ISO 20022

Account Switching - Maintenance 2019 - 2020

Message Definition Report Part 1

Approved by the Payments SEG on 09 January 2020

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

February 2020

Table of Contents

[Table of Contents 2](#_Toc25853473)

[1 Introduction 5](#_Toc25853474)

[1.1 Terms and Definitions 5](#_Toc25853475)

[1.2 Abbreviations and Acronyms 5](#_Toc25853476)

[1.3 Document Scope and Objectives 5](#_Toc25853477)

[1.4 References 6](#_Toc25853478)

[2 Scope and Functionality 7](#_Toc25853479)

[2.1 Background 7](#_Toc25853480)

[2.2 Scope 7](#_Toc25853481)

[2.3 Groups of MessageDefinitions and Functionality 9](#_Toc25853482)

[3 BusinessRoles and Participants 13](#_Toc25853483)

[3.1 Participants and BusinessRoles Definitions 13](#_Toc25853484)

[3.2 BusinessRoles and Participants Table 14](#_Toc25853485)

[4 BusinessProcess Description 15](#_Toc25853486)

[4.1 Account Switch Process 15](#_Toc25853487)

[5 Description of BusinessActivities 18](#_Toc25853488)

[5.1 Full Switch 19](#_Toc25853489)

[5.2 Partial Account Switch 29](#_Toc25853490)

[6 BusinessTransactions 35](#_Toc25853491)

[6.1 Account Switch Process 35](#_Toc25853492)

[7 Examples 46](#_Toc25853493)

[7.1 Information Request 46](#_Toc25853494)

[7.2 Information Response 50](#_Toc25853495)

[7.3 Cancel Payment Arrangements 57](#_Toc25853496)

[7.4 Request Redirection 59](#_Toc25853497)

[7.5 Request Balance Transfer 61](#_Toc25853498)

[7.6 Acknowledge Balance Transfer 64](#_Toc25853499)

[7.7 Complete Account Switch 67](#_Toc25853500)

[7.8 Request Payment 68](#_Toc25853501)

[7.9 Pay/no Pay Response 71](#_Toc25853502)

[7.10 Terminate Switch 73](#_Toc25853503)

[7.11 Technical Rejection 74](#_Toc25853504)

[8 Revision Record 76](#_Toc25853505)

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 an MDR Part 1 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 if 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. |

1. When a MessageDefinition or message identifier is specified, it should include the variant and version number. However, in this document (except in the business examples section, if present), variant and version numbers are not included. In order to know the correct variant and version number for a MessageDefinition, the related Message Definition Report Part 2 document should be consulted.

## Abbreviations and Acronyms

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

|  |  |
| --- | --- |
| Abbreviation/Acronyms | Definition |
| ACH | Automated Clearing House |
| IBAN | International Bank Account Number |
| PAN | Primary Account Number. The cardholder number (up to nineteen digits) which is usually embossed on a card and is linked to the cardholder's account and is used to identify where the transaction funds should be transferred to or from. |
| URN | Unique Reference Number |

## Document Scope and Objectives

This document is the first part of ISO 200222 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 BusinessProcesses
* 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 MessageDefinitions are specified in Message Definition Report Part 2.

## References

|  |  |  |  |
| --- | --- | --- | --- |
| Document | Version | Date | Author |
| ISO20022 Business Justification – Account Switching |  | 29-02-2012 | Payments UK |
| ISO 20022 Maintenance Change Request (MCR #147) document (Payments Maintenance 2019/2020) | 2019 | 30-08-2018 | SWIFT, on behalf of Payments UK |

# Scope and Functionality

## Background

This Message Definition Report covers a set of eleven ISO 20022 MessageDefinitions developed by Pay.UK in close collaboration with Bacs and Vocalink and submitted for approval to the Payments Standards Evaluation Group (SEG).

## Scope

The process supports two distinct options. Firstly a full switch, where all payment arrangements and balance are transferred, and the old account is closed. In this case, redirection and forwarding may be used to ensure that following a switch, payments are ultimately routed to the new account pending necessary updates in account information by payment originators. Secondly, a partial switch, where only customer selected payment arrangements are transferred

The table below shows the functions of the full switch and those that may be used to provide a partial switch.

|  |  |  |
| --- | --- | --- |
| Service function | Full Account Switch | Partial Account Switch |
| Request account switch | Yes | Yes |
| Transfer all payment arrangements | Yes | Possible |
| Transfer selected payment arrangements | Not possible | Yes, as required |
| Set up transaction redirection | Yes | Not possible |
| Initiate payment arrangements cancellation | Not required | Yes, as required |
| Automated transfer of closing balance | Yes | Not possible |
| Automated closing of an old account | Yes | Not possible |
| Complete switch | Yes | Yes, as required |
| Redirection and forwarding | Yes | Not possible |

### Out of Scope

The items that are currently considered to be out of scope for the Account Switching business process are:

* The process for opening the new account
* The process the new bank uses to capture the account switch request from the customer
* The due dilligence process undertaken by the new bank to identify their clients and ascertain relevant information pertinent to doing financial business with them

The Account Switch Service Function

It is desirable to have mechanisms in place to ensure that payments made to an account after it has switched are re-routed to the new account.

Such arrangements may include redirection of payments within automated clearing houses (ACHs), or the forwarding of payments by the old bank to the new bank.

Such mechanism are not considered to be in scope of these messages as they will be specific to the payment mechanisms in a given country.

However, these messages do define a function, the “Account Switch Service”, that can collate and manage a redirection database, that in turn can be made available to ACH functions and banks for the purposes of redirection and forwarding.

It is also worth noting that scenarios where a customer repeatedly switches account should be considered, and can be taken into account in any redirection or forwarding function.

As described in the ISO 20022 Business Justification, the scope covers the following communication flows:



ges.

## Groups of MessageDefinitions and Functionality

### Groups

#### Account Switch Messages

|  |  |  |
| --- | --- | --- |
| MessageDefinition | Message Identifier | MSG # |
| AccountSwitchInformationRequest | acmt.027 | MSG01 |
| AccountSwitchInformationResponse | acmt.028 | MSG02 |
| AccountSwitchCancelExistingPayment | acmt.029 | MSG03 |
| AccountSwitchRequestRedirection | acmt.030 | MSG04 |
| AccountSwitchRequestBalanceTransfer | acmt.031 | MSG05 |
| AccountSwitchBalanceTransferAcknowledgement | acmt.032 | MSG06 |
| AccountSwitchNotifyAccountSwitchComplete | acmt.033 | MSG07 |
| AccountSwitchRequestPayment | acmt.034 | MSG08 |
| AccountSwitchPaymentResponse | acmt.035 | MSG09 |
| AccountSwitchTerminationSwitch | acmt.036 | MSG10 |

### Functionality

AccountSwitchInformationRequest [acmt.027] MSG01

A request for information sent from the new bank providing sufficient information for the old bank to identify the old account and validate the account parties, to inform the old bank of the maximum funding the new account will provide to settle a negative closing balance and the proposed balance transfer window.

AccountSwitchInformationResponse [acmt.028] MSG02

A response sent from the old bank that either confirms the old account exists, has been verified and has a status that enables it to be switched or identifies that the old account cannot be identified or has a status that prevents a switch. If the account may be switched this message will also include the details of payments to be transferred.

