ISO 20022

Payments Mandates - Maintenance 2018 - 2019

Message Definition Report Part 1

Maintenance 2018/2019 – Approved by the Payments SEG on 21 January 2019

This document provides information about the use of the messages for Payments Mandates and includes, for example, business scenarios and messages flows.

February 2019

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Preliminary note:

The Message Definition Report (MDR) is made of three parts:

MDR - Part 1

This describes the contextual background required to understand the functionality of the proposed message set. Part 1 is produced by the submitting organisation that developed or maintained the message set in line with a MDR Part1 template provided by the ISO 20022 Registration Authority (RA) on [www.iso20022.org](http://www.iso20022.org)

MDR – Part 2

This is the detailed description of each message definition of the message set. Part 2 is produced by the RA using the model developed by the submitting organisation.

MDR – Part 3

This is an extract of the ISO 20022 Business Model describing the business concepts used in the message set. Part 3 is an Excel document produced by the RA.

# Introduction

## Terms and Definitions

The following terms are reserved words defined in ISO 20022 Edition 2013 – Part1. When used in this document, the UpperCamelCase notation is followed.

|  |  |
| --- | --- |
| Term | Definition |
| BusinessRole | Functional role played by a business actor in a particular BusinessProcess or BusinessTransaction. |
| Participant | Involvement of a BusinessRole in a BusinessTransaction. |
| BusinessProcess | Definition of the business activities undertaken by BusinessRoles within a BusinessArea whereby each BusinessProcess fulfils one type of business activity and whereby a BusinessProcess may include and extend other BusinessProcesses. |
| BusinessTransaction | Particular solution that meets the communication requirements and the interaction requirements of a particular BusinessProcess and BusinessArea. |
| MessageDefinition | Formal description of the structure of a message instance. |

## Abbreviations and Acronyms

The following is a list of abbreviations and acronyms used in the document.

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

## Document Scope and Objectives

This document is the first part of the Payments Mandates Message Definition Report (MDR) that describes the BusinessTransactions and underlying message set. For the sake of completeness, the document may also describe BusinessActivities that are not in the scope of the business processes covered in this document.

This document describes the following:

* the BusinessProcess scope
* the BusinessRoles involved in these BusinessProcesses

The main objectives of this document are as follows:

* to provide information about the messages that support the business processes
* to explain the BusinessProcesses and BusinessActivities these messages have addressed
* to give a high level description of BusinessProcesses and the associated BusinessRoles
* to document the BusinessTransactions
* to provide business examples

The messages definitions are specified in Message Definition Report Part 2.

## References

|  |  |  |  |
| --- | --- | --- | --- |
| Document | Version | Date | Author |
| ISO 20022 Business Justification – Payments Mandates | 2008 | 2008-09-02 | SWIFT |
| ISO 20022 Business Justification (BJ) document #109 Payments Mandates - Supplement | 2016 | 2016-07-06 | SWIFT and SABS |
| ISO 20022 Maintenance Change Request (MCR) document #137 (Payments Maintenance 2018/2019) | 2018 | 2018-09-26 | SWIFT |

# Scope and Functionality

## Background

This Message Definition Report covers a set of six MessageDefinitions developed by SWIFT and approved by the Payments Standards Evaluation Group (SEG) on 21 January 2019.

These messages are specifically designed to support mandate related information (initiation, amendment, cancellation, but also confirmation or rejection of the specific initiation, amendment or cancellation).

## Scope

The mandate messages cover the flow that is necessary to set up and manage the instruction that allows the debtor agent to accept instructions from the creditor, through the creditor’s agent, to debit the account of the debtor:

* Request for initiation of a mandate (MandateInitiationRequest)
* Request for amendment of a mandate (MandateAmendmentRequest)
* Request for cancellation of a mandate (MandateCancellationRequest)
* Request for copy of a mandate (MandateCopyRequest)
* Request for suspension of a mandate (MandateSuspensionRequest)
* Confirmation of acceptance or rejection of initiation, amendment, cancellation, copy or suspension request of a mandate (MandateAcceptanceReport)

A mandate is defined as the authorisation and expression of consent given by the debtor to the creditor to allow the creditor to initiate collections for debiting the specified debtor’s account and to allow the debtor agent to comply with such instructions.

## Groups of MessageDefinitions and Functionality

Mandate Messages

The MandateInitiationRequest message is used to request the set-up of an instruction that allows the debtor agent to accept instructions from the creditor, through the creditor agent, to debit the account of the debtor (mandate).

The MandateAmendmentRequest message is used to request the amendment of specific information in an existing mandate.

The MandateCancellationRequest message is used to request the cancellation of an existing mandate.

The MandateCopyRequest message: used to request a copy of an existing/active mandate.

The MandateSuspensionRequest message: used to request the suspension of an existing/active mandate until the suspension is lifted.

Related Message

The MandateAcceptanceReport message: is used to respond to any of the mandate request messages, providing the confirmation of either acceptance or rejection of the request.

1. Where acceptance is part of the full process flow, a mandate, as requested through a MandateInitiationRequest message, only becomes valid after a confirmation of acceptance is received through a MandateAcceptanceReport message from the agent of the receiver.

### Groups

|  |  |
| --- | --- |
| MessageDefinition | Message Identifier |
| MandateInitiationRequest | pain.009 |
| MandateAmendmentRequest | pain.010 |
| MandateCancellationRequest | pain.011 |
| MandateAcceptanceReport | pain.012 |
| MandateCopyRequest | pain.017 |
| MandateSuspensionRequest | pain.018 |

### Functionality

See Message Definition Report Part 2 for the message scopes and formats.

# BusinessRoles and Participants

A BusinessRole represents an entity (or a class of entities) of the real world, physical or legal, a person, a group of persons, a corporation. Examples of BusinessRoles: “Financial Institution”, “Automated Clearing House”, “Central Securities Depository”.

A Participant is a functional role performed by a BusinessRole in a particular BusinessProcess or BusinessTransaction. Examples of Participants: the “user” of a system, “debtor”, “creditor”, “investor”.

The relationship between BusinessRoles and Participants is many-to-many. One BusinessRole can be involved as different Participants at different moments in time or at the same time. Examples of BusinessRoles: "user", "debtor”, "creditor", "investor". Different BusinessRoles can be involved as the same Participant.

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

## Participants and BusinessRoles Definitions

Participants

|  |  |
| --- | --- |
| Description | Definition |
| Debtor | Party that owes an amount of money to the (ultimate) creditor. In the context of the payment model, the debtor is also the debit account owner. |
| Creditor | Party to which an amount of money is due. In the context of the payment model, the creditor is also the credit account owner. |
| Ultimate Debtor | Ultimate party that owes an amount of money to the (ultimate) creditor. |
| Ultimate Creditor | Ultimate party to which an amount of money is due. |
| Debtor Agent | Financial institution servicing an account for the debtor. |
| Creditor Agent | Financial institution servicing an account for the creditor. |

Business Roles

|  |  |
| --- | --- |
| Description | Definition |
| Customer |  |
| Ultimate Customer |  |
| Financial Institution | Organisation established primarily to provide financial services |

## BusinessRoles and Participants Table

|  |  |  |  |
| --- | --- | --- | --- |
| BusinessRole | Participant  Customer | Participant  Ultimate Customer | Participant  Financial Institution |
| Debtor | X |  |  |
| Creditor | X |  |  |
| Ultimate Debtor |  | X |  |
| Ultimate Creditor |  | X |  |
| Debtor Agent |  |  | X |
| Creditor Agent |  |  | X |

# BusinessProcess Description

This diagram represents the high level BusinessProcesses.



Mandate

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

Request for Initiation of a Mandate (MandateInitiationRequest)

|  |  |
| --- | --- |
| Item | Description |
| Definition | A MandateInitiationRequest is a request from one party to another party to set up a mandate. If accepted by the initiators counterparty, this MandateInitiationRequest together with the MandateAcceptanceReport, confirming the acceptance, will be considered as a valid mandate by all parties, instructing the debtor agent to accept instructions from the creditor, through the creditor’s bank, to debit the account of the debtor. |
| Trigger | There is a business need to initiate and mandate. |
| Pre-conditions | * (Ultimate) debtor and (ultimate) creditor must have an underlying agreement in which it is agreed that payment will be done in a way for which a mandate is needed. * (Ultimate) debtor and (ultimate) creditor must have exchanged information needed to complete a mandate request. This exchange of information may be done by any means acceptable and agreed upon between the parties, including using the ISO 20022 mandate messages. * debtor and creditor must be account owners * Related debtor agent and creditor agent must offer mandate as a service/product |
| Post-conditions | The MandateInitiationRequest is forwarded to the customer’s counterparty through the counterparty’s financial institution. |
| Role | Customer. |

Request for Amendment of a Mandate (MandateAmendmentRequest)

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

Request for Initiation Cancellation of a Mandate (MandateCancellationRequest)

|  |  |
| --- | --- |
| Item | Description |
| Definition | A MandateCancellationRequest is a request from one party to another party to cancel an existing mandate. If accepted by the initiators counterparty, this MandateCancellationRequest together with the MandateAcceptanceReport, confirming the acceptance, will be considered a valid cancellation of an existing mandate, agreed upon by all parties. The mandate will no longer be active and or valid. |
| Trigger | There is no longer a business necessity to keep the mandate active. |
| Pre-conditions | * There is an existing mandate in place between the (ultimate) debtor and (ultimate) creditor. * The debtor account and creditor account are held at the financial institutions mentioned in the existing mandate. |
| Post-conditions | The mandate is no longer active. The mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as return, reversal and status, should still be considered valid). |
| Role | Customer. |

Request for copy of an existing Mandate (MandateCopyRequest)

|  |  |
| --- | --- |
| Item | Description |
| Definition | A MandateCopyRequest is a request from one party to another party to receive a copy of an existing Mandate. If accepted, the mandate copy can be included in a MandateAcceptanceReport, else the MandateAcceptanceReport will contain a negative result together with a Reject Reason Code. |
| Trigger | The official mandate (or copy) can be stored either by the Debtor/DebtorAgent or Creditor/CreditorAgent. When the other party needs the information, they will request a copy through their agent.. |
| Pre-conditions | There is an existing Mandate in place between the (Ultimate) Debtor and (Ultimate) Creditor.  The Debtor Account and Creditor Account are held at the financial institutions mentioned in the existing Mandate. |
| Post-conditions | The necessary information will be in the MandateAcceptanceReport. |
| Role | Customer/Financial Institution |

Request for suspension of an existing Mandate (MandateSuspensionRequest)

|  |  |
| --- | --- |
| Item | Description |
| Definition | A MandateSuspensionRequest is a request from one party to another party to suspend an existing Mandate. The positive outcome of the Mandate Suspension Request will be sent using a Mandate Acceptance Report (incl. Accepted Code). The negative outcome of the Mandate Suspension Request will be sent using a Mandate Acceptance Report (incl. a Reject Reason Code). |
| Trigger | There is no longer a business necessity to keep the Mandate active at this moment or a Direct Debit has failed to be conducted on the Debtor Account after several tries. |
| Pre-conditions | There is an existing Mandate in place between the (Ultimate) Debtor and (Ultimate) Creditor.  The Debtor Account and Creditor Account are held at the financial institutions mentioned in the existing Mandate. |
| Post-conditions | The Mandate is suspended. The mandate related transactions must no longer be submitted (possible response messages that may follow on direct debit transactions related to the suspended mandate, such as Return, Reversal and Status, should still be considered valid). |
| Role | Customer/Financial Institution |

The Acceptance Report (MandateAcceptanceReport)

|  |  |
| --- | --- |
| Item | Description |
| Definition | A MandateAcceptanceReport is a report confirming the acceptance or rejection of a mandate request catered for in each of the above mentioned mandate request. Where acceptance is part of the full process flow, a mandate request is only completed and valid after a confirmation of acceptance received through a MandateAcceptanceReport. |
| Trigger | A mandate request has been received by the financial institution of the receiving party |
| Pre-conditions | A mandate request (initiation, amendment or cancellation) has been sent by the initiating party. |
| Post-conditions | A reply on a mandate request has been received through a MandateAcceptanceReport confirming either the acceptance or rejection of the mandate request. |
| Role | Customer/financial institution. |

# BusinessActivities

This section presents the different BusinessActivities within each BusinessProcess. The BusinessActivities of a process are described with activity diagrams.

