

ISO 20022

Bank Account Management - Maintenance 2019 -  
2020

## Message Definition Report - Part 2

Approved by the Payments SEG on 09 January 2020

This document provides details of the Message Definitions for Bank Account Management - Maintenance 2019 - 2020.

February 2020

# Table of Contents

<b>1</b>	<b>Message Set Overview</b>	<b>5</b>
1.1	List of MessageDefinitions	5
<b>2</b>	<b>acmt.007.001.03 AccountOpeningRequestV03</b>	<b>8</b>
2.1	MessageDefinition Functionality	8
2.2	Structure	10
2.3	Constraints	11
2.4	Message Building Blocks	12
<b>3</b>	<b>acmt.008.001.03 AccountOpeningAmendmentRequestV03</b>	<b>28</b>
3.1	MessageDefinition Functionality	28
3.2	Structure	30
3.3	Constraints	31
3.4	Message Building Blocks	32
<b>4</b>	<b>acmt.009.001.03 AccountOpeningAdditionalInformationRequestV03</b>	<b>47</b>
4.1	MessageDefinition Functionality	47
4.2	Structure	48
4.3	Constraints	49
4.4	Message Building Blocks	50
<b>5</b>	<b>acmt.010.001.03 AccountRequestAcknowledgementV03</b>	<b>62</b>
5.1	MessageDefinition Functionality	62
5.2	Structure	63
5.3	Constraints	63
5.4	Message Building Blocks	64
<b>6</b>	<b>acmt.011.001.03 AccountRequestRejectionV03</b>	<b>70</b>
6.1	MessageDefinition Functionality	70
6.2	Structure	71
6.3	Constraints	71
6.4	Message Building Blocks	72
<b>7</b>	<b>acmt.012.001.03 AccountAdditionalInformationRequestV03</b>	<b>78</b>
7.1	MessageDefinition Functionality	78
7.2	Structure	79
7.3	Constraints	79
7.4	Message Building Blocks	80
<b>8</b>	<b>acmt.013.001.03 AccountReportRequestV03</b>	<b>84</b>
8.1	MessageDefinition Functionality	84
8.2	Structure	85
8.3	Constraints	85
8.4	Message Building Blocks	86

<b>9</b>	<b>acmt.014.001.03 AccountReportV03</b>	91
9.1	MessageDefinition Functionality	91
9.2	Structure	92
9.3	Constraints	94
9.4	Message Building Blocks	95
<b>10</b>	<b>acmt.015.001.03 AccountExcludedMandateMaintenanceRequestV03</b>	114
10.1	MessageDefinition Functionality	114
10.2	Structure	116
10.3	Constraints	119
10.4	Message Building Blocks	120
<b>11</b>	<b>acmt.016.001.03 AccountExcludedMandateMaintenanceAmendmentRequestV03</b>	156
11.1	MessageDefinition Functionality	156
11.2	Structure	158
11.3	Constraints	161
11.4	Message Building Blocks	162
<b>12</b>	<b>acmt.017.001.03 AccountMandateMaintenanceRequestV03</b>	198
12.1	MessageDefinition Functionality	198
12.2	Structure	200
12.3	Constraints	201
12.4	Message Building Blocks	201
<b>13</b>	<b>acmt.018.001.03 AccountMandateMaintenanceAmendmentRequestV03</b>	210
13.1	MessageDefinition Functionality	210
13.2	Structure	212
13.3	Constraints	212
13.4	Message Building Blocks	213
<b>14</b>	<b>acmt.019.001.03 AccountClosingRequestV03</b>	222
14.1	MessageDefinition Functionality	222
14.2	Structure	223
14.3	Constraints	224
14.4	Message Building Blocks	224
<b>15</b>	<b>acmt.020.001.03 AccountClosingAmendmentRequestV03</b>	232
15.1	MessageDefinition Functionality	232
15.2	Structure	233
15.3	Constraints	233
15.4	Message Building Blocks	234
<b>16</b>	<b>acmt.021.001.03 AccountClosingAdditionalInformationRequestV03</b>	242
16.1	MessageDefinition Functionality	242
16.2	Structure	243
16.3	Constraints	243
16.4	Message Building Blocks	244