AccountSwitchCancelExistingPayment [acmt.029] MSG03

A cancellation sent from the new bank to the old bank to identify which payment arrangements are to be cancelled on the old account in a partial switch. This message may be sent by the new bank more than once for a switch to enable the customer to transfer different payment arrangements at different times during the switch. This message should only be used in a partial switch.

AccountSwitchRequestRedirection [acmt.030] MSG04

A request sent from the new bank to the Account Switch Service to set up the redirection of payment and collection transactions that are processed after completion of the account switch. This message may also be used by the new bank to amend the new account details, if the details previously provided were incorrect.

AccountSwitchRequestBalanceTransfer [acmt.031] MSG05

A request sent from the new bank to the old bank to transfer the closing balance, close the account and initiate the daily transaction forwarding of any credits and debits that have not been redirected and are received on the “closed” account. The message also includes the maximum funding the new account will provide to settle a negative closing balance.

AccountSwitchBalanceTransferAcknowledgement [acmt.032] MSG06

For full account switches, a response from the old bank confirming the status of the old account, the amount of the closing balance transfer for credit balances and providing the detail of any negative closing balance for the account

AccountSwitchNotifyAccountSwitchComplete [acmt.033] MSG07

An information message sent from the new bank to the Account Switch Service to signal that it has completed the account switch. This message is always used in the full account switch process and may be used in the partial account switch process.

AccountSwitchRequestPayment [acmt.034] MSG08

For full account switches, after completion of the account switch, a request may be sent from the old bank to the new bank to request payment for debit transactions that the old bank is obliged to accept. The new bank will respond with a pay/no-pay decision.

AccountSwitchPaymentResponse [acmt.035] MSG09

A Pay / No pay response message sent from the new bank to the old bank to confirm whether it will or will not make the payment requested in a request payment message. The new bank will send a Pay/No Pay Response message for each Request Payment message it receives. This message is only used to respond to a Request Payment message.

AccountSwitchTerminationSwitch [acmt.036] MSG10

A terminate switch message sent from the new bank to the Account Switch Service to signal that the account switch must be stopped. The new bank can send a terminate switch message at any time after sending an information request message and before the end of the period that central redirection of payment and collection transactions will apply.

AccountSwitchTechnicalRejection [acmt.037] MSG11

A rejection message sent from the Account Switch Service to the bank that sent an interbank message, in order to signal that the message failed validation. This message is only used in exception when the Account Switch Service cannot validate a message it has received.

See also 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 Stand-alone Remittance the high-level BusinessRoles and typical Participants can be represented as follows:

## Participants and BusinessRoles Definitions



BusinessRoles

|  |  |
| --- | --- |
| Description | Definition |
| Customer | Person(s) or entity entitled to the benefits of ownership of an account. |
| New Bank | Bank that the account is being switched to. |
| Old Bank | Bank that the account is being switched from. |
| Account Switch Service | Central service that supports account switching. |
| Central Redirection Service | Central database that collates and manage the central redirection table and the distribution of this information. |
| Automated clearing Service | Secure payment transfer system that connects financial institutions. |
| Payment Service user | Person or organisation when making use of a payment service in the capacity of either payer or payee, or both. |

Participants

|  |  |
| --- | --- |
| Description | Definition |
| Account Owner (Role) | Party that legally holds the account or the party in a contractual relationship with the account servicer. |
| Account Servicer (Role) | Party that manages the account on behalf of the account owner (that is, manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account), or the party that has a contractual relationship with the owner (for example, market data provider). |
| Account Switch Servicer (Role) | Party that provides the central functions required to support the switch of a customer’s account from one payment institution to another. That is, validates and routes interbank account switch messages and updates the central redirection service. |
| Payment Processing System | Party that provides an automated clearing service. |
| Payer | The individual or organisation making the transaction and whose account is being debited. |
| Payee | The individual or organisation receiving the transaction and whose account is being credited. |

## BusinessRoles and Participants Table

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Business Role | | | | | | |
| Participant | Customer | New Bank | Old Bank | Account Switch Service | Central Redirection Service | Automated Clearing Service | Payment Service User |
| Account owner | X |  |  |  |  |  |  |
| Account Servicer |  | X | X |  |  |  |  |
| Account Switch Servicer |  |  |  | X | X |  |  |
| Payment Processing System |  |  |  |  |  | X |  |
| Payer |  |  |  |  |  |  | X |
| Payee |  |  |  |  |  |  | X |

# BusinessProcess Description

## Account Switch Process

This diagram pictures the high level BusinessProcesses covered by this project. The aim of the below is to describe the high-level scope of the project, not to be exhaustive.



Request Account Switch

|  |  |
| --- | --- |
| Item | Description |
| Definition | The process by which details of account payment arrangements and closing balance amount are requested by the new bank from the old bank. |
| Trigger | The customer makes a request to the new bank for an account switch. |
| Pre-conditions | A valid new account at a new bank. A valid old account at an old bank. The new bank has gained the authority to switch from the customer. |
| Post-conditions | The new bank receives details of payment arrangements and balance amount from the old bank. |
| Role | Account Servicer |

Transfer of payment arrangements

|  |  |
| --- | --- |
| Item | Description |
| Definition | The process of transferring payment arrangements associated with the old account to the new account. The payment arrangements to be transferred may include:   * Direct debit Instructions * Mandates * Regular internal payment instructions * Domestic bill payment arrangements * Future dated payments |
| Trigger | The process is triggered when the new bank receives and validates the payment arrangements associated with the old account. |
| Pre-conditions | A valid new account. |
| Post-conditions | Payment arrangements are set up on the new account. Payment arrangements are cancelled on the old account. |
| Role | Account Servicer |

Payment and collection transaction redirection

|  |  |
| --- | --- |
| Item | Description |
| Definition | The process of redirecting payment instructions that reference the old account to the new account. These redirections support:   * Direct debits * Direct credits * Credit transactions * Direct debit instructions * Credits and debits |
| Trigger | The process is triggered when the new bank sends a request redirection message that includes the switch date to the Account Switch Service. |
| Pre-conditions | A valid new account. A switch date. |
| Post-conditions | The Account Switch Service updates the redirection database. Credit and debit transactions on the old account are redirected to the new account. |
| Role | Account Switch Servicer |

Balance transfer and account closure

|  |  |
| --- | --- |
| Item | Description |
| Definition | The process of transferring the closing balance between the old and the new account and closing the old account. |
| Trigger | The new bank sends a Request Balance Transfer message to the old bank. |
| Pre-conditions | Payment instructions have been transferred and transaction redirection is complete from the old account to the new account. |
| Post-conditions | The new account is credited or debited with the closing balance from the old account and the old account is closed. |
| Role | Account Servicer |

Complete Switch

|  |  |
| --- | --- |
| Item | Description |
| Definition | The process by which the Account Switch Service is notified that the account switch is complete. |
| Trigger | The new bank sends a Notify Account Switch Complete message to the Account Switch Service to confirm that the account switching process is complete. |
| Pre-conditions | The account has been transferred and the old account has been closed. |
| Post-conditions | The Account Switch Service records that the switch process has completed. The new bank notifies the customer that the switch process has completed. |
| Role | Account Servicer |

Transaction forwarding

|  |  |
| --- | --- |
| Item | Description |
| Definition | The means by which the Account Switch Service facilitates the movement of funds between the old account and the new account and vice versa following completion of the switch. |
| Trigger | A credit or debit transaction or direct debit instruction intended for the new account is sent to or received by the old account. |
| Pre-conditions | The account switch is complete. |
| Post-conditions | A credit or debit transaction or direct debit instruction intended for the new account is applied to the new account and the originator of the payment is notified of the redirected transaction. |
| Role | Account Switch Servicer |

# Description of 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. |



## Full Switch

The following sections describe the business process for a full account switch.