Legend

|  |  |  |
| --- | --- | --- |
| Symbol | Name | Definition |
|  | Start Point | Shows where the lifecycle of the business process commences. |
|  | End Point | Shows where the lifecycle of the business process may ends. |
|  | Lozenge (or diamond) | Indicates that a choice between several actions can be made. |
|  | Bar | Indicates that several actions are initiated in parallel. |

## Mandate Initiation Request by Creditor



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Prepare MandateInitiationRequest (1) | Definition  The creditor prepares a MandateInitiationRequest; this request includes information on identification of the debtor, the creditor, the debtor agent and the related payment instruction(s). The creditor sends the MandateInitiationRequest to the creditor agent.  Pre-condition   * The (ultimate) debtor and (ultimate) creditor must have an underlying agreement in which it is agreed that payment will be done in a way for which a mandate is needed. * The (ultimate) debtor and (ultimate) creditor must have exchanged information needed to complete a MandateInitiationRequest. This exchange of information may be done via any means acceptable and agreed upon by both parties, including the usage of the ISO 20022 mandate messages.   Trigger  It has been agreed by the (ultimate) debtor and (ultimate) creditor that payment of an underlying contract will be done in such a way that a mandate is required.  Post-condition  The MandateInitiationRequest is ready to be sent to the creditor agent. | Creditor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the creditor agent (2) checks the authentication of the sender of MandateInitiationRequest and investigates the parties in the message in order to identify all the possible risks (such as financial or reputation) for the creditor agent. In the same way the debtor agent (3) checks the authentication and investigates parties mentioned in the message, in order to identify all the possible risks for the debtor agent. Part of this process is obligatory through regulation.  Authentication is done throughout the processing within a financial institution. Authentication is only shown in this activity diagram in this particular place to have a representation of authentication NOT to indicate the exact location of the process step.  Pre-condition  The creditor has sent the MandateInitiationRequest to the creditor agent.  Trigger  The bank has received a MandateInitiationRequest from the creditor.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateInitiationRequest is started. | Creditor Agent/Debtor Agent |
| Authorise MandateInitiationRequest (4.1) | Definition  This is the activity through which the debtor agent checks, that is, whether the debtor’s account is authorised for the mandate related type of payments, and asks the debtor for authorisation and to confirm whether he accepts or rejects the MandateInitiationRequest. The means of authorisation and validation by the debtor agent, between the debtor agent and the debtor are out of scope of this project and part of the service offering of the debtor agent.  Pre-condition  All preceding checks have been successful.  Trigger  The authentication has been successful and it was confirmed that the MandateInitiationRequest is either accepted or rejected.  Post-condition  The authorisation check was either successful or failed and the MandateInitiationRequest can be confirmed as either accepted or rejected. If both authorisation and the request have been rejected, the debtor agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest, to the creditor through the creditor agent. If the authorisation check was successful and the request has been accepted the debtor agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest, to the creditor through the creditor agent. | Debtor |
| Route reject of the debtor customer profile check to creditor (4.2) | Definition  This is the activity through which the creditor agent informs the creditor of the reject of the debtor customer profile check  Pre-condition  The MandateInitiationRequest has been sent to the debtor agent.  Trigger  The authentication on the debtor’s bank side has failed and it has been confirmed that the MandateInitiationRequest has been rejected.  Post-condition  The set-up of a mandate failed. The creditor has to manage the rejection of the MandateInitiationRequest. | Creditor Agent |
| Prepare MandateAcceptanceReport confirming either the acceptance or rejection of the MandateInitiationRequest (5.2) | Definition  The debtor agent prepares a MandateAcceptanceReport as response on a MandateInitiationRequest; confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference given in the MandateInitiationRequest and the identification of the MandateAcceptanceReport message. In case of rejection, the response may include the reason for the rejection.  Pre-condition  A MandateInitiationRequest from the creditor has been received by the debtor agent through the creditor’s bank.  Trigger  All checks by the debtor agent and the authorisation by the debtor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateInitiationRequest is sent to the creditor agent. | Debtor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateInitiationRequest to Creditor Unchanged (5.1.1) | Definition  The creditor agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest to the creditor. The MandateAcceptanceReport, together with the original MandateInitiationRequest is considered to be a valid Mandate.  Pre-condition  All checks on a MandateInitiationRequest, done by the debtor agent have been successful and the debtor authorised its bank to process further.  Trigger  The creditor agent received a MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest from the debtor agent.  Post-condition  All means for a valid mandate have been forwarded, or made available, to the creditor. | Creditor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateInitiationRequest to Creditor Unchanged (5.2.1) | Definition  The creditor agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest to the creditor.  Pre-condition  All checks on a MandateInitiationRequest, done by the debtor agent have failed and/or the debtor did not authorise its bank to process further.  Trigger  The creditor agent received a MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest from the debtor agent.  Post-condition  The set-up of a mandate has failed. The creditor has to manage the rejection of the MandateInitiationRequest. | Creditor Agent |
| Manage the rejection of the MandateInitiationRequest (6) | Definition  The creditor has received, or has retrieved, the MandateAcceptanceReport confirming the rejection of its MandateInitiationRequest from the creditor agent.  Pre-condition  The creditor agent has received a MandateAcceptanceReport confirming the rejection of MandateInitiationRequest from the debtor agent and forwarded, or made available, this message to the creditor.  Trigger  The MandateInitiationRequest has been rejected by the debtor agent and/or the debtor.  Post-condition  A decision has to be taken by the creditor on how to manage the rejection of the MandateInitiationRequest. | Creditor |

## Mandate Initiation Request by Debtor



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Prepare MandateInitiationRequest (1) | Definition  The debtor prepares a MandateInitiationRequest; this request includes information on identification of the debtor, the creditor, the creditor agent and the payment instruction(s) that will follow the completion of the mandate. The debtor sends its MandateInitiationRequest to the debtor agent.  Pre-condition   * The (ultimate) debtor and (ultimate) creditor must have an underlying agreement in which it is agreed that payment will be done in a way for which a mandate is needed. * The (ultimate) debtor and the (ultimate) creditor must have exchanged information needed to complete a MandateInitiationRequest. This exchange of information may be done via any means acceptable and agreed upon by both parties, including via the usage of the ISO 20022 mandate messages.   Trigger  It has been agreed by the (ultimate) debtor and (ultimate) creditor that payment of an underlying contract will be done in such a way that a mandate is required.  Post-condition  The MandateInitiationRequest is ready to be sent to the debtor agent. | Debtor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the debtor agent (2) checks the authentication of the sender of the MandateInitiationRequest and investigates the parties in the message in order to identify all the possible risks (such as financial or reputation) for the debtor agent. In the same way the creditor agent (3) checks the authentication and investigates parties mentioned in the message, in order to identify all the possible risks for the creditor agent. Part of this process is obligatory through regulation.  Authentication is done throughout the processing within a financial institution. Authentication is only shown in this activity diagram in this particular place to have a representation of authentication NOT to indicate the exact location of the process step.  Pre-condition  The debtor has sent the MandateInitiationRequest to the debtor agent.  Trigger  The bank has received a MandateInitiationRequest from the debtor.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateInitiationRequest is started. | Debtor Agent/Creditor Agent |
| Authorise MandateInitiationRequest (4.1) | Definition  This is the activity through which the creditor agent checks, that is, whether the creditor’s account is authorised for the mandate related type of payments, and asks the creditor for authorisation and to confirm whether he accepts or rejects the MandateInitiationRequest. The means of authorisation and validation by the creditor agent, between the creditor agent and the creditor are out of scope of this project and part of the service offering of the creditor agent.  Pre-condition  All preceding checks have been successful.  Trigger  The authentication has been successful and it was confirmed that the MandateInitiationRequest is either accepted or rejected.  Post-condition  The authorisation check was either successful or failed and the MandateInitiationRequest can be confirmed as either accepted or rejected. If both authorisation and the request have been rejected, the creditor agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest, to the debtor through the debtor agent. If the authorisation check was successful and the request has been accepted, the creditor agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest, to the debtor through the debtor agent. | Creditor Agent |
| Route Reject of Creditor Customer Profile check to Debtor (4.2) | Definition  This is the activity through which the debtor agent informs the debtor of the reject of the creditor customer profile check.  Pre-condition  The MandateInitiationRequest has been sent to the creditor agent.  Trigger  The authentication on the creditor’s bank side has failed and it has been confirmed that the MandateInitiationRequest has been rejected.  Post-condition  The set-up of a mandate failed. The debtor has to manage the rejection of the MandateInitiationRequest. | Debtor Agent |
| Prepare MandateAcceptanceReport confirming either the acceptance or rejection of the MandateInitiationRequest (5.2) | Definition  The creditor agent prepares a MandateAcceptanceReport on a MandateInitiationRequest; confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference given in the MandateInitiationRequest and the identification of the MandateAcceptanceReport message. In case of a rejection, the response may include the reason for the rejection.  Pre-condition  A MandateInitiationRequest from the debtor has been received by the creditor’s bank through the debtor’s bank.  Trigger  All checks by the creditor agent and the authorisation by the creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateInitiationRequest is sent to the debtor agent. | Creditor Agent |
| (5.1.1) Route MandateAcceptanceReport confirming the acceptance of a MandateInitiationRequest to Debtor Unchanged | Definition  The debtor agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest to the debtor. The MandateAcceptanceReport, together with the original MandateInitiationRequest is considered to be a valid mandate.  Pre-condition  All checks on a MandateInitiationRequest, done by the creditor agent have been successful and the creditor authorised its bank to process further.  Trigger  The debtor agent received a MandateAcceptanceReport confirming the acceptance of the MandateInitiationRequest from the debtor agent.  Post-condition  All means for a valid mandate have been forwarded, or are made available, to the debtor. | Debtor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateInitiationRequest to Debtor Unchanged (5.2.1) | Definition  The debtor agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the rejection of the MandateInitiationRequest to the debtor.  Pre-condition  All checks on a MandateInitiationRequest, done by the creditor agent have failed and/or the creditor did not authrorise its bank to process further.  Trigger  The debtor agent received a MandateAcceptanceReport confirming the rejection of the MandateInitiationRequest from the creditor agent.  Post-condition  The set-up of a mandate has failed. The debtor has to manage the rejection of the MandateInitiationRequest. | Debtor Agent |
| Manage the rejection of the MandateInitiationRequest (6) | Definition  The debtor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection on its MandateInitiationRequest from the debtor agent.  Pre-condition  The debtor agent has received a MandateAcceptanceReport confirming the rejection of a MandateInitiationRequest from the creditor agent and has forwarded, or made available, this message to the debtor.  Trigger  The MandateInitiationRequest has been rejected by the debtor agent, creditor agent and/or the creditor.  Post-condition  A decision has to be taken by the debtor on how to manage the rejection of the MandateInitiationRequest. | Debtor |

## Mandate Amendment Request by Creditor



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| Step | Description | Initiator |
| Prepare MandateAmendmentRequest (1) | Definition  The creditor prepares a MandateAmendmentRequest to request the amendment of certain information in an existing mandate; this request includes the old and new data of the element(s) to be amended. The creditor will then submit the request to the creditor agent.  Pre-condition  The (ultimate) debtor and (ultimate) creditor must have an existing mandate in place and the debtor account and creditor account are held at the financial institutions mentioned in the existing mandate.  Trigger  Certain data elements essential to the mandate related transactions have to be amended.  Post-condition  The MandateAmendmentRequest is ready to be sent to the creditor agent. | Creditor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the creditor agent (2) checks the authentication of the sender of the MandateAmendmentRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the creditor agent. In the same way the debtor agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks for the debtor agent. Part of this process is obligatory through regulation.  Authentication is done throughout the processing within a financial institution. Authentication is only shown in this activity diagram in this particular place to have a representation of authentication NOT to indicate the exact location of the process step.  Pre-condition  The creditor has sent the MandateAmendmentRequest to the creditor agent.  Trigger  The creditor agent has received a MandateAmendmentRequest from its respective customer.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateAmendmentRequest is started. | Creditor Agent/Debtor Agent |
| Authorise MandateAmendmentRequest (4.1) | Definition  This is the activity through which the debtor agent checks, that is, whether the debtor’s account is authorised for the mandate related type of payments, and asks the debtor for authorisation and to confirm whether he accepts or rejects the MandateAmendmentRequest. The means of authorisation and validation by the debtor agent, between the debtor agent and the debtor are out of scope of this project and are part of the service offering of the debtor agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication has been successful and it was confirmed that the MandateAmendmentRequest is either accepted or rejected.  Post-condition  The authorisation check was either successful or failed and the MandateAmendmentRequest can be confirmed as either accepted or rejected. If both authorisation and the request have been rejected, the debtor agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest, to the creditor through the creditor agent. If the authorisation check was successful and the request has been accepted, the debtor agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest, to the creditor through the creditor agent. | Debtor |
| Route Reject of Creditor Customer Profile check to Debtor (4.2) | Definition  This is the activity through which the creditor agent informs the creditor of the reject of the debtor customer profile check.  Pre-condition  The MandateAmendmentRequest has been sent to the debtor agent  Trigger  The authentication on the debtor’s bank side has failed and it has been confirmed that the MandateAmendmentRequest has been rejected  Post-condition  The amendment of an existing mandate has failed. The creditor has to manage the rejection of the MandateAmendmentRequest. | Creditor Agent |
| Prepare MandateAcceptanceReport on the MandateAmendmentRequest (5.2) | Definition  The debtor agent prepares a MandateAcceptanceReport as a response on a MandateAmendmentRequest; confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference of the existing mandate, the identification of the MandateAmendmentRequest message and the identification of the MandateAcceptanceReport message. In case of a rejection, the response may include the reason for the rejection.  Pre-condition  The MandateAmendmentRequest from the creditor has been received by the debtor agent through the creditor’s bank.  Trigger  All checks by the debtor agent and the authorisation by the debtor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateAmendmentRequest is sent to the creditor agent. | Debtor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateAmendmentRequest to Creditor Unchanged (5.1.1) | Definition  The creditor agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of MandateAmendmentRequest to the creditor. The MandateAcceptanceReport together with original MandateAmendmentRequest is considered to be a valid amendment on an existing mandate, agreed upon by all parties. The amended mandate will from then on be considered the valid mandate replacing the original mandate.  Pre-condition  All checks on a MandateAmendmentRequest, done by the debtor agent have been successful and the debtor authorised its bank to process further.  Trigger  The creditor agent received a MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest from the debtor agent.  Post-condition  All means for a valid mandate have been forwarded, or are made available, to the creditor. | Creditor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateAmendmentRequest to Creditor Unchanged (5.2.1) | Definition  The creditor agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest  Pre-condition  All checks on a MandateAmendmentRequest, done by the debtor agent have failed and/or the debtor did not authrorise its bank to process further.  Trigger  The creditor agent received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the debtor agent.  Post-condition  The amendment of an existing mandate has failed. The creditor has to manage the rejection of the MandateAmendmentRequest. | Creditor Agent |
| Manage the rejection of the MandateAmendmentRequest (6) | Definition  The creditor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection on its MandateAmendmentRequest from the creditor agent.  Pre-condition  The creditor agent has received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the debtor agent and has forwarded, or made available, this message to the creditor.  Trigger  The MandateAmendmentRequest has been rejected by the debtor agent, creditor agent and/or the debtor.  Post-condition  A decision has to be taken by the creditor on how to manage the rejection of the MandateAmendmentRequest. | Creditor |