**17 Message Items Types** ..... 250

17.1 MessageComponents ..... 250

17.2 Message Datatypes ..... 315

# 1 Message Set Overview

## Introduction

This document describes the Bank Account Management message set. It includes the new versions of the MessageDefinitions that have been impacted by the maintenance cycle 2018/2019 (MCR #137) and the maintenance cycle 2019/2020 (MCR #147) and approved by the Payments Standards Evaluation Group on 09 January 2020 as ISO 20022 MessageDefinitions.

## 1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
acmt.007.001.03 AccountOpeningRequestV03	The AccountOpeningRequest message is sent from an organisation to a financial institution as part of the account opening process. It is the initial request message to open an account.
acmt.008.001.03 AccountOpeningAmendmentRequestV03	The AccountOpeningAmendmentRequest message is sent from an organisation to a financial institution as part of the account opening process. It is sent in response to a request from the financial institution to send additional information.
acmt.009.001.03 AccountOpeningAdditionalInformationRequestV03	The AccountOpeningAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account opening process. This message is sent in response to an opening request message from the organisation, if the business content is valid, but additional information is required.
acmt.010.001.03 AccountRequestAcknowledgementV03	The AccountRequestAcknowledgement message is sent from a financial institution to an organisation. This message is sent in response to a request message from the organisation. It is sent after the request has been validated from an authentication and authorisation point of view. The business content has not yet been validated at this stage.
acmt.011.001.03 AccountRequestRejectionV03	The AccountRequestRejection message is sent from a financial institution to an organisation. This message is sent in response to a request message from the organisation, if the business content is not valid.
acmt.012.001.03 AccountAdditionalInformationRequestV03	The AccountAdditionalInformationRequest message is sent from a financial institution to an organisation as part of maintenance process. This message is sent in response to a maintenance request message from the organisation, if the business content is valid, but additional information is required.
acmt.013.001.03 AccountReportRequestV03	The AccountReportRequest message is sent from an organisation to a financial institution for reporting purposes. It is a request for an account report. This message can be sent at any time outside of account opening, maintenance or closing processes.
acmt.014.001.03 AccountReportV03	The AccountReport message is sent from a financial institution to an organisation for reporting purposes. It can be sent unsolicited as part of opening, maintenance, or closing process, or it can be sent as response to an AccountReportRequest message.

MessageDefinition	Definition
acmt.015.001.03 AccountExcludedMandateMaintenanceRequestV03	<p>The AccountExcludedMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update an account. Usage: this update is about account details excluding any mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.</p>
acmt.016.001.03 AccountExcludedMandateMaintenanceAmendmentRequestV03	<p>The AccountExcludedMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is about account details excluding any mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.</p>
acmt.017.001.03 AccountMandateMaintenanceRequestV03	<p>The AccountMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update one or several accounts. Usage: this update is only about mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.</p> <p>It is not possible to update the account characteristics or organisation information with this message.</p>
acmt.018.001.03 AccountMandateMaintenanceAmendmentRequestV03	<p>The AccountMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial</p>

MessageDefinition	Definition
	<p>institution to send additional information. Usage: this update is only about mandate information.</p> <p>If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.</p> <p>If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.</p> <p>It is not possible to update the account characteristics or organisation information with this message.</p>
acmt.019.001.03 AccountClosingRequestV03	The AccountClosingRequest message is sent from an organisation to a financial institution as part of the account closing process. It is the initial request message to close an account.
acmt.020.001.03 AccountClosingAmendmentRequestV03	The AccountClosingAmendmentRequest message is sent from an organisation to a financial institution as part of the account closing process. It is sent in response to a request from the financial institution to send additional information.
acmt.021.001.03 AccountClosingAdditionalInformationRequestV03	The AccountClosingAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account closing process. This message is sent in response to a closing request message from the organisation, if the business content is valid, but additional information is required.