### Request Account Switch



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Request Account Switch | The customer makes a request to the new bank to switch accounts.  The customer provides details of the old account which are verified by the new bank.  The new bank validates the details provided by the customer.  The new bank agrees switch details with the customer and obtains the customers authority to switch. | Customer |
| Request account information | The new bank requests the information necessary to transfer the account from the old bank via the Account Switch Service.  The Account Switch Service validates the request and forwards it to the old bank. | New Bank |
| Provide payment arrangements | The old bank validates the request for information and where it agrees the account can be switched, the old bank provides the requested information for the new bank via the Account Switch Service.  The Account Switch Service validates the payment arrangements response and forwards in to the new bank. | Old Bank |
| Action old bank warning notices | The new bank actions any warning responses received from the old bank. The new bank may terminate the switch based on these warnings. | New Bank |
| Account switch begins | The new bank updates the switch date to the date provided by the old bank. The switch process is underway and the switch date is confirmed. | New Bank |

### Transfer of Payment Arrangements

The Account Switch Service will support the transfer of any payment arrangements associated with the old account to the new account and the issue of the advices that are required to notify affected parties of the transfer.



1. Note that upon receipt by the new bank of an Account Switch Information Response from the old bank, the transfer of payment arrangements is undertaken using private interbank messages not included in this message set.

|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Instruct regular payers | The new bank may assist the customer to send credit redirection forms to regular payers. | New Bank |
| Set up Direct Debit Instructions | The new bank initiates the process whereby payment service users are notified that the account has been transferred to a new bank or building society. | New Bank |
| Set up mandates | The new bank sets up the transferred mandates with a first payment date that is later than the switch date. | New Bank |
| Set up bill payments | The new bank sets up bill payment arrangements. | New Bank |
| Set up future dated payments | The new bank sets up future dated payments. | New Bank |

|  | Descriptions of the BusinessActivities | |
| --- | --- | --- |
|  |  | Initiator |
| Instruct regular payers | The new bank may assist the customer to send credit redirection forms to regular payers. | New Bank |
| Set up Direct Debit Instructions | The new bank initiates the process whereby payment service users are notified that the account has been transferred to a new bank or building society. | New Bank |
| Set up mandates | The new bank sets up the transferred mandates with a first payment date that is later than the switch date. | New Bank |
| Set up bill payments | The new bank sets up bill payment arrangements. | New Bank |
| Set up future dated payments | The new bank sets up future dated payments. | New Bank |

### Payment and collection transaction redirection



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Request redirection | The new bank sends a request redirection to the Account Switch Service in order to set up the redirection of payment and collection transactions that are processed after completion of the account switch.  The Request Redirection message can be used by the new bank to amend the new account details of the switch, if it has previously provided incorrect (but valid) details for the new account.  The Account Switch Service validates the request. | New Bank |
| Update redirection service database | The Account Switch Service :   * updates the database used by the Redirection Service * generates an IBAN for the new account and the old account | Account Switch Service |
| Initiate redirection of different transaction types | The central redirection service will provide updated redirection data each working day such that payment and collection instructions will then be redirected | Central Redirection Service |
| Cancel Payment Arrangements | The old bank schedules the cancellation of payment arrangements on the old account | Old Bank |

|  | Descriptions of the BusinessActivities | |
| --- | --- | --- |
|  |  | Initiator |
| Request redirection | The new bank sends a request redirection to the Account Switch Service in order to set up the redirection of payment and collection transactions that are processed after completion of the account switch.  The Request Redirection message can be used by the new bank to amend the new account details of the switch, if it has previously provided incorrect (but valid) details for the new account.  The Account Switch Service validates the request. | New Bank |
| Update redirection service database | The Account Switch Service :  updates the database used by the Redirection Service  generates an IBAN for the new account and the old account | Account Switch Service |
| Initiate redirection of different transaction types | The central redirection service will provide updated redirection data each working day such that payment and collection instructions will then be redirected | Central Redirection Service |
| Cancel Payment Arrangements | The old bank schedules the cancellation of payment arrangements on the old account | Old Bank |

### Balance transfer and account closure



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Request closing balance transfer | The new bank requests a balance transfer from the old bank.  The Account Switch Service validates the request and forwards it to the old bank.  The old bank validates the message | New Bank |
| Acknowledge closing balance transfer request | The old bank disables the old account.  The old bank calculates the closing balance for the old account and sends an acknowledgement to the new bank.  The Account Switch Service validates the acknowledgement and forwards it to the new bank. | Old Bank |
| Cancel debit card | The old bank cancels the old debit card. | Old Bank |
| Transfer Closing Balance | The new bank processes the balance transfer acknowledgement from the old bank.  The new bank will submit payment to the old bank when the closing balance is negative.  The old bank will process the payment. | New Bank |
| Transfer Closing Balance | The old bank submits the payment of the closing balance where the closing balance is positive. | Old Bank |
| Close Bank Account | The old bank closes the old bank account. | Old Bank |

### Complete Switch



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Complete Switch | The new bank notifies the Account Switch Service that the account switching process is complete. | New Bank |
| Record Switch Complete | The Account Switch Service validates the notify account switch message.  If the notify account switch message is validated then the Account Switch Service records that the account switch is complete. | Account Switch Service |
| Notify Customer | The new bank notifies the customer that the switch is complete. | New bank |

### Transaction forwarding



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Forward Credit Transactions | The old bank processes a transaction to credit the old account after the balance has been transferred to the new account The old bank forwards the credit as a payment to the new account using a payment processing system.  The new bank processes the payment. | Old Bank |
| Forward Debit Transactions | The old bank processes a transaction destined to debit the old account after the balance has been transferred to the new account.  The old bank requests payment from the new bank for the amount of the transaction.  The Account Switch Service validates the request.  The new bank validates the request and sends a pay/no pay response to the old bank.  The new bank sends the payment.  The Account Switch Service validates the pay/no pay response and forwards it to the old bank.  The old bank validates the pay/no pay message. | Old Bank |
| Redirect Direct Credits | The central redirection service provides payments processing systems with a daily redirection data set.  The payment service user submits a credit payment.  Payment processing systems redirect credit payments to the new account at the new bank.  The payment processing system updates the payment service user. | Payment Service User |
| Redirect Direct Debits | The central redirection service provides payments processing systems with a daily redirection data set.  The payment service user submits a direct debit collection.  Payment processing systems redirect direct debit collections to the new account at the new bank if required.  The new bank receives and processes the DD collection.  The payment processing system updates the payment service user. | Payment Service User |
| Redirect Direct Debit Instructions | The central redirection service provides payments processing systems with a daily redirection data set  The payment service user submits a direct debit instruction.  Payment processing systems redirect direct debit instructions to the new account at the new bank.  The new bank registers the direct debit instruction.  The payment processing system updates the payment service user. | Payment Service User |
| Redirect Payments Transactions | The central redirection service provides payments processing systems with a daily redirection data set  The payment service user submits a payment request.  The payment processing system redirects the payment request routing the request to the new account at the new bank  The sending institution processes is notified of the new account at the new bank. | Payment Service User |
|  |  |  |

## Partial Account Switch

Up to this point the subject of this document has been the full account switch. The Account Switch process also supports a partial account switch that automates the transfer of Direct Debits, Mandates and bill payment arrangements between one bank account and another.