## Mandate Amendment Request by Debtor



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| Step | Description | Initiator |
| Prepare MandateAmendmentRequest (1) | Definition  The debtor prepares a MandateAmendmentRequest to request the amendment of certain information in an existing mandate; this request includes the old and new data of the element(s) to be amended. The debtor will then submit the request to the debtor agent..  Pre-condition  The (ultimate) debtor and (ultimate) creditor must have an existing mandate in place and the debtor account and creditor account are held at the financial institutions mentioned in the existing mandate.  Trigger  Certain data elements essential to the mandate related transactions have to be amended.  Post-condition  The MandateAmendmentRequest is ready to be sent to the debtor agent. | Debtor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the debtor agent (2) checks the authentication of the sender of the MandateAmendmentRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the debtor agent. In the same way the creditor agent (3) checks the authentication and investigates the parties mentioned in the message in order to identify all the possible risks for the creditor agent. Part of this process is obligatory through regulation.  Authentication is done throughout the processing within a financial institution. Authentication is only shown in this activity diagram in this particular place to have a representation of authentication NOT to indicate the exact location of the process step.  Pre-condition  The debtor has sent MandateAmendmentRequest to the debtor agent.  Trigger  The debtor agent has received a MandateAmendmentRequest from the debtor.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateAmendmentRequest is started. | Debtor Agent / Creditor Agent |
| Authorise MandateAmendmentRequest (4.1) | Definition  This is the activity through which the creditor agent checks, that is, whether the creditor’s account is authorised for the mandate related type of payments, and asks the creditor for authorisation and to confirm whether he accepts or rejects the MandateAmendmentRequest. The means of authorisation and validation by the creditor agent, between the creditor agent and the creditor are out of scope of this project and are part of the service offering of the creditor agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication check has been successful and it has been confirmed that the MandateAmendmentRequest is either accepted or rejected.  Post-condition  The authorisation check was either successful or failed and the MandateAmendmentRequest can be confirmed as either accepted or rejected. If both authorisation and the request have been rejected, the creditor agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest, to the debtor through the debtor agent. If the authorisation check was successful and the request has been accepted, the creditor agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest, to the debtor through the debtor agent. | Creditor |
| Route Reject of Creditor Customer Profile check to Debtor (4.2) | Definition  This is the activity through which the debtor agent informs the debtor of the reject of the creditor customer profile check.  Pre-condition  The MandateAmendmentRequest has been sent to the creditor agent  Trigger  The authentication check on the creditor’s bank side has failed and it has been confirmed that the MandateAmendmentRequest has been rejected.  Post-condition  The amendment of an existing mandate has failed. The creditor has to manage the rejection of the MandateAmendmentRequest. | Debtor agent |
| Prepare MandateAcceptanceReport on the MandateAmendmentRequest (5.2) | Definition  The creditor agent prepares a MandateAcceptanceReport as a response on a MandateAmendmentRequest confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference of the existing Mandate, the identification of the MandateAmendmentRequest message and the MandateAcceptanceReport message. In case of a rejection, the response may include the reason for the rejection.  Pre-condition  The MandateAmendmentRequest from the debtor has been received by the creditor agent through the debtor’s bank.  Trigger  All checks by the creditor agent and the authorisation by the creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateAmendmentRequest is sent to the debtor agent. | Creditor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateAmendmentRequest to Debtor Unchanged (5.1.1) | Definition  The debtor agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest to the debtor. The MandateAcceptanceReport, together with the original MandateAmendmentRequest is considered to be a valid amendment on an existing mandate, agreed upon by all parties. The amended mandate will from then on be considered the valid mandate replacing the original mandate.  Pre-condition  All checks on a MandateAmendmentRequest, done by the creditor agent have been successful and the creditor authorised its bank to process further.  Trigger  The debtor agent received a MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest from the creditor agent.  Post-condition  All means for a valid mandate have been forwarded, or are made available to the debtor. | Debtor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateAmendmentRequest to Debtor Unchanged (5.2.1) | Definition  The debtor agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest to the debtor.  Pre-condition  All checks on a MandateAmendmentRequest, done by the creditor agent have failed and/or the creditor did not authrorise its bank to process further.  Trigger  The debtor agent received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the creditor agent.  Post-condition  The amendment of an existing mandate has failed. The debtor has to manage the rejection of the MandateAmendmentRequest. | Debtor Agent |
| Manage the rejection of the MandateAmendmentRequest (6) | Definition  The debtor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the debtor agent.  Pre-condition  The debtor agent has received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the creditor agent and has forwarded this, or has made available, this message to the debtor.  Trigger  The MandateAmendmentRequest has been rejected by the debtor agent, creditor agent and/or the creditor.  Post-condition  A decision has to be taken by the debtor on how to manage the rejection of the MandateAmendmentRequest. | Debtor |

## Mandate Amendment Request by Debtor Agent



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

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

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| Step | Description | Initiator |
| Prepare MandateAmendmentRequest (1) | Definition  The debtor agent prepares a MandateAmendmentRequest to inform other parties of a change in debtor agent owned data that needs to be amended in an existing mandate. This request includes the old and new data of the element(s) to be amended. The debtor agent may forward MandateAmendmentRequest to the debtor and the creditor agent (who in his turn will inform its customer the creditor)  Pre-condition  The (ultimate) debtor and (ultimate) creditor must have an existing mandate in place and the debtor account and creditor account are held at the financial institutions mentioned in the existing mandate.  Trigger  Certain data elements owned by the debtor agent and essential to the mandate related transactions have to be amended.  Post-condition  The MandateAmendmentRequest is ready to be sent to debtor and creditor agent involved in the existing mandate. | Debtor Agent |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the creditor agent checks the authentication of the sender of MandateAmendmentRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the creditor agent. Part of this process is obligatory through regulation.  Pre-condition  The debtor agent has sent the MandateAmendmentRequest to the creditor agent.  Trigger  The creditor agent has received a MandateAmendmentRequest from the debtor agent.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateAmendmentRequest is started. | Creditor Agent |
| Reject of Creditor Customer Profile check to Debtor Agent (3.1) | Definition  This is the activity through which the creditor agent informs the debtor agent of the reject of the creditor customer profile check.  Pre-condition  The MandateAmendmentRequest has been sent to the creditor agent.  Trigger  The authentication check on the creditor’s bank side has failed and it has been confirmed that the MandateAmendmentRequest has been rejected.  Post-condition  The amendment of a mandate has failed. The debtor agent has to manage the reject of the MandateAmendmentRequest. | Creditor Agent |
| Authorise MandateAmendmentRequest (3.2) | Definition  This is the activity through which the creditor agent checks, that is, whether the creditor’s account is authorised for the mandate related type of payments, and asks the creditor for authorisation and to confirm whether he accepts or rejects the MandateAmendmentRequest. The means of authorisation and validation by the creditor agent, between the creditor agent and the creditor are out of scope of this project and are part of the service offering of the creditor agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication check has been successful and it has been confirmed that the MandateAmendmentRequest is either accepted or rejected.  Post-condition  The authorisation check was either successful or failed. If both authorisation and the request have been rejected, the creditor agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest, to the debtor agent. If the authorisation check was successful and the request has been accepted, the creditor agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest, to the debtor agent. | Creditor |
| Prepare MandateAcceptanceReport on the MandateAmendmentRequest (5.2) | Definition  The creditor agent prepares a MandateAcceptanceReport as a response on a MandateAmendmentRequest confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference of the existing mandate, the identification of the MandateAmendmentRequest message and the identification of the MandateAcceptanceReport message. In case of a reject, the response may include the reason for the rejection.  Pre-condition  The MandateAmendmentRequest from the debtor agent has been received by the creditor agent.  Trigger  All checks by the creditor agent and the authorisation by the creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateAmendmentRequest is sent to the debtor agent. | Creditor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateAmendmentRequest to Debtor Agent (5.1.1) | Definition  The creditor agent forwards the MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest to the debtor agent. The MandateAcceptanceReport, together with the original MandateAmendmentRequest is considered to be a valid amendment on an existing mandate, agreed upon by all parties. The amended mandate will from then on be considered the valid mandate replacing the original mandate.  Pre-condition  All checks on a MandateAmendmentRequest, done by the creditor agent have been successful and the creditor authorised its bank to process further.  Trigger  The debtor agent received a MandateAcceptanceReport confirming the acceptance of the MandateAmendmentRequest from the creditor agent.  Post-condition  All means for a valid mandate are in place. | Creditor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateAmendmentRequest to Debtor Agent (5.2.1) | Definition  the creditor agent forwards the MandateAcceptanceReport confirming the rejection of the MandateAcceptanceReport to the debtor agent.  Pre-condition  All checks on a MandateAmendmentRequest, done by the creditor agent have failed and/or the creditor did not authrorise its bank to process further.  Trigger  the debtor agent received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the creditor agent.  Post-condition  The amendment of an existing mandate has failed. The debtor agent has to manage the rejection of the MandateAmendmentRequest. | Creditor Agent |
| Manage the rejection of the MandateAmendmentRequest (7) | Definition  The debtor agent has received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the creditor agent..  Pre-condition  The debtor agent has received a MandateAcceptanceReport confirming the rejection of the MandateAmendmentRequest from the creditor agent.  Trigger  The MandateAmendmentRequest has been rejected by the creditor agent.  Post-condition  A decision has to be taken by the debtor agent on how to manage the rejection of the MandateAmendmentRequest. | Debtor Agent |
| Change Mandate information if stored | Definition  This is the process through which the, debtor (2), creditor agent (6) and creditor (4) change the, possibly, stored information of an existing mandate in accordance with the MandateAmendmentRequest received from the debtor agent.  Pre-condition:  The information on the amendment has to be available to all parties, involved in the mandate, that store mandate Information. debtor agent has sent the MandateAmendmentRequest to all other parties involved in an existing mandate.  Trigger  The parties involved in an existing mandate have received the amendment information.  Post-condition:  All parties involved in an existing mandate have updated their mandate information in their respective storage systems. | Debtor/Creditor/Creditor Agent |

## Mandate Cancellation Request by Creditor



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| Step | Description | Initiator |
| Prepare MandateCancellationRequest (1) | Definition  The creditor prepares a MandateCancellationRequest to request the cancellation of an existing mandate. The creditor submits the request to the creditor agent.  Pre-condition  An existing mandate must be in place between the (ultimate) debtor and (ultimate) creditor. debtor account and creditor account are held at the financial institutions mentioned in the existing mandate.  Trigger  There is no longer a business necessity to keep the mandate active.  Post-condition  The MandateCancellationRequest is ready to be sent to the creditor agent. | Creditor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the creditor agent (2) checks the authentication of the sender of the MandateCancellationRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the creditor agent. In the same way the debtor agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks for the debtor agent. Part of this process is obligatory through regulation.  Authentication is done throughout the processing within a financial institution. Authentication is only shown in this activity diagram in this particular place to have a representation of authentication NOT to indicate the exact location of the process step.  Pre-condition  The creditor has sent the MandateCancellationRequest to the creditor agent.  Trigger  The creditor agent has received a MandateCancellationRequest from the creditor.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateCancellationRequest is started. | Creditor Agent / Debtor Agent |
| Authorise MandateCancellationRequest (4.1) | Definition  This is the activity through which the debtor agent checks, that is, whether the debtor’s account is authorised for the mandate related type of payments, and asks the debtor for authorisation and to confirm whether he accepts or rejects the MandateCancellationRequest. The means of authorisation and validation by the debtor agent, between the debtor agent and the debtor are out of scope of this project and are part of the service offering of the debtor agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication check has been successful and it has been confirmed that the MandateCancellationRequest is either accepted or rejected.  Post-condition  The authorisation and validation check was either successful or has failed. If both authorisation and the request have been rejected, the debtor agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateCancellationRequest, to the creditor through the creditor agent. If the authorisation check was successful and the request has been accepted, the debtor agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateCancellationRequest, to the creditor through the creditor agent. | Debtor |
| Route Reject of Debtor Customer Profile check to Creditor (4.2) | Definition  This is the activity through which the creditor agent informs the creditor of the reject of the debtor customer profile check.  Pre-condition  The MandateCancellationRequest has been sent to the debtor agent  Trigger  The authentication check on the debtor’s bank side failed and it has been confirmed that the MandateCancellationRequest has been rejected.  Post-condition  The cancellation of a mandate has failed. The creditor has to manage the reject of the MandateCancellationRequest. | Creditor Agent |
| Prepare MandateAcceptanceReport on the MandateCancellationRequest (5.2) | Definition  The debtor agent prepares a MandateAcceptanceReport as a response on a MandateCancellationRequest confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference of the existing Mandate, the identification of the MandateCancellationRequest message and the identification of the MandateAcceptanceReport message. In case of a reject, the response may include the reason for the rejection.  Pre-condition  The MandateCancellationRequest from the creditor has been received by the debtor agent through the creditor’s bank.  Trigger  All checks by the debtor agent and the authorisation by the debtor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateCancellationRequest is sent to the creditor agent. | Debtor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateCancellationRequest to Creditor Unchanged (5.1.1) | Definition  The creditor agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateCancellationRequest to the creditor. The MandateAcceptanceReport, together with the original MandateCancellationRequest is considered to be a valid cancellation on an existing mandate, agreed upon by all parties. The mandate is no longer active. The mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as return, reversal and status, should still be considered valid)  Pre-condition  All checks on a MandateCancellationRequest, done by the debtor agent have been successful and the debtor authorised its bank to process further.  Trigger  The creditor agent received a MandateAcceptanceReport confirming the acceptance of the MandateCancellationRequest from the debtor agent.  Post-condition  The mandate is no longer active. The mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as return, reversal and status, should still be considered valid). | Creditor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateCancellationRequest to Creditor Unchanged (5.2.1) | Definition  The creditor agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateCancellationRequest to the creditor.  Pre-condition  All checks on a MandateCancellationRequest, done by the debtor agent have failed and/or the debtor did not authrorise its bank to process further.  Trigger  The creditor agent received a MandateAcceptanceReport confirming the rejection of the MandateCancellationRequest from the debtor agent.  Post-condition  The cancellation of a mandate has failed. The creditor has to manage the rejection of the MandateCancellationRequest. | Creditor Agent |
| Manage the rejection of the MandateCancellationRequest (6) | Definition  The creditor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection of its MandateCancellationRequest from the creditor agent.  Pre-condition  The creditor agent has received a MandateAcceptanceReport confirming the rejection of the MandateCancellationRequest from the debtor agent and has forwarded or made available this message to the creditor.  Trigger  The MandateAmendmentRequest has been rejected by the creditor agent.  Post-condition  A decision has to be taken by the debtor agent on how to manage the rejection of the MandateAmendmentRequest. | Creditor |

## Mandate Cancellation Request by Debtor



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| Step | Description | Initiator |
| Prepare MandateCancellationRequest (1) | Definition  The debtor prepares a MandateCancellationRequest to request the cancellation of an existing mandate. The debtor submits the request to the debtor agent.  Pre-condition  An existing mandate must be in place between the (ultimate) debtor and (ultimate) creditor. Debtor account and creditor account are held at the financial institutions mentioned in the existing mandate.  Trigger  There is no longer a business necessity to keep the mandate active.  Post-condition  The MandateCancellationRequest is ready to be sent to the debtor agent. | Debtor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the debtor agent (2) checks the authentication of the sender of the MandateCancellationRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the debtor agent. In the same way the creditor agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks for the creditor agent. Part of this process is obligatory through regulation.  Authentication is done throughout the processing within a financial institution. Authentication is only shown in this activity diagram in this particular place to have a representation of authentication NOT to indicate the exact location of the process step.  Pre-condition  The debtor has sent the MandateCancellationRequest to the debtor agent.  Trigger  The bank has received a MandateCancellationRequest from its respective customer.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateCancellationRequest is started. | Debtor Agent / Creditor Agent |
| Authorise MandateCancellationRequest (4.1) | Definition  This is the activity through which the creditor agent checks, that is, whether the creditor’s account is authorised for the mandate related type of payments, and asks the creditor for authorisation and to confirm whether he accepts or rejects the MandateCancellationRequest. The means of authorisation and validation by the creditor agent, between the creditor agent and the creditor are out of scope of this project and are part of the service offering of the creditor agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication check has been successful and it has been confirmed that the MandateCancellationRequest is either accepted or rejected.  Post-condition  The authorisation and validation check was either successful or has failed. If both authorisation and the request have been rejected, the creditor agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateCancellationRequest, to the debtor through the debtor agent. If the authorisation check was successful and the request has been accepted, the creditor agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateCancellationRequest, to the debtor through the debtor agent. | Creditor |
| Route Reject of Debtor Customer Profile check to Creditor (4.2) | Definition  This is the activity through which the debtor agent informs the debtor of the reject of the creditor customer profile check.  Pre-condition  The MandateCancellationRequest has been sent to the creditor agent.  Trigger  The authentication check on the creditor’s bank side has failed and it has been confirmed that the MandateCancellationRequest has been rejected.  Post-condition  The cancellation of a mandate has failed. The debtor has to manage the rejection of the MandateCancellationRequest. | Debtor Agent |
| Prepare MandateAcceptanceReport on a MandateCancellationRequest (5.2) | Definition  The creditor agent prepares a MandateAcceptanceReport as a response on a MandateCancellationRequest confirming either the acceptance (5.1) or rejection (5.2) of the MandateCancellationRequest. The MandateAcceptanceReport includes the unique reference of the existing mandate, the identification of the MandateCancellationRequest message and the identification of the MandateAcceptanceReport message. In case of a rejection, the response may include the reason for the rejection.  Pre-condition  The MandateCancellationRequest from the debtor has been received by the creditor agent through the debtor’s bank.  Trigger  All checks by the creditor agent and the authorisation by the creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateCancellationRequest is sent to the debtor agent. | Creditor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateCancellationRequest to Debtor unchanged (5.1.1) | Definition  The debtor agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateCancellationRequest to the debtor. The MandateAcceptanceReport, together with the original MandateCancellationRequest is considered to be a valid cancellation of an existing mandate, agreed upon by all parties. The mandate is no longer active. The mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as return, reversal and status, should still be considered valid).  Pre-condition  All checks on a MandateCancellationRequest, done by the creditor agent have been successful and the creditor authorised its bank to process further  Trigger  The debtor agent received a MandateAcceptanceReport confirming the acceptance of the MandateCancellationRequest from the creditor agent.  Post-condition  The mandate is no longer active. The mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as return, reversal and status, should still be considered valid). | Debtor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateCancellationRequest to Debtor unchanged (5.2.1) | Definition  The debtor agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateCancellationRequest to the debtor, without adding or leaving out any information of the original validation response.  Pre-condition  All checks on a MandateCancellationRequest, done by the creditor agent have failed and/or the creditor did not authrorise its bank to process further.  Trigger  The debtor agent received a MandateAcceptanceReport confirming the rejection of a MandateCancellationRequest from the creditor agent.  Post-condition  The cancellation of a mandate has failed. The debtor has to manage the rejection of the MandateCancellationRequest. | Debtor Agent |
| Manage the rejection of the MandateCancellationRequest (6) | Definition  The debtor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection of its MandateCancellationRequest from the debtor agent.  Pre-condition  The debtor agent has received a MandateAcceptanceReport confirming the rejection of a MandateCancellationRequest from the creditor agent and has forwarded, or made available this message to the debtor.  Trigger  The MandateCancellationRequest has been rejected by the debtor agent, creditor agent and/or the creditor.  Post-condition  A decision has to be taken by the debtor on how to manage the rejection of the MandateCancellationRequest. | Debtor |

## MandateCopyRequest by Creditor



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Prepare MandateCopyRequest (1) | Definition  The Creditor prepares a MandateCopyRequest to request a copy of an existing Mandate. The Creditor submits the request to the Creditor Agent.  Pre-condition  An existing Mandate must be in place between the (Ultimate) Debtor and (Ultimate) Creditor. Debtor account and Creditor account are held at the financial institutions mentioned in the existing Mandate.  Trigger  There is a business necessity to know the details of the mandate stored by the debtor.  Post-condition  The MandateCopyRequest is ready to be sent to the Creditor Agent. | Creditor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the Creditor Agent (2) checks the authentication of the sender of the MandateCopyRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the Creditor Agent. In the same way the Debtor Agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks. Part of this process is obligatory through regulation.  Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.  Pre-condition  The Creditor has sent the MandateCopyRequest to the Creditor Agent.  Trigger  The Creditor Agent has received a MandateCopyRequest from the Creditor.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateCopyRequest is started. | Creditor Agent / Debtor Agent |
| Authorise MandateCopyRequest (4.1) | Definition  This is the activity through which the Debtor Agent checks i.e. whether the Debtor’s account is authorized for the mandate related type of payments and asks the Debtor for authorisation and to confirm whether he accepts or rejects the MandateCopyRequest. The means of authorization and validation by the Debtor Agent, between the Debtor Agent and the Debtor are out of scope of this project and are part of the service offering of the Debtor Agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication check has been successful and it has been confirmed that the MandateCopyRequest is either accepted or rejected.  Post-condition  If both authorization and the request have been rejected, the Debtor Agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateCopyRequest indicating the reason for rejecting to the Creditor through the Creditor Agent. If the authorization check was successful and the request has been accepted, the Debtor Agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateCopyRequest, to the Creditor through the Creditor Agent. In this case the MandateAcceptanceReport will contain a copy of the Mandate. | Creditor |
| Route Reject of Customer Profile check to Creditor (4.2) | Definition  This is the activity through which the Creditor Agent informs the Creditor of the reject of the Customer Profile Check.  Pre-condition  The MandateCopyRequest has been sent to the Debtor Agent.  Trigger  The authentication check on the Debtor’s Bank side failed and it has been confirmed that the MandateCopyRequest has been rejected.  Post-condition  No copy of the mandate is provided. The Creditor has to manage the reject of the MandateCopyRequest. | Debtor Agent |
| Prepare MandateAcceptanceReport on a MandateCopyRequest (5.2) | Definition  The Debtor Agent prepares a MandateAcceptanceReport as a response on a MandateCopyRequest confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport shall include the unique reference of the existing Mandate, the identification of the MandateCopyRequest message and the identification of the MandateAcceptanceReport message. In case of a reject, the response will include the reject reason code.  Pre-condition  The MandateCopyRequest from the Creditor has been received by the Debtor Agent through the Creditor’s Bank.  Trigger  All checks by the Debtor Agent and the authorization by the Debtor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateCopyRequest is sent to the Creditor Agent. | Creditor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateCopyRequest to Creditor (5.1.1) | Definition  The Creditor Agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateCopyRequest to the Creditor and including the copy.  Pre-condition  All checks on a MandateCopyRequest, done by the Debtor Agent have been successful and the Debtor authorized its Bank to process further.  Trigger  The Creditor Agent received a MandateAcceptanceReport confirming the acceptance of the MandateCopyRequest and including the copy of the mandate details, from the Debtor Agent.  Post-condition  The copy is provided. | Creditor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateCopyRequest to Creditor (5.2.1) | Definition  The Creditor Agent forwards, or makes available, the MandateAcceptanceReport confirming the reject information of the MandateCopyRequest to the Creditor.  Pre-condition  All checks on a MandateCopyRequest, done by the Debtor Agent have failed and/or the Debtor did not authorize its Bank to process further.  Trigger  The Creditor Agent received a MandateAcceptanceReport confirming the rejection of the MandateCopyRequest from the Debtor Agent.  Post-condition  No copy of the mandate is provided.The Creditor has to manage the rejection of the MandateCopyRequest. | Creditor Agent |
| Manage the rejection of the MandateCopyRequest (6) | Definition  The Creditor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection of his MandateCopyRequest from the Creditor Agent.  Pre-condition  The Creditor Agent has received a MandateAcceptanceReport confirming the rejection of the MandateCopyRequest from the Debtor Agent and has forwarded or made available this message to the Creditor.  Trigger  The MandateCopyRequest has been rejected by the Debtor Agent, Creditor Agent and/or the Debtor.  Post-condition  A decision has to be taken by the Creditor on how to manage the rejection of the MandateCopyRequest. | Creditor |

## Mandate Copy Request by Debtor



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Prepare MandateCopyRequest (1) | Definition  The Debtor prepares a MandateCopyRequest to request a copy of an existing Mandate. The Debtor submits the request to the Debtor Agent.  Pre-condition  An existing Mandate must be in place between the (Ultimate) Debtor and (Ultimate) Creditor.  Debtor account and Creditor account are held at the financial institutions mentioned in the existing Mandate.  Trigger  There is a business necessity to know the details of the mandate stored by the creditor.  Post-condition  The MandateCopyRequest is ready to be sent to the Debtor Agent. | Debtor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the Debtor Agent (2) checks the authentication of the sender of the MandateCopyRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation).In the same way the Creditor Agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks. Part of this process is obligatory through regulation. Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.  Pre-condition  The Debtor has sent the MandateCopyRequest to the Debtor Agent.  Trigger  The Bank has received a MandateCopyRequest from its respective Customer.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateCopyRequest is started. | Debtor Agent / Creditor Agent |
| Authorise MandateCopyRequest (4.1) | Definition  This is the activity through which the Creditor Agent checks i.e. whether the Creditor’s account is authorized for the mandate related type of payments and asks the Creditor for authorisation and to confirm whether he accepts or rejects the MandateCopyRequest. The means of authorization and validation by the Creditor Agent, between the Creditor Agent and the Creditor are out of scope of this project and are part of the service offering of the Creditor Agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication check has been successful and it has been confirmed that the MandateCopyRequest is either accepted or rejected.  Post-condition  The authorization and validation check was either successful or has failed. If both authorization and the request have been rejected, the Creditor Agent will respond with a MandateAcceptanceReport confirming the rejection of the MandateCopyRequest, to the Debtor through the Debtor Agent. If the authorization check was successful and the request has been accepted, the Creditor Agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateCopyRequest, to the Debtor through the Debtor Agent. In this case the MandateAcceptanceReport will contain a copy of the Mandate. | Creditor |
| Route Reject Customer Profile check to Debtor (4.2) | Definition  This is the activity through which the Debtor Agent informs the Debtor of the reject of the Creditor Customer Profile Check.  Pre-condition  The MandateCopyRequest has been sent to the Creditor Agent  Trigger  The authentication check on the Creditor’s Bank side has failed and it has been confirmed that the MandateCopyRequest has been rejected.  Post-condition  No copy will be provided. The Debtor has to manage the rejection of the MandateCopyRequest. | Debtor Agent |
| Prepare MandateAcceptanceReport on a MandateCopyRequest (5.2) | Definition  The Creditor Agent prepares a MandateAcceptanceReport as a response on a MandateCopyRequest confirming either the acceptance (5.1) or rejection (5.2) of the MandateCopyRequest. The MandateAcceptanceReport shall include the unique reference of the existing Mandate, the identification of the MandateCopyRequest message and the identification of the MandateAcceptanceReport message. In case of a rejection, the response will include a reject reason code.  Pre-condition  The MandateCopyRequest from the Debtor has been received by the Creditor Agent through the Debtor’s Bank.  Trigger  All checks by the Creditor Agent and the authorization by the Creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateCopyRequest is sent to the Debtor Agent. | Creditor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateCopyRequest to Debtor (5.1.1) | Definition  The Debtor Agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateCopyRequest to the Debtor.  Pre-condition  All checks on a MandateCopyRequest, done by the Creditor Agent have been successful and the Creditor authorized its Bank to process further.  Trigger  The Debtor Agent received a MandateAcceptanceReport confirming the acceptance of the MandateCopyRequest from the Creditor Agent.  Post-condition  The copy is provided. | Debtor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateCopyRequest to Debtor (5.2.1) | Definition  The Debtor Agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateCopyRequest to the Debtor, without adding or leaving out any information of the original validation response.  Pre-condition  All checks on a MandateCancellationRequest, done by the Creditor Agent have failed and/or the Creditor did not authorize its Bank to process further.  Trigger  The Debtor Agent received a MandateAcceptanceReport confirming the rejection of a MandateCopyRequest from the Creditor Agent.  Post-condition  The copy of the mandate is not provided. The Debtor has to manage the rejection of the MandateCopyRequest. | Debtor Agent |
| Manage the rejection of the MandateCopyRequest (6) | Definition  The Debtor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection of his MandateCopyRequest from the Debtor Agent.  Pre-condition  The Debtor Agent has received a MandateAcceptanceReport confirming the rejection of a MandateCopyRequest from the Creditor Agent and has forwarded, or made available this message to the Debtor.  Trigger  The MandateCopyRequest has been rejected by the Debtor Agent, Creditor Agent and/or the Creditor.  Post-condition  A decision has to be taken by the Debtor on how to manage the rejection of the MandateCopyRequest. | Debtor |

## MandateSuspensionRequest by Creditor



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Prepare request for suspension of a Mandate (1) | Definition  The Creditor prepares a MandatesuspensionRequest to request to suspend an existing Mandate. The Creditor submits the request to the Creditor Agent.  Pre-condition  An existing Mandate must be in place between the (Ultimate) Debtor and (Ultimate) Creditor.  Debtor account and Creditor account are held at the financial institutions mentioned in the existing Mandate.  Trigger  There is a business necessity to suspend the active Mandate.  Post-condition  The MandateSuspensionRequest is ready to be sent to the Creditor Agent. | Creditor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the Creditor Agent (2) checks the authentication of the sender of the MandatesuspensionRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the Creditor Agent. In the same way the Debtor Agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks. Part of this process is obligatory through regulation.  Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.  Pre-condition  The Creditor has sent the MandateSuspensionRequest to the Creditor Agent.  Trigger  The Creditor Agent has received a MandateSuspensionRequest from the Creditor.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateSuspensionRequest is started. | Creditor Agent / Debtor Agent |
| Authorise MandateSuspensionRequest (4.1) | Definition  This is the activity through which the Debtor Agent checks i.e. whether the Debtor’s account is authorized for the mandate related type of payments and asks the Debtor for authorisation and to confirm whether he accepts or rejects the MandateSuspensionRequest. The means of authorization and validation by the Debtor Agent, between the Debtor Agent and the Debtor are out of scope of this project and are part of the service offering of the Debtor Agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication check has been successful and it has been confirmed that the MandateSuspensionRequest is either accepted or rejected.  Post-condition  The authorization and validation check were either successful or have failed. If both authorization and the request have been rejected, the Debtor Agent will respond with a MandateAcceptanceReport (inc. a reject reason code) confirming the rejection of the MandateSuspensionRequest, to the Creditor through the Creditor Agent. If the authorization check was successful and the request has been accepted, the Debtor Agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateSuspensionRequest, to the Creditor through the Creditor Agent. | Creditor |
| Route Reject of Debtor Customer Profile check to Creditor (4.2) | Definition  This is the activity through which the Creditor Agent informs the Creditor of the reject of the Debtor Customer Profile Check  Pre-condition  The MandateSuspensionRequest has been sent to the Debtor Agent  Trigger  The authentication check on the Debtor’s Bank side failed and it has been confirmed that the MandateSuspensionRequest has been rejected.  Post-condition  The suspension of a Mandate has failed. The Creditor has to manage the reject of the MandateSuspensionRequest. | Debtor Agent |
| Prepare MandateAcceptanceReport on a MandateSuspensionRequest | Definition  The Debtor Agent prepares a MandateAcceptanceReport as a response on a MandateSuspensionRequest confirming either the acceptance (5.1) or rejection (5.2) of the request. The MandateAcceptanceReport includes the unique reference of the existing Mandate, the identification of the MandateSuspensionRequest message and the identification of the MandateAcceptanceReport message. In case of a reject, the response will include the reason for the rejection.  Pre-condition  The MandateSuspensionRequest from the Creditor has been received by the Debtor Agent through the Creditor’s Bank.  Trigger  All checks by the Debtor Agent and the authorization by the Debtor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateSuspensionRequest is sent to the Creditor Agent. | Creditor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateSuspensionRequest to Creditor (5.1.1) | Definition  The Creditor Agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateSuspensionRequest to the Creditor. The MandateAcceptanceReport, together with the original MandateSuspensionRequest is considered to be a valid suspension on an existing Mandate, agreed upon by all parties. The Mandate is no longer active. The Mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as Return, Reversal and Status, should still be considered valid).  Pre-condition  All checks on a MandateSuspensionRequest, done by the Debtor Agent have been successful and the Debtor authorized its Bank to process further.  Trigger  The Creditor Agent received a MandateAcceptanceReport confirming the acceptance of the MandateSuspensionRequest from the Debtor Agent.  Post-condition  The Mandate is no longer active. The Mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as Return, Reversal and Status, should still be considered valid). | Creditor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateSuspensionRequest to Creditor (5.2.1) | Definition  The Creditor Agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateSuspensionRequest to the Creditor  Pre-condition  All checks on a MandateSuspensionRequest, done by the Debtor Agent have failed and/or the Debtor did not authorize its Bank to process further.  Trigger  The Creditor Agent received a MandateAcceptanceReport confirming the rejection of the MandateSuspensionRequest from the Debtor Agent.  Post-condition  The mandate stays active (is not suspended). The Creditor has to manage the rejection of the MandateSuspensionRequest. | Creditor Agent |
| Manage the rejection of the MandateSuspensionRequest (6) | Definition  The Creditor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection of his MandateSuspensionRequest from the Creditor Agent.  Pre-condition  The Creditor Agent has received a MandateAcceptanceReport confirming the rejection of the MandateSuspensionRequest from the Debtor Agent and has forwarded or made available this message to the Creditor.  Trigger  The MandateSuspensionRequest has been rejected by the Debtor Agent, Creditor Agent and/or the Debtor.  Post-condition  A decision has to be taken by the Creditor on how to manage the rejection of the MandateSuspensionRequest. | Creditor |

## Mandate Suspension Request by Debtor



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Prepare MandateSuspensionRequest (1) | Definition  The Debtor prepares a MandateSuspensionRequest to request suspending an existing Mandate. The Debtor submits the request to the Debtor Agent.  Pre-condition  An existing Mandate must be in place between the (Ultimate) Debtor and (Ultimate) Creditor. Debtor account and Creditor account are held at the financial institutions mentioned in the existing Mandate.  Trigger  There is a business necessity to suspend the active Mandate.  Post-condition  The MandateSuspensionRequest is ready to be sent to the Debtor Agent. | Debtor |
| Authenticate KYC AML (2,3) | Definition  This is the process through which the Debtor Agent (2) checks the authentication of the sender of the MandateSuspensionRequest and investigates the parties in the message in order to identify all the possible risks (such as, financial or reputation) for the Debtor Agent. In the same way the Creditor Agent (3) checks the authentication and investigates parties mentioned in the message in order to identify all the possible risks for the Creditor Agent. Part of this process is obligatory through regulation. Authentication is done throughout the processing within a Financial Institution. Authentication is only shown in this activity diagram in this particular place to have a representation of Authentication NOT to indicate the exact location of the process step.  Pre-condition  The Debtor has sent the MandateSuspensionRequest to the Debtor Agent.  Trigger  The Bank has received a MandateSuspensionRequest from its respective Customer.  Post-condition  The authentication has been either successful or it has failed. If the authentication check failed, the process of rejection of the MandateSuspensionRequest is started. | Debtor Agent / Creditor Agent |
| Authorise MandateSuspensionRequest (4.1) | Definition  This is the activity through which the Creditor Agent checks i.e. whether the Creditor’s account is authorized for the mandate related type of payments and asks the Creditor for authorisation and to confirm whether he accepts or rejects the MandateSuspensionRequest. The means of authorization and validation by the Creditor Agent, between the Creditor Agent and the Creditor are out of scope of this project and are part of the service offering of the Creditor Agent.  Pre-condition  All preceding authentication and validation checks have been successful.  Trigger  The authentication check has been successful and it has been confirmed that the MandateSuspensionRequest is either accepted or rejected.  Post-condition  The authorization and validation check was either successful or has failed. If both authorization and the request have been rejected, the Creditor Agent will respond with a MandateAcceptanceReport (inc. a reject reason code) confirming the rejection of the MandateSuspensionRequest, to the Debtor through the Debtor Agent. If the authorization check was successful and the request has been accepted, the Creditor Agent will respond with a MandateAcceptanceReport confirming the acceptance of the MandateSuspensionRequest, to the Debtor through the Debtor Agent. | Creditor |
| Route Reject Customer Profile check to Debtor (4.2) | Definition  This is the activity through which the Debtor Agent informs the Debtor of the reject of the Creditor Customer Profile Check.  Pre-condition  The MandateSuspensionRequest has been sent to the Creditor Agent.  Trigger  The authentication check on the Creditor’s Bank side has failed and it has been confirmed that the MandateSuspensionRequest has been rejected.  Post-condition  The Mandate is still active (not suspended). The Debtor has to manage the rejection of the MandateSuspensionRequest. | Debtor Agent |
| Prepare MandateAcceptanceReport on a MandateSuspensionRequest (5.2) | Definition  The Creditor Agent prepares a MandateAcceptanceReport as a response on a MandateSuspensionRequest confirming either the acceptance (5.1) or rejection (5.2) of the MandateSuspensionRequest. The MandateAcceptanceReport includes the unique reference of the existing Mandate, the identification of the MandateSuspensionRequest message and the identification of the MandateAcceptanceReport message. In case of a rejection, the response will include the reason for the rejection.  Pre-condition  The MandateSuspensionRequest from the Debtor has been received by the Creditor Agent through the Debtor’s Bank.  Trigger  All checks by the Creditor Agent and the authorization by the Creditor are either successful (accepted) (5.1) or failed (rejected) (5.2).  Post-condition  The MandateAcceptanceReport confirming the acceptance or rejection of the MandateSuspensionRequest is sent to the Debtor Agent. | Creditor Agent |
| Route MandateAcceptanceReport confirming the acceptance of a MandateSuspensionRequest to Debtor (5.1.1) | Definition  The Debtor Agent forwards, or makes available, the MandateAcceptanceReport confirming the acceptance of the MandateSuspensionRequest to the Debtor. The MandateAcceptanceReport, together with the original MandateSuspensionRequest is considered to be a valid suspension of an existing Mandate, agreed upon by all parties. The Mandate is no longer active. The Mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as Return, Reversal and Status, should still be considered valid).  Pre-condition  All checks on a MandateSuspensionRequest, done by the Creditor Agent have been successful and the Creditor authorized its Bank to process further.  Trigger  The Debtor Agent received a MandateAcceptanceReport confirming the acceptance of the MandateSuspensionRequest from the Creditor Agent.  Post-condition  The Mandate is no longer active. The Mandate related transactions can no longer be executed (possible response messages that may follow on executed transactions, such as Return, Reversal and Status, should still be considered valid). | Debtor Agent |
| Route MandateAcceptanceReport confirming the rejection of a MandateSuspensionRequest to Debtor (5.2.1) | Definition  The Debtor Agent forwards, or makes available, the MandateAcceptanceReport confirming the rejection of the MandateSuspensionRequest to the Debtor, without adding or leaving out any information of the original validation response.  Pre-condition  All checks on a MandateSuspensionRequest, done by the Creditor Agent have failed and/or the Creditor did not authorize its Bank to process further.  Trigger  The Debtor Agent received a MandateAcceptanceReport confirming the rejection of a MandateSuspensionRequest from the Creditor Agent.  Post-condition  The Mandate is still active (not suspended). The Debtor has to manage the rejection of the MandateSuspensionRequest. | Debtor Agent |
| Manage the rejection of the MandateSuspensionRequest (6) | Definition  The Debtor has received, or has retrieved, a MandateAcceptanceReport confirming the rejection of his MandateSuspensionRequest from the Debtor Agent.  Pre-condition  The Debtor Agent has received a MandateAcceptanceReport confirming the rejection of a MandateSuspensionRequest from the Creditor Agent and has forwarded, or made available this message to the Debtor.  Trigger  The MandateSuspensionRequest has been rejected by the Debtor Agent, Creditor Agent and/or the Creditor.  Post-condition  A decision has to be taken by the Debtor on how to manage the rejection of the MandateSuspensionRequest. | Debtor |

# BusinessTransactions

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

## Mandate Initiation Request

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

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

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

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

### Mandate Initiation Request for a single mandate

Scenario A

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

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



Scenario B

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

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



Scenario C

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

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

During the maintenance cycle of 2012/2014, the mandate messages were updated to also cater for multiple mandates. As an example, the scenario below describes how one MandateInitiationRequest, containing six mandates, that is initiated by the debtor to the debtor agent, can result in multiple MandateInitiationRequest messages in the end to end payments flow.



### Mandate Initiation Request for multiple mandates

Scenario A

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



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

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

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

Scenario B

MandateAcceptanceReport message(s), potentially containing multiple underlying mandates, which have to be forwarded to the initial debtor.



## Mandate Amendment Request

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

The MandateAmendmentRequest message is sent from the initiator of the request to its agent. The

MandateAmendmentRequest message is forwarded by the agent of the initiator to the agent of the counterparty.

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

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

Scenario A

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

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



Scenario B

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

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



Scenario C

One party plays the roles of initiating party and debtor agent.

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



## Mandate Cancellation Request

A MandateCancellationRequest message is used to request the cancellation of an existing mandate. The

MandateCancellationRequest message contains a request to cancel one (or more) specific mandate(s).

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

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

Scenario A

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

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



Scenario B

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

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



Scenario C

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

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



## Mandate Copy Request

A MandateCopyRequest message is used to request the copy of an existing mandate. The

MandateCopyRequest message contains a request to get a copy of one (or more) existing mandate(s).

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

The message flow of the MandateAcceptanceReport message (containing the copy of the mandate) has been included to illustrate the complete end-to-end process of the MandateCopyRequest message.

Scenario A:

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

The message is sent by an initiating party to the creditor agent. The party playing the role of initiating party is the same as the party playing the role of creditor and ultimate creditor. The party playing the role of debtor is the same as the party playing the role of ultimate debtor. The debtor either accepts or rejects that the creditor can have a copy. This outcome will be confirmed through the MandateAcceptanceReport message. Depending on where the mandate (or a copy) is stored, the Mandate AcceptanceReport is initiated by the debtor or debtor agent and will be forwarded to the creditor through the debtor agent and creditor agent.



Scenario B:

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

The message is sent by an initiating party to the debtor agent. The party playing the role of initiating party is the same as the party playing the role of debtor and ultimate debtor. The party playing the role of creditor is the same as the party playing the role of ultimate creditor. The creditor either accepts or rejects the request for a copy. This outcome will be confirmed through the MandateAcceptanceReport message, depending on where the mandate (or a copy) is stored, initiated by creditor or creditor agent. The MandateAcceptanceReport will be forwarded to the debtor through the creditor agent and the debtor agent.



## Mandate Suspension Request

A MandateSuspensionRequest message is used to request the suspension of an existing mandate. The

MandateSuspensionRequest message contains a request to suspend one (or more) existing mandate(s) until further notice (when the suspension is lifted).