## 2 **acmt.007.001.03** **AccountOpeningRequestV03**

### 2.1 **MessageDefinition Functionality**

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

#### Outline

The AccountOpeningRequestV03 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

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

B. From

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

C. Account

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

D. ContractDates

Specifies target dates.

E. UnderlyingMasterAgreement

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

F. AccountServicerIdentification

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

G. Organisation

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

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. ReferenceAccount

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

K. DigitalSignature



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

L. SupplementaryData

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

## 2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			12
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		13
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		13
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		13
	<b>From</b> <Fr>	[0..1]	±		13
	<b>Account</b> <Acct>	[1..1]			14
	<b>Identification</b> <Id>	[0..1]	±		15
	<b>Name</b> <Nm>	[0..1]	Text		16
	<b>Status</b> <Sts>	[0..1]	CodeSet		16
	<b>Type</b> <Tp>	[0..1]	±		16
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	17
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		17
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		17
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		17
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		17
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		17
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		17
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		18
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			18
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		18
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			19
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		19
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		19
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		19
	<b>Format</b> <Frmt>	[1..1]			20
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		20
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		20
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		20
	<b>Restriction</b> <Rstrctn>	[0..*]			20

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			21
{Or	<b>Code</b> <Cd>	[1..1]	Text		21
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		21
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		21
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		21
	<b>ContractDates</b> <CtrctDts>	[0..1]			21
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		22
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		22
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		22
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			22
	<b>Reference</b> <Ref>	[1..1]	Text		23
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		23
	<b>Version</b> <Vrsn>	[0..1]	Text		23
	<b>AccountServicerIdentification</b> <AcctSvcrld>	[1..1]	±		23
	<b>Organisation</b> <Org>	[1..1]	±		23
	<b>Mandate</b> <Mndt>	[0..*]	±		24
	<b>Group</b> <Grp>	[0..*]	±		25
	<b>ReferenceAccount</b> <RefAcct>	[0..1]	±		26
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			26
	<b>Party</b> <Pty>	[1..1]	±		26
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		27
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C10	27

## 2.3 Constraints

### C1 ActiveCurrency

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

### C2 ActiveOrHistoricCurrency

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

**C3 AnyBIC**

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

**C4 BICFI**

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

**C5 Country**

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

**C6 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C7 DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

**C8 FamilyAndSubFamilyRule**

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

**C9 IBAN**

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

**C10 SupplementaryDataRule**

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

## 2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 2.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		13
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		13
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		13

### 2.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 2.4.1.2 ProcessIdentification <PrId>

*Presence:* [1..1]

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

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 2.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

## 2.4.2 From <Fr>

*Presence:* [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 2.4.3 Account <Acct>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[0..1]	±		15
	<b>Name</b> <Nm>	[0..1]	Text		16
	<b>Status</b> <Sts>	[0..1]	CodeSet		16
	<b>Type</b> <Tp>	[0..1]	±		16
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	17
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		17
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		17
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		17
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		17
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		17
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		17
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		18
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			18
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		18
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			19
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		19
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		19
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		19
	<b>Format</b> <Frmt>	[1..1]			20
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		20
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		20
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		20
	<b>Restriction</b> <Rstrctn>	[0..*]			20
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			21
{Or	<b>Code</b> <Cd>	[1..1]	Text		21
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		21
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		21
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		21

#### 2.4.3.1 Identification <Id>

Presence: [0..1]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 2.4.3.2 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "[Max70Text](#)" on page 328

#### 2.4.3.3 Status <Sts>

*Presence:* [0..1]

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

*Datatype:* "[AccountStatus3Code](#)" on page 316

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

#### 2.4.3.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 250 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250



### 2.4.3.5 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

#### Constraints

- **ActiveCurrency**

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

### 2.4.3.6 MonthlyPaymentValue <MnthlyPmtVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

### 2.4.3.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

### 2.4.3.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

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

*Datatype:* "Max5NumericText" on page 328

### 2.4.3.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

### 2.4.3.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

*Datatype:* "Max140Text" on page 325

### 2.4.3.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 2.4.3.12 CeilingNotificationAmount <CIngNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 2.4.3.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>

*Presence:* [0..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		18
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			19
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		19
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		19
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		19
	<b>Format</b> <Frmt>	[1..1]			20
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		20
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		20

##### 2.4.3.13.1 Frequency <Frqcy>

*Presence:* [1..1]

*Definition:* Specifies the frequency for sending statements.