Partial switches support the transfer of payment arrangements between accounts for customers where a full account switch is not possible.

The partial account switch includes additional process steps for:

The customer to determine which payment arrangements are to be transferred to the new account. The customer may request different payment arrangements to be transferred on different dates to suit their needs.

The new bank to communicate to the old bank the selected payment arrangements that the old bank should cancel. This also requires an additional interbank account switch message [AccountSwitchCancelExistingPayment (MSG03)]. The old bank may receive multiple requests to cancel payment arrangements if the customer has requested that different payment arrangements be transferred on different dates.

### Request Account Switch



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Request Account Switch | The customer makes a request to the new bank to switch accounts.  The customer provides details of the old account. | Customer |
| Request account information | The new bank obtains the customers authority to switch.  The new bank sends a request for the information necessary to transfer the account to the old bank via the Account Switch Service. The request will contain a flag to signal to the Account Switch Service and the old bank that this is a partial switch.  The Account Switch Service validates the request and forwards it to the old bank. | New Bank |
| Provide payment arrangements | The old bank validates the request for information.  The old bank provides the same data as for a full switch with the exception that it does not provide details of any future dated payments or internal transfer arrangements.  The Account Switch Service validates the payment arrangements response and forwards in to the new bank. | Old Bank |
| Agree Payment Transfer | The new bank will provide the customer with a list of the payment arrangements that can be transferred to the new account.  The new bank and customer will agree the list of payment arrangements to be transferred and determine how and when the payment arrangements will be applied to the new account. | New Bank |

### Transfer of Payment Arrangements

The Account Switch Service will support the transfer of any payment arrangements associated with the old account to the new account and the issue of the advices that are required to notify affected parties of the transfer.



For a partial switch, the new bank has agreed with the customer which payment arrangements are to be transferred.

1. Note that upon receipt by the new bank of an Account Switch Information Response from the old bank, the transfer of payment arrangements is undertaken using private interbank messages not included in this message set

|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Set up Direct Debit Instructions | The new bank initiates the process whereby payment service users are notified that the account has been transferred to a new bank or building society. The new bank will only start paying Direct Debits from the Transfer Date agreed with the customer. | New Bank |
| Set up Mandates | The new bank sets up the transferred mandates with a first payment date that is later than the switch date. The new bank will only start paying mandates from the Transfer Date agreed with the customer. | New Bank |
| Set up bill payments | The new bank sets up bill payment arrangements. | New Bank |

### Cancel Payment Arrangements



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Cancel Payment Arrangements | The new bank sends details of which direct debit instructions and mandates on the old account must be cancelled and when they must be cancelled to the old bank via the Account Switch Service. The Account Switch Service validates the information and forwards it to the old bank. | New Bank |
| Bank Cancels Payment Arrangements | The old bank validates the information and will cancel direct debit instructions and mandates that are referenced associated with the old account.  If the old bank cannot process a mandate or direct debit cancellation request for any reason, the old bank must contact the new bank, to advise of the issue and work to resolve it. | Old Bank |

### Complete Switch



|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Complete Switch | The new bank may, with the agreement of the customer, notify the Account Switch Service that the account switching process is complete. | New Bank |
| Record Switch Complete | The Account Switch Service validates the notify account switch.  If the notify account switch is validated then the Account Switch Service records that the account switch is complete. | Account Switch Service |

# 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.

## Account Switch Process

### Request Account Switch

The new account servicer will send an Information Request message to the Account Switch Service to request a full account switch.

The Account Switch Service will validate the Information Request message received from the new account servicer.

If validation is successful, the Account Switch Service will route the Information Request message to the old account servicer according to the sort code for the old account that is provided within the message.

The old account servicer will validate the data in the Information Request received from the Account Switch Service.

If the old account servicer validates the data in the Information Request message it will send an Information Response message to the Account Switch Service containing the details of:

* all current “live” Direct Debit Instructions associated with the old account
* all mandates associated with the old account that are due to be paid after the switch date
* all bill payment arrangements/beneficiaries (mandates) associated with the old account



#### Rejection

If the Account Switch Service cannot successfully validate the Information Request message it will send a Technical Rejection message to the new account servicer, containing the switch status and response code appropriate for the validation failure.



If the old account servicer cannot successfully validate the Information Request message it will send an Information Response message to the Account Switch.

The old account servicer will always include within the Information Response message all warning messages applicable to the validation performed to facilitate rectification with the goal of successful validation/verification at the next attempt.

.

If the Account Switch Service cannot successfully validate the Information Response message it will send a Technical Rejection message to the old account servicer.



### Payment and collection transaction redirection

The new account servicer will send a Request Redirection message to the Account Switch Service.



#### Rejection

If the Account Switch Service cannot successfully validate the Request Redirection message it will send a Technical Rejection message containing the appropriate response codes back to the new account servicer.



### Cancel Payment Arrangements

The new account servicer will send a Cancel Existing Payment message to the Account Switch Service to inform the old account servicer of which payment instructions must be cancelled on the old account and when they must be cancelled.

The Account Switch Service will validate the Cancel Existing Payment message received from the new account servicer and if valid will forward to the old account servicer.

The old account servicer will validate the data in the Cancel Existing Payment message received from the Account Switch Service.

The old account servicer will cancel the payment instructions associated with the old account.



#### Rejection

If the Account Switch Service cannot successfully validate the Cancel Existing Payment message it will send a Technical Rejection message containing the appropriate response code and response message to the new account servicer.



If the old account servicer cannot successfully validate a Cancel Existing Payment message for any reason, it must contact the new account servicer to advise of the issue and work to resolve it.

#### Balance transfer and account closure

The new account servicer will send a Request Balance Transfer message to the Account Switch Service. This message will signal to the old account servicer that the closing balance should be transferred, the old account closed and credit and debit transactions that have not been redirected and are received on the “closed” account should be forwarded daily.

The information sent in the Request Balance Transfer message will include a value for the maximum amount the new account servicer is willing to transfer to the old account servicer to cover a negative closing balance on the old account.

If the Account Switch Service successfully validates the Request Balance Transfer message it will route the message for output to the old account servicer.

The old account servicer will validate the Request Balance Transfer message. For each Request Balance Transfer received, the old account servicer will send a Balance Transfer Acknowledgement message to the Account Switch Service to be routed for output to the new account servicer.

If the Account Switch Service successfully validates the Balance Transfer Acknowledgement message it will route it for output to the new account servicer.

The new account servicer validates the data contained in the Balance Transfer Acknowledgement message.



#### Rejection

If the Account Switch Service cannot successfully validate the Request Balance Transfer message it will send a Technical Rejection message to the new account servicer, containing the response code appropriate for the validation failure.



If the old account servicer cannot successfully validate a Request Balance Transfer message for any reason, it must contact the new account servicer, using contact details provided in the Account Switch contacts list, to advise of the issue and work to resolve it.

### Complete Switch

The new account servicer will send a Notify Account Switch Complete message to the Account Switch Service to confirm that the account switching process is complete.

The Account Switch Service will validate the Notify Account Switch Complete message received from the new account servicer.

If validation is successful, the Account Switch Service will record that the account switch process has been completed.

The new account servicer will notify the customer that the switch has completed.



#### Rejection

If the Account Switch Service cannot successfully validate the Notify Account Switch Complete message, it will send a Technical Rejection message containing all appropriate response codes back to the new account servicer.



### Transaction Forwarding

The old account servicer will send a Request Payment message to the Account Switch Service following receipt of a debit transaction.

The Account Switch Service will validate the Request Payment message and, if validation is successful will set the routing value to the unique reference number (URN) of the most recent switch in a possible chain of switches and route the message for output to the most recent new account servicer.

The new account servicer will validate the Request Payment message

The new account servicer will determine whether it will make the payment requested in the Request Payment message taking into account issues around availability of funds on the new account.

The new account servicer will send a Payment Response message to the Account Switch Service to indicate whether it will or will not make the requested payment. The new account servicer will set the routing value and the unique reference number to the values provided in the Request Payment message.

The new account will be debited and the nominated payment account provided in the Request Payment message will be credited.

The Account Switch Service will validate the Payment Response message and, if validation is successful it will set the Routing URN to the Switch unique reference number in the Payment Response message and route the message for output to the old account servicer associated with the Routing URN.

The old account servicer will validate the Payment Response message.



#### Rejection

If the Account Switch Service cannot successfully validate the Request Payment message it will send a Technical Rejection message containing all appropriate response codes back to the old account servicer.



If the new account servicer cannot successfully validate the Request Payment message for any reason, it must contact the old account servicer, to advise of the issue and work to resolve it.

If the Account Switch Service cannot successfully validate the Payment Response message it will send a Technical Rejection message containing all appropriate response codes back to the new account servicer.



If the old account servicer cannot successfully validate the Payment Response message for any reason, it must contact the new account servicer to advise of the issue and work to resolve it.

### Account Switch Termination Switch

The account switch process can be terminated when a problem is encountered. In all situations where the account switch has to be terminated, only the new account servicer can make the termination request to the Account Switch Service.

Processes outside the scope of this document are required to repatriate all payment arrangements for which redirection and cancellation has been requested and to return all funds that may have been transferred between the old and new account when an account switch is terminated after these messages have been sent by the new account servicer.

The new account servicer sends a Terminate Switch message to the Account Switch Service.

When the Account Switch Service receives a Terminate Switch message from the new account servicer it will validate the request.

If the Terminate Switch message is validated successfully the Account Switch Service will mark the account switch as being terminated and forward the Terminate Switch message to the old account servicer for information purposes.



#### Rejection

If the Account Switch Service cannot successfully validate the Terminate Switch message, it will send a Technical Rejection message containing all appropriate response codes back to the new account servicer.

If the new account servicer receives a Technical Rejection message in response to a Terminate Switch message it may either attempt to correct the message and resubmit it to the Account Switch Service or contact the Account Switch Service Desk to get the switch stopped manually.



# Examples

This section describes business examples of the use of the various MessageDefinitions. Each example starts with a description of the example scenario followed by the actual MessageInstance.

## Information Request

Description

The AccountSwitchInformationRequest (acmt.027) message is sent from the new bank to the old bank to start the account switch process. This message is used in both the full and partial account switch process and should only be used for initiating the account switch process.

The information request is prepared with the following characteristics:

* A Unique Reference Number (URN) for the switch assigned by the new bank using a structure defined by the service. The URN should be included in all account switch interbank messages to enable end to end traceability and provides a single reference that all parties can use to uniquely identify each switch and the messages that are associated with it
* A copy of the URN for routing purposes
* The information defining the old account as provided by the customer
* The information defining the new account
* A flag that signals that the customer has requested a full switch. This flag is required to enable the Account Switch Service to track the progress of the switch
* A flag that indicates, for each account party, whether they have authorised the switch. This is required to validate that the appropriate account parties have authorised the switch, and any subsequent transfer of funds and old account closure
* A value for the maximum amount the new bank is willing to transfer to the old bank to cover a negative closing balance on the old account. The balance transfer funding limit will be set to zero, if the new bank is not willing to fund any negative balance on the old account. The balance transfer funding limit can be increased but not reduced within the request balance transfer message later in the process
* Account party information to enable old bank to verify the switch details
* An indication of when the timing window on the switch date within which new bank is proposing to process the balance transfer

This message requests a full account switch be initiated with the following details:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer has requested a FULL switch
* a flag indicating that the balance transfer will be processed out of hours EARL
* information defining the old </OdAcct>and the new </NewAcct>account of the customer
* an authority indicator set to true to indicate that the owner of the new account at the new account servicer has authorised the switch
* a balance transfer funding limit of 100 EUR

XML Instance

<AcctSwtchInfReq>

<MsgId>

<Id>MSG01FSWI155157PAYC1000002</Id>

<CreDtTm>2015-06-09T09:30:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<BalTrfWndw>EARL</BalTrfWndw>

</AcctSwtchDtls>

<NewAcct>

<Acct>

<Id>

<Othr>

<Id>10007000</Id>

</Othr>

</Id>

<Nm>Nick SMITH</Nm>

<Svcr>

<FinInstnId>

<ClrSysMmbId>

<MmbId>836534</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</Acct>

<AcctPty>

<CurNm>

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<Srnm>SMITH</Srnm>

<GvnNm>Nick</GvnNm>

<MddlNm>BERNARD</MddlNm>

</CurNm>

<BirthDt>1980-01-31</BirthDt>

<CtryAndResdtlSts>

<Ctry>GB</Ctry>

<ResdtlSts>PRES</ResdtlSts>

</CtryAndResdtlSts>

<PstlAdr>

<AdrTp>

<Cd>HOME</Cd>

</AdrTp>

<StrtNm>32</StrtNm>

<PstCd>SG12 7PQ</PstCd>

<Ctry>GB</Ctry>

<AdrLine>Blackwell Crescent</AdrLine>

</PstlAdr>

<CtznshInf>

<Ntlty>GB</Ntlty>

</CtznshInf>

<OthrDtls>

<Cd>Last5PanDgts</Cd>

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</OthrDtls>

<OthrDtls>

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</OthrDtls>

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</NewAcct>

<OdAcct>

<Id>

<Othr>

<Id>20007000</Id>

</Othr>

</Id>

<Nm>N SMITH</Nm>

<Svcr>

<FinInstnId>

<ClrSysMmbId>

<MmbId>165757</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</OdAcct>

<BalTrf>

<BalTrfFndgLmt>

<CcyAmt Ccy="EUR">100</CcyAmt>

</BalTrfFndgLmt>

</BalTrf>

</AcctSwtchInfReq>

## Information Response

Description

The AccountSwitchInformationResponse (acmt.028 message is sent from the old bank to the new bank to signal whether the old account can be switched and pass details of payment arrangements to be transferred to the new bank.

The information response message is used in both the full and partial account switch process. It should only be used to respond to an Information Request message.

The information response is prepared with the following characteristics:

* details of all current “live” direct debit Instructions associated with the old account.
* details of all mandates associated with the old account that are due to be paid after the switch date.
* details of all bill payment arrangements/beneficiaries associated with the old account
* free text details of any payment arrangements on the old account that cannot be transferred. These payment arrangements will be flagged as being non-transferable.
* details of all future dated payments that debit the old account and have a due date that is later than the switch date (future dated payments with a due date of the switch date or earlier will be paid from the old account).
* confirmation of which balance transfer window is to be used on the switch date

The information response message will also include the determination of which balance transfer window is to be used and the BIC of the old bank.

The message is shown with the following details:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer has requested a FULL switch
* a flag indicating that the balance transfer will be processed out of hours EARL
* information defining the old </OdAcct>and the new account </NewAcct>of the customer
* the BIC of the old bank TSIGFR22
* details of all current live direct debit instructions on the old account
* Global Gas
* details of all credit instructions on the old account including
* bill payments to name KA GRESHAM,
* future dated payments to name AA MILNE

XML Instance

<AcctSwtchInfRspn>

<MsgId>

<Id>MSG02FSWI155157PAYC1000001</Id>

<CreDtTm>2015-06-09T09:40:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<BalTrfWndw>EARL</BalTrfWndw>

</AcctSwtchDtls>

<NewAcct>

<Id>

<Othr>

<Id>10007000</Id>

</Othr>

</Id>

<Nm>Nick SMITH</Nm>

<Svcr>

<FinInstnId>

<ClrSysMmbId>

<MmbId>836534</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</NewAcct>

<OdAcct>

<Id>

<Othr>

<Id>20007000</Id>

</Othr>

</Id>

<Nm>N SMITH</Nm>

<Svcr>

<FinInstnId>

<BICFI>TSIGFR22</BICFI>

<ClrSysMmbId>

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</Svcr>

</OdAcct>

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<ReqdExctnDt>2017-12-17</ReqdExctnDt>

<Dbtr/>

<DbtrAcct>

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</PmtId>

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</CdtrAcct>

</CdtTrfTxInf>

</PmtInstr>

<PmtInstr>

<PmtInfId>Payment Group Identification</PmtInfId>

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<Dbtr/>

<DbtrAcct>

<Id>

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</PmtId>

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<Cd>FUTR</Cd>

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<CtgyPurp>

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</CtgyPurp>

</PmtTpInf>

<Amt Ccy="GBP">200</Amt>

<Frqcy>

<Seq>1</Seq>

<StartDt>2015-07-01</StartDt>

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<Cdtr/>

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<Id>

<Othr>

<Id>09123496</Id>

<Issr>165810</Issr>

</Othr>

</Id>

<Nm>A A MILNE</Nm>

</CdtrAcct>

</CdtTrfTxInf>

</PmtInstr>

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<MndtId>STS2PSW0DD60007000</MndtId>

<AutomtdDrctDbtInstrInd>true</AutomtdDrctDbtInstrInd>

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<Nm>Global Gas</Nm>

<Id>

<OrgId>

<Othr>

<Id>645559</Id>

</Othr>

</OrgId>

</Id>

</Cdtr>

<LastColltnCcyAmt Ccy="GBP">150</LastColltnCcyAmt>

</DrctDbtInstr>

</AcctSwtchInfRspn>

The following is an example of an information response rejection. The message example is shown with the following details:

a URN and routing URN of FSWI155157PAYC1000

a switch date of 2015-06-18

a flag indicating that the customer has requested a FULL switch

a flag indicating that the balance transfer will be processed out of hours EARL

a flag REJT indicating that the status of the switch is rejected

information defining the old </OdAcct>and the new account </NewAcct>of the customer

the BIC of the old bank TSIGFR22

an example response code R305 indicating that the party birthday must be a valid date in the past

an example response code R321 indicating an issue with the first name of the account party

XML Instance

<AcctSwtchInfRspn>

<MsgId>

<Id>15515815176W02F155157DAFU0006059204</Id>

<CreDtTm>2015-06-25T15:00:51+01:00</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb> FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb> FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchRcvdDtTm>2015-06-18T00:00:00+01:00</SwtchRcvdDtTm>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<SwtchSts>REJT</SwtchSts>

<BalTrfWndw>EARL</BalTrfWndw>

<Rspn>

<RspnCd>R305</RspnCd>

<AddtlDtls>Document/AcctSwtchInfReq/NewAcct/AcctPty[1]/BirthDt</AddtlDtls>

</Rspn>

<Rspn>

<RspnCd>R321</RspnCd>

<AddtlDtls>Document/AcctSwtchInfReq/NewAcct/AcctPty[1]/CurNm/GvnNm</AddtlDtls>

</Rspn>

</AcctSwtchDtls>

<NewAcct>

<Id>

<Othr>

<Id>50005094</Id>

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</Id>

<Nm>Emma Stone</Nm>

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<Id>60005094</Id>

</Othr>

</Id>

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</FinInstnId>

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</OdAcct>

</AcctSwtchInfRspn>

## Cancel Payment Arrangements

Description

The AccountSwitchCancelExistingPayment (acmt.029) message is only used in a partial switch. It is sent from the new bank to the old bank to identify which payment arrangements are to be cancelled and when they are to be cancelled on the old account in a partial switch. This message may be sent by the new bank more than once for a switch to enable the customer to transfer different payment arrangements at different times during the switch.

This message example is shown with the following details:

* a URN and routing URN of FSWI155157PAYC1000
* a flag indicating that the customer has requested a PART switch
* details of the old account </OdAcct>
* details of credit payment arrangements associated with the old account </CdtInstrDtls>

XML Instance

<AcctSwtchCclExstgPmt>

<MsgId>

<Id>MSG03PSWI155157PART1000001</Id>

<CreDtTm>2012-08-17T09:30:47.0Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

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<RtgUnqRefNb>PSWI155157PART1000</RtgUnqRefNb>

<SwtchTp>PART</SwtchTp>

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<OdAcct>

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</FinInstnId>

</Svcr>

</OdAcct>

<PmtInstr>

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</DbtrAgt>

<CdtTrfTxInf>

<PmtId>

<InstrId>STAND ORDER REF0013442</InstrId>

<EndToEndId>EndtoEndReference123456</EndToEndId>

</PmtId>

<Amt Ccy="GBP">200</Amt>

<CdtrAgt>

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<CdtrAcct>

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</Othr>

</Id>

</CdtrAcct>

</CdtTrfTxInf>

</PmtInstr>

</AcctSwtchCclExstgPmt>

## Request Redirection

Description

The AccountSwitchRequestRedirection (acmt.030) message is sent from the new bank to the Account Switch Service to set up the redirection of payment and collection transactions that are processed after completion of the account switch.

The request redirection message may also be used by the new bank to amend the new account details, if the details previously provided were incorrect.

The request redirection is prepared with the following characteristics:

* A valid unique reference number (URN) for the switch.
* Account identification details for the old account
* Account identification details for the new account.
* In exception scenario, can include updated switch date.

All account switching messages contain both a URN and a Routing URN. These should both contain the single unique reference relating to a switch for all message types, with one exception. Request Payment, and Request pay/no pay response are used post account switch, where the customer may have switched again following the original switch. In this case, the routing URN should be populated with the URN that relates to the switch that transferred the account to the latest new bank and the URN should be populated with the URN related to the old bank that raises the Payment Request. In this way, both banks that are party to these messages are able to use a URN that is meaningful to them.

This message example is shown with the following details:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer has requested a FULL switch
* a flag indicating that the balance transfer will be processed out of hours EARL
* information defining the old </OdAcct>and the new account </NewAcct>of the customer
* the BIC of the old bank TSIGFR22
* the BIC of the new bank BSCHFRPP

XML Instance

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<MsgId>

<Id>MSG04FSWI155157PAYC100003</Id>

<CreDtTm>2015-06-09T09:50:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<BalTrfWndw>EARL</BalTrfWndw>

</AcctSwtchDtls>

<NewAcct>

<Id>

<Othr>

<Id>10007000</Id>

</Othr>

</Id>

<Nm>Nick SMITH</Nm>

<Svcr>

<FinInstnId>

<BICFI>BSCHFRPP</BICFI>

<ClrSysMmbId>

<MmbId>836534</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</NewAcct>

<OdAcct>

<Id>

<Othr>

<Id>20007000</Id>

</Othr>

</Id>

<Nm>N SMITH</Nm>

<Svcr>

<FinInstnId>

<BICFI>TSIGFR22</BICFI>

<ClrSysMmbId>

<MmbId>165757</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</OdAcct>

</AcctSwtchReqRdrctn>

## Request Balance Transfer

Description

The AccountSwitchRequestBalanceTransfer (acmt.031) message is sent from the new bank to the old bank to start process of transferring the closing balance.

This message is only used in the full account switch process and should only be used for initiating the transfer of the closing balance on the old account

Within the request balance transfer message, the new bank will:

* A value for the maximum amount the new bank is willing to transfer to the old bank (balance transfer funding limit) to cover a negative closing balance on the old account
* Provide the details of a nominated payment account to which a positive closing balance transfer payment should be sent.
* Provide a Payment Reference to be used within a positive closing balance transfer payment.

This message example is shown with the following details:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer has requested a FULL switch
* a flag indicating that the balance transfer will be processed out of hours EARL
* information defining the new account </NewAcct>
* information defining the account at the new bank for a positive balance transfer; an account at the old bank for a negative balance transfer; or an account at the old bank for a requested payment </NmntdAcct>
* A unique balance transfer reference BALTRAN1
* A balance transfer funding limit of 1000 EUR

XML Instance

<AcctSwtchReqBalTrf>

<MsgId>

<Id>MSG05FSWI155157PAYC1000001</Id>

<CreDtTm>2015-06-09T09:55:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<BalTrfWndw>EARL</BalTrfWndw>

</AcctSwtchDtls>

<NewAcct>

<Id>

<Othr>

<Id>10007000</Id>

</Othr>

</Id>

<Nm>Nick SMITH</Nm>

<Svcr>

<FinInstnId>

<ClrSysMmbId>

<MmbId>836534</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</NewAcct>

<NmntdAcct>

<Id>

<Othr>

<Id>10007000</Id>

</Othr>

</Id>

<Nm>Nick SMITH</Nm>

<Svcr>

<FinInstnId>

<ClrSysMmbId>

<MmbId>836534</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</NmntdAcct>

<BalTrf>

<BalTrfRef>

<BalTrfRef>BALTRAN1</BalTrfRef>

</BalTrfRef>

<BalTrfFndgLmt>

<CcyAmt Ccy="EUR">1000</CcyAmt>

</BalTrfFndgLmt>

</BalTrf>

</AcctSwtchReqBalTrf>

## Acknowledge Balance Transfer

Description

The AccountSwitchBalanceTransferAcknowledgement (acmt.032) message is sent from the old bank to the new bank in response to the request balance transfer message.

The acknowledge balance transfer message is only used in the full account switch process and should only be used to respond to the request balance transfer message.

The acknowledge balance transfer message includes:

* The unique reference number (URN) of the switch,
* The closing balance for the old account.

If the closing balance is positive, the details of the balance transfer payment that the old bank will make to the new account and confirmation of the payment reference that will be used (this will be the payment reference provided by the new bank in the Request Balance Transfer message).

If the closing balance is negative and the new bank has agreed to make a payment to settle or reduce any negative closing balance on the old account, the details of the nominated payment account to be used by the new bank for any transfer of funds to the old bank and the payment reference to be used. The nominated payment account may be the old account.

This message example is shown with the following details:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer has requested a FULL switch
* a flag indicating that the balance transfer will be processed out of hours EARL
* information indicating the old account balance 900 EUR and whether this is a credit or a debit balance CRDT
* information defining the payment account and how much should be paid 900 EUR.
* A unique balance transfer reference BALTRAN1

XML Instance

<AcctSwtchBalTrfAck>

<MsgId>

<Id>MSG06FSWI155157PAYC1000001</Id>

<CreDtTm>2015-06-09T10:05:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<BalTrfWndw>EARL</BalTrfWndw>

</AcctSwtchDtls>

<OdAcct>

<Id>

<Othr>

<Id>20007000</Id>

</Othr>

</Id>

<Nm>N SMITH</Nm>

<Svcr>

<FinInstnId>

<ClrSysMmbId>

<MmbId>165757</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</OdAcct>

<OdAcctBal>

<Amt Ccy="EUR">900</Amt>

<CdtDbt>CRDT</CdtDbt>

</OdAcctBal>

<BalTrf>

<BalTrfMtd>

<Cdt>

<PmtId>

<EndToEndId>BALTRAN1</EndToEndId>

</PmtId>

<Amt Ccy="EUR">900</Amt>

<CdtrAgt>

<FinInstnId>

<ClrSysMmbId>

<MmbId>836534</MmbId>

</ClrSysMmbId>

</FinInstnId>

</CdtrAgt>

<CdtrAcct>

<Id>

<Othr>

<Id>10007000</Id>

</Othr>

</Id>

<Nm>Nick SMITH</Nm>

</CdtrAcct>

</Cdt>

</BalTrfMtd>

</BalTrf>

</AcctSwtchBalTrfAck>

## Complete Account Switch

Description

The AccountSwitchNotifyAccountSwitchComplete (acmt.033) message is sent from the new bank to the Account Switch Service to signal that it has completed the account switch.

This message is always used in the full account switch process and may be used in the partial account switch process. It should only be sent to signal the completion of the account switch and is used to monitor service level agreement that switches are completed in the required timeframe

The complete account switch is prepared with the following characteristics:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer requested a FULL switch
* a flag indicating that the balance transfer was processed out of hours EARL

XML Instance

<AcctSwtchNtfyAcctSwtchCmplt>

<MsgId>

<Id>MSG07FSWI155157PAYC1000002</Id>

<CreDtTm>2015-06-09T10:15:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<BalTrfWndw>EARL</BalTrfWndw>

</AcctSwtchDtls>

</AcctSwtchNtfyAcctSwtchCmplt>

## Request Payment

Description

The AccountSwitchRequestPayment (acmt.034) message is sent from the old bank to the new bank after the completion of the account switch to request the transfer of funds for a payment that the old bank has had to make from the old account.

The old bank will send a separate request payment message for each payment it is requesting.

This message is only used after a full account switch process has completed. The switch details included in this message are those for the original switch of the old account.

The request payment message is prepared with the following characteristics:

* a unique reference number (URN) of the switch
* a routing URN, set to the same value as the Switch URN
* a payment reason
* the transaction amount
* the transaction date
* details of the original transaction that must be passed to the new bank
* details of the account nominated by the old bank to be used as the beneficiary account in the settlement payment made by the new bank:
* a payment Reference to be used in the payment made by the new bank.

This message example is shown with the following details:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer has requested a FULL switch
* the reason for the payment SD and text description Debit card settlement
* the transaction amount 200 EUR
* details of the payment account nominated by the old bank within </CdtrAcct>
* a payment reference to the account PAYMENT REQ

XML Instance

<AcctSwtchReqPmt>

<MsgId>

<Id>MSG08FSWI155157PAYC1000001</Id>

<CreDtTm>2015-06-09T10:25:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

</AcctSwtchDtls>

<OdAcct>

<Id>

<Othr>

<Id>20007000</Id>

</Othr>

</Id>

<Nm>N SMITH</Nm>

<Svcr>

<FinInstnId>

<ClrSysMmbId>

<MmbId>165757</MmbId>

</ClrSysMmbId>

</FinInstnId>

</Svcr>

</OdAcct>

<CdtInstr>

<PmtId>

<EndToEndId>PAYMENT REQ</EndToEndId>

</PmtId>

<PmtTpInf>

<CtgyPurp>

<Prtry>SD</Prtry>

</CtgyPurp>

</PmtTpInf>

<Amt Ccy="GPB">200</Amt>

<CdtrAgt>

<FinInstnId>

<ClrSysMmbId>

<MmbId>165757</MmbId>

</ClrSysMmbId>

</FinInstnId>

</CdtrAgt>

<CdtrAcct>

<Id>

<Othr><Id>46238510</Id></Othr>

</Id>

<Nm>OB HOLDING</Nm>

</CdtrAcct>

<RmtInf>

<Ustrd>Debit card settlement</Ustrd>

</RmtInf>

</CdtInstr>

</AcctSwtchReqPmt>

## Pay/no Pay Response

Description

The AccountSwitchPaymentResponse (acmt.035) message is sent from the new bank to the old bank to confirm whether it will or will not make the payment requested in a request payment message.

The new bank will send a pay/no pay response message for each request payment message it receives.

This message is only used to respond to a request payment message. The new bank will set:

* Switch URN to the Switch URN provided in the Request Payment message.
* Routing URN to the Routing URN provided in the Request Payment message.

The pay/no pay response is prepared with the following characteristics:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer has requested a FULL switch
* an example response code I001 indicates that that the additional details contain the original message id
* additional details containing the message id MSG08FSWI155157PAYC1000001
* a further example response code I002 to indicate that the additional details contain the pay/no pay response
* additional details to elaborate on the example response code IPAY “intention to pay”

XML Instance

<AcctSwtchPmtRspn>

<MsgId>

<Id>MSG09FSWI155157PAYC1000001</Id>

<CreDtTm>2015-06-09T10:35:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<Rspn>

<RspnCd>I001</RspnCd>

<AddtlDtls>MSG08FSWI155157PAYC1000001</AddtlDtls>

</Rspn>

<Rspn>

<RspnCd>I002</RspnCd>

<AddtlDtls>IPAY</AddtlDtls>

</Rspn>

</AcctSwtchDtls>

</AcctSwtchPmtRspn>

## Terminate Switch

Description

The AccountSwitchTerminationSwitch (acmt.036) message is sent from the new bank to the Account Switch Service to signal that the account switch must be stopped.

This may be because of:

* A problem with the information provided by the old bank in the information response message
* The discovery of an issue (e.g. fraud) that requires that the switch is stopped.

The new bank can send a terminate switch message at any time after sending an information request message and before the end of the redirection period. The response code is used to communicate the reason for the termination.

The terminate switch message is prepared with the following characteristics:

* a URN and routing URN of FSWI155157PAYC1000
* a switch date of 2015-06-18
* a flag indicating that the customer has requested a FULL switch
* an example response code R317 which indicates that the customer should be referred to their old bank

XML Instance

<AcctSwtchTermntnSwtch>

<MsgId>

<Id>FSWI155157MSG01DEMO01</Id>

<CreDtTm>2015-06-09T10:30:47Z</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb>FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchDt>2015-06-18</SwtchDt>

<SwtchTp>FULL</SwtchTp>

<Rspn>

<RspnCd>R317</RspnCd>

</Rspn>

</AcctSwtchDtls>

</AcctSwtchTermntnSwtch>

## Technical Rejection

Description

The AccountSwitchTechnicalRejection (acmt.037) message is sent from the Account Switch Service to the bank that sent an interbank message, in order to signal that the message failed validation.

This message is only used in exception when the Account Switch Service cannot validate a message it has received and contains a technical rejection code and description.

The technical rejection message is prepared with the following characteristics:

* a URN and routing URN of FSWI155157PAYC1000
* a flag indicating that the customer has requested a FULL switch
* an example response code of I001 which indicates that the additional details contain the original message id
* additional details containing the message id MSG01FSWI155157MAFU000004
* an example response code of T155 which indicates that the switch date must be six working days after Information Request was received
* additional details containing the switch date that the example response code refers to Document/AcctSwtchInfReq/AcctSwtchDtls/SwtchDt
* an example response code of T134 which indicates that the last 5 PAN digits must be numeric and five digits in length
* additional details containing the location of the PAN number Document/AcctSwtchInfReq/NewAcct/AcctPty[1]/OthrDtls[1]/Prtry

XML Instance

<AcctSwtchTechRjctn>

<MsgId>

<Id>99999915176C11:00000000000000000001</Id>

<CreDtTm>2015-06-25T15:15:43+01:00</CreDtTm>

</MsgId>

<AcctSwtchDtls>

<UnqRefNb> FSWI155157PAYC1000</UnqRefNb>

<RtgUnqRefNb>FSWI155157PAYC1000</RtgUnqRefNb>

<SwtchTp>FULL</SwtchTp>

<Rspn>

<RspnCd>I001</RspnCd>

<AddtlDtls>MSG01FSWI155157MAFU000004</AddtlDtls>

</Rspn>

<Rspn>

<RspnCd>T155</RspnCd>

<AddtlDtls>Document/AcctSwtchInfReq/AcctSwtchDtls/SwtchDt</AddtlDtls>

</Rspn>

<Rspn>

<RspnCd>T134</RspnCd>

<AddtlDtls>Document/AcctSwtchInfReq/NewAcct/AcctPty[1]/OthrDtls[1]/Prtry

</AddtlDtls>

</Rspn>

</AcctSwtchDtls>

</AcctSwtchTechRjctn>

# Revision Record

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Revision | Date | Author | Description | Sections affected |
| 1.0 | 1 December 2019 | SWIFT | Draft version for SEG approval | All |
| 2.0 | 13 February 2020 | ISO 20022 RA | Final version for publication | All |
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