

ISO 20022

Bank Account Management - Maintenance 2023 -  
2024

## Message Definition Report - Part 2

Approved by the Payments SEG on 08 January 2024

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

March 2024

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# 1 Message Set Overview

## Introduction

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

## 1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

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

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

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

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

### 2.1 **MessageDefinition Functionality**

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

#### Outline

The AccountOpeningRequestV05 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

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

B. From

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

C. Account

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

D. ContractDates

Specifies target dates.

E. UnderlyingMasterAgreement

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

F. AccountServicerIdentification

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

G. Organisation

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

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. ReferenceAccount

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

K. DigitalSignature

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

L. SupplementaryData

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

## 2.2 Structure

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

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

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

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

## 2.3 Constraints

### C1 ActiveCurrency

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

### C2 ActiveOrHistoricCurrency

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

**C3 AnyBIC**

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

**C4 BICFI**

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

**C5 Country**

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

**C6 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C7 DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

**C8 FamilyAndSubFamilyRule**

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

**C9 IBAN**

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

**C10 IdentificationAndProxyGuideline**

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

**C11 IdentificationOrProxyPresenceRule**

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

**C12 SupplementaryDataRule**

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

## 2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 2.4.1 References <Refs>

*Presence:* [1..1]

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

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

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

### 2.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

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

### 2.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

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

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

### 2.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

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

## 2.4.2 From <Fr>

*Presence:* [0..1]

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

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

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

### 2.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

#### Constraints

- **AnyBIC**

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

### 2.4.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 481

### 2.4.2.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 2.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 2.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

##### 2.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 2.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

##### 2.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 2.4.3 Account <Acct>

*Presence:* [1..1]

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

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

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

### 2.4.3.1 Identification <Id>

Presence: [0..1]

*Definition:* Identification of the account.

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

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

### 2.4.3.2 Name <Nm>

*Presence:* [0..1]

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

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

### 2.4.3.3 Status <Sts>

*Presence:* [0..1]

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

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

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

### 2.4.3.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

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

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

### 2.4.3.5 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 473

#### Constraints

- **ActiveCurrency**

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

### 2.4.3.6 MonthlyPaymentValue <MnthlyPmtVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 2.4.3.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 2.4.3.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

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

*Datatype:* "Max5NumericText" on page 484

### 2.4.3.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 2.4.3.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

*Datatype:* "Max140Text" on page 482

### 2.4.3.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 2.4.3.12 CeilingNotificationAmount <CIngNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 2.4.3.13 StatementFrequencyAndFormat <StmFrqcyAndFrmt>

*Presence:* [0..\*]

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

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

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

#### 2.4.3.13.1 Frequency <Frqcy>

*Presence:* [1..1]

*Definition:* Specifies the frequency for sending statements.

*Datatype:* "Frequency7Code" on page 478

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

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

### 2.4.3.13.2 CommunicationMethod <ComMtd>

*Presence:* [1..1]

*Definition:* Specifies the communication method for statements.

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

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

#### 2.4.3.13.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 474

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

#### 2.4.3.13.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

### 2.4.3.13.3 DeliveryAddress <DivryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 483

#### 2.4.3.13.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

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

##### 2.4.3.13.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCommunicationFormat1Code" on page 476

##### 2.4.3.13.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 2.4.3.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

#### 2.4.3.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

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

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

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

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

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

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

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

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

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

#### 2.4.4.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

#### 2.4.4.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

#### 2.4.4.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

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

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

### 2.4.5 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

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

### 2.4.5.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

### 2.4.5.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 479

### 2.4.5.3 Version <Vrsn>

*Presence:* [0..1]

*Definition:* Identification of the version of the contract.

*Datatype:* "Max6Text" on page 484

## 2.4.6 AccountServicerIdentification <AcctSvcrlid>

*Presence:* [1..1]

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

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

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

## 2.4.7 Organisation <Org>

*Presence:* [1..1]

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

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

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

### 2.4.7.1 FullLegalName <FullLgINm>

*Presence:* [1..1]

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

*Datatype:* "Max350Text" on page 483

### 2.4.7.2 TradingName <TradgNm>

*Presence:* [0..1]

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

*Datatype:* "Max350Text" on page 483

### 2.4.7.3 CountryOfOperation <CtrOfOpr>

*Presence:* [1..1]

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

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 474

#### Constraints

- **Country**

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

### 2.4.7.4 RegistrationDate <RegnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

### 2.4.7.5 OperationalAddress <OprAdr>

*Presence:* [0..1]

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

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

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

#### 2.4.7.6 BusinessAddress <BizAdr>

*Presence:* [0..1]

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

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

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

#### 2.4.7.7 LegalAddress <LglAdr>

*Presence:* [1..1]

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

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

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

#### 2.4.7.8 BillingAddress <BlgAdr>

*Presence:* [0..1]

*Definition:* Address where invoices must be sent.

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

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

#### 2.4.7.9 OrganisationIdentification <Orgld>

*Presence:* [1..1]

*Definition:* Unique and unambiguous way of identifying an organisation.

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

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

#### 2.4.7.9.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

##### Constraints

- **AnyBIC**

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

#### 2.4.7.9.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 481

#### 2.4.7.9.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 2.4.7.9.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 2.4.7.9.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

#### 2.4.7.9.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 2.4.7.9.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 2.4.7.9.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

#### 2.4.7.10 RepresentativeOfficer <RprtVOffcr>

*Presence:* [0..\*]

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

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

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

#### 2.4.7.11 TreasuryManager <TrsrMgr>

*Presence:* [0..1]

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

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

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

#### 2.4.7.12 MainMandateHolder <MainMndtHldr>

*Presence:* [0..\*]

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

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

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

### 2.4.7.13 Sender <Sndr>

*Presence:* [0..\*]

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

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

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

#### 2.4.7.14 LegalRepresentative <LglRprt>

*Presence:* [0..\*]

*Definition:* Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the by-laws of the organisation, be publicly announced in the official journal of a country, etc.

**LegalRepresentative <LgIRprt>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

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

## 2.4.8 Mandate <Mndt>

*Presence:* [0..\*]

*Definition:* Information specifying the account mandate.

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

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

### 2.4.8.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of the mandate.

*Datatype:* "Max35Text" on page 483

## 2.4.8.2 ApplicableChannel <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	<b>Code</b> <Cd>	[1..1]	CodeSet		42
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		42

### 2.4.8.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a code.

*Datatype:* "CommunicationMethod3Code" on page 474

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

### 2.4.8.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a text.

*Datatype:* "Max35Text" on page 483

### 2.4.8.3 RequiredSignatureNumber <ReqrdSgntrNb>

*Presence:* [1..1]

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

*Datatype:* "Max15PlusSignedNumericText" on page 482

### 2.4.8.4 SignatureOrderIndicator <SgntrOrdrlnd>

*Presence:* [1..1]

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

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

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

### 2.4.8.5 MandateHolder <MndtHldr>

*Presence:* [0..\*]

*Definition:* Holder of the mandate.

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

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

#### 2.4.8.5.1 PartyOrGroup <PtyOrGrp>

*Presence:* [1..1]

*Definition:* Specifies a party or a group of parties.

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

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

**2.4.8.5.1.1 GroupIdentification <Grpld>**

*Presence:* [1..1]

*Definition:* Specifies the identification of a group of parties.

*Datatype:* "Max4AlphaNumericText" on page 484

**2.4.8.5.1.2 Party <Pty>**

*Presence:* [1..1]

*Definition:* Specifies a party.

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

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

**2.4.8.5.1.2.1 Party <Pty>**

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

#### 2.4.8.5.1.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

**2.4.8.5.2 SignatureOrder <SgntrOrdr>**

*Presence:* [0..1]

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

*Datatype:* "Max15PlusSignedNumericText" on page 482

**2.4.8.5.3 Authorisation <Authstn>**

*Presence:* [1..1]

*Definition:* Authorisation granted to a mandate holder.

**Authorisation <Authstn>** contains the following **Authorisation2** elements

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

**2.4.8.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>**

*Presence:* [0..1]

*Definition:* Maximum amount allowed by the mandate for each transaction.

**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

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

**2.4.8.5.3.1.1 Amount <Amt>**

*Presence:* [1..1]

*Definition:* Fixed amount.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**2.4.8.5.3.1.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**2.4.8.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>**

*Presence:* [0..\*]

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

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

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

**2.4.8.5.3.2.1 MaximumAmount <MaxAmt>**

*Presence:* [1..1]

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

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

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**2.4.8.5.3.2.2 NumberOfDays <NbOfDays>**

*Presence:* [1..1]

*Definition:* Period specified as a number of days.

*Datatype:* "Max3NumericText" on page 484

**2.4.8.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>**

*Presence:* [0..1]

*Definition:* Specifies the maximum amount for each bulk submission.

**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

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

**2.4.8.5.3.3.1 Amount <Amt>**

*Presence:* [1..1]

*Definition:* Fixed amount.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**2.4.8.5.3.3.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**2.4.8.6 BankOperation <BkOpr>**

*Presence:* [1..\*]

*Definition:* Bank operation allowed by a mandate.

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

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

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

**Constraints**

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True  
 /Domain Must be present  
 Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

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

**2.4.8.7 StartDate <StartDt>**

*Presence:* [0..1]

*Definition:* Specifies the date when the mandate becomes valid.

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

**2.4.8.8 EndDate <EndDt>**

*Presence:* [0..1]

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

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

**2.4.9 Group <Grp>**

*Presence:* [0..\*]

*Definition:* Definition of a group of parties.

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

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

**2.4.9.1 GroupIdentification <GrpId>***Presence:* [1..1]*Definition:* Specifies the identification of the group.*Datatype:* "Max4AlphaNumericText" on page 484**2.4.9.2 Party <Pty>***Presence:* [1..\*]*Definition:* Specifies a party and related certificate.**Party <Pty>** contains the following **PartyAndCertificate6** elements

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

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

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

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

#### 2.4.9.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

## 2.4.10 ReferenceAccount <RefAcct>

*Presence:* [0..1]

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

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

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

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

### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

## 2.4.11 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

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

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

### 2.4.11.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

### 2.4.11.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 2.4.12 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* [C12 "SupplementaryDataRule"](#)

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

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

### Constraints

- **SupplementaryDataRule**

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

# 3 acmt.008.001.05 AccountOpeningAmendmentRequestV05

## 3.1 MessageDefinition Functionality

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

### Outline

The AccountOpeningAmendmentRequestV05 MessageDefinition is composed of 12 MessageBuildingBlocks:

- A. References  
Set of elements for the identification of the message and related references.
- B. From  
Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.
- C. ContractDates  
Specifies target dates.
- D. UnderlyingMasterAgreement  
Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.
- E. Account  
Unique and unambiguous identification of the account between the account owner and the account servicer.
- F. AccountServicerIdentification  
Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
- G. Organisation  
Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.
- H. Mandate  
Information specifying the account mandate.
- I. Group  
Definition of a group of parties.
- J. ReferenceAccount  
Unique and unambiguous identification of the account used as a reference for the opening of another account.
- K. DigitalSignature

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

L. SupplementaryData

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

## 3.2 Structure

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

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

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

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

### 3.3 Constraints

#### C1 ActiveCurrency

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

#### C2 ActiveOrHistoricCurrency

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

**C3 AnyBIC**

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

**C4 BICFI**

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

**C5 Country**

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

**C6 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C7 DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

**C8 FamilyAndSubFamilyRule**

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

**C9 IBAN**

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

**C10 IdentificationAndProxyGuideline**

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

**C11 IdentificationOrProxyPresenceRule**

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

**C12 SupplementaryDataRule**

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

## 3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 3.4.1 References <Refs>

*Presence:* [1..1]

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

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

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

### 3.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

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

### 3.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

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

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

### 3.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

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

## 3.4.2 From <Fr>

*Presence:* [0..1]

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

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

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

### 3.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* [C3 "AnyBIC"](#)

*Datatype:* ["AnyBICDec2014Identifier" on page 480](#)

#### Constraints

- **AnyBIC**

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

### 3.4.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier" on page 481](#)

### 3.4.2.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 3.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 3.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

##### 3.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 3.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

##### 3.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### 3.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

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

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

#### 3.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

#### 3.4.3.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

#### 3.4.3.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

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

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

### 3.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

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

#### 3.4.4.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 3.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 479

#### 3.4.4.3 Version <Vrsn>

*Presence:* [0..1]

*Definition:* Identification of the version of the contract.

*Datatype:* "Max6Text" on page 484

### 3.4.5 Account <Acct>

*Presence:* [1..1]

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

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

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

### 3.4.5.1 Identification <Id>

Presence: [0..1]

*Definition:* Identification of the account.

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

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

### 3.4.5.2 Name <Nm>

*Presence:* [0..1]

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

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

### 3.4.5.3 Status <Sts>

*Presence:* [0..1]

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

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

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

### 3.4.5.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

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

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

### 3.4.5.5 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 473

#### Constraints

- **ActiveCurrency**

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

### 3.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 3.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 3.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

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

*Datatype:* "Max5NumericText" on page 484

### 3.4.5.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 3.4.5.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

*Datatype:* "Max140Text" on page 482

### 3.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 3.4.5.12 CeilingNotificationAmount <CIngNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

### 3.4.5.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>

*Presence:* [0..\*]

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

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

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

#### 3.4.5.13.1 Frequency <Frqcy>

*Presence:* [1..1]

*Definition:* Specifies the frequency for sending statements.

*Datatype:* "Frequency7Code" on page 478

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

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

### 3.4.5.13.2 CommunicationMethod <ComMtd>

*Presence:* [1..1]

*Definition:* Specifies the communication method for statements.

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

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

#### 3.4.5.13.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 474

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

#### 3.4.5.13.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

### 3.4.5.13.3 DeliveryAddress <DivryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 483

#### 3.4.5.13.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

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

##### 3.4.5.13.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCommunicationFormat1Code" on page 476

##### 3.4.5.13.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 3.4.5.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

#### 3.4.5.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

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

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

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

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

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

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

**3.4.5.15.2 ValidFrom <VldFr>***Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODateTime" on page 480**3.4.5.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODateTime" on page 480**3.4.6 AccountServicerIdentification <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 "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

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

### 3.4.7 Organisation <Org>

*Presence:* [1..1]

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

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

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

### 3.4.7.1 FullLegalName <FullLgINm>

*Presence:* [1..1]

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

*Datatype:* "Max350Text" on page 483

### 3.4.7.2 TradingName <TradgNm>

*Presence:* [0..1]

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

*Datatype:* "Max350Text" on page 483

### 3.4.7.3 CountryOfOperation <CtryOfOpr>

*Presence:* [1..1]

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

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 474

#### Constraints

- **Country**

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

### 3.4.7.4 RegistrationDate <RegnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

### 3.4.7.5 OperationalAddress <OprlAdr>

*Presence:* [0..1]

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

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

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

### 3.4.7.6 BusinessAddress <BizAdr>

*Presence:* [0..1]

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

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

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

### 3.4.7.7 LegalAddress <LglAdr>

*Presence:* [1..1]

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

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

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

### 3.4.7.8 BillingAddress <BlgAdr>

*Presence:* [0..1]

*Definition:* Address where invoices must be sent.

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

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

### 3.4.7.9 OrganisationIdentification <Orgld>

*Presence:* [1..1]

*Definition:* Unique and unambiguous way of identifying an organisation.

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

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

#### 3.4.7.9.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

##### Constraints

- **AnyBIC**

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

#### 3.4.7.9.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 481

#### 3.4.7.9.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 3.4.7.9.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 3.4.7.9.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

#### 3.4.7.9.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 3.4.7.9.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 3.4.7.9.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

#### 3.4.7.10 RepresentativeOfficer <RprtVOffcr>

*Presence:* [0..\*]

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

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

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

### 3.4.7.11 TreasuryManager <TrsrMgr>

*Presence:* [0..1]

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

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

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

### 3.4.7.12 MainMandateHolder <MainMndtHldr>

*Presence:* [0..\*]

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

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

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

### 3.4.7.13 Sender <Sndr>

*Presence:* [0..\*]

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

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

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

### 3.4.7.14 LegalRepresentative <LglRprt>

*Presence:* [0..\*]

*Definition:* Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the by-laws of the organisation, be publicly announced in the official journal of a country, etc.

**LegalRepresentative <LgIRprt>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

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

### 3.4.8 Mandate <Mndt>

*Presence:* [0..\*]

*Definition:* Information specifying the account mandate.

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

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

### 3.4.8.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of the mandate.

*Datatype:* "Max35Text" on page 483

### 3.4.8.2 ApplicableChannel <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	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		89
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		89

#### 3.4.8.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a code.

*Datatype:* "CommunicationMethod3Code" on page 474

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

#### 3.4.8.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a text.

*Datatype:* "Max35Text" on page 483

#### 3.4.8.3 RequiredSignatureNumber <ReqrdSgntNb>

*Presence:* [1..1]

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

*Datatype:* "Max15PlusSignedNumericText" on page 482

#### 3.4.8.4 SignatureOrderIndicator <SgntOrdrlnd>

*Presence:* [1..1]

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

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

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

### 3.4.8.5 MandateHolder <MndtHldr>

*Presence:* [0..\*]

*Definition:* Holder of the mandate.

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

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

#### 3.4.8.5.1 PartyOrGroup <PtyOrGrp>

*Presence:* [1..1]

*Definition:* Specifies a party or a group of parties.

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

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

#### 3.4.8.5.1.1 GroupIdentification <Grpld>

*Presence:* [1..1]

*Definition:* Specifies the identification of a group of parties.

*Datatype:* "Max4AlphaNumericText" on page 484

#### 3.4.8.5.1.2 Party <Pty>

*Presence:* [1..1]

*Definition:* Specifies a party.

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

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

#### 3.4.8.5.1.2.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

#### 3.4.8.5.1.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

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

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

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

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

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

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**3.4.8.5.3.1.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**3.4.8.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>**

*Presence:* [0..\*]

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

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

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

**3.4.8.5.3.2.1 MaximumAmount <MaxAmt>**

*Presence:* [1..1]

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

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

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**3.4.8.5.3.2.2 NumberOfDays <NbOfDays>**

*Presence:* [1..1]

*Definition:* Period specified as a number of days.

*Datatype:* "Max3NumericText" on page 484

**3.4.8.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>**

*Presence:* [0..1]

*Definition:* Specifies the maximum amount for each bulk submission.

**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

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

**3.4.8.5.3.3.1 Amount <Amt>**

*Presence:* [1..1]

*Definition:* Fixed amount.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**3.4.8.5.3.3.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**3.4.8.6 BankOperation <BkOpr>**

*Presence:* [1..\*]

*Definition:* Bank operation allowed by a mandate.

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

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

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

**Constraints**

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True  
 /Domain Must be present  
 Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

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

**3.4.8.7 StartDate <StartDt>**

*Presence:* [0..1]

*Definition:* Specifies the date when the mandate becomes valid.

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

**3.4.8.8 EndDate <EndDt>**

*Presence:* [0..1]

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

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

**3.4.9 Group <Grp>**

*Presence:* [0..\*]

*Definition:* Definition of a group of parties.

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

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

**3.4.9.1 GroupIdentification <GrpId>***Presence:* [1..1]*Definition:* Specifies the identification of the group.*Datatype:* "Max4AlphaNumericText" on page 484**3.4.9.2 Party <Pty>***Presence:* [1..\*]*Definition:* Specifies a party and related certificate.**Party <Pty>** contains the following **PartyAndCertificate6** elements

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

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

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

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

### 3.4.9.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

### 3.4.10 ReferenceAccount <RefAcct>

*Presence:* [0..1]

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

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

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

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

#### Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

### 3.4.11 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

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

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

#### 3.4.11.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

### 3.4.11.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

### 3.4.12 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* [C12 "SupplementaryDataRule"](#)

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

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

#### Constraints

- **SupplementaryDataRule**

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

# 4 **acmt.009.001.04**

## **AccountOpeningAdditionalInformationRequestV04**

### 4.1 **MessageDefinition Functionality**

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

#### Outline

The AccountOpeningAdditionalInformationRequestV04 MessageDefinition is composed of 8 MessageBuildingBlocks:

A. References

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

B. From

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

C. OrganisationIdentification

Identification of the organisation.

D. Account

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

E. AccountServicerIdentification

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

F. UnderlyingMasterAgreement

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

G. DigitalSignature

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

H. SupplementaryData

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

## 4.2 Structure

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

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

## 4.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

### C4 Country

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

### C5 IBAN

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

### C6 SupplementaryDataRule

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

## 4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 4.4.1 References <Refs>

*Presence:* [1..1]

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

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

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

## 4.4.2 From <Fr>

*Presence:* [0..1]

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

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

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

### 4.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* ["AnyBICDec2014Identifier" on page 480](#)

#### Constraints

- **AnyBIC**

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

### 4.4.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier" on page 481](#)

### 4.4.2.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 4.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 4.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

#### 4.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 4.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 4.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 4.4.3 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation.

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

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

### 4.4.3.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* ["AnyBICDec2014Identifier"](#) on page 480

#### Constraints

- **AnyBIC**

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

### 4.4.3.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier"](#) on page 481

### 4.4.3.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 4.4.3.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 4.4.3.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

##### 4.4.3.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 4.4.3.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

##### 4.4.3.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 4.4.4 Account <Acct>

*Presence:* [1..1]

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

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

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

#### 4.4.4.1 Identification <Id>

Presence: [0..1]

*Definition:* Identification of the account.

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

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

#### 4.4.4.2 Name <Nm>

*Presence:* [0..1]

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

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

#### 4.4.4.3 Status <Sts>

*Presence:* [0..1]

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

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

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

#### 4.4.4.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

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

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

#### 4.4.4.5 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 473

##### Constraints

- **ActiveCurrency**

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

#### 4.4.4.6 MonthlyPaymentValue <MnthlyPmtVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 4.4.4.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 4.4.4.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

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

*Datatype:* "Max5NumericText" on page 484

#### 4.4.4.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 4.4.4.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

*Datatype:* "Max140Text" on page 482

#### 4.4.4.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 4.4.4.12 CeilingNotificationAmount <CIngNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 4.4.4.13 StatementFrequencyAndFormat <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
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		114
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			115
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		115
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		115
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		115
	<b>Format</b> <Frmt>	[1..1]			116
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		116
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		116

##### 4.4.4.13.1 Frequency <Frqcy>

*Presence:* [1..1]

*Definition:* Specifies the frequency for sending statements.

*Datatype:* "Frequency7Code" on page 478

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

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

#### 4.4.4.13.2 CommunicationMethod <ComMtd>

*Presence:* [1..1]

*Definition:* Specifies the communication method for statements.

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

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

##### 4.4.4.13.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 474

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

##### 4.4.4.13.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 4.4.4.13.3 DeliveryAddress <DivryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 483

#### 4.4.4.13.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

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

##### 4.4.4.13.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCommunicationFormat1Code" on page 476

##### 4.4.4.13.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 4.4.4.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 479

#### 4.4.4.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

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

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

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

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

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

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

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

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

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

#### 4.4.6 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

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

##### 4.4.6.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

##### 4.4.6.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 479

#### 4.4.6.3 Version <Vrsn>

*Presence:* [0..1]

*Definition:* Identification of the version of the contract.

*Datatype:* "Max6Text" on page 484

### 4.4.7 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

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

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

#### 4.4.7.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

#### 4.4.7.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 4.4.8 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

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

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

### Constraints

- **SupplementaryDataRule**

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

# 5 **acmt.010.001.04**

## **AccountRequestAcknowledgementV04**

### 5.1 **MessageDefinition Functionality**

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

#### Outline

The AccountRequestAcknowledgementV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. OrganisationIdentification

Identifier for an organisation.

E. AccountServicerIdentification

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

F. DigitalSignature

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

G. SupplementaryData

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

## 5.2 Structure

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

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

## 5.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

### C4 Country

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

### C5 IBAN

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

### C6 SupplementaryDataRule

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

## 5.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 5.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RequestType</b> <ReqTp>	[1..1]	CodeSet		125
	<b>MessageIdentification</b> <Msgld>	[1..1]	±		125
	<b>ProcessIdentification</b> <Prcl>	[1..1]	±		125
	<b>AcknowledgedMessageIdentification</b> <AckdMsgld>	[0..*]	±		126
	<b>Status</b> <Sts>	[0..1]	Text		126
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		126

### 5.4.1.1 RequestType <ReqTp>

*Presence:* [1..1]

*Definition:* Identifies the type of acknowledged request.

*Datatype:* ["UseCases1Code" on page 479](#)

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

### 5.4.1.2 MessageIdentification <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 447](#) for details)

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

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

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

#### 5.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

*Presence:* [0..\*]

*Definition:* Reference to the message that is acknowledged.

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

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

#### 5.4.1.5 Status <Sts>

*Presence:* [0..1]

*Definition:* Status of the request.