*Datatype:* "Frequency7Code" on page 321

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

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

#### 2.4.3.13.2 CommunicationMethod <ComMtd>

*Presence:* [1..1]

*Definition:* Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		19
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		19

##### 2.4.3.13.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 317

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

##### 2.4.3.13.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 2.4.3.13.3 DeliveryAddress <DlvryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 327

#### 2.4.3.13.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		20
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		20

##### 2.4.3.13.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCommunicationFormat1Code" on page 320

##### 2.4.3.13.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 2.4.3.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 2.4.3.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			21
{Or	<b>Code</b> <Cd>	[1..1]	Text		21
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		21
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		21
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		21

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	Text		21
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		21

**2.4.3.15.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 327**2.4.3.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 264 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		264
	SchemeName <SchmeNm>	[0..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265

**2.4.3.15.2 ValidFrom <VldFr>***Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODateTime" on page 323**2.4.3.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODateTime" on page 323**2.4.4 ContractDates <CtrctDts>***Presence:* [0..1]*Definition:* Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		22
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		22
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		22

#### 2.4.4.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 2.4.4.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 2.4.4.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

### 2.4.5 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		23
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		23
	<b>Version</b> <Vrsn>	[0..1]	Text		23

### 2.4.5.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

### 2.4.5.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 323

### 2.4.5.3 Version <Vrsn>

*Presence:* [0..1]

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

*Datatype:* "Max6Text" on page 328

## 2.4.6 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 2.4.7 Organisation <Org>

*Presence:* [1..1]

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

**Organisation <Org>** contains the following elements (see "Organisation33" on page 287 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[1..1]	Text		288
	TradingName <TradgNm>	[0..1]	Text		288
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	288
	RegistrationDate <RegnDt>	[0..1]	Date		289
	OperationalAddress <OprlAdr>	[0..1]	±		289
	BusinessAddress <BizAdr>	[0..1]	±		290
	LegalAddress <LglAdr>	[1..1]	±		290
	BillingAddress <BllgAdr>	[0..1]	±		291
	OrganisationIdentification <OrgId>	[1..1]	±		292
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		293
	TreasuryManager <TrsrMgr>	[0..1]	±		293
	MainMandateHolder <MainMndtHldr>	[0..*]	±		294
	Sender <Sndr>	[0..*]	±		294
	LegalRepresentative <LglRprtv>	[0..*]	±		294

## 2.4.8 Mandate <Mndt>

*Presence:* [0..\*]

*Definition:* Information specifying the account mandate.



**Mandate <Mndt>** contains the following elements (see "OperationMandate4" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		268
	ApplicableChannel <AplblChanl>	[1..*]			269
{Or	Code <Cd>	[1..1]	CodeSet		269
Or}	Proprietary <Prtry>	[1..1]	Text		269
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		269
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		269
	MandateHolder <MndtHldr>	[0..*]			270
	PartyOrGroup <PtyOrGrp>	[1..1]			270
{Or	GroupIdentification <Grpld>	[1..1]	Text		270
Or}	Party <Pty>	[1..1]			271
	Party <Pty>	[1..1]	±		271
	Certificate <Cert>	[0..1]	Binary		271
	SignatureOrder <SgntrOrd>	[0..1]	Text		271
	Authorisation <Authstn>	[1..1]			271
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			272
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	272
Or}	NotLimited <NotLtd>	[1..1]	Text		273
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			273
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	273
	NumberOfDays <NbOfDays>	[1..1]	Text		273
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			273
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	274
Or}	NotLimited <NotLtd>	[1..1]	Text		274
	BankOperation <BkOpr>	[1..*]	±	C7, C8	274
	StartDate <StartDt>	[0..1]	Date		275
	EndDate <EndDt>	[0..1]	Date		275

## 2.4.9 Group <Grp>

*Presence:* [0..\*]

*Definition:* Definition of a group of parties.

**Group <Grp>** contains the following elements (see "Group4" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		284
	Party <Pty>	[1..*]			285
	Party <Pty>	[1..1]	±		285
	Certificate <Cert>	[0..1]	Binary		285

## 2.4.10 ReferenceAccount <RefAcct>

*Presence:* [0..1]

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

**ReferenceAccount <RefAcct>** contains the following elements (see "CashAccount38" on page 252 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		252
	Type <Tp>	[0..1]	±		253
	Currency <Ccy>	[0..1]	CodeSet	C2	253
	Name <Nm>	[0..1]	Text		253
	Proxy <Prxy>	[0..1]	±		254

## 2.4.11 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		26
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		27

### 2.4.11.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification135](#)" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 2.4.11.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 2.4.12 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* [C10 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

#### Constraints

- **SupplementaryDataRule**

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

## 3 **acmt.008.001.03**

# **AccountOpeningAmendmentRequestV03**

### 3.1 **MessageDefinition Functionality**

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

#### Outline

The AccountOpeningAmendmentRequestV03 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

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

B. From

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

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

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

E. Account

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

F. AccountServicerIdentification

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

G. Organisation

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

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. ReferenceAccount

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

K. DigitalSignature

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

L. SupplementaryData

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

## 3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngAmdmntReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			32
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		33
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		33
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		33
	<b>From</b> <Fr>	[0..1]	±		33
	<b>ContractDates</b> <CtrctDts>	[0..1]			34
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		34
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		34
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		34
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			35
	<b>Reference</b> <Ref>	[1..1]	Text		35
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		35
	<b>Version</b> <Vrsn>	[0..1]	Text		35
	<b>Account</b> <Acct>	[1..1]			35
	<b>Identification</b> <Id>	[0..1]	±		36
	<b>Name</b> <Nm>	[0..1]	Text		37
	<b>Status</b> <Sts>	[0..1]	CodeSet		37
	<b>Type</b> <Tp>	[0..1]	±		37
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	38
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		38
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		38
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		38
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		38
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		38
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		38
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		39
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			39
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		39
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			40

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		40
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		40
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		40
	<b>Format</b> <Frmt>	[1..1]			41
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		41
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		41
	<b>ClosingDate</b> <ClsGdt>	[0..1]	Date		41
	<b>Restriction</b> <Rstrctn>	[0..*]			41
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			42
{Or	<b>Code</b> <Cd>	[1..1]	Text		42
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		42
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		42
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		42
	<b>AccountServiceIdentification</b> <AcctSvcrlid>	[1..1]	±		42
	<b>Organisation</b> <Org>	[1..1]	±		43
	<b>Mandate</b> <Mndt>	[0..*]	±		43
	<b>Group</b> <Grp>	[0..*]	±		44
	<b>ReferenceAccount</b> <RefAcct>	[0..1]	±		45
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			45
	<b>Party</b> <Pty>	[1..1]	±		45
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		46
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C10	46

### 3.3 Constraints

#### C1 ActiveCurrency

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

#### C2 ActiveOrHistoricCurrency

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

**C3 AnyBIC**

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

**C4 BICFI**

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

**C5 Country**

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

**C6 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C7 DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

**C8 FamilyAndSubFamilyRule**

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

**C9 IBAN**

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

**C10 SupplementaryDataRule**

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

## 3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 3.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		33
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		33
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		33



### 3.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 3.4.1.2 ProcessIdentification <PrId>

*Presence:* [1..1]

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

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 3.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

## 3.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 3.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		34
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		34
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		34

#### 3.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 3.4.3.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 3.4.3.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "[YesNoIndicator](#)" on page 325):

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

### 3.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		35
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		35
	<b>Version</b> <Vrsn>	[0..1]	Text		35

#### 3.4.4.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "[