1..*]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 73 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	73
Or}	Other <Othr>	[1..1]	±		74

4.4.5.1.2 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 135

4.4.5.1.3 Status <Sts>

Presence: [0..1]

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

Datatype: "[AccountStatus3Code](#)" on page 123

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.

4.4.5.1.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		69
Or}	Proprietary <Prtry>	[1..1]	Text		69

4.4.5.1.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 123

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.

4.4.5.1.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 122

4.4.5.1.7 MonthlyReceivedValue <MnthlyRcvdVal>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 122

4.4.5.1.8 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 134

4.4.5.1.9 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 122

4.4.5.1.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 132

4.4.5.1.11 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 122

4.4.5.1.12 CeilingNotificationAmount <ClngNtfctnAmt>*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 122**4.4.5.1.13 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		58
	CommunicationMethod <ComMtd>	[1..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		59
	DeliveryAddress <DlvryAdr>	[1..1]	Text		59
	Format <Frmt>	[1..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		60

4.4.5.1.13.1 Frequency <Frqcy>*Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 128

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

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

4.4.5.1.13.2 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		59
Or}	Proprietary <Prtry>	[1..1]	Text		59

4.4.5.1.13.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "CommunicationMethod2Code" on page 124

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.

4.4.5.1.13.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.4.5.1.13.3 DeliveryAddress <DivryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 133

4.4.5.1.13.4 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		60
Or}	Proprietary <Prtry>	[1..1]	Text		60

4.4.5.1.13.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCommunicationFormat1Code" on page 127

4.4.5.1.13.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.4.5.1.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 130

4.4.5.1.15 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]			60
{Or	Code <Cd>	[1..1]	Text		61
Or}	Proprietary <Prtry>	[1..1]	±		61
	ValidFrom <VldFr>	[1..1]	DateTime		61
	ValidUntil <VldUntil>	[0..1]	DateTime		61

4.4.5.1.15.1 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		61
Or}	Proprietary <Prtry>	[1..1]	±		61

4.4.5.1.15.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "Max4Text" on page 134

4.4.5.1.15.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Element expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification13" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		83
	SchemeName <SchmeNm>	[0..1]	Text		84
	Issuer <Issr>	[1..1]	Text		84

4.4.5.1.15.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODatetime" on page 130

4.4.5.1.15.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODatetime" on page 130

4.4.5.2 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		62
	SignOffDate <SgnOffDt>	[0..1]	Date		62
	Version <Vrsn>	[0..1]	Text		62

4.4.5.2.1 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 133

4.4.5.2.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 130

4.4.5.2.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 134

4.4.5.3 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		62
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		63
	GoLiveDate <GoLiveDt>	[0..1]	Date		63
	ClosingDate <ClsgDt>	[0..1]	Date		63
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		63
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		63

4.4.5.3.1 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 130

4.4.5.3.2 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 130

4.4.5.3.3 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 130

4.4.5.3.4 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 130

4.4.5.3.5 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 132):

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

4.4.5.3.6 RemovalIndicator <RmvIInd>

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 132):

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

4.4.5.4 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following elements (see "OperationMandate4" on page 85 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		86
	ApplicableChannel <AplblChanl>	[1..*]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		87
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		87
	MandateHolder <MndtHldr>	[0..*]			88
	PartyOrGroup <PtyOrGrp>	[1..1]			88
{Or	GroupIdentification <Grpld>	[1..1]	Text		88
Or}	Party <Pty>	[1..1]			89
	Party <Pty>	[1..1]	±		89
	Certificate <Cert>	[0..1]	Binary		89
	SignatureOrder <SgntrOrd>	[0..1]	Text		89
	Authorisation <Authstrn>	[1..1]			89
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			90
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		91
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			91
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	91
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			91
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	92
Or}	NotLimited <NotLtd>	[1..1]	Text		92
	BankOperation <BkOpr>	[1..*]	±	C7, C8	92
	StartDate <StartDt>	[0..1]	Date		93
	EndDate <EndDt>	[0..1]	Date		93

4.4.5.5 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following elements (see "Group4" on page 94 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		94
	Party <Pty>	[1..*]			94
	Party <Pty>	[1..1]	±		94
	Certificate <Cert>	[0..1]	Binary		95