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

The message flow of the MandateAcceptanceReport message (containing the acceptance of the suspension) has been included to illustrate the complete end-to-end process of the MandateSuspensionRequest message.

Scenario A:

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

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



Scenario B:

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

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



## Mandate Acceptance Report

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

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

Scenario A

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



Scenario B

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



Scenario C

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



# Business Examples

This section describes business examples of the use of the MessageDefinitions.

## MandateInititiationRequest - Example 1

Description

On 9 June 2014, debtor Johnson purchases mobile phone services from creditor Jersey Mobile Phone. Debtor Johnson and creditor Jersey Mobile Phone agree that the services will be paid for via direct debit transactions in monthly payments for the amount calculated for a period of the past month, starting the first payment on 25 June 2014, from debtor account 5544732 at debtor agent FFFFUS91. It was agreed that the contract for these services will run until further notice.

Creditor Jersey Mobile Phone informs debtor Johnson that the mandate identification will only be available in their administration at the first collection, in the meantime creditor Jersey Mobile Phone will use the number Johns/005 as means of identification of the mandate. Debtor Johnson receives a contractual agreement document on 11 June 2014 with reference number JMP/24653 which holds, among others, detailed information on creditor account (76543) and creditor agent (DDDDUS31).

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

Business Data

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | BBBB654322 |
| CreationDateTime | <CredDtTm> | 2014-06-10T11:00:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Jersey Mobile Phone |
| PostalAddress | <PstlAdr> |  |
| StreetName | <StrtNm> | Virginia Lane |
| BuildingNumber | <BldgNb> | 36 |
| PostCode | <PstCd> | NJ 07311 |
| TownName | <TwnNm> | Jersey City |
| Country | <Ctry> | US |
| Mandate | <Mndt> |  |
| MandateRequestIdentification | <MndtReqId> | Johns/005 |
| Occurrences | <Ocrncs> |  |
| SequenceType | <SeqTp> | RCUR |
| Frequency Type | <Frqcy><Tp> | MNTH |
| FirstCollectionDate | <FrstColltnDt> | 2014-06-25 |
| TrackingIndicator | <TrckgInd> | false |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Jersey Mobile Phone |
| CreditorAccount | <CdtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 76543 |
| CreditorAgent | <CdtrAcct> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | DDDDUS31 |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Johnson |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 5544732 |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | FFFFUS91 |
| ReferredDocument | <RfrdDoc> |  |
| Type | <Tp> |  |
| CodeOrProprietary | <CdOrPrtry> |  |
| Code | <Cd> | DISP |
| Number | <Nb> | JMP/24653 |
| RelatedDate | <RltdDt> | 2014-06-11 |

XML Instance

<MndtInitnReq>

<GrpHdr>

<MsgId>BBBB654322</MsgId>

<CreDtTm>2014-06-10T11:00:00</CreDtTm>

<InitgPty>

<Nm>Jersey Mobile Phone</Nm>

<PstlAdr>

<StrtNm>Virginia Lane</StrtNm>

<BldgNb>36</BldgNb>

<PstCd>NJ 07311</PstCd>

<TwnNm>Jersey City</TwnNm>

<Ctry>US</Ctry>

</PstlAdr>

</InitgPty>

</GrpHdr>

<Mndt>

<MndtReqId>Johns/005</MndtReqId>

<Ocrncs>

<SeqTp>RCUR</SeqTp>

<Frqcy><Tp>MNTH</Tp></Frqcy>

<FrstColltnDt>2014-06-25</FrstColltnDt>

</Ocrncs>

<TrckgInd>false</TrckgInd>

<Cdtr>

<Nm>Jersey Mobile Phone</Nm>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>76543</Id>

</Othr>

</Id>

</CdtrAcct>

<CdtrAgt>

<FinInstnId>

<BICFI>DDDDUS31</BICFI>

</FinInstnId>

</CdtrAgt>

<Dbtr>

<Nm>Johnson</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<Othr>

<Id>5544732</Id>

</Othr>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>FFFFUS91</BICFI>

</FinInstnId>

</DbtrAgt>

<RfrdDoc>

<Tp>

<CdOrPrtry>

<Cd>DISP</Cd>

</CdOrPrtry>

</Tp>

<Nb>JMP/24653</Nb>

<RltdDt>2014-06-11</RltdDt>

</RfrdDoc>

</Mndt>

</MndtInitnReq>

## MandateInititiationRequest - Example 2

Description

On 16 December 2012, debtor Schneider purchases goods from creditor Paris Solutions, on behalf of ultimate debtor Fischer. Debtor Schneider and creditor Paris Solutions agree that the purchased goods will be paid for via direct debit transactions in monthly payments of EUR 50 for a period of 10 months, starting the first payment on 4 February 2014, from debtor account DE89350700644570000 at debtor agent BBBBFR39.

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

Creditor Paris Solutions sends a MandateInitiationRequest message to its account servicer, BBBBFR39. BBBBFR39 forwards the MandateInitiationRequest message to the account servicer of debtor Schneider, AAAADE29.

Business Data

MandateInitiationRequest message from Paris Solutions to BBBBFR39.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | AAAA123456 |
| CreationDateTime | <CredDtTm> | 2012-12-16T14:25:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Paris Solutions |
| PostalAddress | <PstlAdr> |  |
| StreetName | <StrtNm> | Rue Dante |
| BuildingNumber | <BldgNb> | 16 |
| PostCode | <PstCd> | 75004 |
| TownName | <TwnNm> | Paris |
| Country | <Ctry> | FR |
| Mandate | <Mndt> |  |
| MandateIdentification | <MndtId> | 09/345 |
| MandateRequestIdentification | <MndtReqId> | 09/345 |
| Type | <Tp> |  |
| ServiceLevel | <SvcLvl> |  |
| Code | <Cd> | SEPA |
| LocalInstrument | <LclInstrm> |  |
| Code | <Cd> | CORE |
| Occurrences | <Ocrncs> |  |
| SequenceType | <SeqTp> | RCUR |
| Frequency Type | <Frqcy><Tp> | MNTH |
| FirstCollectionDate | <FrstColltnDt> | 2014-02-04 |
| FinalCollectionDate | <FnlColltnDt> | 2014-11-04 |
| CollectionAmount | <ClltnAmt> | EUR 50 |
| TrackingIndicator | <TrckgInd> | false |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Paris Solutions |
| CreditorAccount | <CdtrAcct> |  |
| Identification | <Id> |  |
| IBAN | <IBAN> | FR1430041020030300015M02606 |
| CreditorAgent | <CdtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | BBBBFR39 |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Schneider |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | AAAADE29 |
| Ultimate Debtor | <UltmDbtr |  |
| Name | <Nm> | Fischer |
| ReferredDocument | <RfrdDoc> |  |
| Number | <Nb> | DE-09/345/79801 |
| RelatedDate | <RltdDt> | 2012-12-16 |

XML Instance

<MndtInitnReq>

<GrpHdr>

<MsgId>AAAA123456</MsgId>

<CreDtTm>2012-12-16T14:25:00</CreDtTm>

<InitgPty>

<Nm>Paris Solutions</Nm>

<PstlAdr>

<StrtNm>Rue Dante</StrtNm>

<BldgNb>16</BldgNb>

<PstCd>75004</PstCd>

<TwnNm>Paris</TwnNm>

<Ctry>FR</Ctry>

</PstlAdr>

</InitgPty>

</GrpHdr>

<Mndt>

<MndtId>09/345</MndtId>

<MndtReqId>09/345</MndtReqId>

<Tp>

<SvcLvl>

<Cd>SEPA</Cd>

</SvcLvl>

<LclInstrm>

<Cd>CORE</Cd>

</LclInstrm>

</Tp>

<Ocrncs>

<SeqTp>RCUR</SeqTp>

<Frqcy><Tp>MNTH</Tp></Frqcy>

<FrstColltnDt>2014-02-04</FrstColltnDt>

<FnlColltnDt>2014-11-04</FnlColltnDt>

</Ocrncs>

<TrckgInd>false</TrckgInd>

<ColltnAmt Ccy="EUR">50</ColltnAmt>

<Cdtr>

<Nm>Paris Solutions</Nm>

</Cdtr>

<CdtrAcct>

<Id>

<IBAN>FR1430041020030300015M02606</IBAN>

</Id>

</CdtrAcct>

<CdtrAgt>

<FinInstnId>

<BICFI>BBBBFR39</BICFI>

</FinInstnId>

</CdtrAgt>

<Dbtr>

<Nm>Schneider</Nm>

</Dbtr>

<DbtrAgt>

<FinInstnId>

<BICFI>AAAADE29</BICFI>

</FinInstnId>

</DbtrAgt>

<UltmtDbtr>

<Nm>Fischer</Nm>

</UltmtDbtr>

<RfrdDoc>

<Nb>DE-09/345/79801</Nb>

<RltdDt>2012-12-16</RltdDt>

</RfrdDoc>

</Mndt>

</MndtInitnReq>

## MandateInititiationRequest - Example 3

Description

On 5 January 2014, debtor Gilles purchases goods from creditor Jones Inc. Debtor Gilles and creditor Jones Inc agree that the purchased goods will be paid for via a direct debit transaction in one payment of the total sum of EUR 1200, from debtor account FR142006303007050021M05405 at debtor agent JJJJFR35.

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

55513 this number will be quoted as the mandate identification.

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

Business Data

MandateInitiationRequest message from Gilles to JJJJFR35.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | BBA969789 |
| CreationDateTime | <CredDtTm> | 2014-01-06T16:25:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Gilles |
| PostalAddress | <PstlAdr> |  |
| StreetName | <StrtNm> | Rue Cler |
| BuildingNumber | <BldgNb> | 11 |
| PostCode | <PstCd> | 75005 |
| TownName | <TwnNm> | Paris |
| Country | <Ctry> | FR |
| Mandate | <Mndt> |  |
| MandateIdentification | <MndtId> | 55513 |
| MandateRequestIdentification | <MndtReqId> | 55513 |
| Type | <Tp> |  |
| Occurrences | <Ocrncs> |  |
| SequenceType | <SeqTp> | OOFF |
| Frequency Type | <Frqcy><Tp> |  |
| TrackingIndicator | <TrckgInd> | false |
| CollectionAmount | <ClltnAmt> | EUR 1200 |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Jones Inc |
| CreditorAccount | <CdtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 5566771 |
| CreditorAgent | <CdtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | GGGGUS32 |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Gilles |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| IBAN | <IBAN> | FR142006303007050021M05405 |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | JJJJFR35 |

XML Instance

<MndtInitnReq>

<GrpHdr>

<MsgId>BBA969789</MsgId>

<CreDtTm>2014-01-06T16:25:00</CreDtTm>

<InitgPty>

<Nm>Gilles</Nm>

<PstlAdr>

<StrtNm>Rue Cler</StrtNm>

<BldgNb>11</BldgNb>

<PstCd>75005</PstCd>

<TwnNm>Paris</TwnNm>

<Ctry>FR</Ctry>

</PstlAdr>

</InitgPty>

</GrpHdr>

<Mndt>

<MndtId>55513</MndtId>

<MndtReqId>55513</MndtReqId>

<Ocrncs>

<SeqTp>OOFF</SeqTp>

</Ocrncs>

<TrckgInd>false</TrckgInd>

<ColltnAmt Ccy="EUR">1200</ColltnAmt>

<Cdtr>

<Nm>Jones Inc.</Nm>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>5566771</Id>

</Othr>

</Id>

</CdtrAcct>

<CdtrAgt>

<FinInstnId>

<BICFI>GGGGUS32</BICFI>

</FinInstnId>

</CdtrAgt>

<Dbtr>

<Nm>Gilles</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<IBAN>FR142006303007050021M05405</IBAN>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>JJJJFR35</BICFI>

</FinInstnId>

</DbtrAgt>

</Mndt>

</MndtInitnReq>

## MandateAmendmentRequest - Example 1

Description

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

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

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

Business Data

MandateAmendmentRequest message from BBBBUS21 to MMMMUS31.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | DDFF12345 |
| CreationDateTime | <CredDtTm> | 2011-12-16T11:25:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Virgay Insurance Company |
| PostalAddress | <PstlAdr> |  |
| StreetName | <StrtNm> | High Street |
| BuildingNumber | <BldgNb> | 12 |
| PostCode | <PstCd> | NJ 65005 |
| TownName | <TwnNm> | Jersey City |
| Country | <Ctry> | US |
| InstructingAgent | <InstgAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | BBBBUS21 |
| InstructedAgent | <InstdAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | MMMMUS31 |
| UnderlyingAmendmentDetails | <UndrlygAmdmntDtls> |  |
| AmendmentReason | <AmdlntRsn> |  |
| Reason | <Rsn> |  |
| Proprietary | <Prtry> | Change on the contract |
| Mandate | <Mndt> |  |
| MandateIdentification | <MndtId> | 3344/54 |
| Occurrences | <Ocrncs> |  |
| SequenceType | <SeqTp> | RCUR |
| Frequency Type | <Frqcy><Tp> | MNTH |
| TrackingIndicator | <TrckgInd> | false |
| CollectionAmount | <ColltnAmt> | USD 100 |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Virgay Insurance Company |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Carter |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 33445 |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | MMMMUS31 |
| OriginalMandate | <OrgnMndt> |  |
| OriginalMandate | <OrgnMndt> |  |
| MandateIdentification | <MndtId> | 3344/54 |
| Occurrences | <Ocrncs> |  |
| SequenceType | <SeqTp> | RCUR |
| Frequency Type | <Frqcy><Tp> | YEAR |
| TrackingIndicator | <TrckgInd> | false |
| CollectionAmount | <ColltnAmt> | USD 1200 |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Virgay Insurance Company |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Carter |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | MMMMUS31 |

XML Instance

<MndtAmdmntReq>

<GrpHdr>

<MsgId>DDFF12345</MsgId>

<CreDtTm>2011-12-16T11:25:00</CreDtTm>

<InitgPty>

<Nm>Virgay Insurance Company</Nm>

<PstlAdr>

<StrtNm>High Street</StrtNm>

<BldgNb>12</BldgNb>

<PstCd>NJ 65005</PstCd>

<TwnNm>Jersey City</TwnNm>

<Ctry>US</Ctry>

</PstlAdr>

</InitgPty>

<InstgAgt>

<FinInstnId>

<BICFI>BBBBUS21</BICFI>

</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>MMMMUS31</BICFI>

</FinInstnId>

</InstdAgt>

</GrpHdr>

<UndrlygAmdmntDtls>

<AmdmntRsn>

<Rsn>

<Prtry>Change on the contract</Prtry>

</Rsn>

</AmdmntRsn>

<Mndt>

<MndtId>3344/54</MndtId>

<Ocrncs>

<SeqTp>RCUR</SeqTp>

<Frqcy><Tp>MNTH</Tp></Frqcy>

</Ocrncs>

<TrckgInd>false</TrckgInd>

<ColltnAmt Ccy="USD">100</ColltnAmt>

<Cdtr>

<Nm>Virgay Insurance Company</Nm>

</Cdtr>

<Dbtr>

<Nm>Carter</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<Othr>

<Id>33445</Id>

</Othr>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>MMMMUS31</BICFI>

</FinInstnId>

</DbtrAgt>

</Mndt>

<OrgnlMndt>

<OrgnlMndt>

<MndtId>3344/54</MndtId>

<Ocrncs>

<SeqTp>RCUR</SeqTp>

<Frqcy><Tp>YEAR</Tp></Frqcy>

</Ocrncs>

<TrckgInd>false</TrckgInd>

<ColltnAmt Ccy="USD">1200</ColltnAmt>

<Cdtr>

<Nm>Virgay Insurance Company</Nm>

</Cdtr>

<Dbtr>

<Nm>Carter</Nm>

</Dbtr>

<DbtrAgt>

<FinInstnId>

<BICFI>MMMMUS31</BICFI>

</FinInstnId>

</DbtrAgt>

</OrgnlMndt>

</OrgnlMndt>

</UndrlygAmdmntDtls>

</MndtAmdmntReq>

## MandateAmendmentRequest - Example 2

Description

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

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

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

Business Data

MandateAmendmentRequest message from Moulin et Cie to MMMMFR23.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | CFFC33445 |
| CreationDateTime | <CredDtTm> | 2011-12-15T16:25:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Moulin et Cie |
| PostalAddress | <PstlAdr> |  |
| StreetName | <StrtNm> | Rue de Bretagne |
| BuildingNumber | <BldgNb> | 10 |
| PostCode | <PstCd> | 75005 |
| TownName | <TwnNm> | Paris |
| Country | <Ctry> | FR |
| UnderlyingAmendmentDetails | <UndrlygAmdmntDtls> |  |
| AmendmentReason | <AmdlntRsn> |  |
| Originator | <Orgtr> |  |
| Name | <Nm> | Moulin et Cie |
| Reason | <Rsn> |  |
| Proprietary | <Prtry> | Change account for optimisation |
| Mandate | <Mndt> |  |
| MandateIdentification | <MndtId> | 66613/06 |
| TrackingIndicator | <TrckgInd> | false |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| IBAN | <IBAN> | FR131005203006040010M04304 |
| OriginalMandate | <OrgnMndt> |  |
| OriginalMandate | <OrgnMndt> |  |
| MandateIdentification | <MndtId> | 66613/06 |
| TrackingIndicator | <TrckgInd> | false |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Jacquelin Freres |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Moulin et Cie |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| IBAN | <IBAN> | FR142066333888050021M05505 |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | MMMMFR23 |

XML Instance

<MndtAmdmntReq>

<GrpHdr>

<MsgId>CFFC33445</MsgId>

<CreDtTm>2011-12-15T16:25:00</CreDtTm>

<InitgPty>

<Nm>Moulin et Cie</Nm>

<PstlAdr>

<StrtNm>Rue de Bretagne</StrtNm>

<BldgNb>10</BldgNb>

<PstCd>75005</PstCd>

<TwnNm>Paris</TwnNm>

<Ctry>FR</Ctry>

</PstlAdr>

</InitgPty>

</GrpHdr>

<UndrlygAmdmntDtls>

<AmdmntRsn>

<Orgtr>

<Nm>Moulin et Cie</Nm>

</Orgtr>

<Rsn>

<Prtry>Change account for optimisation</Prtry>

</Rsn>

</AmdmntRsn>

<Mndt>

<MndtId>66613/06</MndtId>

<DbtrAcct>

<Id>

<IBAN>FR131005203006040010M04304</IBAN>

</Id>

</DbtrAcct>

</Mndt>

<OrgnlMndt>

<OrgnlMndt>

<MndtId>66613/06</MndtId>

<TrckgInd>false</TrckgInd>

<Cdtr>

<Nm>Jacquelin Freres</Nm>

</Cdtr>

<Dbtr>

<Nm>Moulin et Cie</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<IBAN>FR142066333888050021M05505</IBAN>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>MMMMFR23</BICFI>

</FinInstnId>

</DbtrAgt>

</OrgnlMndt>

</OrgnlMndt>

</UndrlygAmdmntDtls>

</MndtAmdmntReq>

## MandateAmendmentRequest - Example 3

Description

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

AAAAUS22 is offering the service to its clients to inform its creditors, through the creditor agent, in this case BBBBB56, of this change.

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

Business Data

MandateAmendmentRequest message from AAAAUS22 to BBBBUS56.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | FGH7945 |
| CreationDateTime | <CredDtTm> | 2011-12-16T11:25:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Best Bank |
| InstructingAgent | <InstgAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | AAAAUS22 |
| InstructedAgent | <InstdAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | BBBBUS56 |
| UnderlyingAmendmentDetails | <UndrlygAmdmntDtls> |  |
| OriginalMessageInformation | <OrgnlMsgInf> |  |
| MessageIdentification | <MsgId> | FGH7930 |
| MessageNameIdentification | <MsgNmId> | pain.009.001.03 |
| CreationDateTime | <CreDtTm> | 2011-06-28T10:00:00 |
| AmendmentReason | <AmdlntRsn> |  |
| Originator | <Orgtr> |  |
| Name | <Nm> | Best Bank |
| Reason | <Rsn> |  |
| Proprietary | <Prtry> | Account structure change |
| Mandate | <Mndt> |  |
| MandateIdentification | <MndtId> | 55512/04 |
| TrackingIndicator | <TrckgInd> | false |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Stevens and Son |
| CreditorAccount | <CdtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 558823 |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Williams |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 33144568 |
| OriginalMandate | <OrgnlMndt> |  |
| OriginalMandate | <OrgnlMndt> |  |
| MandateIdentification | <MndtId> | 55512/04 |
| TrackingIndicator | <TrckgInd> | false |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Stevens and Son |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Williams |
| DebtorAccount | <DbtrAcct> |  |
| Other | <Othr> |  |
| Identification | <Id> | 445568 |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstId> |  |
| BICFI | <BICFI> | AAAAUS22 |

XML Instance

<MndtAmdmntReq>

<GrpHdr>

<MsgId>FGH7945</MsgId>

<CreDtTm>2011-12-16T11:25:00</CreDtTm>

<InitgPty>

<Nm>Best Bank</Nm>

</InitgPty>

<InstgAgt>

<FinInstnId>

<BICFI>AAAAUS22</BICFI>

</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>BBBBUS56</BICFI>

</FinInstnId>

</InstdAgt>

</GrpHdr>

<UndrlygAmdmntDtls>

<OrgnlMsgInf>

<MsgId>FGH7930</MsgId>

<MsgNmId>pain.009.001.03</MsgNmId>

<CreDtTm>2011-06-28T10:00:00</CreDtTm>

</OrgnlMsgInf>

<AmdmntRsn>

<Orgtr>

<Nm>Best Bank</Nm>

</Orgtr>

<Rsn>

<Prtry>Account structure change</Prtry>

</Rsn>

</AmdmntRsn>

<Mndt>

<MndtId>55512/04</MndtId>

<TrckgInd>false</TrckgInd>

<Cdtr>

<Nm>Stevens and Son</Nm>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>558823</Id>

</Othr>

</Id>

</CdtrAcct>

<Dbtr>

<Nm>Williams</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<Othr>

<Id>33144568</Id>

</Othr>

</Id>

</DbtrAcct>

</Mndt>

<OrgnlMndt>

<OrgnlMndt>

<MndtId>55512/04</MndtId>

<TrckgInd>false</TrckgInd>

<Cdtr>

<Nm>Stevens and Son</Nm>

</Cdtr>

<Dbtr>

<Nm>Williams</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<Othr>

<Id>445568</Id>

</Othr>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>AAAAUS22</BICFI>

</FinInstnId>

</DbtrAgt>

</OrgnlMndt>

</OrgnlMndt>

</UndrlygAmdmntDtls>

</MndtAmdmntReq>

## MandateCancellationRequest - Example 1

Description

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

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

Business Data

MandateCancellationRequest message from DDDDUS31 to MMMMUS29.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | ML12345 |
| CreationDateTime | <CredDtTm> | 2011-12-19T151:25:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Jones |
| InstructingAgent | <InstgAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | DDDDUS31 |
| InstructedAgent | <InstdAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | MMMMUS29 |
| UnderlyingCancellationDetails | <UndrlygCxlDtls> |  |
| CancellationReason | <CxlRsn> |  |
| Reason | <Rsn> |  |
| Code | <Cd> | MD16 |
| OriginalMandate | <OrgnlMndt> |  |
| OriginalMandateIdentification | <OrglMndtId> | 1633/05 |

XML Instance

<MndtCxlReq>

<GrpHdr>

<MsgId>ML12345</MsgId>

<CreDtTm>2011-12-19T15:25:00</CreDtTm>

<InitgPty>

<Nm>Jones</Nm>

</InitgPty>

<InstgAgt>

<FinInstnId>

<BICFI>DDDDUS31</BICFI>

</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>MMMMUS29</BICFI>

</FinInstnId>

</InstdAgt>

</GrpHdr>

<UndrlygCxlDtls>

<CxlRsn>

<Rsn>

<Cd>MD16</Cd>

</Rsn>

</CxlRsn>

<OrgnlMndt>

<OrgnlMndtId>1633/05</OrgnlMndtId>

</OrgnlMndt>

</UndrlygCxlDtls>

</MndtCxlReq>

## MandateCancellationRequest - Example 2

Description

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

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

Business Data

MandateCancellationRequest message from Paris Solutions to CCCCFR23.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | FFRR5698 |
| CreationDateTime | <CredDtTm> | 2011-12-19T11:25:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Paris Solutions |
| UnderlyingCancellationDetails | <UndrlygClxDtls> |  |
| CancellationReason | <CxlRsn> |  |
| Reason | <Rsn> |  |
| Proprietary | <Prtry> | End of contract |
| OriginalMandate | <OrgnlMndt> |  |
| OriginalMandate | <OrgnlMndt> |  |
| MandateIdentification | <MndtId> | PS66678 |
| TrackingIndicator | <TrckgInd> | false |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Paris Solutions |
| CreditorAccount | <CdtrAcct> |  |
| Identification | <Id> |  |
| IBAN | <IBAN> | FR142066333888050021M05505 |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Schmitt |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| IBAN | <IBAN> | DE89350700644570000 |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstId> |  |
| BICFI | <BICFI> | TTTTDE48 |
| UltimateDebtor | <UltmtDbtr> |  |
| Name | <Nm> | Schneider |

XML Instance

<MndtCxlReq>

<GrpHdr>

<MsgId>FFRR5698</MsgId>

<CreDtTm>2011-12-19T11:25:00</CreDtTm

<InitgPty>

<Nm>Paris Solutions</Nm>

</InitgPty>

</GrpHdr>

<UndrlygCxlDtls>

<CxlRsn>

<Rsn>

<Prtry>End of contract</Prtry>

</Rsn>

</CxlRsn>

<OrgnlMndt>

<OrgnlMndt>

<MndtId>PS66678</MndtId>

<TrckgInd>false</TrckgInd>

<Cdtr>

<Nm>Paris Solutions</Nm>

</Cdtr>

<CdtrAcct>

<Id>

<IBAN>FR142066333888050021M05505</IBAN</Id>

</CdtrAcct>

<Dbtr>

<Nm>Schmitt</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<IBAN>DE89350700644570000</IBAN>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>TTTTDE48</BICFI>

</FinInstnId>

</DbtrAgt>

<UltmtDbtr>

<Nm>Schneider</Nm>

</UltmtDbtr>

</OrgnlMndt>

</OrgnlMndt>

</UndrlygCxlDtls>

</MndtCxlReq>

## MandateCancellationRequest - Example 3

Description

Debtor Stevens sends a MandateCancellationRequest message to its account servicer BBBBUS19 to cancel the existing mandate, identification number 88456, with creditor Williams for the reason that the delivered goods do no match the purchase order.

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

Business Data

MandateCancellationRequest message from Stevens to BBBBUS19.

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

XML Instance

<MndtCxlReq>

<GrpHdr>

<MsgId>3455698</MsgId>

<CreDtTm>2011-12-19T12:25:00</CreDtTm>

<InitgPty>

<Nm>Stevens</Nm>

</InitgPty>

</GrpHdr>

<UndrlygCxlDtls>

<CxlRsn>

<Rsn>

<Cd>NARR</Cd>

</Rsn>

<AddtlInf>Delivery is not as agreed in purchase order 44558/06</AddtlInf>

</CxlRsn>

<OrgnlMndt>

<OrgnlMndtId>88456</OrgnlMndtId>

</OrgnlMndt>

</UndrlygCxlDtls>

</MndtCxlReq>

## MandateAcceptanceReport- Example 1

Description

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

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

BBBBFR44 sends a MandateAcceptanceReport message to debtor agent AAAADE29.

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

Business Data

MandateAcceptanceReport message from BBBBFR44 to AAAADE29.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | 2345EFRTG |
| CreationDateTime | <CredDtTm> | 2011-12-19T12:35:00 |
| InstructingAgent | <InstgAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | BBBBFR44 |
| InstructedAgent | <InstdAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | AAAADE29 |
| UnderlyingAcceptanceDetails | <UndrlygAccptncDtls> |  |
| OriginalMessageInformation | <OrgnlMsgInf> |  |
| MessageIdentification | <MsgId> | 2233EFGHJK |
| MessageNameIdentification | <MsgNmId> | pain.009.001.03 |
| CreationDateTime | <CreDtTm> | 2011-12-19T12:25:00 |
| AcceptanceResult | <AccptncRslt> |  |
| Accepted | <Accptd> | FALSE |
| RejectReason | <RjctRsn> |  |
| Code | <Cd> | MS02 |
| OriginalMandate | <OrgnlMndt> |  |
| OrignalMandateIdentification | <OrgnlMndtId> | 09/172345 |

XML Instance

<MndtAccptncRpt>

<GrpHdr>

<MsgId>2345EFRTG</MsgId>

<CreDtTm>2011-12-19T12:35:00</CreDtTm>

<InstgAgt>

<FinInstnId>

<BICFI>BBBBFR44</BICFI>

</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>AAAADE29</BICFI>

</FinInstnId>

</InstdAgt>

</GrpHdr>

<UndrlygAccptncDtls>

<OrgnlMsgInf>

<MsgId>2233EFGHJK</MsgId>

<MsgNmId>pain.009.001.03</MsgNmId>

<CreDtTm>2011-12-19T12:25:00</CreDtTm>

</OrgnlMsgInf>

<AccptncRslt>

<Accptd>false</Accptd>

<RjctRsn>

<Cd>MS02</Cd>

</RjctRsn>

</AccptncRslt>

<OrgnlMndt>

<OrgnlMndtId>09/172345</OrgnlMndtId>

</OrgnlMndt>

</UndrlygAccptncDtls>

</MndtAccptncRpt>

## MandateAcceptanceReport- Example 2

Description

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

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

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

Business Data

MandateAcceptanceReport message from FFFFUS91 to DDDDUS31.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | FF5678965 |
| CreationDateTime | <CredDtTm> | 2012-06-10T11:20:00 |
| InstructingAgent | <InstgAgt> |  |
| FinancialInstitutionsIdentification | <FinInstnId |  |
| BICFI | <BICFI> | FFFFUS91 |
| InstructedAgent | <InstdAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| BICFI | <BICFI> | DDDDUS31 |
| UnderlyingAcceptanceDetails | <UndrlygAccptncDtls> |  |
| OriginalMessageInformation | <OrgnlMsgInf> |  |
| MessageIdentification | <MsgId> | BBBB654322 |
| MessageNameIdentification | <MsgNmId> | pain.009.001.05 |
| CreationDateTime | <CredDtTm> | 2012-06-10T11:00:00 |
| AcceptanceResult | <AccptncRslt> |  |
| Accepted | <Accptd> | TRUE |
| OriginalMandate | <OrgnlMndt> |  |
| OriginalMandate | <OrgnlMndt> |  |
| MandateIdentification | <MndtId> | JMP06/3345 |
| Occurences | <Ocrncs> |  |
| SequenceType | <SeqTp> | RCUR |
| Frequency Type | <Frqcy><Tp> | MNTH |
| FirstCollectionDate | <FrstColltnDt> | 2012-06-25 |
| TrackingIndicator | <TrckgInd> | false |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Jersey Mobile Phone |
| CreditorAccount | <CdtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 76543 |
| CreditorAgent | <CdtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| Identification | <Id> |  |
| BICFI | <BICFI> | DDDDUS31 |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Johnson |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 5544732 |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstId> |  |
| BICFI | <BICFI> | FFFFUS91 |
| ReferredDocument | <RfrdDoc> |  |
| Type | <Tp> |  |
| CodeOrProprietary | <CdOrPrtry> |  |
| Code | <Cd> | CMCN |
| Number | <Nb> | JMP/24653 |
| RelatedDate | <RltdDt> | 2012-06-11 |

XML Instance

<MndtAccptncRpt>

<GrpHdr>

<MsgId>FF5678965</MsgId>

<CreDtTm>2012-06-10T11:20:00</CreDtTm>

<InstgAgt>

<FinInstnId>

<BICFI>FFFFUS91</BICFI>

</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>DDDDUS31</BICFI>

</FinInstnId>

</InstdAgt>

</GrpHdr>

<UndrlygAccptncDtls>

<OrgnlMsgInf>

<MsgId>BBBB654322</MsgId>

<MsgNmId>pain.009.001.05</MsgNmId>

<CreDtTm>2012-06-10T11:00:00</CreDtTm>

</OrgnlMsgInf>

<AccptncRslt>

<Accptd>true</Accptd>

</AccptncRslt>

<OrgnlMndt>

<OrgnlMndt>

<MndtId>JMP06/3345</MndtId>

<Ocrncs>

<SeqTp>RCUR</SeqTp>

<Frqcy><Tp>MNTH<Tp></Frqcy>

<FrstColltnDt>2012-06-25</FrstColltnDt>

</Ocrncs>

<TrckgInd>false</TrckgInd>

<Cdtr>

<Nm>Jersey Mobile Phone</Nm>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>76543</Id>

</Othr>

</Id>

</CdtrAcct>

<CdtrAgt>

<FinInstnId>

<BICFI>DDDDUS31</BICFI>

</FinInstnId>

</CdtrAgt>

<Dbtr>

<Nm>Johnson</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<Othr>

<Id>5544732</Id>

</Othr>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>FFFFUS91</BICFI>

</FinInstnId>

</DbtrAgt>

<RfrdDoc>

<Tp>

<CdOrPrtry>

<Cd>CMCN</Cd>

</CdOrPrtry>

</Tp>

<Nb>JMP/24653</Nb>

<RltdDt>2012-06-11</RltdDt>

</RfrdDoc>

</OrgnlMndt>

</OrgnlMndt>

</UndrlygAccptncDtls>

</MndtAccptncRpt>

## MandateAcceptanceReport- Example 3

Description

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

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

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

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

Business Data

MandateAcceptanceReport message from FFFFUS91 to Debtor Johnson.

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | AAAAR78965 |
| CreationDateTime | <CredDtTm> | 2012-06-10T11:20:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Jersey Mobile Phone |
| UnderlyingAcceptanceDetails | <UndrlygAccptncDtls> |  |
| OriginalMessageInformation | <OrgnlMsgInf> |  |
| MessageIdentification | <MsgId> | CCCR27896 |
| MessageNameIdentification | <MsgNmId> | pain.011.001.05 |
| CreationDateTime | <CredDtTm> | 2012-06-10T11:00:00 |
| AcceptanceResult | <AccptncRslt> |  |
| Accepted | <Accptd> | TRUE |
| OriginalMandate | <OrgnlMndt> |  |
| OriginalMandate | <OrgnlMndt> |  |
| MandateIdentification | <MndtId> | JMP06/3345 |
| Occurences | <Ocrncs> |  |
| SequenceType | <SeqTp> | RCUR |
| Frequency Type | <Frqcy><Tp> | MNTH |
| FirstCollectionDate | <FrstColltnDt> | 2012-06-25 |
| TrackingIndicator | <TrckgInd> | false |
| Creditor | <Cdtr> |  |
| Name | <Nm> | Jersey Mobile Phone |
| CreditorAccount | <CdtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 76543 |
| CreditorAgent | <CdtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstnId> |  |
| Identification | <Id> |  |
| BICFI | <BICFI> | DDDDUS31 |
| Debtor | <Dbtr> |  |
| Name | <Nm> | Johnson |
| DebtorAccount | <DbtrAcct> |  |
| Identification | <Id> |  |
| Other | <Othr> |  |
| Identification | <Id> | 5544732 |
| DebtorAgent | <DbtrAgt> |  |
| FinancialInstitutionIdentification | <FinInstId> |  |
| BICFI | <BICFI> | FFFFUS91 |
| ReferredDocument | <RfrdDoc> |  |
| Type | <Tp> |  |
| CodeOrProprietary | <CdOrPrtry> |  |
| Code | <Cd> | CMCN |
| Number | <Nb> | JMP/24653 |
| RelatedDate | <RltdDt> | 2012-06-11 |

XML Instance

<MndtAccptncRpt>

<GrpHdr>

<MsgId>AAAR78965</MsgId>

<CreDtTm>2012-06-10T11:20:00</CreDtTm>

<InitgPty>

<Nm>Jersey Mobile Phone</Nm>

</InitgPty>

</GrpHdr>

<UndrlygAccptncDtls>

<OrgnlMsgInf>

<MsgId>CCCR27896</MsgId>

<MsgNmId>pain.011.001.03</MsgNmId>

<CreDtTm>2012-06-10T11:00:00</CreDtTm>

</OrgnlMsgInf>

<AccptncRslt>

<Accptd>true</Accptd>

</AccptncRslt>

<OrgnlMndt>

<OrgnlMndt>

<MndtId>JMP06/3345</MndtId>

<Ocrncs>

<SeqTp>RCUR</SeqTp>

<Frqcy><Tp>MNTH</Tp></Frqcy>

<FrstColltnDt>2012-06-25</FrstColltnDt>

</Ocrncs>

<TrckgInd>false</TrckgInd>

<Cdtr>

<Nm>Jersey Mobile Phone</Nm>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>76543</Id>

</Othr>

</Id>

</CdtrAcct>

<CdtrAgt>

<FinInstnId>

<BICFI>DDDDUS31</BICFI>

</FinInstnId>

</CdtrAgt>

<Dbtr>

<Nm>Johnson</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<Othr>

<Id>5544732</Id>

</Othr>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>FFFFUS91</BICFI>

</FinInstnId>

</DbtrAgt>

<RfrdDoc>

<Tp>

<CdOrPrtry>

<Cd>CMCN</Cd>

</CdOrPrtry>

</Tp>

<Nb>JMP/24653</Nb>

<RltdDt>2012-06-11</RltdDt>

</RfrdDoc>

</OrgnlMndt>

</OrgnlMndt>

</UndrlygAccptncDtls>

</MndtAccptncRpt>

## MandateCopyRequest - Example 1

Description

On 15 July 2015, debtor Johnson would like a copy of the mandate that creditor Jersey Mobile Phone has for their purchase of mobile phone services.

Debtor Johnson sends a MandateCopyRequest message to its account servicer, FFFUS91. FFFFUS91 forwards the MandateCopyRequest message to the account servicer of creditor Jersey Mobile Phone, DDDDUS31.

Business Data

MandateInitiationRequest message from Johnson to FFFFUS91:

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | CCCC224568 |
| CreationDateTime | <CredDtTm> | 2015-07-15T11:00:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Johnson |
| UnderlyingCopyRequestDetails | <UndrlygCpyReqDtls> |  |
| OriginalMandate | <OrgnlMndt> |  |
| OriginalMandateIdentification | < OrgnlMndtId> | JMP06/3345 |

XML Instance

<MndtCpyReq>

<GrpHdr>

<MsgId>CCCC224568</MsgId>

<CreDtTm>2015-07-15T11:00:00</CreDtTm>

<InitgPty>

<Nm>Johnson</Nm>

</InitgPty>

</GrpHdr>

<UndrlygCpyReqDtls>

<OrgnlMndt>

<OrgnlMndtId>JMP06/3345</OrgnlMndtId>

</OrgnlMndt>

</UndrlygCpyReqDtls>

</MndtCpyReq>

## MandateSuspensionRequest - Example 1

Description

On 6 March 2013, creditor Paris Solutions has tried seven consecutive times to collect the money, but didn't succeed. They therefore request to temporarily suspend the mandate.

Creditor Paris Solutions sends a MandateSuspensionRequest message to its account servicer, BBBBFR39. BBBBFR39 forwards the MandateSuspensionRequest message to the account servicer of debtor Schneider, AAAADE29.

Business Data

MandateSuspensionRequest message from Paris Solutions to BBBBFR39:

|  |  |  |
| --- | --- | --- |
| Element | <XMLTag> | Content |
| Group Header | <GrpHdr> |  |
| MessageIdentification | <MsgId> | AAAA456789 |
| CreationDateTime | <CredDtTm> | 2013-03-06T14:25:00 |
| InitiatingParty | <InitgPty> |  |
| Name | <Nm> | Paris Solutions |
| PostalAddress | <PstlAdr> |  |
| StreetName | <StrtNm> | Rue Dante |
| BuildingNumber | <BldgNb> | 16 |
| PostCode | <PstCd> | 75004 |
| TownName | <TwnNm> | Paris |
| Country | <Ctry> | FR |
| SuspensionRequestIdentification | <SspnsnReqId> | Suspend09/345 |
| SuspensionReason | <SspnsnRsn> |  |
| Originator | <Orgtr> |  |
| Name | <Nm> | Paris Solutions |
| PostalAddress | <PstlAdr> |  |
| StreetName | <StrtNm> | Rue Dante |
| BuildingNumber | <BldgNb> | 16 |
| PostCode | <PstCd> | 75004 |
| TownName | <TwnNm> | Paris |
| Country | <Ctry> | FR |
| Reason | <Rsn> |  |
| Cd | <Cd> | MSUC |
| OriginalMandate | <Mndt> |  |
| OriginalMandateIdentification | <MndtId> | 09/345 |

XML Instance

<MndtSspnsnReq>

<GrpHdr>

<MsgId>AAAA456789</MsgId>

<CreDtTm>2013-03-06T14:25:00</CreDtTm>

<InitgPty>

<Nm>Paris Solutions</Nm>

<PstlAdr>

<StrtNm>Rue Dante</StrtNm>

<BldgNb>16</BldgNb>

<PstCd>75004</PstCd>

<TwnNm>Paris</TwnNm>

<Ctry>FR</Ctry>

</PstlAdr>

</InitgPty>

</GrpHdr>

<UndrlygSspnsnDtls>

<SspnsnReqId>Suspend09/345</SspnsnReqId>

<SspnsnRsn>

<Orgtr>

<Nm>Paris Solutions</Nm>

<PstlAdr>

<StrtNm>Rue Dante</StrtNm>

<BldgNb>16</BldgNb>

<PstCd>75004</PstCd>

<TwnNm>Paris</TwnNm>

<Ctry>FR</Ctry>

</PstlAdr>

</Orgtr>

<Rsn>

<Cd>MSUC</Cd>

</Rsn>

</SspnsnRsn>

<OrgnlMndt>

<OrgnlMndtId>09/345</OrgnlMndtId>

</OrgnlMndt>

</UndrlygSspnsnDtls>

</MndtSspnsnReq>

# Revision Record

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Revision | Date | Author | Description | Sections affected |
| 1.0 | December 2018 | SWIFT | Draft version for SEG review | All |
| 2.0 | 14 February 2019 | ISO 20022 RA | Final version | All |
|  |  |  |  |  |

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