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

#### 5.4.1.6 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

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

### 5.4.2 From <Fr>

*Presence:* [0..1]

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

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

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

#### 5.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* ["AnyBICDec2014Identifier" on page 480](#)

##### Constraints

- **AnyBIC**

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

#### 5.4.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier" on page 481](#)

#### 5.4.2.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 5.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 5.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

#### 5.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 5.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 5.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 5.4.3 AccountIdentification <AcctId>

*Presence:* [0..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		129
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	129

### 5.4.3.1 Identification <Id>

*Presence:* [1..1]

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

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

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

### 5.4.3.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 473

#### Constraints

- **ActiveCurrency**

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

## 5.4.4 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identifier for an organisation.

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

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

#### 5.4.4.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* ["AnyBICDec2014Identifier" on page 480](#)

##### Constraints

- **AnyBIC**

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

#### 5.4.4.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier" on page 481](#)

#### 5.4.4.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 5.4.4.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 5.4.4.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

#### 5.4.4.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 5.4.4.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 5.4.4.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 5.4.5 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 "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

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

## 5.4.6 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

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

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

### 5.4.6.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

#### 5.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 5.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

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

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

### Constraints

- **SupplementaryDataRule**

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

# 6 **acmt.011.001.04**

## **AccountRequestRejectionV04**

### 6.1 **MessageDefinition Functionality**

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

#### Outline

The AccountRequestRejectionV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountServicerIdentification

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

D. AccountIdentification

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

E. OrganisationIdentification

Identifier for an organisation.

F. DigitalSignature

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

G. SupplementaryData

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

## 6.2 Structure

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

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

## 6.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

### C4 Country

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

### C5 IBAN

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

### C6 SupplementaryDataRule

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

## 6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 6.4.1 References <Refs>

*Presence:* [1..1]

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

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

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

#### 6.4.1.1 RejectedRequestType <RjctdReqTp>

*Presence:* [1..1]

*Definition:* Identify the type of rejected request.

*Datatype:* ["UseCases1Code" on page 479](#)

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

#### 6.4.1.2 RejectionReason <RjctnRsn>

*Presence:* [1..\*]

*Definition:* Reason of the message rejection.

*Datatype:* ["Max350Text" on page 483](#)

#### 6.4.1.3 RejectedRequestIdentification <RjctdReqId>

*Presence:* [1..1]

*Definition:* Identification of the rejected request message.

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

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

#### 6.4.1.4 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

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

#### 6.4.1.5 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

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

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

#### 6.4.1.6 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

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

### 6.4.2 From <Fr>

*Presence:* [0..1]

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

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

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

#### 6.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* ["AnyBICDec2014Identifier"](#) on page 480

##### Constraints

- **AnyBIC**

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

#### 6.4.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier"](#) on page 481

#### 6.4.2.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 6.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 6.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

#### 6.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 6.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 6.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### 6.4.3 AccountServicerIdentification <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 "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

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

### 6.4.4 AccountIdentification <Acctld>

*Presence:* [0..\*]

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

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

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

#### 6.4.4.1 Identification <Id>

*Presence:* [1..1]

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

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

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

#### 6.4.4.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

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

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

##### Constraints

- **ActiveCurrency**

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

#### 6.4.5 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identifier for an organisation.

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

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

##### 6.4.5.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* "AnyBICDec2014Identifier" on page 480

#### Constraints

- **AnyBIC**

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

#### 6.4.5.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 481

#### 6.4.5.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

##### 6.4.5.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

##### 6.4.5.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

**6.4.5.3.2.1 Code <Cd>**

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

**6.4.5.3.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

**6.4.5.3.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

**6.4.6 DigitalSignature <DgtlSgntr>**

*Presence:* [0..\*]

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

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

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

**6.4.6.1 Party <Pty>**

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

#### 6.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 6.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

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

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

### Constraints

- **SupplementaryDataRule**

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

# 7 **acmt.012.001.04**

## **AccountAdditionalInformationRequestV04**

### 7.1 **MessageDefinition Functionality**

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

#### Outline

The AccountAdditionalInformationRequestV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. OrganisationIdentification

Identifier for an organisation.

D. AccountServicerIdentification

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

E. AccountIdentification

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

F. DigitalSignature

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

G. SupplementaryData

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

## 7.2 Structure

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

## 7.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

### C4 Country

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

### C5 IBAN

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

### C6 SupplementaryDataRule

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

## 7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 7.4.1 References <Refs>

*Presence:* [1..1]

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

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

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

## 7.4.2 From <Fr>

*Presence:* [0..1]

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

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

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

### 7.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* ["AnyBICDec2014Identifier" on page 480](#)

#### Constraints

- **AnyBIC**

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

### 7.4.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier" on page 481](#)

### 7.4.2.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 7.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 7.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

##### 7.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 7.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

##### 7.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 7.4.3 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identifier for an organisation.

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

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

### 7.4.3.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* ["AnyBICDec2014Identifier" on page 480](#)

#### Constraints

- **AnyBIC**

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

### 7.4.3.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier" on page 481](#)

### 7.4.3.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 7.4.3.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 7.4.3.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

##### 7.4.3.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 7.4.3.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

##### 7.4.3.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 7.4.4 AccountServicerIdentification <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 "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

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

## 7.4.5 AccountIdentification <Acctld>

*Presence:* [1..\*]

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

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

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

### 7.4.5.1 Identification <Id>

*Presence:* [1..1]

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

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

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

### 7.4.5.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 473

#### Constraints

- **ActiveCurrency**

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

## 7.4.6 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

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

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

### 7.4.6.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

#### 7.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 7.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

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

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

### Constraints

- **SupplementaryDataRule**

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

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

## 8.1 **MessageDefinition Functionality**

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

### Outline

The AccountReportRequestV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. AccountServicerIdentification

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

E. OrganisationIdentification

Identification of the organisation requesting the report.

F. DigitalSignature

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

G. SupplementaryData

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

## 8.2 Structure

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

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

## 8.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

### C4 Country

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

### C5 IBAN

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

### C6 SupplementaryDataRule

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

## 8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 8.4.1 References <Refs>

*Presence:* [1..1]

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

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

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

#### 8.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

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

#### 8.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

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

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

#### 8.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

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

### 8.4.2 From <Fr>

*Presence:* [0..1]

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

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

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

#### 8.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

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

*Datatype:* ["AnyBICDec2014Identifier"](#) on page 480

##### Constraints

- **AnyBIC**

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

#### 8.4.2.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier"](#) on page 481

#### 8.4.2.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

#### 8.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 8.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

#### 8.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 8.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

#### 8.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 8.4.3 AccountIdentification <AcctId>

*Presence:* [1..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		165
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	165

### 8.4.3.1 Identification <Id>

*Presence:* [1..1]

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

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

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

### 8.4.3.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

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

#### Constraints

- **ActiveCurrency**

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

## 8.4.4 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

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

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

## 8.4.5 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the report.

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

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

### 8.4.5.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

#### Constraints

- **AnyBIC**

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

#### 8.4.5.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 481

#### 8.4.5.3 Other <Othr>

*Presence:* [0..\*]

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

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

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

##### 8.4.5.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

##### 8.4.5.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

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

**8.4.5.3.2.1 Code <Cd>**

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

**8.4.5.3.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 483

**8.4.5.3.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

**8.4.6 DigitalSignature <DgtlSgntr>**

*Presence:* [0..\*]

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

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

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

**8.4.6.1 Party <Pty>**

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

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

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

#### 8.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 8.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

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

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

### Constraints

- **SupplementaryDataRule**

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

# 9 acmt.014.001.05 AccountReportV05

## 9.1 MessageDefinition Functionality

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

### Outline

The AccountReportV05 MessageDefinition is composed of 7 MessageBuildingBlocks:

#### A. References

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

#### B. From

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

#### C. AccountServicerIdentification

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

#### D. Organisation

Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

#### E. Report

Account report.

#### F. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

#### G. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

## 9.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctRpt>	[1..1]			
	<b>References</b> <Refs>	[1..1]			177
	<b>RequestType</b> <ReqTp>	[1..1]	CodeSet		177
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		178
	<b>ProcessIdentification</b> <Prcl>	[1..1]	±		178
	<b>AcknowledgedMessageIdentification</b> <AckdMsgId>	[0..*]	±		178
	<b>Status</b> <Sts>	[0..1]	Text		178
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		178
	<b>From</b> <Fr>	[0..1]			179
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C3	179
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		179
	<b>Other</b> <Othr>	[0..*]			179
	<b>Identification</b> <Id>	[1..1]	Text		180
	<b>SchemeName</b> <SchmeNm>	[0..1]			180
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		180
	<b>Issuer</b> <Issr>	[0..1]	Text		180
	<b>AccountServicerIdentification</b> <AcctSvcrld>	[1..1]	±		181
	<b>Organisation</b> <Org>	[1..1]			181
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		182
	<b>TradingName</b> <TradgNm>	[0..1]	Text		182
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C7	183
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		183
	<b>OperationalAddress</b> <OprlAdr>	[0..1]	±		183
	<b>BusinessAddress</b> <BizAdr>	[0..1]	±		184
	<b>LegalAddress</b> <LglAdr>	[1..1]	±		185
	<b>BillingAddress</b> <BlngAdr>	[0..1]	±		186
	<b>OrganisationIdentification</b> <OrgId>	[1..1]			187
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C3	188
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		188

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Other</b> <Othr>	[0..*]			188
	<b>Identification</b> <Id>	[1..1]	Text		189
	<b>SchemeName</b> <SchmeNm>	[0..1]			189
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		189
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		189
	<b>Issuer</b> <Issr>	[0..1]	Text		189
	<b>RepresentativeOfficer</b> <RprtvOffcr>	[0..*]	±		189
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]	±		190
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]	±		191
	<b>Sender</b> <Sndr>	[0..*]	±		192
	<b>LegalRepresentative</b> <LglRprtv>	[0..*]	±		193
	<b>Report</b> <Rpt>	[0..*]		C5, C6	194
	<b>Account</b> <Acct>	[1..1]			197
	<b>Identification</b> <Id>	[1..*]	±		198
	<b>Name</b> <Nm>	[0..1]	Text		199
	<b>Status</b> <Sts>	[0..1]	CodeSet		199
	<b>Type</b> <Tp>	[0..1]	±		199
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	199
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		200
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		200
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		200
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		200
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		200
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		200
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		201
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			201
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		201
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			202
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		202
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		202
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		202

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Format</b> <Frmt>	[1..1]			202
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		203
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		203
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		203
	<b>Restriction</b> <Rstrctn>	[0..*]			203
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			203
{Or	<b>Code</b> <Cd>	[1..1]	Text		204
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		204
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		204
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		204
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			204
	<b>Reference</b> <Ref>	[1..1]	Text		205
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		205
	<b>Version</b> <Vrsn>	[0..1]	Text		205
	<b>ContractDates</b> <CtrctDts>	[0..1]			205
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		205
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		206
	<b>GoLiveDate</b> <GoLiveDt>	[0..1]	Date		206
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		206
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		206
	<b>RemovalIndicator</b> <RmvIInd>	[0..1]	Indicator		206
	<b>Mandate</b> <Mndt>	[0..*]			206
	<b>Identification</b> <Id>	[1..1]	Text		207
	<b>ApplicableChannel</b> <AplblChanl>	[1..*]			208
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		208
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		208
	<b>RequiredSignatureNumber</b> <ReqrdSgntrNb>	[1..1]	Text		208
	<b>SignatureOrderIndicator</b> <SgntrOrdrlnd>	[1..1]	Indicator		208
	<b>MandateHolder</b> <MndtHldr>	[0..*]			209
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			209
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		209

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	<b>Party</b> <Pty>	[1..1]			210
	<b>Party</b> <Pty>	[1..1]	±		210
	<b>Certificate</b> <Cert>	[0..1]	Binary		211
	<b>SignatureOrder</b> <SgntrOrdr>	[0..1]	Text		212
	<b>Authorisation</b> <Authstn>	[1..1]			212
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			212
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	212
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		213
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			213
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C8	213
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		214
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	214
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		214
	<b>BankOperation</b> <BkOpr>	[1..*]	±	C9, C10	214
	<b>StartDate</b> <StartDt>	[0..1]	Date		215
	<b>EndDate</b> <EndDt>	[0..1]	Date		215
	<b>Group</b> <Grp>	[0..*]			215
	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		216
	<b>Party</b> <Pty>	[1..*]			216
	<b>Party</b> <Pty>	[1..1]	±		216
	<b>Certificate</b> <Cert>	[0..1]	Binary		217
	<b>ReferenceAccount</b> <RefAcct>	[0..1]	±	C13, C12	218
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			218
	<b>Identification</b> <Id>	[1..1]	±		218
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	219
	<b>TransferAccountServiceIdentification</b> <TrfAcctSvcrld>	[0..1]	±		219
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			220
	<b>Party</b> <Pty>	[1..1]	±		220
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		221
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C14	222

## 9.3 Constraints

### C1 **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### C2 **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

### C3 **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### C4 **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

### C5 **ContractDates1Rule**

ContractDates/TargetGoLiveDate and ContractDates/GoLiveDate should not be used as part of an account closing process.

### C6 **ContractDates2Rule**

ContractDates/ClosingDate should not be used as part of an account opening and maintenance process.

### C7 **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### C8 **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### C9 **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

### C10 **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

### C11 **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

**C12 IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

**C13 IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

**C14 SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

## 9.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 9.4.1 References <Refs>

*Presence:* [1..1]

*Definition:* Set of elements for the identification of the message and related references.

**References <Refs>** contains the following **References5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RequestType</b> <ReqTp>	[1..1]	CodeSet		177
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		178
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		178
	<b>AcknowledgedMessageIdentification</b> <AckdMsgId>	[0..*]	±		178
	<b>Status</b> <Sts>	[0..1]	Text		178
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		178

#### 9.4.1.1 RequestType <ReqTp>

*Presence:* [1..1]

*Definition:* Identifies the type of acknowledged request.

*Datatype:* ["UseCases1Code" on page 479](#)

CodeName	Name	Definition
OPEN	Opening	Code indicating the opening of an account.
MNTN	Maintenance	Code indicating the maintenance of an account.
CLSG	Closing	Code indicating the closing of an account.
VIEW	View	Code indicating the view of an account.

### 9.4.1.2 MessageIdentification <MsgId>

*Presence:* [1..1]

*Definition:* Identifies a message by a unique identifier and the date and time when the message was created by the sender.

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 9.4.1.3 ProcessIdentification <PrId>

*Presence:* [1..1]

*Definition:* Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 9.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

*Presence:* [0..\*]

*Definition:* Reference to the message that is acknowledged.

**AcknowledgedMessageIdentification <AckdMsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 9.4.1.5 Status <Sts>

*Presence:* [0..1]

*Definition:* Status of the request.

*Datatype:* "[Max35Text](#)" on page 483

### 9.4.1.6 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

*Definition:* File name of a document logically related to the request.

*Datatype:* "Max70Text" on page 485

## 9.4.2 From <Fr>

*Presence:* [0..1]

*Definition:* Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

**From <Fr>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C3	179
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		179
	<b>Other</b> <Othr>	[0..*]			179
	<b>Identification</b> <Id>	[1..1]	Text		180
	<b>SchemeName</b> <SchmeNm>	[0..1]			180
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		180
	<b>Issuer</b> <Issr>	[0..1]	Text		180

### 9.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### 9.4.2.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

### 9.4.2.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		180
	<b>SchemeName</b> <SchmeNm>	[0..1]			180
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		180
	<b>Issuer</b> <Issr>	[0..1]	Text		180

#### 9.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 9.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		180

##### 9.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 9.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

##### 9.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### 9.4.3 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

### 9.4.4 Organisation <Org>

*Presence:* [1..1]

*Definition:* Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

**Organisation <Org>** contains the following **Organisation42** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>FullLegalName</b> <FullLgINm>	[1..1]	Text		182
	<b>TradingName</b> <TradgNm>	[0..1]	Text		182
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C7	183
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		183
	<b>OperationalAddress</b> <OprlAdr>	[0..1]	±		183
	<b>BusinessAddress</b> <BizAdr>	[0..1]	±		184
	<b>LegalAddress</b> <LglAdr>	[1..1]	±		185
	<b>BillingAddress</b> <BlgAdr>	[0..1]	±		186
	<b>OrganisationIdentification</b> <Orgld>	[1..1]			187
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C3	188
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		188
	<b>Other</b> <Othr>	[0..*]			188
	<b>Identification</b> <Id>	[1..1]	Text		189
	<b>SchemeName</b> <SchmeNm>	[0..1]			189
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		189
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		189
	<b>Issuer</b> <Issr>	[0..1]	Text		189
	<b>RepresentativeOfficer</b> <RprtvOffcr>	[0..*]	±		189
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]	±		190
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]	±		191
	<b>Sender</b> <Sndr>	[0..*]	±		192
	<b>LegalRepresentative</b> <LglRprtv>	[0..*]	±		193

#### 9.4.4.1 FullLegalName <FullLgINm>

*Presence:* [1..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max350Text" on page 483

#### 9.4.4.2 TradingName <TradgNm>

*Presence:* [0..1]

*Definition:* Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

*Datatype:* "Max350Text" on page 483

### 9.4.4.3 CountryOfOperation <CtryOfOpr>

*Presence:* [1..1]

*Definition:* Country in which the organisation has its business activity.

*Impacted by:* C7 "Country"

*Datatype:* "CountryCode" on page 474

#### Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### 9.4.4.4 RegistrationDate <RegnDt>

*Presence:* [0..1]

*Definition:* Date at which a given organisation was officially registered.

*Datatype:* "ISODate" on page 479

### 9.4.4.5 OperationalAddress <OprlAdr>

*Presence:* [0..1]

*Definition:* Specifies an operational address, for example, of a shared services centre.

**OperationalAddress <OpriAdr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 9.4.4.6 BusinessAddress <BizAdr>

*Presence:* [0..1]

*Definition:* Specifies the address where the business activity is taking place.

**BusinessAddress <BizAdr>** contains the following elements (see "[PostalAddress27](#)" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 9.4.4.7 LegalAddress <LglAdr>

*Presence:* [1..1]

*Definition:* Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).

**LegalAddress <LglAdr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 9.4.4.8 BillingAddress <BlgAdr>

*Presence:* [0..1]

*Definition:* Address where invoices must be sent.

**BillingAddress <BllgAdr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 9.4.4.9 OrganisationIdentification <Orgld>

*Presence:* [1..1]

*Definition:* Unique and unambiguous way of identifying an organisation.

**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C3	188
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		188
	<b>Other</b> <Othr>	[0..*]			188
	<b>Identification</b> <Id>	[1..1]	Text		189
	<b>SchemeName</b> <SchmeNm>	[0..1]			189
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		189
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		189
	<b>Issuer</b> <Issr>	[0..1]	Text		189

#### 9.4.4.9.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

##### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

#### 9.4.4.9.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

#### 9.4.4.9.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		189
	<b>SchemeName</b> <SchmeNm>	[0..1]			189
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		189
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		189
	<b>Issuer</b> <Issr>	[0..1]	Text		189

#### 9.4.4.9.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 9.4.4.9.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		189
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		189

#### 9.4.4.9.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 9.4.4.9.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

#### 9.4.4.9.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

#### 9.4.4.10 RepresentativeOfficer <RprtVOffcr>

*Presence:* [0..\*]

*Definition:* Person in the customer's organisation who can be contacted by the account servicer in relation to the account(s) identified in this instruction.

**RepresentativeOfficer <RprtVOffcr>** contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 9.4.4.11 TreasuryManager <TrsrMgr>

*Presence:* [0..1]

*Definition:* Person responsible of the treasury department within the customer's organisation.

**TreasuryManager <TrsrMgr>** contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 9.4.4.12 MainMandateHolder <MainMndtHldr>

*Presence:* [0..\*]

*Definition:* Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.

**MainMandateHolder <MainMndtHldr>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 9.4.4.13 Sender <Sndr>

*Presence:* [0..\*]

*Definition:* Person that may be the potential sender of a message related to the life cycle of the account.

**Sender <Sndr>** contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 9.4.4.14 LegalRepresentative <LglRprt>

*Presence:* [0..\*]

*Definition:* Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the by-laws of the organisation, be publicly announced in the official journal of a country, etc.

**LegalRepresentative <LgIRptv>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

## 9.4.5 Report <Rpt>

*Presence:* [0..\*]

*Definition:* Account report.

*Impacted by:* C5 "ContractDates1Rule", C6 "ContractDates2Rule"

## Report &lt;Rpt&gt; contains the following AccountReport36 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Account</b> <Acct>	[1..1]			197
	<b>Identification</b> <Id>	[1..*]	±		198
	<b>Name</b> <Nm>	[0..1]	Text		199
	<b>Status</b> <Sts>	[0..1]	CodeSet		199
	<b>Type</b> <Tp>	[0..1]	±		199
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	199
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		200
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		200
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		200
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		200
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		200
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		200
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		201
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			201
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		201
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			202
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		202
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		202
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		202
	<b>Format</b> <Frmt>	[1..1]			202
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		203
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		203
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		203
	<b>Restriction</b> <Rstrctn>	[0..*]			203
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			203
{Or	<b>Code</b> <Cd>	[1..1]	Text		204
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		204
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		204
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		204
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			204

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		205
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		205
	<b>Version</b> <Vrsn>	[0..1]	Text		205
	<b>ContractDates</b> <CtrctDts>	[0..1]			205
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		205
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		206
	<b>GoLiveDate</b> <GoLiveDt>	[0..1]	Date		206
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		206
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		206
	<b>RemovalIndicator</b> <RmvIInd>	[0..1]	Indicator		206
	<b>Mandate</b> <Mndt>	[0..*]			206
	<b>Identification</b> <Id>	[1..1]	Text		207
	<b>ApplicableChannel</b> <AplblChanl>	[1..*]			208
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		208
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		208
	<b>RequiredSignatureNumber</b> <ReqrdSgntrNb>	[1..1]	Text		208
	<b>SignatureOrderIndicator</b> <SgntrOrdrInd>	[1..1]	Indicator		208
	<b>MandateHolder</b> <MndtHldr>	[0..*]			209
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			209
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		209
Or}	<b>Party</b> <Pty>	[1..1]			210
	<b>Party</b> <Pty>	[1..1]	±		210
	<b>Certificate</b> <Cert>	[0..1]	Binary		211
	<b>SignatureOrder</b> <SgntrOrdr>	[0..1]	Text		212
	<b>Authorisation</b> <Authstn>	[1..1]			212
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			212
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	212
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		213
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			213
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C8	213
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		214

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	214
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		214
	<b>BankOperation</b> <BkOpr>	[1..*]	±	C9, C10	214
	<b>StartDate</b> <StartDt>	[0..1]	Date		215
	<b>EndDate</b> <EndDt>	[0..1]	Date		215
	<b>Group</b> <Grp>	[0..*]			215
	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		216
	<b>Party</b> <Pty>	[1..*]			216
	<b>Party</b> <Pty>	[1..1]	±		216
	<b>Certificate</b> <Cert>	[0..1]	Binary		217
	<b>ReferenceAccount</b> <RefAcct>	[0..1]	±	C13, C12	218
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			218
	<b>Identification</b> <Id>	[1..1]	±		218
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	219
	<b>TransferAccountServicerIdentification</b> <TrfAcctSvcrld>	[0..1]	±		219

#### Constraints

- **ContractDates1Rule**

ContractDates/TargetGoLiveDate and ContractDates/GoLiveDate should not be used as part of an account closing process.

- **ContractDates2Rule**

ContractDates/ClosingDate should not be used as part of an account opening and maintenance process.

#### 9.4.5.1 Account <Acct>

*Presence:* [1..1]

*Definition:* Characteristics of the account.

**Account <Acct>** contains the following **CustomerAccount5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..*]	±		198
	<b>Name</b> <Nm>	[0..1]	Text		199
	<b>Status</b> <Sts>	[0..1]	CodeSet		199
	<b>Type</b> <Tp>	[0..1]	±		199
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	199
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		200
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		200
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		200
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		200
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		200
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		200
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		201
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			201
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		201
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			202
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		202
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		202
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		202
	<b>Format</b> <Frmt>	[1..1]			202
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		203
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		203
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		203
	<b>Restriction</b> <Rstrctn>	[0..*]			203
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			203
{Or	<b>Code</b> <Cd>	[1..1]	Text		204
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		204
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		204
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		204

#### 9.4.5.1.1 Identification <Id>

*Presence:* [1..\*]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

#### 9.4.5.1.2 Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.

*Datatype:* "[Max70Text](#)" on page 485

#### 9.4.5.1.3 Status <Sts>

*Presence:* [0..1]

*Definition:* Specifies the current state of an account, eg, enabled or deleted.

*Datatype:* "[AccountStatus3Code](#)" on page 472

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

#### 9.4.5.1.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

#### 9.4.5.1.5 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 473

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

#### 9.4.5.1.6 MonthlyPaymentValue <MnthlyPmtVal>

*Presence:* [0..1]

*Definition:* Monthly average of the payment amounts (that is, payments going out) over a year.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 9.4.5.1.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 9.4.5.1.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

*Datatype:* "Max5NumericText" on page 484

#### 9.4.5.1.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

*Definition:* Sum of the end of day balances over a month divided by the number of business days in the month.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 9.4.5.1.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

*Datatype:* "Max140Text" on page 482

#### 9.4.5.1.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

**9.4.5.1.12 CeilingNotificationAmount <CIngNtfctnAmt>**

*Presence:* [0..1]

*Definition:* Specifies the value of the balance above which a notification will be sent to the account owner.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

**9.4.5.1.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>**

*Presence:* [0..\*]

*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.

**StatementFrequencyAndFormat <StmntFrqcyAndFrmt>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		201
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			202
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		202
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		202
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		202
	<b>Format</b> <Frmt>	[1..1]			202
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		203
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		203

**9.4.5.1.13.1 Frequency <Frqcy>**

*Presence:* [1..1]

*Definition:* Specifies the frequency for sending statements.

*Datatype:* "Frequency7Code" on page 478

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.

CodeName	Name	Definition
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

#### 9.4.5.1.13.2 CommunicationMethod <ComMtd>

*Presence:* [1..1]

*Definition:* Specifies the communication method for statements.

**CommunicationMethod <ComMtd>** contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		202
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		202

##### 9.4.5.1.13.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication method using a code list.

*Datatype:* "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

##### 9.4.5.1.13.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

*Datatype:* "Max35Text" on page 483

##### 9.4.5.1.13.3 DeliveryAddress <DivryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 483

##### 9.4.5.1.13.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

**Format <Frmt>** contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		203
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		203

**9.4.5.1.13.4.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication format using a code list.

*Datatype:* "ExternalCommunicationFormat1Code" on page 476

**9.4.5.1.13.4.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication format using a proprietary identification scheme.

*Datatype:* "Max35Text" on page 483

**9.4.5.1.14 ClosingDate <ClsgDt>**

*Presence:* [0..1]

*Definition:* Date when the account will be or was closed.

*Datatype:* "ISODate" on page 479

**9.4.5.1.15 Restriction <Rstrctn>**

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

**Restriction <Rstrctn>** contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			203
{Or	<b>Code</b> <Cd>	[1..1]	Text		204
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		204
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		204
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		204

**9.4.5.1.15.1 RestrictionType <RstrctnTp>**

*Presence:* [1..1]

*Definition:* Type of the restriction.

**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	Text		204
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		204

#### 9.4.5.1.15.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Element expressed as an ISO 20022 code from an external list.

*Datatype:* "Max4Text" on page 484

#### 9.4.5.1.15.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Element expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification13" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

#### 9.4.5.1.15.2 ValidFrom <VldFr>

*Presence:* [1..1]

*Definition:* Date from when the restriction is valid.

*Datatype:* "ISODatetime" on page 480

#### 9.4.5.1.15.3 ValidUntil <VldUntil>

*Presence:* [0..1]

*Definition:* Date until when the restriction is valid.

*Datatype:* "ISODatetime" on page 480

### 9.4.5.2 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

**UnderlyingMasterAgreement <UndrlygMstrAgrmt>** contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		205
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		205
	<b>Version</b> <Vrsn>	[0..1]	Text		205

#### 9.4.5.2.1 Reference <Ref>

*Presence:* [1..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

*Datatype:* "Max35Text" on page 483

#### 9.4.5.2.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 479

#### 9.4.5.2.3 Version <Vrsn>

*Presence:* [0..1]

*Definition:* Identification of the version of the contract.

*Datatype:* "Max6Text" on page 484

#### 9.4.5.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target and actual dates.

**ContractDates <CtrctDts>** contains the following **AccountContract3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		205
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		206
	<b>GoLiveDate</b> <GoLiveDt>	[0..1]	Date		206
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		206
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		206
	<b>RemovalIndicator</b> <Rmvllnd>	[0..1]	Indicator		206

#### 9.4.5.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

*Definition:* Date on which the account and related basic services are expected to be operational for the account owner.

*Datatype:* "ISODate" on page 479

#### **9.4.5.3.2 TargetClosingDate <TrgtClsgDt>**

*Presence:* [0..1]

*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.

*Datatype:* "ISODate" on page 479

#### **9.4.5.3.3 GoLiveDate <GoLiveDt>**

*Presence:* [0..1]

*Definition:* Date on which the account and related basic services are effectively operational for the account owner.

*Datatype:* "ISODate" on page 479

#### **9.4.5.3.4 ClosingDate <ClsgDt>**

*Presence:* [0..1]

*Definition:* Date on which the account and related services cease effectively to be operational for the account owner.

*Datatype:* "ISODate" on page 479

#### **9.4.5.3.5 UrgencyFlag <UrgcyFlg>**

*Presence:* [0..1]

*Definition:* Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

#### **9.4.5.3.6 RemovalIndicator <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 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

#### **9.4.5.4 Mandate <Mndt>**

*Presence:* [0..\*]

*Definition:* Information specifying the account mandate.

**Mandate <Mndt>** contains the following **OperationMandate7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		207
	<b>ApplicableChannel</b> <AplblChanl>	[1..*]			208
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		208
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		208
	<b>RequiredSignatureNumber</b> <ReqrdSgntrNb>	[1..1]	Text		208
	<b>SignatureOrderIndicator</b> <SgntrOrdrlnd>	[1..1]	Indicator		208
	<b>MandateHolder</b> <MndtHldr>	[0..*]			209
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			209
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		209
Or}	<b>Party</b> <Pty>	[1..1]			210
	<b>Party</b> <Pty>	[1..1]	±		210
	<b>Certificate</b> <Cert>	[0..1]	Binary		211
	<b>SignatureOrder</b> <SgntrOrd>	[0..1]	Text		212
	<b>Authorisation</b> <Authstrn>	[1..1]			212
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			212
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	212
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		213
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			213
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C8	213
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		214
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	214
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		214
	<b>BankOperation</b> <BkOpr>	[1..*]	±	C9, C10	214
	<b>StartDate</b> <StartDt>	[0..1]	Date		215
	<b>EndDate</b> <EndDt>	[0..1]	Date		215

#### 9.4.5.4.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of the mandate.

*Datatype:* "Max35Text" on page 483

### 9.4.5.4.2 ApplicableChannel <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	<b>Code</b> <Cd>	[1..1]	CodeSet		208
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		208

#### 9.4.5.4.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a code.

*Datatype:* "CommunicationMethod3Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
POST	PostalService	Transmission by postal service.
PHON	Phone	Transmission by telephone.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.

#### 9.4.5.4.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a text.

*Datatype:* "Max35Text" on page 483

#### 9.4.5.4.3 RequiredSignatureNumber <ReqrdSgntNb>

*Presence:* [1..1]

*Definition:* Number of required and necessary signatures by the mandate.

*Datatype:* "Max15PlusSignedNumericText" on page 482

#### 9.4.5.4.4 SignatureOrderIndicator <SgntnrOrdrlnd>

*Presence:* [1..1]

*Definition:* Indicator whether a certain order of signatures has to be respected or not.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

**9.4.5.4.5 MandateHolder <MndtHldr>***Presence:* [0..\*]*Definition:* Holder of the mandate.**MandateHolder <MndtHldr>** contains the following **PartyAndAuthorisation7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			209
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		209
Or}	<b>Party</b> <Pty>	[1..1]			210
	<b>Party</b> <Pty>	[1..1]	±		210
	<b>Certificate</b> <Cert>	[0..1]	Binary		211
	<b>SignatureOrder</b> <SgntrOrd>	[0..1]	Text		212
	<b>Authorisation</b> <Authstn>	[1..1]			212
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			212
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	212
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		213
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			213
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C8	213
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		214
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	214
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		214

**9.4.5.4.5.1 PartyOrGroup <PtyOrGrp>***Presence:* [1..1]*Definition:* Specifies a party or a group of parties.**PartyOrGroup <PtyOrGrp>** contains one of the following **PartyOrGroup3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		209
Or}	<b>Party</b> <Pty>	[1..1]			210
	<b>Party</b> <Pty>	[1..1]	±		210
	<b>Certificate</b> <Cert>	[0..1]	Binary		211

**9.4.5.4.5.1.1 GroupIdentification <Grpld>***Presence:* [1..1]

*Definition:* Specifies the identification of a group of parties.

*Datatype:* "Max4AlphaNumericText" on page 484

**9.4.5.4.5.1.2 Party <Pty>**

*Presence:* [1..1]

*Definition:* Specifies a party.

**Party <Pty>** contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		210
	<b>Certificate</b> <Cert>	[0..1]	Binary		211

**9.4.5.4.5.1.2.1 Party <Pty>**

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

#### 9.4.5.4.5.1.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

**9.4.5.4.5.2 SignatureOrder <SgntrOrd>***Presence:* [0..1]*Definition:* Order in which the mandate holder has to sign.*Datatype:* "Max15PlusSignedNumericText" on page 482**9.4.5.4.5.3 Authorisation <Authstn>***Presence:* [1..1]*Definition:* Authorisation granted to a mandate holder.**Authorisation <Authstn>** contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			212
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	212
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		213
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			213
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C8	213
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		214
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			214
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	214
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		214

**9.4.5.4.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>***Presence:* [0..1]*Definition:* Maximum amount allowed by the mandate for each transaction.**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	212
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		213

**9.4.5.4.5.3.1.1 Amount <Amt>***Presence:* [1..1]*Definition:* Fixed amount.*Impacted by:* C1 "ActiveCurrency", C8 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**9.4.5.4.5.3.1.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**9.4.5.4.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>**

*Presence:* [0..\*]

*Definition:* Maximum amount allowed over a specific period of time.

**MaximumAmountByPeriod <MaxAmtByPrd>** contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C8	213
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		214

**9.4.5.4.5.3.2.1 MaximumAmount <MaxAmt>**

*Presence:* [1..1]

*Definition:* Maximum amount allowed over a specific period of time.

*Impacted by:* C1 "ActiveCurrency", C8 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**9.4.5.4.5.3.2 NumberOfDays <NbOfDays>**

*Presence:* [1..1]

*Definition:* Period specified as a number of days.

*Datatype:* "Max3NumericText" on page 484

**9.4.5.4.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>**

*Presence:* [0..1]

*Definition:* Specifies the maximum amount for each bulk submission.

**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C8	214
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		214

**9.4.5.4.5.3.3.1 Amount <Amt>**

*Presence:* [1..1]

*Definition:* Fixed amount.

*Impacted by:* C1 "ActiveCurrency", C8 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**9.4.5.4.5.3.3.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**9.4.5.4.6 BankOperation <BkOpr>**

*Presence:* [1..\*]

*Definition:* Bank operation allowed by a mandate.

*Impacted by:* C9 "DomainOrProprietaryRule", C10 "FamilyAndSubFamilyRule"

**BankOperation <BkOpr>** contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

#### Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

#### 9.4.5.4.7 StartDate <StartDt>

*Presence:* [0..1]

*Definition:* Specifies the date when the mandate becomes valid.

*Datatype:* "[ISODate](#)" on page 479

#### 9.4.5.4.8 EndDate <EndDt>

*Presence:* [0..1]

*Definition:* Specifies the date when the mandate stops to be valid.

*Datatype:* "[ISODate](#)" on page 479

#### 9.4.5.5 Group <Grp>

*Presence:* [0..\*]

*Definition:* Definition of a group of parties.

**Group <Grp>** contains the following **Group6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		216
	<b>Party</b> <Pty>	[1..*]			216
	<b>Party</b> <Pty>	[1..1]	±		216
	<b>Certificate</b> <Cert>	[0..1]	Binary		217

**9.4.5.5.1 GroupIdentification <GrpId>***Presence:* [1..1]*Definition:* Specifies the identification of the group.*Datatype:* "Max4AlphaNumericText" on page 484**9.4.5.5.2 Party <Pty>***Presence:* [1..\*]*Definition:* Specifies a party and related certificate.**Party <Pty>** contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party &lt;Pty&gt;</b>	[1..1]	±		216
	<b>Certificate &lt;Cert&gt;</b>	[0..1]	Binary		217

**9.4.5.5.2.1 Party <Pty>***Presence:* [1..1]*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

#### 9.4.5.5.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

### 9.4.5.6 ReferenceAccount <RefAcct>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of the account used as a reference for the opening of another account.

*Impacted by:* [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

**ReferenceAccount <RefAcct>** contains the following elements (see "[CashAccount40](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		432
	Type <Tp>	[0..1]	±		432
	Currency <Ccy>	[0..1]	CodeSet	C2	432
	Name <Nm>	[0..1]	Text		433
	Proxy <Prxy>	[0..1]	±		433

#### Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
Or    /Proxy Must be present
```

### 9.4.5.7 BalanceTransferAccount <BalTrfAcct>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of the account where to transfer the balance.

**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		218
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	219

#### 9.4.5.7.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

#### 9.4.5.7.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* [C1 "ActiveCurrency"](#)

*Datatype:* "[ActiveCurrencyCode](#)" on page 473

##### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

#### 9.4.5.8 TransferAccountServicerIdentification <TrfAcctSvcrId>

*Presence:* [0..1]

*Definition:* Identification of the transfer account servicer.

**TransferAccountServicerIdentification <TrfAcctSvcrId>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstAdr>	[0..1]	±		443

## 9.4.6 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		220
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		221

### 9.4.6.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

#### 9.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

## 9.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* [C14 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

# 10 acmt.015.001.04 AccountExcludedMandateMaintenanceRequestV04

## 10.1 MessageDefinition Functionality

The AccountExcludedMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update an account. Usage: this update is about account details excluding any mandate information.

If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.

### Outline

The AccountExcludedMandateMaintenanceRequestV04 MessageDefinition is composed of 10 MessageBuildingBlocks:

#### A. References

Set of elements for the identification of the message and related references.

#### B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

#### C. ContractDates

Specifies target dates.

#### D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

#### E. Account

Unique and unambiguous identification of the account between the account owner and the account servicer.

#### F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

#### G. Organisation

Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

#### H. AdditionalMessageInformation

Contains additional information related to the message.

I. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

J. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

## 10.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			229
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		230
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		230
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		230
	<b>From</b> <Fr>	[0..1]			230
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	231
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		231
	<b>Other</b> <Othr>	[0..*]			231
	<b>Identification</b> <Id>	[1..1]	Text		232
	<b>SchemeName</b> <SchmeNm>	[0..1]			232
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		232
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		232
	<b>Issuer</b> <Issr>	[0..1]	Text		232
	<b>ContractDates</b> <CtrctDts>	[0..1]			233
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		233
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		233
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		233
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			233
	<b>Reference</b> <Ref>	[1..1]	Text		234
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		234
	<b>Version</b> <Vrsn>	[0..1]	Text		234
	<b>Account</b> <Acct>	[1..1]			234
	<b>Identification</b> <Id>	[1..*]	±		236
	<b>Name</b> <Nm>	[0..1]			237
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		237
	<b>Name</b> <Nm>	[1..1]	Text		237
	<b>Status</b> <Sts>	[0..1]			237
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		237
	<b>Status</b> <Sts>	[1..1]	CodeSet		238

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type</b> <Tp>	[0..1]			238
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		238
	<b>Type</b> <Tp>	[1..1]	±		239
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	239
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]			239
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		239
	<b>Amount</b> <Amt>	[1..1]	Amount		240
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]			240
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		240
	<b>Amount</b> <Amt>	[1..1]	Amount		240
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]			240
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		241
	<b>Number</b> <Nb>	[1..1]	Text		241
	<b>AverageBalance</b> <AvrgBal>	[0..1]			241
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		241
	<b>Amount</b> <Amt>	[1..1]	Amount		242
	<b>AccountPurpose</b> <AcctPurp>	[0..1]			242
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		242
	<b>Purpose</b> <Purp>	[1..1]	Text		242
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]			242
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		243
	<b>Amount</b> <Amt>	[1..1]	Amount		243
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]			243
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		243
	<b>Amount</b> <Amt>	[1..1]	Amount		244
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			244
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		244
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			245
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		245
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			245
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		246

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		246
	<b>DeliveryAddress</b> <DlrvyAdr>	[1..1]	Text		246
	<b>Format</b> <Frmt>	[1..1]			246
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		246
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		247
	<b>ClosingDate</b> <ClsgDt>	[0..1]			247
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		247
	<b>Date</b> <Dt>	[1..1]	Date		247
	<b>Restriction</b> <Rstrctn>	[0..*]			247
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		248
	<b>Restriction</b> <Rstrctn>	[1..1]			248
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			248
{Or	<b>Code</b> <Cd>	[1..1]	Text		249
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		249
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		249
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		249
	<b>AccountServicerIdentification</b> <AcctSvcrld>	[1..1]	±		249
	<b>Organisation</b> <Org>	[1..1]			250
	<b>FullLegalName</b> <FullLglNm>	[1..1]			252
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		252
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		252
	<b>TradingName</b> <TradgNm>	[0..1]			253
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		253
	<b>TradingName</b> <TradgNm>	[1..1]	Text		253
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C4	253
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		254
	<b>OperationalAddress</b> <OprlAdr>	[0..1]			254
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		254
	<b>Address</b> <Adr>	[1..1]	±		254
	<b>BusinessAddress</b> <BizAdr>	[0..1]			255
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		255

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Address</b> <Adr>	[1..1]	±		256
	<b>LegalAddress</b> <LglAdr>	[1..1]			257
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		257
	<b>Address</b> <Adr>	[1..1]	±		257
	<b>BillingAddress</b> <BllgAdr>	[0..1]			258
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		258
	<b>Address</b> <Adr>	[1..1]	±		259
	<b>OrganisationIdentification</b> <OrgId>	[1..1]			260
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	260
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		260
	<b>Other</b> <Othr>	[0..*]			260
	<b>Identification</b> <Id>	[1..1]	Text		261
	<b>SchemeName</b> <SchmeNm>	[0..1]			261
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		261
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		261
	<b>Issuer</b> <Issr>	[0..1]	Text		261
	<b>RepresentativeOfficer</b> <RprtvOffcr>	[0..*]			261
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		262
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		262
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]			263
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		263
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		264
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]			264
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		265
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		265
	<b>Sender</b> <Sndr>	[0..*]			266
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		266
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		267
	<b>LegalRepresentative</b> <LglRprtv>	[0..*]			267
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		268
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		268

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AdditionalMessageInformation</b> <AddtlMsgInf>	[0..1]			269
	<b>Information</b> <Inf>	[1..*]	Text		269
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			269
	<b>Party</b> <Pty>	[1..1]	±		270
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		271
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	272

## 10.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

### C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

### C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

## 10.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 10.4.1 References <Refs>

*Presence:* [1..1]

*Definition:* Set of elements for the identification of the message and related references.

**References <Refs>** contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		230
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		230
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		230

#### 10.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

*Definition:* Identifies a message by a unique identifier and the date and time when the message was created by the sender.

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

#### 10.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

*Definition:* Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

**ProcessIdentification <PrclId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

#### 10.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

*Definition:* File name of a document logically related to the request.

*Datatype:* "[Max70Text](#)" on page 485

### 10.4.2 From <Fr>

*Presence:* [0..1]

*Definition:* Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	231
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		231
	<b>Other</b> <Othr>	[0..*]			231
	<b>Identification</b> <Id>	[1..1]	Text		232
	<b>SchemeName</b> <SchmeNm>	[0..1]			232
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		232
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		232
	<b>Issuer</b> <Issr>	[0..1]	Text		232

### 10.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* [C2 "AnyBIC"](#)

*Datatype:* ["AnyBICDec2014Identifier" on page 480](#)

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### 10.4.2.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* ["LEIIdentifier" on page 481](#)

### 10.4.2.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		232
	<b>SchemeName</b> <SchmeNm>	[0..1]			232
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		232
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		232
	<b>Issuer</b> <Issr>	[0..1]	Text		232

#### 10.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 10.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		232
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		232

##### 10.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 10.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

##### 10.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### 10.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

**ContractDates <CtrctDts>** contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		233
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		233
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		233

#### 10.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

*Definition:* Date on which the account and related basic services are expected to be operational for the account owner.

*Datatype:* "ISODate" on page 479

#### 10.4.3.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.

*Datatype:* "ISODate" on page 479

#### 10.4.3.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

*Definition:* Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

### 10.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

**UnderlyingMasterAgreement <UndrlygMstrAgrmt>** contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		234
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		234
	<b>Version</b> <Vrsn>	[0..1]	Text		234

#### 10.4.4.1 Reference <Ref>

*Presence:* [1..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

*Datatype:* "Max35Text" on page 483

#### 10.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 479

#### 10.4.4.3 Version <Vrsn>

*Presence:* [0..1]

*Definition:* Identification of the version of the contract.

*Datatype:* "Max6Text" on page 484

### 10.4.5 Account <Acct>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.

**Account <Acct>** contains the following **CustomerAccountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..*]	±		236
	<b>Name</b> <Nm>	[0..1]			237
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		237
	<b>Name</b> <Nm>	[1..1]	Text		237
	<b>Status</b> <Sts>	[0..1]			237
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		237
	<b>Status</b> <Sts>	[1..1]	CodeSet		238
	<b>Type</b> <Tp>	[0..1]			238
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		238
	<b>Type</b> <Tp>	[1..1]	±		239
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	239
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]			239
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		239
	<b>Amount</b> <Amt>	[1..1]	Amount		240
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]			240
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		240
	<b>Amount</b> <Amt>	[1..1]	Amount		240
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]			240
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		241
	<b>Number</b> <Nb>	[1..1]	Text		241
	<b>AverageBalance</b> <AvrgBal>	[0..1]			241
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		241
	<b>Amount</b> <Amt>	[1..1]	Amount		242
	<b>AccountPurpose</b> <AcctPurp>	[0..1]			242
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		242
	<b>Purpose</b> <Purp>	[1..1]	Text		242
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]			242
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		243
	<b>Amount</b> <Amt>	[1..1]	Amount		243
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]			243
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		243

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Amount</b> <Amt>	[1..1]	Amount		244
	<b>StatementFrequencyAndFormat</b> <StmntFrqcyAndFrmt>	[0..*]			244
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		244
	<b>StatementFrequencyAndForm</b> <StmntFrqcyAndForm>	[1..1]			245
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		245
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			245
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		246
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		246
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		246
	<b>Format</b> <Frmt>	[1..1]			246
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		246
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		247
	<b>ClosingDate</b> <ClsgDt>	[0..1]			247
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		247
	<b>Date</b> <Dt>	[1..1]	Date		247
	<b>Restriction</b> <Rstrctn>	[0..*]			247
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		248
	<b>Restriction</b> <Rstrctn>	[1..1]			248
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			248
{Or	<b>Code</b> <Cd>	[1..1]	Text		249
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		249
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		249
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		249

#### 10.4.5.1 Identification <Id>

*Presence:* [1..\*]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

### 10.4.5.2 Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.

**Name <Nm>** contains the following **NameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		237
	<b>Name</b> <Nm>	[1..1]	Text		237

#### 10.4.5.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.2.2 Name <Nm>

*Presence:* [1..1]

*Definition:* Name of the account.

*Datatype:* "Max70Text" on page 485

### 10.4.5.3 Status <Sts>

*Presence:* [0..1]

*Definition:* Specifies the current state of an account, eg, enabled or deleted.

**Status <Sts>** contains the following **AccountStatusModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		237
	<b>Status</b> <Sts>	[1..1]	CodeSet		238

#### 10.4.5.3.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 10.4.5.3.2 Status <Sts>

Presence: [1..1]

Definition: Status of the account.

Datatype: "AccountStatus3Code" on page 472

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

### 10.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains the following TypeModification1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Type <Tp>	[1..1]	±		239

#### 10.4.5.4.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 10.4.5.4.2 Type <Tp>

Presence: [1..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

### 10.4.5.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: [C1 "ActiveCurrency"](#)

Datatype: "[ActiveCurrencyCode](#)" on page 473

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### 10.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

Definition: Monthly average of the payment amounts (that is, payments going out) over a year.

MonthlyPaymentValue <MnthlyPmtVal> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		239
	<b>Amount</b> <Amt>	[1..1]	Amount		240

#### 10.4.5.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.6.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 10.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).

**MonthlyReceivedValue <MnthlyRcvdVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		240
	<b>Amount</b> <Amt>	[1..1]	Amount		240

#### 10.4.5.7.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.7.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 10.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

**MonthlyTransactionNumber <MnthlyTxNb>** contains the following **NumberModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		241
	<b>Number</b> <Nb>	[1..1]	Text		241

#### 10.4.5.8.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.8.2 Number <Nb>

*Presence:* [1..1]

*Definition:* Number.

*Datatype:* "Max5NumericText" on page 484

#### 10.4.5.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

*Definition:* Sum of the end of day balances over a month divided by the number of business days in the month.

**AverageBalance <AvrgBal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		241
	<b>Amount</b> <Amt>	[1..1]	Amount		242

#### 10.4.5.9.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.9.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 10.4.5.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

**AccountPurpose <AcctPurp>** contains the following **PurposeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		242
	<b>Purpose</b> <Purp>	[1..1]	Text		242

#### 10.4.5.10.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.10.2 Purpose <Purp>

*Presence:* [1..1]

*Definition:* Purpose.

*Datatype:* "Max140Text" on page 482

#### 10.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

**FloorNotificationAmount <FlnTfctnAmt>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		243
	<b>Amount</b> <Amt>	[1..1]	Amount		243

#### 10.4.5.11.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.11.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 10.4.5.12 CeilingNotificationAmount <ClngNtfctnAmt>

*Presence:* [0..1]

*Definition:* Specifies the value of the balance above which a notification will be sent to the account owner.

**CeilingNotificationAmount <ClngNtfctnAmt>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		243
	<b>Amount</b> <Amt>	[1..1]	Amount		244

#### 10.4.5.12.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.12.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 10.4.5.13 StatementFrequencyAndFormat <StmtrqcyAndFrmt>

*Presence:* [0..\*]

*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.

**StatementFrequencyAndFormat <StmtrqcyAndFrmt>** contains the following **StatementFrequencyAndFormModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		244
	<b>StatementFrequencyAndForm</b> <StmtrqcyAndForm>	[1..1]			245
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		245
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			245
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		246
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		246
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		246
	<b>Format</b> <Frmt>	[1..1]			246
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		246
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		247

#### 10.4.5.13.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**10.4.5.13.2 StatementFrequencyAndForm <StmFrqcyAndForm>***Presence:* [1..1]*Definition:* Specifies the statement frequency, format, delivery address.**StatementFrequencyAndForm <StmFrqcyAndForm>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		245
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			245
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		246
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		246
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		246
	<b>Format</b> <Frmt>	[1..1]			246
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		246
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		247

**10.4.5.13.2.1 Frequency <Frqcy>***Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 478

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

**10.4.5.13.2.2 CommunicationMethod <ComMtd>***Presence:* [1..1]*Definition:* Specifies the communication method for statements.

**CommunicationMethod <ComMtd>** contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		246
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		246

**10.4.5.13.2.2.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication method using a code list.

*Datatype:* "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

**10.4.5.13.2.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

*Datatype:* "Max35Text" on page 483

**10.4.5.13.2.3 DeliveryAddress <DlvryAdr>**

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 483

**10.4.5.13.2.4 Format <Frmt>**

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

**Format <Frmt>** contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		246
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		247

**10.4.5.13.2.4.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication format using a code list.

*Datatype:* "ExternalCommunicationFormat1Code" on page 476

#### 10.4.5.13.2.4.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication format using a proprietary identification scheme.

*Datatype:* "Max35Text" on page 483

#### 10.4.5.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

*Definition:* Date when the account will be or was closed.

**ClosingDate <ClsgDt>** contains the following **DateModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		247
	<b>Date</b> <Dt>	[1..1]	Date		247

#### 10.4.5.14.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.14.2 Date <Dt>

*Presence:* [1..1]

*Definition:* Date.

*Datatype:* "ISODate" on page 479

#### 10.4.5.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

**Restriction <Rstrctn>** contains the following **RestrictionModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		248
	<b>Restriction</b> <Rstrctn>	[1..1]			248
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			248
{Or	<b>Code</b> <Cd>	[1..1]	Text		249
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		249
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		249
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		249

#### 10.4.5.15.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.15.2 Restriction <Rstrctn>

*Presence:* [1..1]

*Definition:* Restriction.

**Restriction <Rstrctn>** contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			248
{Or	<b>Code</b> <Cd>	[1..1]	Text		249
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		249
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		249
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		249

#### 10.4.5.15.2.1 RestrictionType <RstrctnTp>

*Presence:* [1..1]

*Definition:* Type of the restriction.

**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	Text		249
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		249

#### 10.4.5.15.2.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Element expressed as an ISO 20022 code from an external list.

*Datatype:* "Max4Text" on page 484

#### 10.4.5.15.2.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Element expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification13" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

#### 10.4.5.15.2.2 ValidFrom <VldFr>

*Presence:* [1..1]

*Definition:* Date from when the restriction is valid.

*Datatype:* "ISODatetime" on page 480

#### 10.4.5.15.2.3 ValidUntil <VldUntil>

*Presence:* [0..1]

*Definition:* Date until when the restriction is valid.

*Datatype:* "ISODatetime" on page 480

## 10.4.6 AccountServicerIdentification <AcctSvcrld>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServiceIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 10.4.7 Organisation <Org>

*Presence:* [1..1]

*Definition:* Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

**Organisation <Org>** contains the following **OrganisationModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>FullLegalName</b> <FullLglNm>	[1..1]			252
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		252
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		252
	<b>TradingName</b> <TradgNm>	[0..1]			253
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		253
	<b>TradingName</b> <TradgNm>	[1..1]	Text		253
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C4	253
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		254
	<b>OperationalAddress</b> <OprlAdr>	[0..1]			254
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		254
	<b>Address</b> <Adr>	[1..1]	±		254
	<b>BusinessAddress</b> <BizAdr>	[0..1]			255
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		255
	<b>Address</b> <Adr>	[1..1]	±		256
	<b>LegalAddress</b> <LglAdr>	[1..1]			257
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		257
	<b>Address</b> <Adr>	[1..1]	±		257
	<b>BillingAddress</b> <BillgAdr>	[0..1]			258
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		258
	<b>Address</b> <Adr>	[1..1]	±		259
	<b>OrganisationIdentification</b> <Orgld>	[1..1]			260
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	260
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		260
	<b>Other</b> <Othr>	[0..*]			260
	<b>Identification</b> <Id>	[1..1]	Text		261
	<b>SchemeName</b> <SchmeNm>	[0..1]			261
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		261
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		261
	<b>Issuer</b> <Issr>	[0..1]	Text		261
	<b>RepresentativeOfficer</b> <RprtvOffcr>	[0..*]			261
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		262

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		262
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]			263
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		263
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		264
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]			264
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		265
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		265
	<b>Sender</b> <Sndr>	[0..*]			266
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		266
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		267
	<b>LegalRepresentative</b> <LglRprtv>	[0..*]			267
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		268
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		268

### 10.4.7.1 FullLegalName <FullLgINm>

*Presence:* [1..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

**FullLegalName** <FullLgINm> contains the following **FullLegalNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		252
	<b>FullLegalName</b> <FullLgINm>	[1..1]	Text		252

#### 10.4.7.1.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.1.2 FullLegalName <FullLgINm>

*Presence:* [1..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max350Text" on page 483

### 10.4.7.2 TradingName <TradgNm>

*Presence:* [0..1]

*Definition:* Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

**TradingName <TradgNm>** contains the following **TradingNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode &lt;ModCd&gt;</b>	[0..1]	CodeSet		253
	<b>TradingName &lt;TradgNm&gt;</b>	[1..1]	Text		253

#### 10.4.7.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.2.2 TradingName <TradgNm>

*Presence:* [1..1]

*Definition:* Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

*Datatype:* "Max350Text" on page 483

#### 10.4.7.3 CountryOfOperation <CtryOfOpr>

*Presence:* [1..1]

*Definition:* Country in which the organisation has its business activity.

*Impacted by:* C4 "Country"

*Datatype:* "CountryCode" on page 474

**Constraints**

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**10.4.7.4 RegistrationDate <RegnDt>**

*Presence:* [0..1]

*Definition:* Date at which a given organisation was officially registered.

*Datatype:* "ISODate" on page 479

**10.4.7.5 OperationalAddress <OpriAdr>**

*Presence:* [0..1]

*Definition:* Specifies an operational address, for example, of a shared services centre.

**OperationalAddress <OpriAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		254
	<b>Address</b> <Adr>	[1..1]	±		254

**10.4.7.5.1 ModificationCode <ModCd>**

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**10.4.7.5.2 Address <Adr>**

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 10.4.7.6 BusinessAddress <BizAdr>

*Presence:* [0..1]

*Definition:* Specifies the address where the business activity is taking place.

**BusinessAddress <BizAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		255
	<b>Address</b> <Adr>	[1..1]	±		256

##### 10.4.7.6.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.6.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

### 10.4.7.7 LegalAddress <LglAdr>

*Presence:* [1..1]

*Definition:* Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).

**LegalAddress <LglAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		257
	<b>Address</b> <Adr>	[1..1]	±		257

#### 10.4.7.7.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.7.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 10.4.7.8 BillingAddress <BlIgAdr>

*Presence:* [0..1]

*Definition:* Address where invoices must be sent.

**BillingAddress <BlIgAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		258
	<b>Address</b> <Adr>	[1..1]	±		259

##### 10.4.7.8.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.8.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

### 10.4.7.9 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous way of identifying an organisation.

**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	260
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		260
	<b>Other</b> <Othr>	[0..*]			260
	<b>Identification</b> <Id>	[1..1]	Text		261
	<b>SchemeName</b> <SchmeNm>	[0..1]			261
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		261
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		261
	<b>Issuer</b> <Issr>	[0..1]	Text		261

#### 10.4.7.9.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

#### 10.4.7.9.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

#### 10.4.7.9.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		261
	<b>SchemeName</b> <SchmeNm>	[0..1]			261
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		261
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		261
	<b>Issuer</b> <Issr>	[0..1]	Text		261

#### 10.4.7.9.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 10.4.7.9.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		261
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		261

#### 10.4.7.9.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 10.4.7.9.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

#### 10.4.7.9.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

#### 10.4.7.10 RepresentativeOfficer <RprtOffcr>

*Presence:* [0..\*]

*Definition:* Person in the customer's organisation who can be contacted by the account servicer in relation to the account(s) identified in this instruction.

**RepresentativeOfficer <RprtVOffcr>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		262
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		262

#### 10.4.7.10.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.10.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

### 10.4.7.11 TreasuryManager <TrsrMgr>

*Presence:* [0..1]

*Definition:* Person responsible of the treasury department within the customer's organisation.

**TreasuryManager <TrsrMgr>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		263
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		264

#### 10.4.7.11.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.

CodeName	Name	Definition
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.11.2 PartyIdentification <Ptyld>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <Ptyld>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 10.4.7.12 MainMandateHolder <MainMndtHldr>

*Presence:* [0..\*]

*Definition:* Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.

**MainMandateHolder <MainMndtHldr>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		265
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		265

#### 10.4.7.12.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.12.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "PartyIdentification274" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

### 10.4.7.13 Sender <Sndr>

*Presence:* [0..\*]

*Definition:* Person that may be the potential sender of a message related to the life cycle of the account.

**Sender <Sndr>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		266
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		267

#### 10.4.7.13.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.

CodeName	Name	Definition
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.13.2 PartyIdentification <Ptyld>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <Ptyld>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 10.4.7.14 LegalRepresentative <LglRprtv>

*Presence:* [0..\*]

*Definition:* Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the by-laws of the organisation, be publicly announced in the official journal of a country, etc.

**LegalRepresentative <LgIRprt>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		268
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		268

#### 10.4.7.14.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.14.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

## 10.4.8 AdditionalMessageInformation <AddtlMsgInf>

*Presence:* [0..1]

*Definition:* Contains additional information related to the message.

**AdditionalMessageInformation <AddtlMsgInf>** contains the following **AdditionalInformation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Information <Inf>	[1..*]	Text		269

### 10.4.8.1 Information <Inf>

*Presence:* [1..\*]

*Definition:* Contains additional information related to the message.

*Datatype:* "[Max256Text](#)" on page 483

## 10.4.9 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		270
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		271

### 10.4.9.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

#### 10.4.9.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

## 10.4.10 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* [C6 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

# 11 acmt.016.001.04 AccountExcludedMandateMaintenanceAmendmentRequestV04

## 11.1 MessageDefinition Functionality

The AccountExcludedMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is about account details excluding any mandate information.

If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.

### Outline

The AccountExcludedMandateMaintenanceAmendmentRequestV04 MessageDefinition is composed of 9 MessageBuildingBlocks:

#### A. References

Set of elements for the identification of the message and related references.

#### B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

#### C. ContractDates

Specifies target dates.

#### D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

#### E. Account

Unique and unambiguous identification of the account between the account owner and the account servicer.

#### F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

#### G. Organisation

Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

H. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

I. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

## 11.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			279
	MessageIdentification <MsgId>	[1..1]	±		280
	ProcessIdentification <PrId>	[1..1]	±		280
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		280
	From <Fr>	[0..1]			280
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	281
	LEI <LEI>	[0..1]	IdentifierSet		281
	Other <Othr>	[0..*]			281
	Identification <Id>	[1..1]	Text		282
	SchemeName <SchmeNm>	[0..1]			282
{Or	Code <Cd>	[1..1]	CodeSet		282
Or}	Proprietary <Prtry>	[1..1]	Text		282
	Issuer <Issr>	[0..1]	Text		282
	ContractDates <CtrctDts>	[0..1]			283
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		283
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		283
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		283
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			283
	Reference <Ref>	[1..1]	Text		284
	SignOffDate <SgnOffDt>	[0..1]	Date		284
	Version <Vrsn>	[0..1]	Text		284
	Account <Acct>	[1..1]			284
	Identification <Id>	[1..*]	±		286
	Name <Nm>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Name <Nm>	[1..1]	Text		287
	Status <Sts>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Status <Sts>	[1..1]	CodeSet		288

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Type</b> <Tp>	[0..1]			288
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		288
	<b>Type</b> <Tp>	[1..1]	±		289
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	289
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]			289
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		289
	<b>Amount</b> <Amt>	[1..1]	Amount		290
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]			290
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		290
	<b>Amount</b> <Amt>	[1..1]	Amount		290
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]			290
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		291
	<b>Number</b> <Nb>	[1..1]	Text		291
	<b>AverageBalance</b> <AvrgBal>	[0..1]			291
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		291
	<b>Amount</b> <Amt>	[1..1]	Amount		292
	<b>AccountPurpose</b> <AcctPurp>	[0..1]			292
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		292
	<b>Purpose</b> <Purp>	[1..1]	Text		292
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]			292
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		293
	<b>Amount</b> <Amt>	[1..1]	Amount		293
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]			293
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		293
	<b>Amount</b> <Amt>	[1..1]	Amount		294
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			294
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		294
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			295
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		295
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			295
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		296

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		296
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		296
	<b>Format</b> <Frmt>	[1..1]			296
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		296
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		297
	<b>ClosingDate</b> <ClsgDt>	[0..1]			297
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		297
	<b>Date</b> <Dt>	[1..1]	Date		297
	<b>Restriction</b> <Rstrctn>	[0..*]			297
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		298
	<b>Restriction</b> <Rstrctn>	[1..1]			298
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			298
{Or	<b>Code</b> <Cd>	[1..1]	Text		299
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		299
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		299
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		299
	<b>AccountServicerIdentification</b> <AcctSvcrld>	[1..1]	±		299
	<b>Organisation</b> <Org>	[1..1]			300
	<b>FullLegalName</b> <FullLglNm>	[1..1]			302
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		302
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		302
	<b>TradingName</b> <TradgNm>	[0..1]			303
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		303
	<b>TradingName</b> <TradgNm>	[1..1]	Text		303
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C4	303
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		304
	<b>OperationalAddress</b> <OprlAdr>	[0..1]			304
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		304
	<b>Address</b> <Adr>	[1..1]	±		304
	<b>BusinessAddress</b> <BizAdr>	[0..1]			305
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		305

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Address</b> <Adr>	[1..1]	±		306
	<b>LegalAddress</b> <LglAdr>	[1..1]			307
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		307
	<b>Address</b> <Adr>	[1..1]	±		307
	<b>BillingAddress</b> <BllgAdr>	[0..1]			308
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		308
	<b>Address</b> <Adr>	[1..1]	±		309
	<b>OrganisationIdentification</b> <OrgId>	[1..1]			310
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	310
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		310
	<b>Other</b> <Othr>	[0..*]			310
	<b>Identification</b> <Id>	[1..1]	Text		311
	<b>SchemeName</b> <SchmeNm>	[0..1]			311
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		311
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		311
	<b>Issuer</b> <Issr>	[0..1]	Text		311
	<b>RepresentativeOfficer</b> <RprtvOffcr>	[0..*]			311
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		312
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		312
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]			313
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		313
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		314
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]			314
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		315
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		315
	<b>Sender</b> <Sndr>	[0..*]			316
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		316
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		317
	<b>LegalRepresentative</b> <LglRprtv>	[0..*]			317
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		318
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		318

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			319
	<b>Party</b> <Pty>	[1..1]	±		319
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		320
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	321

## 11.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

### C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

### C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

## 11.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 11.4.1 References <Refs>

*Presence:* [1..1]

*Definition:* Set of elements for the identification of the message and related references.

**References <Refs>** contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <Msgld>	[1..1]	±		280
	<b>ProcessIdentification</b> <Prclid>	[1..1]	±		280
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		280

#### 11.4.1.1 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 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

#### 11.4.1.2 ProcessIdentification <Prclid>

*Presence:* [1..1]

*Definition:* Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

**ProcessIdentification <Prclid>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

#### 11.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

*Definition:* File name of a document logically related to the request.

*Datatype:* "[Max70Text](#)" on page 485

### 11.4.2 From <Fr>

*Presence:* [0..1]

*Definition:* Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	281
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		281
	<b>Other</b> <Othr>	[0..*]			281
	<b>Identification</b> <Id>	[1..1]	Text		282
	<b>SchemeName</b> <SchmeNm>	[0..1]			282
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		282
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		282
	<b>Issuer</b> <Issr>	[0..1]	Text		282

#### 11.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

##### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

#### 11.4.2.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

#### 11.4.2.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		282
	<b>SchemeName</b> <SchmeNm>	[0..1]			282
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		282
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		282
	<b>Issuer</b> <Issr>	[0..1]	Text		282

#### 11.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 11.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		282
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		282

##### 11.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 11.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

##### 11.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### 11.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

**ContractDates <CtrctDts>** contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		283
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		283
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		283

#### 11.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

*Definition:* Date on which the account and related basic services are expected to be operational for the account owner.

*Datatype:* "ISODate" on page 479

#### 11.4.3.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.

*Datatype:* "ISODate" on page 479

#### 11.4.3.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

*Definition:* Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

### 11.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

**UnderlyingMasterAgreement <UndrlygMstrAgrmt>** contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		284
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		284
	<b>Version</b> <Vrsn>	[0..1]	Text		284

#### 11.4.4.1 Reference <Ref>

*Presence:* [1..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

*Datatype:* "Max35Text" on page 483

#### 11.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 479

#### 11.4.4.3 Version <Vrsn>

*Presence:* [0..1]

*Definition:* Identification of the version of the contract.

*Datatype:* "Max6Text" on page 484

### 11.4.5 Account <Acct>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.

**Account <Acct>** contains the following **CustomerAccountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..*]	±		286
	<b>Name</b> <Nm>	[0..1]			287
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		287
	<b>Name</b> <Nm>	[1..1]	Text		287
	<b>Status</b> <Sts>	[0..1]			287
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		287
	<b>Status</b> <Sts>	[1..1]	CodeSet		288
	<b>Type</b> <Tp>	[0..1]			288
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		288
	<b>Type</b> <Tp>	[1..1]	±		289
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	289
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]			289
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		289
	<b>Amount</b> <Amt>	[1..1]	Amount		290
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]			290
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		290
	<b>Amount</b> <Amt>	[1..1]	Amount		290
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]			290
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		291
	<b>Number</b> <Nb>	[1..1]	Text		291
	<b>AverageBalance</b> <AvrgBal>	[0..1]			291
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		291
	<b>Amount</b> <Amt>	[1..1]	Amount		292
	<b>AccountPurpose</b> <AcctPurp>	[0..1]			292
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		292
	<b>Purpose</b> <Purp>	[1..1]	Text		292
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]			292
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		293
	<b>Amount</b> <Amt>	[1..1]	Amount		293
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]			293
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		293

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Amount</b> <Amt>	[1..1]	Amount		294
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			294
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		294
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			295
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		295
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			295
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		296
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		296
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		296
	<b>Format</b> <Frmt>	[1..1]			296
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		296
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		297
	<b>ClosingDate</b> <ClsgDt>	[0..1]			297
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		297
	<b>Date</b> <Dt>	[1..1]	Date		297
	<b>Restriction</b> <Rstrctn>	[0..*]			297
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		298
	<b>Restriction</b> <Rstrctn>	[1..1]			298
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			298
{Or	<b>Code</b> <Cd>	[1..1]	Text		299
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		299
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		299
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		299

### 11.4.5.1 Identification <Id>

*Presence:* [1..\*]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>IBAN</b> <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	<b>Other</b> <Othr>	[1..1]	±		436

### 11.4.5.2 Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the account. It provides an additional means of identification, and is designated by the account servicer in agreement with the account owner.

**Name <Nm>** contains the following **NameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		287
	<b>Name</b> <Nm>	[1..1]	Text		287

#### 11.4.5.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.2.2 Name <Nm>

*Presence:* [1..1]

*Definition:* Name of the account.

*Datatype:* "Max70Text" on page 485

### 11.4.5.3 Status <Sts>

*Presence:* [0..1]

*Definition:* Specifies the current state of an account, eg, enabled or deleted.

**Status <Sts>** contains the following **AccountStatusModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		287
	<b>Status</b> <Sts>	[1..1]	CodeSet		288

#### 11.4.5.3.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 11.4.5.3.2 Status <Sts>

Presence: [1..1]

Definition: Status of the account.

Datatype: "AccountStatus3Code" on page 472

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

### 11.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

Type <Tp> contains the following TypeModification1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		288
	Type <Tp>	[1..1]	±		289

#### 11.4.5.4.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.4.2 Type <Tp>

Presence: [1..1]

Definition: Type of the account.

Type <Tp> contains one of the following elements (see "CashAccountType2Choice" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

#### 11.4.5.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 473

##### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

#### 11.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>

Presence: [0..1]

Definition: Monthly average of the payment amounts (that is, payments going out) over a year.

MonthlyPaymentValue <MnthlyPmtVal> contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		289
	<b>Amount</b> <Amt>	[1..1]	Amount		290

##### 11.4.5.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.6.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 11.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).

**MonthlyReceivedValue <MnthlyRcvdVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		290
	<b>Amount</b> <Amt>	[1..1]	Amount		290

#### 11.4.5.7.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.7.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 11.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

**MonthlyTransactionNumber <MnthlyTxNb>** contains the following **NumberModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		291
	<b>Number</b> <Nb>	[1..1]	Text		291

#### 11.4.5.8.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.8.2 Number <Nb>

*Presence:* [1..1]

*Definition:* Number.

*Datatype:* "Max5NumericText" on page 484

#### 11.4.5.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

*Definition:* Sum of the end of day balances over a month divided by the number of business days in the month.

**AverageBalance <AvrgBal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		291
	<b>Amount</b> <Amt>	[1..1]	Amount		292

#### 11.4.5.9.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.9.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 11.4.5.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

**AccountPurpose <AcctPurp>** contains the following **PurposeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		292
	<b>Purpose</b> <Purp>	[1..1]	Text		292

#### 11.4.5.10.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.10.2 Purpose <Purp>

*Presence:* [1..1]

*Definition:* Purpose.

*Datatype:* "Max140Text" on page 482

#### 11.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

**FloorNotificationAmount <FlnNtfctnAmt>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		293
	<b>Amount</b> <Amt>	[1..1]	Amount		293

#### 11.4.5.11.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.11.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 472

#### 11.4.5.12 CeilingNotificationAmount <ClngNtfctnAmt>

*Presence:* [0..1]

*Definition:* Specifies the value of the balance above which a notification will be sent to the account owner.

**CeilingNotificationAmount <ClngNtfctnAmt>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		293
	<b>Amount</b> <Amt>	[1..1]	Amount		294

#### 11.4.5.12.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

**11.4.5.12.2 Amount <Amt>**

Presence: [1..1]

Definition: Amount.

Datatype: "ImpliedCurrencyAndAmount" on page 472

**11.4.5.13 StatementFrequencyAndFormat <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 StatementFrequencyAndFormModification1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		294
	<b>StatementFrequencyAndForm</b> <StmtrFrqcyAndForm>	[1..1]			295
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		295
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			295
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		296
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		296
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		296
	<b>Format</b> <Frmt>	[1..1]			296
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		296
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		297

**11.4.5.13.1 ModificationCode <ModCd>**

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.5.13.2 StatementFrequencyAndForm <StmtrFrqcyAndForm>***Presence:* [1..1]*Definition:* Specifies the statement frequency, format, delivery address.**StatementFrequencyAndForm <StmtrFrqcyAndForm>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		295
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			295
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		296
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		296
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		296
	<b>Format</b> <Frmt>	[1..1]			296
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		296
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		297

**11.4.5.13.2.1 Frequency <Frqcy>***Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 478

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

**11.4.5.13.2.2 CommunicationMethod <ComMtd>***Presence:* [1..1]*Definition:* Specifies the communication method for statements.

**CommunicationMethod <ComMtd>** contains one of the following **CommunicationMethod2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		296
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		296

**11.4.5.13.2.2.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication method using a code list.

*Datatype:* "CommunicationMethod2Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

**11.4.5.13.2.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication method using a bilaterally or multilaterally agreed description.

*Datatype:* "Max35Text" on page 483

**11.4.5.13.2.3 DeliveryAddress <DlvryAdr>**

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 483

**11.4.5.13.2.4 Format <Frmt>**

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

**Format <Frmt>** contains one of the following **CommunicationFormat1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		296
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		297

**11.4.5.13.2.4.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication format using a code list.

*Datatype:* "ExternalCommunicationFormat1Code" on page 476

#### 11.4.5.13.2.4.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of communication format using a proprietary identification scheme.

*Datatype:* "Max35Text" on page 483

#### 11.4.5.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

*Definition:* Date when the account will be or was closed.

**ClosingDate <ClsgDt>** contains the following **DateModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		297
	<b>Date</b> <Dt>	[1..1]	Date		297

#### 11.4.5.14.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.14.2 Date <Dt>

*Presence:* [1..1]

*Definition:* Date.

*Datatype:* "ISODate" on page 479

#### 11.4.5.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

**Restriction <Rstrctn>** contains the following **RestrictionModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		298
	<b>Restriction</b> <Rstrctn>	[1..1]			298
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			298
{Or	<b>Code</b> <Cd>	[1..1]	Text		299
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		299
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		299
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		299

#### 11.4.5.15.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.15.2 Restriction <Rstrctn>

*Presence:* [1..1]

*Definition:* Restriction.

**Restriction <Rstrctn>** contains the following **Restriction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			298
{Or	<b>Code</b> <Cd>	[1..1]	Text		299
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		299
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		299
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		299

#### 11.4.5.15.2.1 RestrictionType <RstrctnTp>

*Presence:* [1..1]

*Definition:* Type of the restriction.

**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	Text		299
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		299

#### 11.4.5.15.2.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Element expressed as an ISO 20022 code from an external list.

*Datatype:* "Max4Text" on page 484

#### 11.4.5.15.2.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Element expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification13" on page 445 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

#### 11.4.5.15.2.2 ValidFrom <VldFr>

*Presence:* [1..1]

*Definition:* Date from when the restriction is valid.

*Datatype:* "ISODatetime" on page 480

#### 11.4.5.15.2.3 ValidUntil <VldUntil>

*Presence:* [0..1]

*Definition:* Date until when the restriction is valid.

*Datatype:* "ISODatetime" on page 480

## 11.4.6 AccountServicerIdentification <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 "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 11.4.7 Organisation <Org>

*Presence:* [1..1]

*Definition:* Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

**Organisation <Org>** contains the following **OrganisationModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>FullLegalName</b> <FullLglNm>	[1..1]			302
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		302
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		302
	<b>TradingName</b> <TradgNm>	[0..1]			303
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		303
	<b>TradingName</b> <TradgNm>	[1..1]	Text		303
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C4	303
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		304
	<b>OperationalAddress</b> <OprlAdr>	[0..1]			304
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		304
	<b>Address</b> <Adr>	[1..1]	±		304
	<b>BusinessAddress</b> <BizAdr>	[0..1]			305
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		305
	<b>Address</b> <Adr>	[1..1]	±		306
	<b>LegalAddress</b> <LglAdr>	[1..1]			307
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		307
	<b>Address</b> <Adr>	[1..1]	±		307
	<b>BillingAddress</b> <BillgAdr>	[0..1]			308
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		308
	<b>Address</b> <Adr>	[1..1]	±		309
	<b>OrganisationIdentification</b> <Orgld>	[1..1]			310
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	310
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		310
	<b>Other</b> <Othr>	[0..*]			310
	<b>Identification</b> <Id>	[1..1]	Text		311
	<b>SchemeName</b> <SchmeNm>	[0..1]			311
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		311
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		311
	<b>Issuer</b> <Issr>	[0..1]	Text		311
	<b>RepresentativeOfficer</b> <RprtVOffcr>	[0..*]			311
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		312

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		312
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]			313
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		313
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		314
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]			314
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		315
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		315
	<b>Sender</b> <Sndr>	[0..*]			316
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		316
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		317
	<b>LegalRepresentative</b> <LglRprtv>	[0..*]			317
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		318
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		318

### 11.4.7.1 FullLegalName <FullLgINm>

*Presence:* [1..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

**FullLegalName** <FullLgINm> contains the following **FullLegalNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		302
	<b>FullLegalName</b> <FullLgINm>	[1..1]	Text		302

#### 11.4.7.1.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.1.2 FullLegalName <FullLgINm>

*Presence:* [1..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max350Text" on page 483

### 11.4.7.2 TradingName <TradgNm>

*Presence:* [0..1]

*Definition:* Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

**TradingName <TradgNm>** contains the following **TradingNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		303
	<b>TradingName</b> <TradgNm>	[1..1]	Text		303

#### 11.4.7.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.2.2 TradingName <TradgNm>

*Presence:* [1..1]

*Definition:* Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

*Datatype:* "Max350Text" on page 483

#### 11.4.7.3 CountryOfOperation <CtryOfOpr>

*Presence:* [1..1]

*Definition:* Country in which the organisation has its business activity.

*Impacted by:* C4 "Country"

*Datatype:* "CountryCode" on page 474

**Constraints**

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**11.4.7.4 RegistrationDate <RegnDt>**

*Presence:* [0..1]

*Definition:* Date at which a given organisation was officially registered.

*Datatype:* "ISODate" on page 479

**11.4.7.5 OperationalAddress <OpriAdr>**

*Presence:* [0..1]

*Definition:* Specifies an operational address, for example, of a shared services centre.

**OperationalAddress <OpriAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		304
	<b>Address</b> <Adr>	[1..1]	±		304

**11.4.7.5.1 ModificationCode <ModCd>**

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.7.5.2 Address <Adr>**

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

### 11.4.7.6 BusinessAddress <BizAdr>

*Presence:* [0..1]

*Definition:* Specifies the address where the business activity is taking place.

**BusinessAddress <BizAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		305
	<b>Address</b> <Adr>	[1..1]	±		306

#### 11.4.7.6.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype: "Modification1Code" on page 478*

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.7.6.2 Address <Adr>***Presence: [1..1]**Definition: Postal address.***Address <Adr>** contains the following elements (see "[PostalAddress27](#)" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

**11.4.7.7 LegalAddress <LglAdr>**

*Presence:* [1..1]

*Definition:* Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).

**LegalAddress <LglAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		307
	<b>Address</b> <Adr>	[1..1]	±		307

**11.4.7.7.1 ModificationCode <ModCd>**

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.7.7.2 Address <Adr>**

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 11.4.7.8 BillingAddress <BlIgAdr>

*Presence:* [0..1]

*Definition:* Address where invoices must be sent.

**BillingAddress <BlIgAdr>** contains the following **AddressModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		308
	<b>Address</b> <Adr>	[1..1]	±		309

#### 11.4.7.8.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.7.8.2 Address <Adr>***Presence:* [1..1]*Definition:* Postal address.**Address <Adr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

**11.4.7.9 OrganisationIdentification <OrgId>***Presence:* [1..1]*Definition:* Unique and unambiguous way of identifying an organisation.**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	310
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		310
	<b>Other</b> <Othr>	[0..*]			310
	<b>Identification</b> <Id>	[1..1]	Text		311
	<b>SchemeName</b> <SchmeNm>	[0..1]			311
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		311
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		311
	<b>Issuer</b> <Issr>	[0..1]	Text		311

**11.4.7.9.1 AnyBIC <AnyBIC>***Presence:* [0..1]*Definition:* Business identification code of the organisation.*Impacted by:* C2 "AnyBIC"*Datatype:* "AnyBICDec2014Identifier" on page 480**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**11.4.7.9.2 LEI <LEI>***Presence:* [0..1]*Definition:* Legal entity identification as an alternate identification for a party.*Datatype:* "LEIIdentifier" on page 481**11.4.7.9.3 Other <Othr>***Presence:* [0..\*]*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		311
	<b>SchemeName</b> <SchmeNm>	[0..1]			311
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		311
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		311
	<b>Issuer</b> <Issr>	[0..1]	Text		311

**11.4.7.9.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

**11.4.7.9.3.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		311
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		311

**11.4.7.9.3.2.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

**11.4.7.9.3.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

**11.4.7.9.3.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

**11.4.7.10 RepresentativeOfficer <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 **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		312
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		312

#### 11.4.7.10.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.10.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

### 11.4.7.11 TreasuryManager <TrsrMgr>

*Presence:* [0..1]

*Definition:* Person responsible of the treasury department within the customer's organisation.

**TreasuryManager <TrsrMgr>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		313
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		314

#### 11.4.7.11.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "[Modification1Code](#)" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.

CodeName	Name	Definition
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.11.2 PartyIdentification <Ptyld>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <Ptyld>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 11.4.7.12 MainMandateHolder <MainMndtHldr>

*Presence:* [0..\*]

*Definition:* Person that has the mandate to delegate authority, to assign mandates to other individuals (mandate holders) to perform specific bank operations on the account.

**MainMandateHolder <MainMndtHldr>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		315
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		315

**11.4.7.12.1 ModificationCode <ModCd>**

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.7.12.2 PartyIdentification <PtyId>**

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

### 11.4.7.13 Sender <Sndr>

*Presence:* [0..\*]

*Definition:* Person that may be the potential sender of a message related to the life cycle of the account.

**Sender <Sndr>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		316
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		317

#### 11.4.7.13.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "[Modification1Code](#)" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.

CodeName	Name	Definition
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.13.2 PartyIdentification <Ptyld>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <Ptyld>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 11.4.7.14 LegalRepresentative <LglRprt>

*Presence:* [0..\*]

*Definition:* Person that is officially and legally mandated to represent the organisation. Depending on legislation, the legal representative(s) might for instance be assigned by the Board, identified in the by-laws of the organisation, be publicly announced in the official journal of a country, etc.

**LegalRepresentative <LgIRptv>** contains the following **PartyModification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		318
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		318

**11.4.7.14.1 ModificationCode <ModCd>**

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.7.14.2 PartyIdentification <PtyId>**

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification274](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

## 11.4.8 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		319
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		320

### 11.4.8.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

### 11.4.8.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

## 11.4.9 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* [C6 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

# 12 acmt.017.001.04 AccountMandateMaintenanceRequestV04

## 12.1 MessageDefinition Functionality

The AccountMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update one or several accounts. Usage: this update is only about mandate information.

If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.

It is not possible to update the account characteristics or organisation information with this message.

### Outline

The AccountMandateMaintenanceRequestV04 MessageDefinition is composed of 12 MessageBuildingBlocks:

#### A. References

Set of elements for the identification of the message and related references.

#### B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

#### C. ContractDates

Specifies target dates.

#### D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

#### E. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

#### F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

#### G. OrganisationIdentification

Identification of the organisation requesting the change.

#### H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. AdditionalMessageInformation

Contains additional information related to the message.

K. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

L. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

## 12.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctMndtMntncReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			327
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		327
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		328
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		328
	<b>From</b> <Fr>	[0..1]			328
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	329
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		329
	<b>Other</b> <Othr>	[0..*]			329
	<b>Identification</b> <Id>	[1..1]	Text		330
	<b>SchemeName</b> <SchmeNm>	[0..1]			330
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		330
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		330
	<b>Issuer</b> <Issr>	[0..1]	Text		330
	<b>ContractDates</b> <CtrctDts>	[0..1]			331
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		331
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		331
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		331
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			331
	<b>Reference</b> <Ref>	[1..1]	Text		332
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		332
	<b>Version</b> <Vrsn>	[0..1]	Text		332
	<b>AccountIdentification</b> <AcctId>	[1..*]			332
	<b>Identification</b> <Id>	[1..1]	±		332
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	333
	<b>AccountServicerIdentification</b> <AcctSvcrId>	[1..1]	±		333
	<b>OrganisationIdentification</b> <OrgId>	[1..1]		C9	334
	<b>FullLegalName</b> <FullLglNm>	[0..1]	Text		335
	<b>OrganisationIdentification</b> <OrgId>	[1..1]			335
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	335

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		335
	<b>Other</b> <Othr>	[0..*]			336
	<b>Identification</b> <Id>	[1..1]	Text		336
	<b>SchemeName</b> <SchmeNm>	[0..1]			336
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		336
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		336
	<b>Issuer</b> <Issr>	[0..1]	Text		337
	<b>Mandate</b> <Mndt>	[1..*]			337
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		338
	<b>Identification</b> <Id>	[1..1]	Text		339
	<b>ApplicableChannel</b> <AplblChanl>	[1..*]			339
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		339
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		339
	<b>RequiredSignatureNumber</b> <ReqrdSgntrNb>	[1..1]	Text		340
	<b>SignatureOrderIndicator</b> <SgntrOrdrlnd>	[1..1]	Indicator		340
	<b>MandateHolder</b> <MndtHldr>	[0..*]			340
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		341
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			341
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		342
Or}	<b>Party</b> <Pty>	[1..1]			342
	<b>Party</b> <Pty>	[1..1]	±		342
	<b>Certificate</b> <Cert>	[0..1]	Binary		343
	<b>SignatureOrder</b> <SgntrOrd>	[0..1]	Text		344
	<b>Authorisation</b> <Authstn>	[1..1]			344
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			344
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	344
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		345
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			345
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	345
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		346
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			346

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	346
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		346
	<b>BankOperation</b> <BkOpr>	[1..*]	±	C6, C7	346
	<b>StartDate</b> <StartDt>	[0..1]	Date		347
	<b>EndDate</b> <EndDt>	[0..1]	Date		347
	<b>Group</b> <Grp>	[0..*]			347
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		348
	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		348
	<b>Party</b> <Pty>	[1..*]			348
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		348
	<b>Party</b> <Pty>	[1..1]	±		349
	<b>Certificate</b> <Cert>	[0..1]	Binary		350
	<b>AdditionalMessageInformation</b> <AddtlMsgInf>	[0..1]			351
	<b>Information</b> <Inf>	[1..*]	Text		351
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			351
	<b>Party</b> <Pty>	[1..1]	±		351
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		352
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C10	353

## 12.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

**C4 Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**C5 CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**C6 DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

**C7 FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

**C8 IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

**C9 OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

**C10 SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

## 12.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 12.4.1 References <Refs>

*Presence:* [1..1]

*Definition:* Set of elements for the identification of the message and related references.

**References <Refs>** contains the following **References4** elements

Or	MessageElement <XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		327
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		328
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		328

#### 12.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

*Definition:* Identifies a message by a unique identifier and the date and time when the message was created by the sender.

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 12.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

*Definition:* Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

**ProcessIdentification <PrclId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 12.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

*Definition:* File name of a document logically related to the request.

*Datatype:* "[Max70Text](#)" on page 485

## 12.4.2 From <Fr>

*Presence:* [0..1]

*Definition:* Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

From <Fr> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	329
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		329
	<b>Other</b> <Othr>	[0..*]			329
	<b>Identification</b> <Id>	[1..1]	Text		330
	<b>SchemeName</b> <SchmeNm>	[0..1]			330
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		330
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		330
	<b>Issuer</b> <Issr>	[0..1]	Text		330

### 12.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### 12.4.2.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

### 12.4.2.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		330
	<b>SchemeName</b> <SchmeNm>	[0..1]			330
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		330
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		330
	<b>Issuer</b> <Issr>	[0..1]	Text		330

#### 12.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 12.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		330
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		330

##### 12.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 12.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

##### 12.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 12.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

**ContractDates <CtrctDts>** contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		331
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		331
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		331

### 12.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

*Definition:* Date on which the account and related basic services are expected to be operational for the account owner.

*Datatype:* "ISODate" on page 479

### 12.4.3.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.

*Datatype:* "ISODate" on page 479

### 12.4.3.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

*Definition:* Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

## 12.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

**UnderlyingMasterAgreement <UndrlygMstrAgrmt>** contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		332
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		332
	<b>Version</b> <Vrsn>	[0..1]	Text		332

#### 12.4.4.1 Reference <Ref>

*Presence:* [1..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

*Datatype:* "Max35Text" on page 483

#### 12.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 479

#### 12.4.4.3 Version <Vrsn>

*Presence:* [0..1]

*Definition:* Identification of the version of the contract.

*Datatype:* "Max6Text" on page 484

### 12.4.5 AccountIdentification <Acctld>

*Presence:* [1..\*]

*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.

**AccountIdentification <Acctld>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	±		332
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	333

#### 12.4.5.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

### 12.4.5.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "[ActiveCurrencyCode](#)" on page 473

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

## 12.4.6 AccountServicerIdentification <AcctSvcrlid>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 12.4.7 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the change.

*Impacted by:* C9 "OrganisationIdentificationRule"

**OrganisationIdentification <OrgId>** contains the following **Organisation44** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[0..1]	Text		335
	OrganisationIdentification <OrgId>	[1..1]			335
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	335
	LEI <LEI>	[0..1]	IdentifierSet		335
	Other <Othr>	[0..*]			336
	Identification <Id>	[1..1]	Text		336
	SchemeName <SchmeNm>	[0..1]			336
{Or	Code <Cd>	[1..1]	CodeSet		336
Or}	Proprietary <Prtry>	[1..1]	Text		336
	Issuer <Issr>	[0..1]	Text		337

**Constraints**

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

**12.4.7.1 FullLegalName <FullLgINm>**

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max350Text" on page 483

**12.4.7.2 OrganisationIdentification <OrgId>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous way of identifying an organisation.

**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	335
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		335
	<b>Other</b> <Othr>	[0..*]			336
	<b>Identification</b> <Id>	[1..1]	Text		336
	<b>SchemeName</b> <SchmeNm>	[0..1]			336
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		336
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		336
	<b>Issuer</b> <Issr>	[0..1]	Text		337

**12.4.7.2.1 AnyBIC <AnyBIC>**

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**12.4.7.2.2 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIdentifier" on page 481

### 12.4.7.2.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		336
	<b>SchemeName</b> <SchmeNm>	[0..1]			336
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		336
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		336
	<b>Issuer</b> <Issr>	[0..1]	Text		337

#### 12.4.7.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 12.4.7.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		336
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		336

#### 12.4.7.2.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 12.4.7.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

#### **12.4.7.2.3.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### **12.4.8 Mandate <Mndt>**

*Presence:* [1..\*]

*Definition:* Information specifying the account mandate.

**Mandate <Mndt>** contains the following **OperationMandate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		338
	<b>Identification</b> <Id>	[1..1]	Text		339
	<b>ApplicableChannel</b> <AplblChanl>	[1..*]			339
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		339
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		339
	<b>RequiredSignatureNumber</b> <ReqrdSgntrNb>	[1..1]	Text		340
	<b>SignatureOrderIndicator</b> <SgntrOrdrInd>	[1..1]	Indicator		340
	<b>MandateHolder</b> <MndtHldr>	[0..*]			340
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		341
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			341
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		342
Or}	<b>Party</b> <Pty>	[1..1]			342
	<b>Party</b> <Pty>	[1..1]	±		342
	<b>Certificate</b> <Cert>	[0..1]	Binary		343
	<b>SignatureOrder</b> <SgntrOrdr>	[0..1]	Text		344
	<b>Authorisation</b> <Authstn>	[1..1]			344
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			344
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	344
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		345
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			345
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	345
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		346
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			346
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	346
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		346
	<b>BankOperation</b> <BkOpr>	[1..*]	±	C6, C7	346
	<b>StartDate</b> <StartDt>	[0..1]	Date		347
	<b>EndDate</b> <EndDt>	[0..1]	Date		347

### 12.4.8.1 ModificationCode <ModCd>

Presence: [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 12.4.8.2 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of the mandate.

*Datatype:* "Max35Text" on page 483

### 12.4.8.3 ApplicableChannel <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	<b>Code</b> <Cd>	[1..1]	CodeSet		339
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		339

#### 12.4.8.3.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a code.

*Datatype:* "CommunicationMethod3Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
POST	PostalService	Transmission by postal service.
PHON	Phone	Transmission by telephone.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.

#### 12.4.8.3.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a text.

*Datatype:* "Max35Text" on page 483

#### **12.4.8.4 RequiredSignatureNumber <ReqrdsGntrNb>**

*Presence:* [1..1]

*Definition:* Number of required and necessary signatures by the mandate.

*Datatype:* "Max15PlusSignedNumericText" on page 482

#### **12.4.8.5 SignatureOrderIndicator <SgntrOrdInd>**

*Presence:* [1..1]

*Definition:* Indicator whether a certain order of signatures has to be respected or not.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

#### **12.4.8.6 MandateHolder <MndtHldr>**

*Presence:* [0..\*]

*Definition:* Holder of the mandate.

**MandateHolder <MndtHldr>** contains the following **PartyAndAuthorisation6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		341
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			341
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		342
Or}	<b>Party</b> <Pty>	[1..1]			342
	<b>Party</b> <Pty>	[1..1]	±		342
	<b>Certificate</b> <Cert>	[0..1]	Binary		343
	<b>SignatureOrder</b> <SgntrOrd>	[0..1]	Text		344
	<b>Authorisation</b> <Authstr>	[1..1]			344
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			344
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	344
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		345
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			345
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	345
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		346
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			346
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	346
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		346

#### 12.4.8.6.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 12.4.8.6.2 PartyOrGroup <PtyOrGrp>

*Presence:* [1..1]

*Definition:* Specifies a party or a group of parties.

**PartyOrGroup <PtyOrGrp>** contains one of the following **PartyOrGroup3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		342
Or}	<b>Party</b> <Pty>	[1..1]			342
	<b>Party</b> <Pty>	[1..1]	±		342
	<b>Certificate</b> <Cert>	[0..1]	Binary		343

#### 12.4.8.6.2.1 GroupIdentification <Grpld>

*Presence:* [1..1]

*Definition:* Specifies the identification of a group of parties.

*Datatype:* "Max4AlphaNumericText" on page 484

#### 12.4.8.6.2.2 Party <Pty>

*Presence:* [1..1]

*Definition:* Specifies a party.

**Party <Pty>** contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		342
	<b>Certificate</b> <Cert>	[0..1]	Binary		343

#### 12.4.8.6.2.2.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

#### 12.4.8.6.2.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

**12.4.8.6.3 SignatureOrder <SgntrOrdr>**

*Presence:* [0..1]

*Definition:* Order in which the mandate holder has to sign.

*Datatype:* "Max15PlusSignedNumericText" on page 482

**12.4.8.6.4 Authorisation <Authstn>**

*Presence:* [1..1]

*Definition:* Authorisation granted to a mandate holder.

**Authorisation <Authstn>** contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			344
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	344
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		345
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			345
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	345
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		346
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			346
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	346
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		346

**12.4.8.6.4.1 MaximumAmountByTransaction <MaxAmtByTx>**

*Presence:* [0..1]

*Definition:* Maximum amount allowed by the mandate for each transaction.

**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	344
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		345

**12.4.8.6.4.1.1 Amount <Amt>**

*Presence:* [1..1]

*Definition:* Fixed amount.

*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**12.4.8.6.4.1.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**12.4.8.6.4.2 MaximumAmountByPeriod <MaxAmtByPrd>**

*Presence:* [0..\*]

*Definition:* Maximum amount allowed over a specific period of time.

**MaximumAmountByPeriod <MaxAmtByPrd>** contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	345
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		346

**12.4.8.6.4.2.1 MaximumAmount <MaxAmt>**

*Presence:* [1..1]

*Definition:* Maximum amount allowed over a specific period of time.

*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**12.4.8.6.4.2.2 NumberOfDays <NbOfDays>**

*Presence:* [1..1]

*Definition:* Period specified as a number of days.

*Datatype:* "Max3NumericText" on page 484

**12.4.8.6.4.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>**

*Presence:* [0..1]

*Definition:* Specifies the maximum amount for each bulk submission.

**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	346
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		346

**12.4.8.6.4.3.1 Amount <Amt>**

*Presence:* [1..1]

*Definition:* Fixed amount.

*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**12.4.8.6.4.3.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**12.4.8.7 BankOperation <BkOpr>**

*Presence:* [1..\*]

*Definition:* Bank operation allowed by a mandate.

*Impacted by:* C6 "DomainOrProprietaryRule", C7 "FamilyAndSubFamilyRule"

**BankOperation <BkOpr>** contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

#### Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

#### 12.4.8.8 StartDate <StartDt>

*Presence:* [0..1]

*Definition:* Specifies the date when the mandate becomes valid.

*Datatype:* "[ISODate](#)" on page 479

#### 12.4.8.9 EndDate <EndDt>

*Presence:* [0..1]

*Definition:* Specifies the date when the mandate stops to be valid.

*Datatype:* "[ISODate](#)" on page 479

### 12.4.9 Group <Grp>

*Presence:* [0..\*]

*Definition:* Definition of a group of parties.

**Group <Grp>** contains the following **Group5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		348
	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		348
	<b>Party</b> <Pty>	[1..*]			348
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		348
	<b>Party</b> <Pty>	[1..1]	±		349
	<b>Certificate</b> <Cert>	[0..1]	Binary		350

### 12.4.9.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 12.4.9.2 GroupIdentification <Grpld>

*Presence:* [1..1]

*Definition:* Specifies the identification of the group.

*Datatype:* "Max4AlphaNumericText" on page 484

### 12.4.9.3 Party <Pty>

*Presence:* [1..\*]

*Definition:* Specifies a party and related certificate.

**Party <Pty>** contains the following **PartyAndCertificate7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		348
	<b>Party</b> <Pty>	[1..1]	±		349
	<b>Certificate</b> <Cert>	[0..1]	Binary		350

#### 12.4.9.3.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 12.4.9.3.2 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

### 12.4.9.3.3 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

## 12.4.10 AdditionalMessageInformation <AddtIMsgInf>

*Presence:* [0..1]

*Definition:* Contains additional information related to the message.

**AdditionalMessageInformation <AddtIMsgInf>** contains the following **AdditionalInformation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Information &lt;Inf&gt;</b>	[1..*]	Text		351

### 12.4.10.1 Information <Inf>

*Presence:* [1..\*]

*Definition:* Contains additional information related to the message.

*Datatype:* "Max256Text" on page 483

## 12.4.11 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party &lt;Pty&gt;</b>	[1..1]	±		351
	<b>Signature &lt;Sgntr&gt;</b>	[1..1]	(External Schema)		352

### 12.4.11.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

### 12.4.11.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

## 12.4.12 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* [C10 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

# 13 acmt.018.001.04 AccountMandateMaintenanceAmendmentReq uestV04

## 13.1 MessageDefinition Functionality

The AccountMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is only about mandate information.

If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.

It is not possible to update the account characteristics or organisation information with this message.

### Outline

The AccountMandateMaintenanceAmendmentRequestV04 MessageDefinition is composed of 11 MessageBuildingBlocks:

#### A. References

Set of elements for the identification of the message and related references.

#### B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

#### C. ContractDates

Specifies target dates.

#### D. UnderlyingMasterAgreement

Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

#### E. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

#### F. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

#### G. OrganisationIdentification

Identification of the organisation requesting the change.

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

K. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

## 13.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctMndtMntncAmdmntReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			359
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		359
	<b>ProcessIdentification</b> <Prcl>	[1..1]	±		359
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		360
	<b>From</b> <Fr>	[0..1]			360
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	360
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		361
	<b>Other</b> <Othr>	[0..*]			361
	<b>Identification</b> <Id>	[1..1]	Text		361
	<b>SchemeName</b> <SchmeNm>	[0..1]			361
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		362
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		362
	<b>Issuer</b> <Issr>	[0..1]	Text		362
	<b>ContractDates</b> <CtrctDts>	[0..1]			362
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		362
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		362
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		362
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			363
	<b>Reference</b> <Ref>	[1..1]	Text		363
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		363
	<b>Version</b> <Vrsn>	[0..1]	Text		363
	<b>AccountIdentification</b> <AcctId>	[1..*]			363
	<b>Identification</b> <Id>	[1..1]	±		364
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	364
	<b>AccountServicerIdentification</b> <AcctSvcrId>	[1..1]	±		364
	<b>OrganisationIdentification</b> <OrgId>	[1..1]			365
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	365
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		366
	<b>Other</b> <Othr>	[0..*]			366

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		366
	<b>SchemeName</b> <SchmeNm>	[0..1]			366
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		367
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		367
	<b>Issuer</b> <Issr>	[0..1]	Text		367
	<b>Mandate</b> <Mndt>	[0..*]			367
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		368
	<b>Identification</b> <Id>	[1..1]	Text		369
	<b>ApplicableChannel</b> <AplblChanl>	[1..*]			369
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		369
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		369
	<b>RequiredSignatureNumber</b> <ReqrdSgntrNb>	[1..1]	Text		370
	<b>SignatureOrderIndicator</b> <SgntrOrdrlnd>	[1..1]	Indicator		370
	<b>MandateHolder</b> <MndtHldr>	[0..*]			370
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		371
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			371
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		372
Or}	<b>Party</b> <Pty>	[1..1]			372
	<b>Party</b> <Pty>	[1..1]	±		372
	<b>Certificate</b> <Cert>	[0..1]	Binary		373
	<b>SignatureOrder</b> <SgntrOrd>	[0..1]	Text		374
	<b>Authorisation</b> <Authstn>	[1..1]			374
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			374
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	374
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		375
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			375
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	375
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		376
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			376
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	376
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		376

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>BankOperation</b> <BkOpr>	[1..*]	±	C6, C7	376
	<b>StartDate</b> <StartDt>	[0..1]	Date		377
	<b>EndDate</b> <EndDt>	[0..1]	Date		377
	<b>Group</b> <Grp>	[0..*]			377
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		378
	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		378
	<b>Party</b> <Pty>	[1..*]			378
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		378
	<b>Party</b> <Pty>	[1..1]	±		379
	<b>Certificate</b> <Cert>	[0..1]	Binary		380
	<b>DigitalSignature</b> <DgtrlSgntr>	[0..*]			381
	<b>Party</b> <Pty>	[1..1]	±		381
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		382
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C9	383

## 13.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

### C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### C5 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**C6 DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

**C7 FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

**C8 IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

**C9 SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

## 13.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 13.4.1 References <Refs>

*Presence:* [1..1]

*Definition:* Set of elements for the identification of the message and related references.

**References <Refs>** contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		359
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		359
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		360

#### 13.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

*Definition:* Identifies a message by a unique identifier and the date and time when the message was created by the sender.

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

#### 13.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

*Definition:* Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

**ProcessIdentification <PrclId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 13.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

*Definition:* File name of a document logically related to the request.

*Datatype:* "[Max70Text](#)" on page 485

## 13.4.2 From <Fr>

*Presence:* [0..1]

*Definition:* Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

**From <Fr>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	360
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		361
	<b>Other</b> <Othr>	[0..*]			361
	<b>Identification</b> <Id>	[1..1]	Text		361
	<b>SchemeName</b> <SchmeNm>	[0..1]			361
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		362
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		362
	<b>Issuer</b> <Issr>	[0..1]	Text		362

### 13.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* [C2 "AnyBIC"](#)

*Datatype:* "[AnyBICDec2014Identifier](#)" on page 480

**Constraints**• **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**13.4.2.2 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

**13.4.2.3 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		361
	<b>SchemeName</b> <SchmeNm>	[0..1]			361
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		362
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		362
	<b>Issuer</b> <Issr>	[0..1]	Text		362

**13.4.2.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

**13.4.2.3.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		362
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		362

**13.4.2.3.2.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

**13.4.2.3.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

**13.4.2.3.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

**13.4.3 ContractDates <CtrctDts>**

*Presence:* [0..1]

*Definition:* Specifies target dates.

**ContractDates <CtrctDts>** contains the following **AccountContract2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		362
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		362
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		362

**13.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>**

*Presence:* [0..1]

*Definition:* Date on which the account and related basic services are expected to be operational for the account owner.

*Datatype:* "ISODate" on page 479

**13.4.3.2 TargetClosingDate <TrgtClsgDt>**

*Presence:* [0..1]

*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.

*Datatype:* "ISODate" on page 479

**13.4.3.3 UrgencyFlag <UrgcyFlg>**

*Presence:* [0..1]

*Definition:* Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

*Datatype:* One of the following values must be used (see "[YesNoIndicator](#)" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

## 13.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

**UnderlyingMasterAgreement <UndrlygMstrAgrmt>** contains the following **ContractDocument1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		363
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		363
	<b>Version</b> <Vrsn>	[0..1]	Text		363

### 13.4.4.1 Reference <Ref>

*Presence:* [1..1]

*Definition:* Account contract established between the organisation or the group to which the organisation belongs, and the account servicer. This contract has to be applied for the new account to be opened and maintained.

*Datatype:* "[Max35Text](#)" on page 483

### 13.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "[ISODate](#)" on page 479

### 13.4.4.3 Version <Vrsn>

*Presence:* [0..1]

*Definition:* Identification of the version of the contract.

*Datatype:* "[Max6Text](#)" on page 484

## 13.4.5 AccountIdentification <AcctId>

*Presence:* [1..\*]

*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.

**AccountIdentification <AcctId>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		364
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	364

### 13.4.5.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

### 13.4.5.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "[ActiveCurrencyCode](#)" on page 473

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

## 13.4.6 AccountServicerIdentification <AcctSvcrid>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServiceIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 13.4.7 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the change.

**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	365
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		366
	<b>Other</b> <Othr>	[0..*]			366
	<b>Identification</b> <Id>	[1..1]	Text		366
	<b>SchemeName</b> <SchmeNm>	[0..1]			366
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		367
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		367
	<b>Issuer</b> <Issr>	[0..1]	Text		367

### 13.4.7.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**13.4.7.2 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

**13.4.7.3 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		366
	<b>SchemeName</b> <SchmeNm>	[0..1]			366
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		367
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		367
	<b>Issuer</b> <Iss>	[0..1]	Text		367

**13.4.7.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

**13.4.7.3.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		367
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		367

---

**13.4.7.3.2.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

**13.4.7.3.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

**13.4.7.3.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

**13.4.8 Mandate <Mndt>**

*Presence:* [0..\*]

*Definition:* Information specifying the account mandate.

**Mandate <Mndt>** contains the following **OperationMandate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		368
	<b>Identification</b> <Id>	[1..1]	Text		369
	<b>ApplicableChannel</b> <AplblChanl>	[1..*]			369
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		369
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		369
	<b>RequiredSignatureNumber</b> <ReqrdSgntrNb>	[1..1]	Text		370
	<b>SignatureOrderIndicator</b> <SgntrOrdrInd>	[1..1]	Indicator		370
	<b>MandateHolder</b> <MndtHldr>	[0..*]			370
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		371
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			371
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		372
Or}	<b>Party</b> <Pty>	[1..1]			372
	<b>Party</b> <Pty>	[1..1]	±		372
	<b>Certificate</b> <Cert>	[0..1]	Binary		373
	<b>SignatureOrder</b> <SgntrOrdr>	[0..1]	Text		374
	<b>Authorisation</b> <Authstn>	[1..1]			374
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			374
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	374
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		375
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			375
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	375
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		376
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			376
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	376
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		376
	<b>BankOperation</b> <BkOpr>	[1..*]	±	C6, C7	376
	<b>StartDate</b> <StartDt>	[0..1]	Date		377
	<b>EndDate</b> <EndDt>	[0..1]	Date		377

### 13.4.8.1 ModificationCode <ModCd>

Presence: [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 13.4.8.2 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of the mandate.

*Datatype:* "Max35Text" on page 483

### 13.4.8.3 ApplicableChannel <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	<b>Code</b> <Cd>	[1..1]	CodeSet		369
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		369

#### 13.4.8.3.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies a channel by means of a code.

*Datatype:* "CommunicationMethod3Code" on page 474

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
POST	PostalService	Transmission by postal service.
PHON	Phone	Transmission by telephone.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.

#### 13.4.8.3.2 Proprietary <Prtry>

*Presence:* [1..1]

---

*Definition:* Specifies a channel by means of a text.

*Datatype:* "Max35Text" on page 483

#### **13.4.8.4 RequiredSignatureNumber <ReqrdsGntrNb>**

*Presence:* [1..1]

*Definition:* Number of required and necessary signatures by the mandate.

*Datatype:* "Max15PlusSignedNumericText" on page 482

#### **13.4.8.5 SignatureOrderIndicator <SgntrOrdInd>**

*Presence:* [1..1]

*Definition:* Indicator whether a certain order of signatures has to be respected or not.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

#### **13.4.8.6 MandateHolder <MndtHldr>**

*Presence:* [0..\*]

*Definition:* Holder of the mandate.

**MandateHolder <MndtHldr>** contains the following **PartyAndAuthorisation6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		371
	<b>PartyOrGroup</b> <PtyOrGrp>	[1..1]			371
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		372
Or}	<b>Party</b> <Pty>	[1..1]			372
	<b>Party</b> <Pty>	[1..1]	±		372
	<b>Certificate</b> <Cert>	[0..1]	Binary		373
	<b>SignatureOrder</b> <SgntrOrd>	[0..1]	Text		374
	<b>Authorisation</b> <Authstn>	[1..1]			374
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			374
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	374
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		375
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			375
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	375
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		376
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			376
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	376
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		376

### 13.4.8.6.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 13.4.8.6.2 PartyOrGroup <PtyOrGrp>

*Presence:* [1..1]

*Definition:* Specifies a party or a group of parties.

**PartyOrGroup <PtyOrGrp>** contains one of the following **PartyOrGroup3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		372
Or}	<b>Party</b> <Pty>	[1..1]			372
	<b>Party</b> <Pty>	[1..1]	±		372
	<b>Certificate</b> <Cert>	[0..1]	Binary		373

**13.4.8.6.2.1 GroupIdentification <Grpld>**

*Presence:* [1..1]

*Definition:* Specifies the identification of a group of parties.

*Datatype:* "Max4AlphaNumericText" on page 484

**13.4.8.6.2.2 Party <Pty>**

*Presence:* [1..1]

*Definition:* Specifies a party.

**Party <Pty>** contains the following **PartyAndCertificate6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		372
	<b>Certificate</b> <Cert>	[0..1]	Binary		373

**13.4.8.6.2.2.1 Party <Pty>**

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

#### 13.4.8.6.2.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

**13.4.8.6.3 SignatureOrder <SgntrOrdr>**

*Presence:* [0..1]

*Definition:* Order in which the mandate holder has to sign.

*Datatype:* "Max15PlusSignedNumericText" on page 482

**13.4.8.6.4 Authorisation <Authstn>**

*Presence:* [1..1]

*Definition:* Authorisation granted to a mandate holder.

**Authorisation <Authstn>** contains the following **Authorisation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MaximumAmountByTransaction</b> <MaxAmtByTx>	[0..1]			374
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	374
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		375
	<b>MaximumAmountByPeriod</b> <MaxAmtByPrd>	[0..*]			375
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	375
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		376
	<b>MaximumAmountByBulkSubmission</b> <MaxAmtByBlkSubmissn>	[0..1]			376
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	376
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		376

**13.4.8.6.4.1 MaximumAmountByTransaction <MaxAmtByTx>**

*Presence:* [0..1]

*Definition:* Maximum amount allowed by the mandate for each transaction.

**MaximumAmountByTransaction <MaxAmtByTx>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	374
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		375

**13.4.8.6.4.1.1 Amount <Amt>**

*Presence:* [1..1]

*Definition:* Fixed amount.

*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

**13.4.8.6.4.1.2 NotLimited <NotLtd>**

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

**13.4.8.6.4.2 MaximumAmountByPeriod <MaxAmtByPrd>**

*Presence:* [0..\*]

*Definition:* Maximum amount allowed over a specific period of time.

**MaximumAmountByPeriod <MaxAmtByPrd>** contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MaximumAmount</b> <MaxAmt>	[1..1]	Amount	C1, C5	375
	<b>NumberOfDays</b> <NbOfDays>	[1..1]	Text		376

**13.4.8.6.4.2.1 MaximumAmount <MaxAmt>**

*Presence:* [1..1]

*Definition:* Maximum amount allowed over a specific period of time.

*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 471

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 13.4.8.6.4.2.2 NumberOfDays <NbOfDays>

*Presence:* [1..1]

*Definition:* Period specified as a number of days.

*Datatype:* "Max3NumericText" on page 484

### 13.4.8.6.4.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>

*Presence:* [0..1]

*Definition:* Specifies the maximum amount for each bulk submission.

**MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>** contains one of the following **FixedAmountOrUnlimited1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Amount</b> <Amt>	[1..1]	Amount	C1, C5	376
Or}	<b>NotLimited</b> <NotLtd>	[1..1]	Text		376

#### 13.4.8.6.4.3.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Fixed amount.

*Impacted by:* C1 "ActiveCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveCurrencyAndAmount" on page 471

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

#### 13.4.8.6.4.3.2 NotLimited <NotLtd>

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 485

### 13.4.8.7 BankOperation <BkOpr>

*Presence:* [1..\*]

*Definition:* Bank operation allowed by a mandate.

*Impacted by:* C6 "DomainOrProprietaryRule", C7 "FamilyAndSubFamilyRule"

**BankOperation <BkOpr>** contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 436 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

**Constraints**

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True  
 /Domain Must be present  
 Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

**13.4.8.8 StartDate <StartDt>**

*Presence:* [0..1]

*Definition:* Specifies the date when the mandate becomes valid.

*Datatype:* "[ISODate](#)" on page 479

**13.4.8.9 EndDate <EndDt>**

*Presence:* [0..1]

*Definition:* Specifies the date when the mandate stops to be valid.

*Datatype:* "[ISODate](#)" on page 479

**13.4.9 Group <Grp>**

*Presence:* [0..\*]

*Definition:* Definition of a group of parties.

**Group <Grp>** contains the following **Group5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		378
	<b>GroupIdentification</b> <Grpld>	[1..1]	Text		378
	<b>Party</b> <Pty>	[1..*]			378
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		378
	<b>Party</b> <Pty>	[1..1]	±		379
	<b>Certificate</b> <Cert>	[0..1]	Binary		380

### 13.4.9.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 13.4.9.2 GroupIdentification <Grpld>

*Presence:* [1..1]

*Definition:* Specifies the identification of the group.

*Datatype:* "Max4AlphaNumericText" on page 484

### 13.4.9.3 Party <Pty>

*Presence:* [1..\*]

*Definition:* Specifies a party and related certificate.

**Party <Pty>** contains the following **PartyAndCertificate7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		378
	<b>Party</b> <Pty>	[1..1]	±		379
	<b>Certificate</b> <Cert>	[0..1]	Binary		380

#### 13.4.9.3.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 478

<b>CodeName</b>	<b>Name</b>	<b>Definition</b>
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**13.4.9.3.2 Party <Pty>**

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

### 13.4.9.3.3 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 472

## 13.4.10 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party &lt;Pty&gt;</b>	[1..1]	±		381
	<b>Signature &lt;Sgntr&gt;</b>	[1..1]	(External Schema)		382

### 13.4.10.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

### 13.4.10.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

### 13.4.11 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* [C9 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

#### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

# 14 acmt.019.001.04 AccountClosingRequestV04

## 14.1 MessageDefinition Functionality

The AccountClosingRequest message is sent from an organisation to a financial institution as part of the account closing process. It is the initial request message to close an account.

### Outline

The AccountClosingRequestV04 MessageDefinition is composed of 10 MessageBuildingBlocks:

#### A. References

Set of elements for the identification of the message and related references.

#### B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

#### C. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

#### D. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

#### E. OrganisationIdentification

Identification of the organisation requesting the change.

#### F. ContractDates

Specifies target dates.

#### G. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

#### H. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

#### I. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

#### J. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

## 14.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			388
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		388
	<b>ProcessIdentification</b> <Prcl>	[1..1]	±		388
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		389
	<b>From</b> <Fr>	[0..1]			389
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	389
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		390
	<b>Other</b> <Othr>	[0..*]			390
	<b>Identification</b> <Id>	[1..1]	Text		390
	<b>SchemeName</b> <SchmeNm>	[0..1]			390
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		391
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		391
	<b>Issuer</b> <Issr>	[0..1]	Text		391
	<b>AccountIdentification</b> <AcctId>	[1..1]			391
	<b>Identification</b> <Id>	[1..1]	±		391
	<b>Name</b> <Nm>	[0..1]	Text		391
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	392
	<b>AccountServicerIdentification</b> <AcctSvcrId>	[1..1]	±		392
	<b>OrganisationIdentification</b> <OrgId>	[1..1]		C6	393
	<b>FullLegalName</b> <FullLglNm>	[0..1]	Text		393
	<b>OrganisationIdentification</b> <OrgId>	[1..1]			393
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	394
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		394
	<b>Other</b> <Othr>	[0..*]			394
	<b>Identification</b> <Id>	[1..1]	Text		395
	<b>SchemeName</b> <SchmeNm>	[0..1]			395
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		395
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		395
	<b>Issuer</b> <Issr>	[0..1]	Text		395

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ContractDates</b> <CtrctDts>	[0..1]			396
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		396
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		396
	<b>RemovalIndicator</b> <Rmvllnd>	[0..1]	Indicator		396
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			396
	<b>Identification</b> <Id>	[1..1]	±		397
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	397
	<b>TransferAccountServiceIdentification</b> <TrfAcctSvcrlid>	[0..1]	±		397
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			398
	<b>Party</b> <Pty>	[1..1]	±		398
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		399
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C7	400

## 14.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

### C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

**C6 OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

**C7 SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

## 14.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 14.4.1 References <Refs>

*Presence:* [1..1]

*Definition:* Set of elements for the identification of the message and related references.

**References <Refs>** contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		388
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		388
	<b>AttachedDocumentName</b> <AtchdDocNm>	[0..*]	Text		389

#### 14.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

*Definition:* Identifies a message by a unique identifier and the date and time when the message was created by the sender.

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

#### 14.4.1.2 ProcessIdentification <PrId>

*Presence:* [1..1]

*Definition:* Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

#### 14.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

*Definition:* File name of a document logically related to the request.

*Datatype:* "[Max70Text](#)" on page 485

### 14.4.2 From <Fr>

*Presence:* [0..1]

*Definition:* Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

**From <Fr>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	389
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		390
	<b>Other</b> <Othr>	[0..*]			390
	<b>Identification</b> <Id>	[1..1]	Text		390
	<b>SchemeName</b> <SchmeNm>	[0..1]			390
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		391
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		391
	<b>Issuer</b> <Issr>	[0..1]	Text		391

#### 14.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* [C2 "AnyBIC"](#)

*Datatype:* "[AnyBICDec2014Identifier](#)" on page 480

**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**14.4.2.2 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

**14.4.2.3 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		390
	<b>SchemeName</b> <SchmeNm>	[0..1]			390
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		391
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		391
	<b>Issuer</b> <Issr>	[0..1]	Text		391

**14.4.2.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

**14.4.2.3.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		391
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		391

**14.4.2.3.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**14.4.2.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**14.4.2.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**14.4.3 AccountIdentification <AcctId>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.**AccountIdentification <AcctId>** contains the following **AccountForAction2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	±		391
	<b>Name</b> <Nm>	[0..1]	Text		391
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	392

**14.4.3.1 Identification <Id>***Presence:* [1..1]*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.**Identification <Id>** contains one of the following elements (see "AccountIdentification4Choice" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>IBAN</b> <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	<b>Other</b> <Othr>	[1..1]	±		436

**14.4.3.2 Name <Nm>***Presence:* [0..1]

*Definition:* Name of the account. In case of conflict between the Account Identification and the Account Name, it is recommended that the Account Servicer ask for clarification by means of the Request for Additional Information message.

*Datatype:* "Max70Text" on page 485

### 14.4.3.3 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 473

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

## 14.4.4 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstAdr>	[0..1]	±		443

## 14.4.5 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the change.

*Impacted by:* C6 "OrganisationIdentificationRule"

**OrganisationIdentification <OrgId>** contains the following **Organisation44** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>FullLegalName</b> <FullLgINm>	[0..1]	Text		393
	<b>OrganisationIdentification</b> <OrgId>	[1..1]			393
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	394
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		394
	<b>Other</b> <Oth>	[0..*]			394
	<b>Identification</b> <Id>	[1..1]	Text		395
	<b>SchemeName</b> <SchmeNm>	[0..1]			395
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		395
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		395
	<b>Issuer</b> <Issr>	[0..1]	Text		395

### Constraints

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

### 14.4.5.1 FullLegalName <FullLgINm>

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max350Text" on page 483

### 14.4.5.2 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous way of identifying an organisation.

**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	394
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		394
	<b>Other</b> <Othr>	[0..*]			394
	<b>Identification</b> <Id>	[1..1]	Text		395
	<b>SchemeName</b> <SchmeNm>	[0..1]			395
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		395
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		395
	<b>Issuer</b> <Issr>	[0..1]	Text		395

#### 14.4.5.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

##### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

#### 14.4.5.2.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

#### 14.4.5.2.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		395
	<b>SchemeName</b> <SchmeNm>	[0..1]			395
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		395
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		395
	<b>Issuer</b> <Issr>	[0..1]	Text		395

#### 14.4.5.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 14.4.5.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		395
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		395

#### 14.4.5.2.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 14.4.5.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

#### 14.4.5.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 14.4.6 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

**ContractDates <CtrctDts>** contains the following **AccountContract4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		396
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		396
	<b>RemovalIndicator</b> <Rmvllnd>	[0..1]	Indicator		396

### 14.4.6.1 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.

*Datatype:* "ISODate" on page 479

### 14.4.6.2 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

*Definition:* Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

### 14.4.6.3 RemovalIndicator <Rmvllnd>

*Presence:* [0..1]

*Definition:* Indicates removal of the account. After removal, an account will not appear anymore in reports.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

## 14.4.7 BalanceTransferAccount <BalTrfAcct>

*Presence:* [0..1]

*Definition:* Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to

be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		397
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	397

#### 14.4.7.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

#### 14.4.7.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "[ActiveCurrencyCode](#)" on page 473

##### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### 14.4.8 TransferAccountServicerIdentification <TrfAcctSvcrId>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

**TransferAccountServicerIdentification <TrfAcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 14.4.9 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		398
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		399

### 14.4.9.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

#### 14.4.9.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

## 14.4.10 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* [C7 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

# 15 acmt.020.001.04 AccountClosingAmendmentRequestV04

## 15.1 MessageDefinition Functionality

The AccountClosingAmendmentRequest message is sent from an organisation to a financial institution as part of the account closing process. It is sent in response to a request from the financial institution to send additional information.

### Outline

The AccountClosingAmendmentRequestV04 MessageDefinition is composed of 10 MessageBuildingBlocks:

#### A. References

Set of elements for the identification of the message and related references.

#### B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

#### C. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

#### D. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

#### E. OrganisationIdentification

Identification of the organisation requesting the change.

#### F. ContractDates

Specifies target dates.

#### G. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

#### H. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

#### I. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

#### J. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

## 15.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgAmdmntReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			405
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		405
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		405
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		405
	<b>From</b> <Fr>	[0..1]			406
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	406
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		406
	<b>Other</b> <Othr>	[0..*]			406
	<b>Identification</b> <Id>	[1..1]	Text		407
	<b>SchemeName</b> <SchmeNm>	[0..1]			407
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		407
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		407
	<b>Issuer</b> <Issr>	[0..1]	Text		407
	<b>AccountIdentification</b> <AcctId>	[1..1]			408
	<b>Identification</b> <Id>	[1..1]	±		408
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	408
	<b>AccountServiceIdentification</b> <AcctSvcrlId>	[1..1]	±		408
	<b>OrganisationIdentification</b> <OrgId>	[1..1]			409
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	409
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		410
	<b>Other</b> <Othr>	[0..*]			410
	<b>Identification</b> <Id>	[1..1]	Text		410
	<b>SchemeName</b> <SchmeNm>	[0..1]			410
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		411
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		411
	<b>Issuer</b> <Issr>	[0..1]	Text		411
	<b>ContractDates</b> <CtrctDts>	[0..1]			411
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		411
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		411

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RemovalIndicator</b> <RmvlInd>	[0..1]	Indicator		412
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			412
	<b>Identification</b> <Id>	[1..1]	±		412
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	412
	<b>TransferAccountServiceIdentification</b> <TrfAcctSvcrlid>	[0..1]	±		413
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			413
	<b>Party</b> <Pty>	[1..1]	±		414
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		415
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	416

## 15.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

### C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

### C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

## 15.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 15.4.1 References <Refs>

*Presence:* [1..1]

*Definition:* Set of elements for the identification of the message and related references.

**References <Refs>** contains the following **References4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		405
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		405
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		405

### 15.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

*Definition:* Identifies a message by a unique identifier and the date and time when the message was created by the sender.

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 15.4.1.2 ProcessIdentification <PrId>

*Presence:* [1..1]

*Definition:* Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 15.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

*Definition:* File name of a document logically related to the request.

*Datatype:* "[Max70Text](#)" on page 485

## 15.4.2 From <Fr>

*Presence:* [0..1]

*Definition:* Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

**From <Fr>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	406
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		406
	<b>Other</b> <Othr>	[0..*]			406
	<b>Identification</b> <Id>	[1..1]	Text		407
	<b>SchemeName</b> <SchmeNm>	[0..1]			407
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		407
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		407
	<b>Issuer</b> <Issr>	[0..1]	Text		407

### 15.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* [C2 "AnyBIC"](#)

*Datatype:* ["AnyBICDec2014Identifier" on page 480](#)

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### 15.4.2.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* ["LEIIdentifier" on page 481](#)

### 15.4.2.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		407
	<b>SchemeName</b> <SchmeNm>	[0..1]			407
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		407
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		407
	<b>Issuer</b> <Issr>	[0..1]	Text		407

#### 15.4.2.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 15.4.2.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		407
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		407

##### 15.4.2.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

##### 15.4.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

##### 15.4.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### 15.4.3 AccountIdentification <AcctId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.

**AccountIdentification <AcctId>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		408
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	408

#### 15.4.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

#### 15.4.3.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "[ActiveCurrencyCode](#)" on page 473

##### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### 15.4.4 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServiceIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 15.4.5 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the change.

**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	409
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		410
	<b>Other</b> <Othr>	[0..*]			410
	<b>Identification</b> <Id>	[1..1]	Text		410
	<b>SchemeName</b> <SchmeNm>	[0..1]			410
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		411
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		411
	<b>Issuer</b> <Issr>	[0..1]	Text		411

### 15.4.5.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**15.4.5.2 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

**15.4.5.3 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		410
	<b>SchemeName</b> <SchmeNm>	[0..1]			410
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		411
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		411
	<b>Issuer</b> <Iss>	[0..1]	Text		411

**15.4.5.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

**15.4.5.3.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		411
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		411

**15.4.5.3.2.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

**15.4.5.3.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

**15.4.5.3.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

**15.4.6 ContractDates <CtrctDts>**

*Presence:* [0..1]

*Definition:* Specifies target dates.

**ContractDates <CtrctDts>** contains the following **AccountContract4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		411
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		411
	<b>RemovalIndicator</b> <Rmvllnd>	[0..1]	Indicator		412

**15.4.6.1 TargetClosingDate <TrgtClsgDt>**

*Presence:* [0..1]

*Definition:* Date on which the account and related services are expected to cease to be operational for the account owner.

*Datatype:* "ISODate" on page 479

**15.4.6.2 UrgencyFlag <UrgcyFlg>**

*Presence:* [0..1]

*Definition:* Indicator that the account opening/maintenance/closing process needs to be treated urgently, that is, sooner than the terms established by the service level agreed between the account holder customer and the account servicing institution.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

### 15.4.6.3 RemovalIndicator <RmvInd>

*Presence:* [0..1]

*Definition:* Indicates removal of the account. After removal, an account will not appear anymore in reports.

*Datatype:* One of the following values must be used (see "[YesNoIndicator](#)" on page 481):

- *Meaning When True:* Yes
- *Meaning When False:* No

## 15.4.7 BalanceTransferAccount <BalTrfAcct>

*Presence:* [0..1]

*Definition:* Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	±		412
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	412

### 15.4.7.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

### 15.4.7.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "[ActiveCurrencyCode](#)" on page 473

**Constraints**

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

## 15.4.8 TransferAccountServicerIdentification <TrfAcctSvcrld>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

**TransferAccountServicerIdentification <TrfAcctSvcrld>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 15.4.9 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.

**DigitalSignature <DgtISgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party &lt;Pty&gt;</b>	[1..1]	±		414
	<b>Signature &lt;Sgntr&gt;</b>	[1..1]	(External Schema)		415

### 15.4.9.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

### 15.4.9.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

## 15.4.10 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* [C6 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

# 16 acmt.021.001.04 AccountClosingAdditionalInformationRequestV04

## 16.1 MessageDefinition Functionality

The AccountClosingAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account closing process. This message is sent in response to a closing request message from the organisation, if the business content is valid, but additional information is required.

### Outline

The AccountClosingAdditionalInformationRequestV04 MessageDefinition is composed of 9 MessageBuildingBlocks:

#### A. References

Set of elements for the identification of the message and related references.

#### B. From

Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

#### C. OrganisationIdentification

Identifier for an organisation.

#### D. AccountIdentification

Unique and unambiguous identification of the account between the account owner and the account servicer.

#### E. AccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

#### F. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

#### G. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

#### H. DigitalSignature

Contains the signature with its components, namely signed info, signature value, key info and the object.

#### I. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

## 16.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgAddtlInfReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]	±		420
	<b>From</b> <Fr>	[0..1]			421
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	421
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		422
	<b>Other</b> <Othr>	[0..*]			422
	<b>Identification</b> <Id>	[1..1]	Text		422
	<b>SchemeName</b> <SchmeNm>	[0..1]			422
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		423
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		423
	<b>Issuer</b> <Issr>	[0..1]	Text		423
	<b>OrganisationIdentification</b> <Orgld>	[1..1]			423
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	423
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		424
	<b>Other</b> <Othr>	[0..*]			424
	<b>Identification</b> <Id>	[1..1]	Text		424
	<b>SchemeName</b> <SchmeNm>	[0..1]			424
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		425
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		425
	<b>Issuer</b> <Issr>	[0..1]	Text		425
	<b>AccountIdentification</b> <AcctId>	[1..1]			425
	<b>Identification</b> <Id>	[1..1]	±		425
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	425
	<b>AccountServiceIdentification</b> <AcctSvcrlid>	[1..1]	±		426
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			426
	<b>Identification</b> <Id>	[1..1]	±		427
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	427
	<b>TransferAccountServiceIdentification</b> <TrfAcctSvcrlid>	[0..1]	±		427
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			428
	<b>Party</b> <Pty>	[1..1]	±		428

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		429
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	430

## 16.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

### C4 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

### C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

## 16.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 16.4.1 References <Refs>

*Presence:* [1..1]

*Definition:* Set of elements for the identification of the message and related references.

**References <Refs>** contains the following elements (see "[References3](#)" on page 446 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		446
	RequestToBeCompletedIdentification <ReqToBeCmpltId>	[1..1]	±		446
	ProcessIdentification <PrclId>	[1..1]	±		447
	RequestReason <ReqRsn>	[1..*]	Text		447
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		447

## 16.4.2 From <Fr>

*Presence:* [0..1]

*Definition:* Identifies the business sender of the message, if it is not the account owner or account servicing financial institution.

**From <Fr>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	421
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		422
	<b>Other</b> <Othr>	[0..*]			422
	<b>Identification</b> <Id>	[1..1]	Text		422
	<b>SchemeName</b> <SchmeNm>	[0..1]			422
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		423
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		423
	<b>Issuer</b> <Issr>	[0..1]	Text		423

### 16.4.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* [C2 "AnyBIC"](#)

*Datatype:* ["AnyBICDec2014Identifier"](#) on page 480

**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**16.4.2.2 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

**16.4.2.3 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		422
	<b>SchemeName</b> <SchmeNm>	[0..1]			422
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		423
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		423
	<b>Issuer</b> <Issr>	[0..1]	Text		423

**16.4.2.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

**16.4.2.3.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		423
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		423

**16.4.2.3.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**16.4.2.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**16.4.2.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**16.4.3 OrganisationIdentification <Orgld>***Presence:* [1..1]*Definition:* Identifier for an organisation.**OrganisationIdentification <Orgld>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AnyBIC</b> <AnyBIC>	[0..1]	IdentifierSet	C2	423
	<b>LEI</b> <LEI>	[0..1]	IdentifierSet		424
	<b>Other</b> <Othr>	[0..*]			424
	<b>Identification</b> <Id>	[1..1]	Text		424
	<b>SchemeName</b> <SchmeNm>	[0..1]			424
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		425
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		425
	<b>Issuer</b> <Issr>	[0..1]	Text		425

**16.4.3.1 AnyBIC <AnyBIC>***Presence:* [0..1]*Definition:* Business identification code of the organisation.*Impacted by:* C2 "AnyBIC"*Datatype:* "AnyBICDec2014Identifier" on page 480

**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

**16.4.3.2 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

**16.4.3.3 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	Text		424
	<b>SchemeName</b> <SchmeNm>	[0..1]			424
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		425
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		425
	<b>Issuer</b> <Issr>	[0..1]	Text		425

**16.4.3.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

**16.4.3.3.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		425
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		425

**16.4.3.3.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalOrganisationIdentification1Code" on page 477**16.4.3.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 483**16.4.3.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**16.4.4 AccountIdentification <AcctId>***Presence:* [1..1]*Definition:* Unique and unambiguous identification of the account between the account owner and the account servicer.**AccountIdentification <AcctId>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		425
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	425

**16.4.4.1 Identification <Id>***Presence:* [1..1]*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.**Identification <Id>** contains one of the following elements (see "AccountIdentification4Choice" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

**16.4.4.2 Currency <Ccy>***Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 473

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

## 16.4.5 AccountServicerIdentification <AcctSvcrlid>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServicerIdentification <AcctSvcrlid>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 16.4.6 BalanceTransferAccount <BalTrfAcct>

*Presence:* [0..1]

*Definition:* Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		427
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	427

#### 16.4.6.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

#### 16.4.6.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "[ActiveCurrencyCode](#)" on page 473

##### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### 16.4.7 TransferAccountServicerIdentification <TrfAcctSvcrld>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

**TransferAccountServicerIdentification <TrfAcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstlAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

## 16.4.8 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

*Definition:* Contains the signature with its components, namely signed info, signature value, key info and the object.

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		428
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		429

### 16.4.8.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification272](#)" on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

### 16.4.8.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

## 16.4.9 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.

*Impacted by:* [C6 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see ["SupplementaryData1"](#) on page 448 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

# 17 Message Items Types

## 17.1 MessageComponents

### 17.1.1 Account

#### 17.1.1.1 CashAccountType2Choice

*Definition:* Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

##### 17.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Account type, in a coded form.

*Datatype:* ["ExternalCashAccountType1Code" on page 476](#)

##### 17.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Nature or use of the account in a proprietary form.

*Datatype:* ["Max35Text" on page 483](#)

##### 17.1.1.2 CashAccount40

*Definition:* Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		432
	Type <Tp>	[0..1]	±		432
	Currency <Ccy>	[0..1]	CodeSet	C2	432
	Name <Nm>	[0..1]	Text		433
	Proxy <Prxy>	[0..1]	±		433

**Constraints**

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

Following Must be True  
 /Identification Must be present  
 Or /Proxy Must be present

**17.1.1.2.1 Identification <Id>**

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification for the account between the account owner and the account servicer.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 435 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

**17.1.1.2.2 Type <Tp>**

*Presence:* [0..1]

*Definition:* Specifies the nature, or use of the account.

**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		431
Or}	Proprietary <Prtry>	[1..1]	Text		431

**17.1.1.2.3 Currency <Ccy>**

*Presence:* [0..1]

*Definition:* Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

*Impacted by:* [C2 "ActiveOrHistoricCurrency"](#)

*Datatype:* "[ActiveOrHistoricCurrencyCode](#)" on page 473

**Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

**17.1.1.2.4 Name <Nm>**

*Presence:* [0..1]

*Definition:* Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

*Datatype:* "Max70Text" on page 485

**17.1.1.2.5 Proxy <Prxy>**

*Presence:* [0..1]

*Definition:* Specifies an alternate assumed name for the identification of the account.

**Proxy <Prxy>** contains the following elements (see "ProxyAccountIdentification1" on page 434 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	Identification <Id>	[1..1]	Text		435

**17.1.1.3 GenericAccountIdentification1**

*Definition:* Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		433
	SchemeName <SchmeNm>	[0..1]			434
{Or	Code <Cd>	[1..1]	CodeSet		434
Or}	Proprietary <Prtry>	[1..1]	Text		434
	Issuer <Issr>	[0..1]	Text		434

**17.1.1.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max34Text" on page 483

### 17.1.1.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		434
Or}	Proprietary <Prtry>	[1..1]	Text		434

#### 17.1.1.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalAccountIdentification1Code" on page 475

#### 17.1.1.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

#### 17.1.1.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### 17.1.1.4 ProxyAccountIdentification1

*Definition:* Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			434
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	Identification <Id>	[1..1]	Text		435

#### 17.1.1.4.1 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the proxy identification.

**Type <Tp>** contains one of the following **ProxyAccountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435

#### 17.1.1.4.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalProxyAccountType1Code" on page 477

#### 17.1.1.4.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

#### 17.1.1.4.2 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification used to indicate the account identification under another specified name.

*Datatype:* "Max2048Text" on page 483

## 17.1.2 Account Identification

### 17.1.2.1 AccountIdentification4Choice

*Definition:* Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	435
Or}	Other <Othr>	[1..1]	±		436

#### 17.1.2.1.1 IBAN <IBAN>

*Presence:* [1..1]

*Definition:* International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

*Impacted by:* C9 "IBAN"

*Datatype:* "IBAN2007Identifier" on page 481

**Constraints**

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

**17.1.2.1.2 Other <Othr>**

*Presence:* [1..1]

*Definition:* Unique identification of an account, as assigned by the account servicer, using an identification scheme.

**Other <Othr>** contains the following elements (see "[GenericAccountIdentification1](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		433
	SchemeName <SchmeNm>	[0..1]			434
{Or	Code <Cd>	[1..1]	CodeSet		434
Or}	Proprietary <Prtry>	[1..1]	Text		434
	Issuer <Issr>	[0..1]	Text		434

**17.1.3 Bank Transaction Code****17.1.3.1 BankTransactionCodeStructure4**

*Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		437
	Proprietary <Prtry>	[0..1]			437
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

**Constraints**

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

**17.1.3.1.1 Domain <Domn>***Presence:* [0..1]*Definition:* Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

**Domain <Domn>** contains the following elements (see "[BankTransactionCodeStructure5](#)" on page 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		438
	Family <Fmly>	[1..1]	±		438

**17.1.3.1.2 Proprietary <Prtry>***Presence:* [0..1]*Definition:* Bank transaction code in a proprietary form, as defined by the issuer.**Proprietary <Prtry>** contains the following **ProprietaryBankTransactionCodeStructure1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

**17.1.3.1.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Proprietary bank transaction code to identify the underlying transaction.*Datatype:* "[Max35Text](#)" on page 483**17.1.3.1.2.2 Issuer <Issr>***Presence:* [0..1]*Definition:* Identification of the issuer of the proprietary bank transaction code.*Datatype:* "[Max35Text](#)" on page 483**17.1.3.2 BankTransactionCodeStructure6***Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		438
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		438

### 17.1.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the family within a domain.

*Datatype:* "ExternalBankTransactionFamily1Code" on page 475

### 17.1.3.2.2 SubFamilyCode <SubFmlyCd>

*Presence:* [1..1]

*Definition:* Specifies the sub-product family within a specific family.

*Datatype:* "ExternalBankTransactionSubFamily1Code" on page 475

### 17.1.3.3 BankTransactionCodeStructure5

*Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		438
	Family <Fmly>	[1..1]	±		438

### 17.1.3.3.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the business area of the underlying transaction.

*Datatype:* "ExternalBankTransactionDomain1Code" on page 475

### 17.1.3.3.2 Family <Fmly>

*Presence:* [1..1]

*Definition:* Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

**Family <Fmly>** contains the following elements (see "BankTransactionCodeStructure6" on page 437 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		438
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		438

## 17.1.4 Financial Institution Identification

### 17.1.4.1 ClearingSystemMemberIdentification2

*Definition:* Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		439
	MemberIdentification <Mmbld>	[1..1]	Text		439

#### 17.1.4.1.1 ClearingSystemIdentification <ClrSysId>

*Presence:* [0..1]

*Definition:* Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

**ClearingSystemIdentification <ClrSysId>** contains one of the following elements (see "[ClearingSystemIdentification2Choice](#)" on page 470 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		471
Or}	Proprietary <Prtry>	[1..1]	Text		471

#### 17.1.4.1.2 MemberIdentification <Mmbld>

*Presence:* [1..1]

*Definition:* Identification of a member of a clearing system.

*Datatype:* "[Max35Text](#)" on page 483

#### 17.1.4.2 BranchAndFinancialInstitutionIdentification8

*Definition:* Unique and unambiguous identification of a financial institution or a branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			440
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441
	BranchIdentification <BrnchId>	[0..1]			442
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstAdr>	[0..1]	±		443

**17.1.4.2.1 FinancialInstitutionIdentification <FinInstnId>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**FinancialInstitutionIdentification <FinInstnId>** contains the following **FinancialInstitutionIdentification23** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	440
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		440
	LEI <LEI>	[0..1]	IdentifierSet		440
	Name <Nm>	[0..1]	Text		441
	PostalAddress <PstAdr>	[0..1]	±		441
	Other <Othr>	[0..1]	±		441

**17.1.4.2.1.1 BICFI <BICFI>**

*Presence:* [0..1]

*Definition:* Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

*Impacted by:* C4 "BICFI"

*Datatype:* "BICFIDec2014Identifier" on page 480

**Constraints**

- **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

**17.1.4.2.1.2 ClearingSystemMemberIdentification <ClrSysMmbld>**

*Presence:* [0..1]

*Definition:* Information used to identify a member within a clearing system.

**ClearingSystemMemberIdentification <ClrSysMmbld>** contains the following elements (see "ClearingSystemMemberIdentification2" on page 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		439
	MemberIdentification <Mmbld>	[1..1]	Text		439

**17.1.4.2.1.3 LEI <LEI>**

*Presence:* [0..1]

*Definition:* Legal entity identifier of the financial institution.

*Datatype:* "LEIdentifier" on page 481

#### 17.1.4.2.1.4 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which an agent is known and which is usually used to identify that agent.

*Datatype:* "Max140Text" on page 482

#### 17.1.4.2.1.5 PostalAddress <PstAdr>

*Presence:* [0..1]

*Definition:* Information that locates and identifies a specific address, as defined by postal services.

**PostalAddress <PstAdr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 17.1.4.2.1.6 Other <Othr>

*Presence:* [0..1]

*Definition:* Unique identification of an agent, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following elements (see "[GenericFinancialIdentification1](#)" on page 443 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		444
	SchemeName <SchmeNm>	[0..1]			444
{Or	Code <Cd>	[1..1]	CodeSet		444
Or}	Proprietary <Prtry>	[1..1]	Text		444
	Issuer <Issr>	[0..1]	Text		444

#### 17.1.4.2.2 BranchIdentification <BrnchId>

*Presence:* [0..1]

*Definition:* Identifies a specific branch of a financial institution.

*Usage:* This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

**BranchIdentification <BrnchId>** contains the following **BranchData5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		442
	LEI <LEI>	[0..1]	IdentifierSet		442
	Name <Nm>	[0..1]	Text		442
	PostalAddress <PstlAdr>	[0..1]	±		443

##### 17.1.4.2.2.1 Identification <Id>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of a branch of a financial institution.

*Datatype:* "[Max35Text](#)" on page 483

##### 17.1.4.2.2.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification for the branch of the financial institution.

*Datatype:* "[LEIIdentifier](#)" on page 481

##### 17.1.4.2.2.3 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which an agent is known and which is usually used to identify that agent.

*Datatype:* "[Max140Text](#)" on page 482

**17.1.4.2.2.4 PostalAddress <PstIAdr>***Presence:* [0..1]*Definition:* Information that locates and identifies a specific address, as defined by postal services.**PostalAddress <PstIAdr>** contains the following elements (see "[PostalAddress27](#)" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

**17.1.4.3 GenericFinancialIdentification1***Definition:* Information related to an identification of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		444
	SchemeName <SchmeNm>	[0..1]			444
{Or	Code <Cd>	[1..1]	CodeSet		444
Or}	Proprietary <Prtry>	[1..1]	Text		444
	Issuer <Issr>	[0..1]	Text		444

#### 17.1.4.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 483

#### 17.1.4.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **FinancialIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		444
Or}	Proprietary <Prtry>	[1..1]	Text		444

##### 17.1.4.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalFinancialInstitutionIdentification1Code" on page 477

##### 17.1.4.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

##### 17.1.4.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

## 17.1.5 Identification Information

### 17.1.5.1 GenericIdentification13

*Definition:* Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	SchemeName <SchmeNm>	[0..1]	Text		445
	Issuer <Issr>	[1..1]	Text		445

#### 17.1.5.1.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max4AlphaNumericText" on page 484

#### 17.1.5.1.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

*Datatype:* "Max35Text" on page 483

#### 17.1.5.1.3 Issuer <Issr>

*Presence:* [1..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

### 17.1.5.2 GenericIdentification30

*Definition:* Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	Issuer <Issr>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]	Text		446

#### 17.1.5.2.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Proprietary information, often a code, issued by the data source scheme issuer.

*Datatype:* "Exact4AlphaNumericText" on page 482

**17.1.5.2.2 Issuer <Issr>***Presence:* [1..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 483**17.1.5.2.3 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Short textual description of the scheme.*Datatype:* "Max35Text" on page 483**17.1.5.3 References3***Definition:* Set of elements for the identification of the message and related references.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <Msgld>	[1..1]	±		446
	RequestToBeCompletedIdentification <ReqToBeCmpltld>	[1..1]	±		446
	ProcessIdentification <Prcl>	[1..1]	±		447
	RequestReason <ReqRsn>	[1..*]	Text		447
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		447

**17.1.5.3.1 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 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

**17.1.5.3.2 RequestToBeCompletedIdentification <ReqToBeCmpltld>***Presence:* [1..1]*Definition:* Identification of the request message that has to be completed.

**RequestToBeCompletedIdentification <ReqToBeCmpltdId>** contains the following elements (see "MessageIdentification1" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 17.1.5.3.3 ProcessIdentification <PrclId>

*Presence:* [1..1]

*Definition:* Identifies a process by a unique identifier and the date and time when the first message belonging to the process was created by the sender. The process identification remains the same in all messages belonging to the same process, from the initial request message to the final account report closing the process.

**ProcessIdentification <PrclId>** contains the following elements (see "MessageIdentification1" on page 447 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

### 17.1.5.3.4 RequestReason <ReqRsn>

*Presence:* [1..\*]

*Definition:* Reason of the request.

*Datatype:* "Max35Text" on page 483

### 17.1.5.3.5 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

*Definition:* File name of a document logically related to the request.

*Datatype:* "Max70Text" on page 485

### 17.1.5.4 MessageIdentification1

*Definition:* Identifies a message by a unique identifier and the date and time when the message was created by the sender.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		447
	CreationDateTime <CreDtTm>	[1..1]	DateTime		448

#### 17.1.5.4.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification of the message.

*Datatype:* "Max35Text" on page 483

#### 17.1.5.4.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

*Definition:* Date of creation of the message.

*Datatype:* "ISODateTime" on page 480

## 17.1.6 Miscellaneous

### 17.1.6.1 SupplementaryData1

*Definition:* Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		448
	Envelope <Envlp>	[1..1]	(External Schema)		448

#### Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

#### 17.1.6.1.1 PlaceAndName <PlcAndNm>

*Presence:* [0..1]

*Definition:* Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

*Datatype:* "Max350Text" on page 483

#### 17.1.6.1.2 Envelope <Envlp>

*Presence:* [1..1]

*Definition:* Technical element wrapping the supplementary data.

*Type:* (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

## 17.1.7 Party Identification

### 17.1.7.1 PartyIdentification272

*Definition:* Specifies the identification of a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		449
	PostalAddress <PstlAdr>	[0..1]	±		450
	Identification <Id>	[0..1]			450
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	456
	ContactDetails <CtctDtls>	[0..1]	±		456

#### 17.1.7.1.1 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max140Text" on page 482

**17.1.7.1.2 PostalAddress <PstlAdr>***Presence:* [0..1]*Definition:* Information that locates and identifies a specific address, as defined by postal services.**PostalAddress <PstlAdr>** contains the following elements (see "[PostalAddress27](#)" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

**17.1.7.1.3 Identification <Id>***Presence:* [0..1]*Definition:* Unique and unambiguous identification of a party.

**Identification <Id>** contains one of the following **Party52Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]			451
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453
Or}	PrivateIdentification <PrvtId>	[1..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456

#### 17.1.7.1.3.1 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous way to identify an organisation.

**OrganisationIdentification <OrgId>** contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	452
	LEI <LEI>	[0..1]	IdentifierSet		452
	Other <Othr>	[0..*]			452
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453

#### 17.1.7.1.3.1.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 480

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

#### 17.1.7.1.3.1.2 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identification as an alternate identification for a party.

*Datatype:* "LEIIdentifier" on page 481

#### 17.1.7.1.3.1.3 Other <Othr>

*Presence:* [0..\*]

*Definition:* Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		453
	SchemeName <SchmeNm>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Issuer <Issr>	[0..1]	Text		453

#### 17.1.7.1.3.1.3.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max256Text" on page 483

#### 17.1.7.1.3.1.3.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453

#### 17.1.7.1.3.1.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalOrganisationIdentification1Code" on page 477

#### 17.1.7.1.3.1.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

#### 17.1.7.1.3.1.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

#### 17.1.7.1.3.2 PrivateIdentification <PrvtId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person, for example a passport.

**PrivateIdentification <PrvtId>** contains the following **PersonIdentification18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			454
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455
	Other <Othr>	[0..*]			455
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer </ssr>	[0..1]	Text		456

#### 17.1.7.1.3.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

*Presence:* [0..1]

*Definition:* Date and place of birth of a person.

**DateAndPlaceOfBirth <DtAndPlcOfBirth>** contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		455
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	455

##### 17.1.7.1.3.2.1.1 BirthDate <BirthDt>

*Presence:* [1..1]

*Definition:* Date on which a person is born.

*Datatype:* "ISODate" on page 479

##### 17.1.7.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* "Max35Text" on page 483

**17.1.7.1.3.2.1.3 CityOfBirth <CityOfBirth>**

*Presence:* [1..1]

*Definition:* City where a person was born.

*Datatype:* "Max35Text" on page 483

**17.1.7.1.3.2.1.4 CountryOfBirth <CtryOfBirth>**

*Presence:* [1..1]

*Definition:* Country where a person was born.

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 474

**Constraints****• Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**17.1.7.1.3.2.2 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericPersonIdentification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456
	Issuer <Issr>	[0..1]	Text		456

**17.1.7.1.3.2.2.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max256Text" on page 483

**17.1.7.1.3.2.2.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		456
Or}	Proprietary <Prtry>	[1..1]	Text		456

#### 17.1.7.1.3.2.2.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalPersonIdentification1Code" on page 477

#### 17.1.7.1.3.2.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

#### 17.1.7.1.3.2.2.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

#### 17.1.7.1.4 CountryOfResidence <CtryOfRes>

*Presence:* [0..1]

*Definition:* Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 474

#### Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

#### 17.1.7.1.5 ContactDetails <CtctDtls>

*Presence:* [0..1]

*Definition:* Set of elements used to indicate how to contact the party.

**ContactDetails <CtctDtls>** contains the following elements (see "Contact13" on page 463 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		464
	Name <Nm>	[0..1]	Text		464
	PhoneNumber <PhneNb>	[0..1]	Text		464
	MobileNumber <MobNb>	[0..1]	Text		465
	FaxNumber <FaxNb>	[0..1]	Text		465
	URLAddress <URLAdr>	[0..1]	Text		465
	EmailAddress <EmailAdr>	[0..1]	Text		465
	EmailPurpose <EmailPurp>	[0..1]	Text		465
	JobTitle <JobTitl>	[0..1]	Text		465
	Responsibility <Rspnsblty>	[0..1]	Text		465
	Department <Dept>	[0..1]	Text		465
	Other <Othr>	[0..*]			466
	ChannelType <ChanlTp>	[1..1]	Text		466
	Identification <Id>	[0..1]	Text		466
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		466

### 17.1.7.2 PartyIdentification274

*Definition:* Set of elements used to identify a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		458
	PostalAddress <PstlAdr>	[0..1]	±		458
	Identification <Id>	[0..1]			459
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	462
	ContactDetails <CtctDtls>	[0..1]	±		462

#### 17.1.7.2.1 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max140Text" on page 482

#### 17.1.7.2.2 PostalAddress <PstlAdr>

*Presence:* [0..1]

*Definition:* Information that locates and identifies a specific address, as defined by postal services.

**PostalAddress <PstIAdr>** contains the following elements (see "PostalAddress27" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

### 17.1.7.2.3 Identification <Id>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of a party.

**Identification <Id>** contains the following **PersonIdentification18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			460
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461
	Other <Othr>	[0..*]			461
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer </ssr>	[0..1]	Text		462

#### 17.1.7.2.3.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

*Presence:* [0..1]

*Definition:* Date and place of birth of a person.

**DateAndPlaceOfBirth <DtAndPlcOfBirth>** contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		460
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		460
	CityOfBirth <CityOfBirth>	[1..1]	Text		460
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	461

##### 17.1.7.2.3.1.1 BirthDate <BirthDt>

*Presence:* [1..1]

*Definition:* Date on which a person is born.

*Datatype:* "ISODate" on page 479

##### 17.1.7.2.3.1.2 ProvinceOfBirth <PrvcOfBirth>

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* "Max35Text" on page 483

##### 17.1.7.2.3.1.3 CityOfBirth <CityOfBirth>

*Presence:* [1..1]

*Definition:* City where a person was born.

*Datatype:* "Max35Text" on page 483

**17.1.7.2.3.1.4 CountryOfBirth <CtryOfBirth>**

*Presence:* [1..1]

*Definition:* Country where a person was born.

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 474

**Constraints**

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**17.1.7.2.3.2 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericPersonIdentification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		461
	SchemeName <SchmeNm>	[0..1]			461
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462
	Issuer <Issr>	[0..1]	Text		462

**17.1.7.2.3.2.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max256Text" on page 483

**17.1.7.2.3.2.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		462
Or}	Proprietary <Prtry>	[1..1]	Text		462

**17.1.7.2.3.2.2.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalPersonIdentification1Code" on page 477

**17.1.7.2.3.2.2.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 483

**17.1.7.2.3.2.2.3 Issuer <Issr>**

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 483

**17.1.7.2.4 CountryOfResidence <CtryOfRes>**

*Presence:* [0..1]

*Definition:* Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 474

**Constraints**

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**17.1.7.2.5 ContactDetails <CtctDtls>**

*Presence:* [0..1]

*Definition:* Set of elements used to indicate how to contact the party.

**ContactDetails <CtctDtls>** contains the following elements (see "Contact13" on page 463 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		464
	Name <Nm>	[0..1]	Text		464
	PhoneNumber <PhneNb>	[0..1]	Text		464
	MobileNumber <MobNb>	[0..1]	Text		465
	FaxNumber <FaxNb>	[0..1]	Text		465
	URLAddress <URLAdr>	[0..1]	Text		465
	EmailAddress <EmailAdr>	[0..1]	Text		465
	EmailPurpose <EmailPurp>	[0..1]	Text		465
	JobTitle <JobTitl>	[0..1]	Text		465
	Responsibility <Rspnsblty>	[0..1]	Text		465
	Department <Dept>	[0..1]	Text		465
	Other <Othr>	[0..*]			466
	ChannelType <ChanlTp>	[1..1]	Text		466
	Identification <Id>	[0..1]	Text		466
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		466

## 17.1.8 Person Identification

### 17.1.8.1 Contact13

*Definition:* Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		464
	Name <Nm>	[0..1]	Text		464
	PhoneNumber <PhneNb>	[0..1]	Text		464
	MobileNumber <MobNb>	[0..1]	Text		465
	FaxNumber <FaxNb>	[0..1]	Text		465
	URLAddress <URLAdr>	[0..1]	Text		465
	EmailAddress <EmailAdr>	[0..1]	Text		465
	EmailPurpose <EmailPurp>	[0..1]	Text		465
	JobTitle <JobTitl>	[0..1]	Text		465
	Responsibility <Rspnsblty>	[0..1]	Text		465
	Department <Dept>	[0..1]	Text		465
	Other <Othr>	[0..*]			466
	ChannelType <ChanlTp>	[1..1]	Text		466
	Identification <Id>	[0..1]	Text		466
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		466

#### 17.1.8.1.1 NamePrefix <NmPrfx>

*Presence:* [0..1]

*Definition:* Specifies the terms used to formally address a person.

*Datatype:* "NamePrefix2Code" on page 478

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

#### 17.1.8.1.2 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max140Text" on page 482

#### 17.1.8.1.3 PhoneNumber <PhneNb>

*Presence:* [0..1]

*Definition:* Collection of information that identifies a phone number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 485

#### **17.1.8.1.4 MobileNumber <MobNb>**

*Presence:* [0..1]

*Definition:* Collection of information that identifies a mobile phone number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 485

#### **17.1.8.1.5 FaxNumber <FaxNb>**

*Presence:* [0..1]

*Definition:* Collection of information that identifies a FAX number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 485

#### **17.1.8.1.6 URLAddress <URLAdr>**

*Presence:* [0..1]

*Definition:* Address for the Universal Resource Locator (URL), for example an address used over the www (HTTP) service.

*Datatype:* "Max2048Text" on page 483

#### **17.1.8.1.7 EmailAddress <EmailAdr>**

*Presence:* [0..1]

*Definition:* Address for electronic mail (e-mail).

*Datatype:* "Max256Text" on page 483

#### **17.1.8.1.8 EmailPurpose <EmailPurp>**

*Presence:* [0..1]

*Definition:* Purpose for which an email address may be used.

*Datatype:* "Max35Text" on page 483

#### **17.1.8.1.9 JobTitle <JobTitl>**

*Presence:* [0..1]

*Definition:* Title of the function.

*Datatype:* "Max35Text" on page 483

#### **17.1.8.1.10 Responsibility <Rspnsblty>**

*Presence:* [0..1]

*Definition:* Role of a person in an organisation.

*Datatype:* "Max35Text" on page 483

#### **17.1.8.1.11 Department <Dept>**

*Presence:* [0..1]

*Definition:* Identification of a division of a large organisation or building.

*Datatype:* "Max70Text" on page 485

#### 17.1.8.1.12 Other <Othr>

*Presence:* [0..\*]

*Definition:* Contact details in another form.

**Other <Othr>** contains the following **OtherContact1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanITp>	[1..1]	Text		466
	Identification <Id>	[0..1]	Text		466

##### 17.1.8.1.12.1 ChannelType <ChanITp>

*Presence:* [1..1]

*Definition:* Method used to contact the financial institution's contact for the specific tax region.

*Datatype:* "Max4Text" on page 484

##### 17.1.8.1.12.2 Identification <Id>

*Presence:* [0..1]

*Definition:* Communication value such as phone number or email address.

*Datatype:* "Max128Text" on page 482

##### 17.1.8.1.13 PreferredMethod <PrefrdMtd>

*Presence:* [0..1]

*Definition:* Preferred method used to reach the contact.

*Datatype:* "PreferredContactMethod2Code" on page 479

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

## 17.1.9 Postal Address

### 17.1.9.1 PostalAddress27

*Definition:* Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			467
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468
	CareOf <CareOf>	[0..1]	Text		468
	Department <Dept>	[0..1]	Text		468
	SubDepartment <SubDept>	[0..1]	Text		468
	StreetName <StrtNm>	[0..1]	Text		469
	BuildingNumber <BldgNb>	[0..1]	Text		469
	BuildingName <BldgNm>	[0..1]	Text		469
	Floor <Flr>	[0..1]	Text		469
	UnitNumber <UnitNb>	[0..1]	Text		469
	PostBox <PstBx>	[0..1]	Text		469
	Room <Room>	[0..1]	Text		469
	PostCode <PstCd>	[0..1]	Text		469
	TownName <TwnNm>	[0..1]	Text		470
	TownLocationName <TwnLctnNm>	[0..1]	Text		470
	DistrictName <DstrctNm>	[0..1]	Text		470
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		470
	Country <Ctry>	[0..1]	CodeSet	C5	470
	AddressLine <AdrLine>	[0..7]	Text		470

#### 17.1.9.1.1 AddressType <AdrTp>

*Presence:* [0..1]

*Definition:* Identifies the nature of the postal address.

**AddressType <AdrTp>** contains one of the following **AddressType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		468
Or}	Proprietary <Prtry>	[1..1]	±		468

**17.1.9.1.1.1 Code <Cd>**

*Presence:* [1..1]

*Definition:* Type of address expressed as a code.

*Datatype:* ["AddressType2Code" on page 473](#)

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

**17.1.9.1.1.2 Proprietary <Prtry>**

*Presence:* [1..1]

*Definition:* Type of address expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see ["GenericIdentification30" on page 445](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		445
	Issuer <Issr>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]	Text		446

**17.1.9.1.2 CareOf <CareOf>**

*Presence:* [0..1]

*Definition:* Identifies an addressee that is accepting the correspondence for the intended recipient. Using care of ensures the correspondence reaches the right recipient rather than getting returned to the sender.

*Datatype:* ["Max140Text" on page 482](#)

**17.1.9.1.3 Department <Dept>**

*Presence:* [0..1]

*Definition:* Identification of a division of a large organisation or building.

*Datatype:* ["Max70Text" on page 485](#)

**17.1.9.1.4 SubDepartment <SubDept>**

*Presence:* [0..1]

*Definition:* Identification of a sub-division of a large organisation or building.

*Datatype:* ["Max70Text" on page 485](#)

**17.1.9.1.5 StreetName <StrtNm>**

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max140Text" on page 482

**17.1.9.1.6 BuildingNumber <BldgNb>**

*Presence:* [0..1]

*Definition:* Number that identifies the position of a building on a street.

*Datatype:* "Max16Text" on page 482

**17.1.9.1.7 BuildingName <BldgNm>**

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* "Max140Text" on page 482

**17.1.9.1.8 Floor <Flr>**

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* "Max70Text" on page 485

**17.1.9.1.9 UnitNumber <UnitNb>**

*Presence:* [0..1]

*Definition:* Identifies a flat or dwelling within the building.

*Datatype:* "Max16Text" on page 482

**17.1.9.1.10 PostBox <PstBx>**

*Presence:* [0..1]

*Definition:* Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

*Datatype:* "Max16Text" on page 482

**17.1.9.1.11 Room <Room>**

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 485

**17.1.9.1.12 PostCode <PstCd>**

*Presence:* [0..1]

*Definition:* Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

*Datatype:* "Max16Text" on page 482

**17.1.9.1.13 TownName <TwnNm>**

*Presence:* [0..1]

*Definition:* Name of a built-up area, with defined boundaries, and a local government.

*Datatype:* "Max140Text" on page 482

**17.1.9.1.14 TownLocationName <TwnLctnNm>**

*Presence:* [0..1]

*Definition:* Specific location name within the town.

*Datatype:* "Max140Text" on page 482

**17.1.9.1.15 DistrictName <DstrctNm>**

*Presence:* [0..1]

*Definition:* Identifies a subdivision within a country sub-division.

*Datatype:* "Max140Text" on page 482

**17.1.9.1.16 CountrySubDivision <CtrySubDvsn>**

*Presence:* [0..1]

*Definition:* Identifies a subdivision of a country such as state, region, county.

*Datatype:* "Max35Text" on page 483

**17.1.9.1.17 Country <Ctry>**

*Presence:* [0..1]

*Definition:* Nation with its own government.

*Impacted by:* C5 "Country"

*Datatype:* "CountryCode" on page 474

**Constraints**

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**17.1.9.1.18 AddressLine <AdrLine>**

*Presence:* [0..7]

*Definition:* Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

*Datatype:* "Max70Text" on page 485

**17.1.10 System Identification****17.1.10.1 ClearingSystemIdentification2Choice**

*Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		471
Or}	Proprietary <Prtry>	[1..1]	Text		471

### 17.1.10.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Identification of a clearing system, in a coded form as published in an external list.

*Datatype:* ["ExternalClearingSystemIdentification1Code" on page 476](#)

### 17.1.10.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

*Datatype:* ["Max35Text" on page 483](#)

## 17.2 Message Datatypes

### 17.2.1 Amount

#### 17.2.1.1 ActiveCurrencyAndAmount

*Definition:* A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	<a href="#">"ActiveCurrencyCode" on page 473</a>

#### Format

minInclusive	0
totalDigits	18
fractionDigits	5

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

### 17.2.1.2 ImpliedCurrencyAndAmount

*Definition:* Number of monetary units specified in a currency where the unit of currency is implied by the context and compliant with ISO 4217. The decimal separator is a dot.

Note: a zero amount is considered a positive amount.

*Type:* Amount

#### Format

minInclusive	0
totalDigits	18
fractionDigits	5

## 17.2.2 Binary

### 17.2.2.1 Max10KBinary

*Definition:* Binary data of 10K maximum.

*Type:* Binary

#### Format

minLength	1
maxLength	10240

## 17.2.3 CodeSet

### 17.2.3.1 AccountStatus3Code

*Definition:* Qualifies further the current state of an account.

*Type:* CodeSet

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.

CodeName	Name	Definition
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

### 17.2.3.2 ActiveCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

#### Format

pattern [A-Z]{3,3}

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### 17.2.3.3 ActiveOrHistoricCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

#### Format

pattern [A-Z]{3,3}

#### Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

### 17.2.3.4 AddressType2Code

*Definition:* Specifies the type of address.

*Type:* CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.

CodeName	Name	Definition
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

### 17.2.3.5 CommunicationMethod2Code

*Definition:* Communication method used for the transmission of documents.

*Type:* CodeSet

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

### 17.2.3.6 CommunicationMethod3Code

*Definition:* Communication method used for the transmission of documents.

*Type:* CodeSet

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
POST	PostalService	Transmission by postal service.
PHON	Phone	Transmission by telephone.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.

### 17.2.3.7 CountryCode

*Definition:* Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

*Type:* CodeSet

#### Format

pattern [A-Z]{2,2}

**Constraints**

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**17.2.3.8 ExternalAccountIdentification1Code**

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**17.2.3.9 ExternalBankTransactionDomain1Code**

*Definition:* Specifies the bank transaction code domain, as published in an external bank transaction code domain code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**17.2.3.10 ExternalBankTransactionFamily1Code**

*Definition:* Specifies the bank transaction code family, as published in an external bank transaction code family code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**17.2.3.11 ExternalBankTransactionSubFamily1Code**

*Definition:* Specifies the bank transaction code sub-family, as published in an external bank transaction code sub-family code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

### 17.2.3.12 ExternalCashAccountType1Code

*Definition:* Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

### 17.2.3.13 ExternalClearingSystemIdentification1Code

*Definition:* Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	5

### 17.2.3.14 ExternalCommunicationFormat1Code

*Definition:* Specifies the communication format for statements in the format of a character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

### 17.2.3.15 ExternalFinancialInstitutionIdentification1Code

*Definition:* Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength	1
maxLength	4

### 17.2.3.16 ExternalOrganisationIdentification1Code

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength	1
maxLength	4

### 17.2.3.17 ExternalPersonIdentification1Code

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength	1
maxLength	4

### 17.2.3.18 ExternalProxyAccountType1Code

*Definition:* Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**17.2.3.19 Frequency7Code**

*Definition:* Specifies the regularity of an event.

*Type:* CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

**17.2.3.20 Modification1Code**

*Definition:* Specifies if an item is added, modified, deleted or unchanged.

*Type:* CodeSet

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**17.2.3.21 NamePrefix2Code**

*Definition:* Specifies the terms used to formally address a person.

*Type:* CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.

CodeName	Name	Definition
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

### 17.2.3.22 PreferredContactMethod2Code

*Definition:* Preferred method used to reach the individual contact within an organisation.

*Type:* CodeSet

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

### 17.2.3.23 UseCases1Code

*Definition:* Specifies the action on the cash account.

*Type:* CodeSet

CodeName	Name	Definition
OPEN	Opening	Code indicating the opening of an account.
MNTN	Maintenance	Code indicating the maintenance of an account.
CLSG	Closing	Code indicating the closing of an account.
VIEW	View	Code indicating the view of an account.

## 17.2.4 Date

### 17.2.4.1 ISODate

*Definition:* A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

*Type:* Date

## 17.2.5 DateTime

### 17.2.5.1 ISODateTime

*Definition:* A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* DateTime

## 17.2.6 IdentifierSet

### 17.2.6.1 AnyBICDec2014Identifier

*Definition:* Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

*Type:* IdentifierSet

*Identification scheme:* SWIFT; AnyBICIdentifier

#### Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### 17.2.6.2 BICFIDec2014Identifier

*Definition:* Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

*Type:* IdentifierSet

*Identification scheme:* SWIFT; BICIdentifier

**Format**

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

**Constraints**

- **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

**17.2.6.3 IBAN2007Identifier**

*Definition:* The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

*Type:* IdentifierSet

*Identification scheme:* National Banking Association; International Bank Account Number (ISO 13616)

**Format**

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Constraints**

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

**17.2.6.4 LEIIdentifier**

*Definition:* Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

*Type:* IdentifierSet

*Identification scheme:* Global LEI System; LEIIdentifier

**Format**

pattern [A-Z0-9]{18,18}[0-9]{2,2}

**17.2.7 Indicator****17.2.7.1 YesNoIndicator**

*Definition:* Indicates a "Yes" or "No" type of answer for an element.

*Type:* Indicator

*Meaning When True:* Yes

*Meaning When False:* No

## 17.2.8 Text

### 17.2.8.1 Exact4AlphaNumericText

*Definition:* Specifies an alphanumeric string with a length of 4 characters.

*Type:* Text

**Format**

pattern	[a-zA-Z0-9]{4}
---------	----------------

### 17.2.8.2 Max128Text

*Definition:* Specifies a character string with a maximum length of 128 characters.

*Type:* Text

**Format**

minLength	1
maxLength	128

### 17.2.8.3 Max140Text

*Definition:* Specifies a character string with a maximum length of 140 characters.

*Type:* Text

**Format**

minLength	1
maxLength	140

### 17.2.8.4 Max15PlusSignedNumericText

*Definition:* Specifies a numeric string with a maximum length of 15 digits and may be prefixed with a plus sign.

*Type:* Text

**Format**

pattern	[+]{0,1}[0-9]{1,15}
---------	---------------------

### 17.2.8.5 Max16Text

*Definition:* Specifies a character string with a maximum length of 16 characters.

*Type:* Text

**Format**

minLength	1
maxLength	16

### 17.2.8.6 Max2048Text

*Definition:* Specifies a character string with a maximum length of 2048 characters.

*Type:* Text

**Format**

minLength	1
maxLength	2048

### 17.2.8.7 Max256Text

*Definition:* Specifies a character string with a maximum length of 256 characters.

*Type:* Text

**Format**

minLength	1
maxLength	256

### 17.2.8.8 Max34Text

*Definition:* Specifies a character string with a maximum length of 34 characters.

*Type:* Text

**Format**

minLength	1
maxLength	34

### 17.2.8.9 Max350Text

*Definition:* Specifies a character string with a maximum length of 350 characters.

*Type:* Text

**Format**

minLength	1
maxLength	350

### 17.2.8.10 Max35Text

*Definition:* Specifies a character string with a maximum length of 35 characters.

*Type:* Text

**Format**

minLength	1
maxLength	35

### 17.2.8.11 Max3NumericText

*Definition:* Specifies a numeric string with a maximum length of 3 digits.

*Type:* Text

#### Format

pattern	[0-9]{1,3}
---------	------------

### 17.2.8.12 Max4AlphaNumericText

*Definition:* Specifies an alphanumeric string with a maximum length of 4 characters.

*Type:* Text

#### Format

minLength	1
maxLength	4
pattern	[a-zA-Z0-9]{1,4}

### 17.2.8.13 Max4Text

*Definition:* Specifies a character string with a maximum length of 4 characters.

*Type:* Text

#### Format

minLength	1
maxLength	4

### 17.2.8.14 Max5NumericText

*Definition:* Specifies a numeric string with a maximum length of 5 digits.

*Type:* Text

#### Format

pattern	[0-9]{1,5}
---------	------------

### 17.2.8.15 Max6Text

*Definition:* Specifies a character string with a maximum length of 6 characters.

*Type:* Text

#### Format

minLength	1
maxLength	6

**17.2.8.16 Max70Text**

*Definition:* Specifies a character string with a maximum length of 70characters.

*Type:* Text

**Format**

minLength	1
maxLength	70

**17.2.8.17 PhoneNumber**

*Definition:* The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

*Type:* Text

**Format**

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
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**17.2.8.18 Unlimited9Text**

*Definition:* String of characters equal to UNLIMITED.

*Type:* Text

**Format**

length	9
pattern	UNLIMITED