4.4.5.6 ReferenceAccount <RefAcct>

Presence: [0..1]

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

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

ReferenceAccount <RefAcct> contains the following elements (see "CashAccount40" on page 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		70
	Type <Tp>	[0..1]	±		70
	Currency <Ccy>	[0..1]	CodeSet	C2	70
	Name <Nm>	[0..1]	Text		71
	Proxy <Prxy>	[0..1]	±		71

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
```

4.4.5.7 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]	±		66
	Currency <Ccy>	[1..1]	CodeSet	C1	66

4.4.5.7.1 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 73 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	73
Or}	Other <Othr>	[1..1]	±		74

4.4.5.7.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "[ActiveCurrencyCode](#)" on page 123

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.

4.4.5.8 TransferAccountServicerIdentification <TrfAcctSvcrld>

Presence: [0..1]

Definition: Identification of the transfer account servicer.

TransferAccountServicerIdentification <TrfAcctSvcrld> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 81 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		81
	BranchIdentification <BrnchId>	[0..1]	±		82

4.4.6 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]	±		67
	Signature <Sgntr>	[1..1]	(External Schema)		67

4.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 105 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		105
	PostalAddress <PstlAdr>	[0..1]	±		105
	Identification <Id>	[0..1]	±		106
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	106
	ContactDetails <CtctDtls>	[0..1]	±		107

4.4.6.2 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.

4.4.7 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 93 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		93
	Envelope <Envlp>	[1..1]	(External Schema)		94

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 Message Items Types

5.1 MessageComponents

5.1.1 Account

5.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		69
Or}	Proprietary <Prtry>	[1..1]	Text		69

5.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ["ExternalCashAccountType1Code" on page 126](#)

5.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Nature or use of the account in a proprietary form.

Datatype: ["Max35Text" on page 133](#)

5.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		70
	Type <Tp>	[0..1]	±		70
	Currency <Ccy>	[0..1]	CodeSet	C2	70
	Name <Nm>	[0..1]	Text		71
	Proxy <Prxy>	[0..1]	±		71

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
```

5.1.1.2.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 73 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	73
Or}	Other <Othr>	[1..1]	±		74

5.1.1.2.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 69 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		69
Or}	Proprietary <Prtry>	[1..1]	Text		69

5.1.1.2.3 Currency <Ccy>

Presence: [0..1]

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

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

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

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

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 124

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.

5.1.1.2.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 135

5.1.1.2.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 72 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			72
{Or	Code <Cd>	[1..1]	CodeSet		73
Or}	Proprietary <Prtry>	[1..1]	Text		73
	Identification <Id>	[1..1]	Text		73

5.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		71
	SchemeName <SchmeNm>	[0..1]			72
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72
	Issuer <Issr>	[0..1]	Text		72

5.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 133

5.1.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **AccountSchemeName1Choice** elements

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

5.1.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 125

5.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

5.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

5.1.1.4 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			72
{Or	Code <Cd>	[1..1]	CodeSet		73
Or}	Proprietary <Prtry>	[1..1]	Text		73
	Identification <Id>	[1..1]	Text		73

5.1.1.4.1 Type <Tp>

Presence: [0..1]

Definition: Type of the proxy identification.

Type <Tp> contains one of the following **ProxyAccountType1Choice** elements

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

5.1.1.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalProxyAccountType1Code" on page 128

5.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

5.1.1.4.2 Identification <Id>

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 133

5.1.2 Account Identification

5.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	73
Or}	Other <Othr>	[1..1]	±		74

5.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Impacted by: C9 "IBAN"

Datatype: "IBAN2007Identifier" on page 131

Constraints

- **IBAN**

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

5.1.2.1.2 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 71 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		71
	SchemeName <SchmeNm>	[0..1]			72
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72
	Issuer <Issr>	[0..1]	Text		72

5.1.3 Bank Transaction Code**5.1.3.1 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]	±		75
	Proprietary <Prtry>	[0..1]			75
	Code <Cd>	[1..1]	Text		75
	Issuer <Issr>	[0..1]	Text		75

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.

5.1.3.1.1 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 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		76
	Family <Fmly>	[1..1]	±		76

5.1.3.1.2 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		75
	Issuer <Issr>	[0..1]	Text		75

5.1.3.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Datatype: "[Max35Text](#)" on page 133

5.1.3.1.2.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Datatype: "[Max35Text](#)" on page 133

5.1.3.2 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		76
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		76

5.1.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the family within a domain.*Datatype:* "ExternalBankTransactionFamily1Code" on page 126**5.1.3.2.2 SubFamilyCode <SubFmlyCd>***Presence:* [1..1]*Definition:* Specifies the sub-product family within a specific family.*Datatype:* "ExternalBankTransactionSubFamily1Code" on page 126**5.1.3.3 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		76
	Family <Fmly>	[1..1]	±		76

5.1.3.3.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the business area of the underlying transaction.*Datatype:* "ExternalBankTransactionDomain1Code" on page 125**5.1.3.3.2 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 75 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		76
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		76

5.1.4 Financial Institution Identification**5.1.4.1 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]	±		77
	MemberIdentification <Mmbld>	[1..1]	Text		77

5.1.4.1.1 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 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		121
Or}	Proprietary <Prtry>	[1..1]	Text		121

5.1.4.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 133

5.1.4.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	77
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		78
	LEI <LEI>	[0..1]	IdentifierSet		78
	Name <Nm>	[0..1]	Text		78
	PostalAddress <PstlAdr>	[0..1]	±		78
	Other <Othr>	[0..1]	±		79

5.1.4.2.1 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: [C4 "BICFI"](#)

Datatype: "[BICFIDec2014Identifier](#)" on page 131

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.

5.1.4.2.2 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 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		77
	MemberIdentification <Mmbld>	[1..1]	Text		77

5.1.4.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "[LEIIdentifier](#)" on page 131

5.1.4.2.4 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 132

5.1.4.2.5 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstAdr> contains the following elements (see "[PostalAddress24](#)" on page 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.4.2.6 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 82 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		82
	SchemeName <SchmeNm>	[0..1]			83
{Or	Code <Cd>	[1..1]	CodeSet		83
Or}	Proprietary <Prtry>	[1..1]	Text		83
	Issuer <Issr>	[0..1]	Text		83

5.1.4.3 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		80
	LEI <LEI>	[0..1]	IdentifierSet		80
	Name <Nm>	[0..1]	Text		80
	PostalAddress <PstAdr>	[0..1]	±		80

5.1.4.3.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: "Max35Text" on page 133

5.1.4.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification for the branch of the financial institution.

Datatype: "LEIIdentifier" on page 131

5.1.4.3.3 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 132

5.1.4.3.4 PostalAddress <PstAdr>

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 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.4.4 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]	±		81
	BranchIdentification <BrnchId>	[0..1]	±		82

5.1.4.4.1 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 77 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	77
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		78
	LEI <LEI>	[0..1]	IdentifierSet		78
	Name <Nm>	[0..1]	Text		78
	PostalAddress <PstlAdr>	[0..1]	±		78
	Other <Othr>	[0..1]	±		79

5.1.4.4.2 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 80 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		80
	LEI <LEI>	[0..1]	IdentifierSet		80
	Name <Nm>	[0..1]	Text		80
	PostalAddress <PstlAdr>	[0..1]	±		80

5.1.4.5 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		82
	SchemeName <SchmeNm>	[0..1]			83
{Or	Code <Cd>	[1..1]	CodeSet		83
Or}	Proprietary <Prtry>	[1..1]	Text		83
	Issuer <Issr>	[0..1]	Text		83

5.1.4.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 133

5.1.4.5.2 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		83
Or}	Proprietary <Prtry>	[1..1]	Text		83

5.1.4.5.2.1 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 127

5.1.4.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

5.1.4.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

5.1.5 Identification Information

5.1.5.1 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		83
	SchemeName <SchmeNm>	[0..1]	Text		84
	Issuer <Issr>	[1..1]	Text		84

5.1.5.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max4AlphaNumericText" on page 134

5.1.5.1.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Datatype: "Max35Text" on page 133

5.1.5.1.3 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

5.1.5.2 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		84
	Issuer <Issr>	[1..1]	Text		84
	SchemeName <SchmeNm>	[0..1]	Text		84

5.1.5.2.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Exact4AlphaNumericText" on page 132

5.1.5.2.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

5.1.5.2.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 133

5.1.5.3 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		85
	CreationDateTime <CreDtTm>	[1..1]	DateTime		85

5.1.5.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification of the message.

Datatype: "Max35Text" on page 133

5.1.5.3.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date of creation of the message.

Datatype: "ISODatetime" on page 130

5.1.6 Mandate

5.1.6.1 OperationMandate4

Definition: Information specifying the mandate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		86
	ApplicableChannel <AplblChanl>	[1..*]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		87
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		87
	MandateHolder <MndtHldr>	[0..*]			88
	PartyOrGroup <PtyOrGrp>	[1..1]			88
{Or	GroupIdentification <Grpld>	[1..1]	Text		88
Or}	Party <Pty>	[1..1]			89
	Party <Pty>	[1..1]	±		89
	Certificate <Cert>	[0..1]	Binary		89
	SignatureOrder <SgntrOrdrr>	[0..1]	Text		89
	Authorisation <Authstrn>	[1..1]			89
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			90
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		91
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			91
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	91
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			91
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	92
Or}	NotLimited <NotLtd>	[1..1]	Text		92
	BankOperation <BkOpr>	[1..*]	±	C7, C8	92
	StartDate <StartDt>	[0..1]	Date		93
	EndDate <EndDt>	[0..1]	Date		93

5.1.6.1.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 133

5.1.6.1.2 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		87
Or}	Proprietary <Prtry>	[1..1]	Text		87

5.1.6.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 125

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.

5.1.6.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 133

5.1.6.1.3 RequiredSignatureNumber <ReqrdSgntNb>

Presence: [1..1]

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

Datatype: "Max15PlusSignedNumericText" on page 132

5.1.6.1.4 SignatureOrderIndicator <SgntOrdrInd>

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 132):

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

5.1.6.1.5 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]			88
{Or	GroupIdentification <Grpld>	[1..1]	Text		88
Or}	Party <Pty>	[1..1]			89
	Party <Pty>	[1..1]	±		89
	Certificate <Cert>	[0..1]	Binary		89
	SignatureOrder <SgntrOrd>	[0..1]	Text		89
	Authorisation <Authstn>	[1..1]			89
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			90
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		91
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			91
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	91
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			91
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	92
Or}	NotLimited <NotLtd>	[1..1]	Text		92

5.1.6.1.5.1 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		88
Or}	Party <Pty>	[1..1]			89
	Party <Pty>	[1..1]	±		89
	Certificate <Cert>	[0..1]	Binary		89

5.1.6.1.5.1.1 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 134

5.1.6.1.5.1.2 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]	±		89
	Certificate <Cert>	[0..1]	Binary		89

5.1.6.1.5.1.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 105 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		105
	PostalAddress <PstlAdr>	[0..1]	±		105
	Identification <Id>	[0..1]	±		106
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	106
	ContactDetails <CtctDtls>	[0..1]	±		107

5.1.6.1.5.1.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 123

5.1.6.1.5.2 SignatureOrder <SgntrOrd>

Presence: [0..1]

Definition: Order in which the mandate holder has to sign.

Datatype: "Max15PlusSignedNumericText" on page 132

5.1.6.1.5.3 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]			90
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		91
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			91
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	91
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			91
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	92
Or}	NotLimited <NotLtd>	[1..1]	Text		92

5.1.6.1.5.3.1 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, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		91

5.1.6.1.5.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

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

Datatype: "ActiveCurrencyAndAmount" on page 122

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.

5.1.6.1.5.3.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 135

5.1.6.1.5.3.2 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, C6	91
	NumberOfDays <NbOfDays>	[1..1]	Text		91

5.1.6.1.5.3.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

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

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

Datatype: "ActiveCurrencyAndAmount" on page 122

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.

5.1.6.1.5.3.2.2 NumberOfDays <NbOfDays>

Presence: [1..1]

Definition: Period specified as a number of days.

Datatype: "Max3NumericText" on page 134

5.1.6.1.5.3.3 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, C6	92
Or}	NotLimited <NotLtd>	[1..1]	Text		92

5.1.6.1.5.3.3.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

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

Datatype: "ActiveCurrencyAndAmount" on page 122

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.

5.1.6.1.5.3.3.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 135

5.1.6.1.6 BankOperation <BkOpr>

Presence: [1..*]

Definition: Bank operation allowed by a mandate.

Impacted by: C7 "DomainOrProprietaryRule", C8 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "BankTransactionCodeStructure4" on page 74 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		75
	Proprietary <Prtry>	[0..1]			75
	Code <Cd>	[1..1]	Text		75
	Issuer <Issr>	[0..1]	Text		75

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.

5.1.6.1.7 StartDate <StartDt>

Presence: [0..1]

Definition: Specifies the date when the mandate becomes valid.

Datatype: "ISODate" on page 130

5.1.6.1.8 EndDate <EndDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 130

5.1.7 Miscellaneous**5.1.7.1 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		93
	Envelope <Envlp>	[1..1]	(External Schema)		94

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.

5.1.7.1.1 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 133

5.1.7.1.2 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.

5.1.7.2 Group4

Definition: Group of parties with their related security certificate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		94
	Party <Pty>	[1..*]			94
	Party <Pty>	[1..1]	±		94
	Certificate <Cert>	[0..1]	Binary		95

5.1.7.2.1 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 134

5.1.7.2.2 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]	±		94
	Certificate <Cert>	[0..1]	Binary		95

5.1.7.2.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification135](#)" on page 105 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		105
	PostalAddress <PstlAdr>	[0..1]	±		105
	Identification <Id>	[0..1]	±		106
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	106
	ContactDetails <CtctDtls>	[0..1]	±		107

5.1.7.2.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "[Max10KBinary](#)" on page 123

5.1.8 Organisation Identification

5.1.8.1 Organisation33

Definition: Information which describes the organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[1..1]	Text		95
	TradingName <TradgNm>	[0..1]	Text		96
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	96
	RegistrationDate <RegnDt>	[0..1]	Date		96
	OperationalAddress <OprlAdr>	[0..1]	±		96
	BusinessAddress <BizAdr>	[0..1]	±		97
	LegalAddress <LglAdr>	[1..1]	±		98
	BillingAddress <BligAdr>	[0..1]	±		99
	OrganisationIdentification <OrgId>	[1..1]	±		100
	RepresentativeOfficer <RprtVOffcr>	[0..*]	±		101
	TreasuryManager <TrsrMgr>	[0..1]	±		101
	MainMandateHolder <MainMndtHldr>	[0..*]	±		102
	Sender <Sndr>	[0..*]	±		102
	LegalRepresentative <LglRprtV>	[0..*]	±		102

5.1.8.1.1 FullLegalName <FullLgNm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 133

5.1.8.1.2 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 133

5.1.8.1.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

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

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 125

Constraints

- **Country**

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

5.1.8.1.4 RegistrationDate <RegnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 130

5.1.8.1.5 OperationalAddress <OprlAdr>

Presence: [0..1]

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

OperationalAddress <OpriAdr> contains the following elements (see "PostalAddress24" on page 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.8.1.6 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 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.8.1.7 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 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.8.1.8 BillingAddress <BllgAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BlIgAdr> contains the following elements (see "PostalAddress24" on page 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.8.1.9 OrganisationIdentification <Orgld>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "[OrganisationIdentification29](#)" on page 103 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	103
	LEI <LEI>	[0..1]	IdentifierSet		104
	Other <Othr>	[0..*]			104
	Identification <Id>	[1..1]	Text		104
	SchemeName <SchmeNm>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105

5.1.8.1.10 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 108 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		109
	PostalAddress <PstlAdr>	[0..1]	±		109
	Identification <Id>	[0..1]	±		110
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	111
	ContactDetails <CtctDtls>	[0..1]	±		111

5.1.8.1.11 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 108 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		109
	PostalAddress <PstlAdr>	[0..1]	±		109
	Identification <Id>	[0..1]	±		110
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	111
	ContactDetails <CtctDtls>	[0..1]	±		111

5.1.8.1.12 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 108 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		109
	PostalAddress <PstlAdr>	[0..1]	±		109
	Identification <Id>	[0..1]	±		110
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	111
	ContactDetails <CtctDtls>	[0..1]	±		111

5.1.8.1.13 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 108 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		109
	PostalAddress <PstlAdr>	[0..1]	±		109
	Identification <Id>	[0..1]	±		110
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	111
	ContactDetails <CtctDtls>	[0..1]	±		111

5.1.8.1.14 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 <LgIRprt> contains the following elements (see "[PartyIdentification137](#)" on page 108 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		109
	PostalAddress <PstlAdr>	[0..1]	±		109
	Identification <Id>	[0..1]	±		110
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	111
	ContactDetails <CtctDtls>	[0..1]	±		111

5.1.8.2 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	103
	LEI <LEI>	[0..1]	IdentifierSet		104
	Other <Othr>	[0..*]			104
	Identification <Id>	[1..1]	Text		104
	SchemeName <SchmeNm>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105

5.1.8.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "[AnyBICDec2014Identifier](#)" on page 130

Constraints

- **AnyBIC**

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

5.1.8.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 131

5.1.8.2.3 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		104
	SchemeName <SchmeNm>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105

5.1.8.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 133

5.1.8.2.3.2 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		104
Or}	Proprietary <Prtry>	[1..1]	Text		105

5.1.8.2.3.2.1 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 127

5.1.8.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

5.1.8.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

5.1.9 Party Identification

5.1.9.1 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		105
	PostalAddress <PstlAdr>	[0..1]	±		105
	Identification <Id>	[0..1]	±		106
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	106
	ContactDetails <CtctDtls>	[0..1]	±		107

5.1.9.1.1 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 132

5.1.9.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstAdr> contains the following elements (see "[PostalAddress24](#)" on page 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.9.1.3 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 107 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		107
Or}	PrivateIdentification <PrvtId>	[1..1]	±		108

5.1.9.1.4 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: C5 "Country"

Datatype: "CountryCode" on page 125

Constraints

- **Country**

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

5.1.9.1.5 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 114 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		115
	Name <Nm>	[0..1]	Text		115
	PhoneNumber <PhneNb>	[0..1]	Text		115
	MobileNumber <MobNb>	[0..1]	Text		116
	FaxNumber <FaxNb>	[0..1]	Text		116
	EmailAddress <EmailAdr>	[0..1]	Text		116
	EmailPurpose <EmailPurp>	[0..1]	Text		116
	JobTitle <JobTitl>	[0..1]	Text		116
	Responsibility <Rspnsblty>	[0..1]	Text		116
	Department <Dept>	[0..1]	Text		116
	Other <Othr>	[0..*]			116
	ChannelType <ChanlTp>	[1..1]	Text		117
	Identification <Id>	[0..1]	Text		117
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		117

5.1.9.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <Orgld>	[1..1]	±		107
Or}	PrivatIdentification <Prvtld>	[1..1]	±		108

5.1.9.2.1 OrganisationIdentification <Orgld>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "[OrganisationIdentification29](#)" on page 103 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	103
	LEI <LEI>	[0..1]	IdentifierSet		104
	Other <Othr>	[0..*]			104
	Identification <Id>	[1..1]	Text		104
	SchemeName <SchmeNm>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105

5.1.9.2.2 PrivatIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivatIdentification <PrvtId> contains the following elements (see "[PersonIdentification13](#)" on page 112 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			113
	BirthDate <BirthDt>	[1..1]	Date		113
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		113
	CityOfBirth <CityOfBirth>	[1..1]	Text		113
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	113
	Other <Othr>	[0..*]			113
	Identification <Id>	[1..1]	Text		114
	SchemeName <SchmeNm>	[0..1]			114
{Or	Code <Cd>	[1..1]	CodeSet		114
Or}	Proprietary <Prtry>	[1..1]	Text		114
	Issuer <Issr>	[0..1]	Text		114

5.1.9.3 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		109
	PostalAddress <PstlAdr>	[0..1]	±		109
	Identification <Id>	[0..1]	±		110
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	111
	ContactDetails <CtctDtls>	[0..1]	±		111

5.1.9.3.1 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 132

5.1.9.3.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstAdr> contains the following elements (see "PostalAddress24" on page 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.9.3.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains the following elements (see "PersonIdentification13" on page 112 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			113
	BirthDate <BirthDt>	[1..1]	Date		113
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		113
	CityOfBirth <CityOfBirth>	[1..1]	Text		113
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	113
	Other <Othr>	[0..*]			113
	Identification <Id>	[1..1]	Text		114
	SchemeName <SchmeNm>	[0..1]			114
{Or	Code <Cd>	[1..1]	CodeSet		114
Or}	Proprietary <Prtry>	[1..1]	Text		114
	Issuer </Issr>	[0..1]	Text		114

5.1.9.3.4 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: C5 "Country"

Datatype: "CountryCode" on page 125

Constraints

- **Country**

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

5.1.9.3.5 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 114 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		115
	Name <Nm>	[0..1]	Text		115
	PhoneNumber <PhneNb>	[0..1]	Text		115
	MobileNumber <MobNb>	[0..1]	Text		116
	FaxNumber <FaxNb>	[0..1]	Text		116
	EmailAddress <EmailAdr>	[0..1]	Text		116
	EmailPurpose <EmailPurp>	[0..1]	Text		116
	JobTitle <JobTitl>	[0..1]	Text		116
	Responsibility <Rspnsblty>	[0..1]	Text		116
	Department <Dept>	[0..1]	Text		116
	Other <Othr>	[0..*]			116
	ChannelType <ChanlTp>	[1..1]	Text		117
	Identification <Id>	[0..1]	Text		117
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		117

5.1.10 Person Identification

5.1.10.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			113
	BirthDate <BirthDt>	[1..1]	Date		113
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		113
	CityOfBirth <CityOfBirth>	[1..1]	Text		113
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	113
	Other <Othr>	[0..*]			113
	Identification <Id>	[1..1]	Text		114
	SchemeName <SchmeNm>	[0..1]			114
{Or	Code <Cd>	[1..1]	CodeSet		114
Or}	Proprietary <Prtry>	[1..1]	Text		114
	Issuer </ssr>	[0..1]	Text		114

5.1.10.1.1 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		113
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		113
	CityOfBirth <CityOfBirth>	[1..1]	Text		113
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	113

5.1.10.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 130

5.1.10.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 133

5.1.10.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 133

5.1.10.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 125

Constraints

- **Country**

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

5.1.10.1.2 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		114
	SchemeName <SchmeNm>	[0..1]			114
{Or	Code <Cd>	[1..1]	CodeSet		114
Or}	Proprietary <Prtry>	[1..1]	Text		114
	Issuer <Issr>	[0..1]	Text		114

5.1.10.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 133

5.1.10.1.2.2 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		114
Or}	Proprietary <Prtry>	[1..1]	Text		114

5.1.10.1.2.2.1 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 128

5.1.10.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

5.1.10.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

5.1.10.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		115
	Name <Nm>	[0..1]	Text		115
	PhoneNumber <PhneNb>	[0..1]	Text		115
	MobileNumber <MobNb>	[0..1]	Text		116
	FaxNumber <FaxNb>	[0..1]	Text		116
	EmailAddress <EmailAdr>	[0..1]	Text		116
	EmailPurpose <EmailPurp>	[0..1]	Text		116
	JobTitle <JobTitl>	[0..1]	Text		116
	Responsibility <Rspnsblty>	[0..1]	Text		116
	Department <Dept>	[0..1]	Text		116
	Other <Othr>	[0..*]			116
	ChannelType <ChanlTp>	[1..1]	Text		117
	Identification <Id>	[0..1]	Text		117
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		117

5.1.10.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix2Code" on page 129

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).

5.1.10.2.2 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 132

5.1.10.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: ["PhoneNumber" on page 135](#)

5.1.10.2.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: ["PhoneNumber" on page 135](#)

5.1.10.2.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: ["PhoneNumber" on page 135](#)

5.1.10.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: ["Max2048Text" on page 133](#)

5.1.10.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: ["Max35Text" on page 133](#)

5.1.10.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: ["Max35Text" on page 133](#)

5.1.10.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: ["Max35Text" on page 133](#)

5.1.10.2.10 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: ["Max70Text" on page 135](#)

5.1.10.2.11 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		117
	Identification <Id>	[0..1]	Text		117

5.1.10.2.11.1 ChannelType <ChanITp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 134

5.1.10.2.11.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 132

5.1.10.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 129

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.

5.1.11 Postal Address

5.1.11.1 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]			118
{Or	Code <Cd>	[1..1]	CodeSet		118
Or}	Proprietary <Prtry>	[1..1]	±		119
	Department <Dept>	[0..1]	Text		119
	SubDepartment <SubDept>	[0..1]	Text		119
	StreetName <StrtNm>	[0..1]	Text		119
	BuildingNumber <BldgNb>	[0..1]	Text		119
	BuildingName <BldgNm>	[0..1]	Text		120
	Floor <Flr>	[0..1]	Text		120
	PostBox <PstBx>	[0..1]	Text		120
	Room <Room>	[0..1]	Text		120
	PostCode <PstCd>	[0..1]	Text		120
	TownName <TwnNm>	[0..1]	Text		120
	TownLocationName <TwnLctnNm>	[0..1]	Text		120
	DistrictName <DstrctNm>	[0..1]	Text		120
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		121
	Country <Ctry>	[0..1]	CodeSet	C5	121
	AddressLine <AdrLine>	[0..7]	Text		121

5.1.11.1.1 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		118
Or}	Proprietary <Prtry>	[1..1]	±		119

5.1.11.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 124

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.

5.1.11.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		84
	Issuer <Issr>	[1..1]	Text		84
	SchemeName <SchmeNm>	[0..1]	Text		84

5.1.11.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "[Max70Text](#)" on page 135

5.1.11.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "[Max70Text](#)" on page 135

5.1.11.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "[Max70Text](#)" on page 135

5.1.11.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "[Max16Text](#)" on page 133

5.1.11.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 133

5.1.11.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 135

5.1.11.1.8 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 133

5.1.11.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 135

5.1.11.1.10 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 133

5.1.11.1.11 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 133

5.1.11.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 133

5.1.11.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 133

5.1.11.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 133

5.1.11.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 125

Constraints**• Country**

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

5.1.11.1.16 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 135

5.1.12 System Identification**5.1.12.1 ClearingSystemIdentification2Choice**

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		121
Or}	Proprietary <Prtry>	[1..1]	Text		121

5.1.12.1.1 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 126

5.1.12.1.2 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 133

5.2 Message Datatypes

5.2.1 Amount

5.2.1.1 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 123

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.

5.2.1.2 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

5.2.2 Binary

5.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

5.2.3 CodeSet

5.2.3.1 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.

5.2.3.2 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}
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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.

5.2.3.3 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.

5.2.3.4 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.

5.2.3.5 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.

5.2.3.6 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.

5.2.3.7 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).

5.2.3.8 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

5.2.3.9 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

5.2.3.10 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

5.2.3.11 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

5.2.3.12 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

5.2.3.13 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

5.2.3.14 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

5.2.3.15 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

5.2.3.16 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
-----------	---

maxLength 4

5.2.3.17 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

5.2.3.18 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

5.2.3.19 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.

5.2.3.20 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).

5.2.3.21 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.

5.2.3.22 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.

5.2.4 Date

5.2.4.1 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

5.2.5 DateTime

5.2.5.1 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

5.2.6 IdentifierSet

5.2.6.1 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.

5.2.6.2 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.

5.2.6.3 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.

5.2.6.4 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}

5.2.7 Indicator

5.2.7.1 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

5.2.8 Text

5.2.8.1 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern [a-zA-Z0-9]{4}

5.2.8.2 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

5.2.8.3 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

5.2.8.4 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}

5.2.8.5 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

5.2.8.6 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

5.2.8.7 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

5.2.8.8 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

5.2.8.9 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

5.2.8.10 Max3NumericText

Definition: Specifies a numeric string with a maximum length of 3 digits.

Type: Text

Format

pattern	[0-9]{1,3}
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5.2.8.11 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}

5.2.8.12 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

5.2.8.13 Max5NumericText

Definition: Specifies a numeric string with a maximum length of 5 digits.

Type: Text

Format

pattern	[0-9]{1,5}
---------	------------

5.2.8.14 Max6Text

Definition: Specifies a character string with a maximum length of 6 characters.

Type: Text

Format

minLength	1
maxLength	6

5.2.8.15 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

5.2.8.16 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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5.2.8.17 Unlimited9Text

Definition: String of characters equal to UNLIMITED.

Type: Text

Format

length	9
pattern	UNLIMITED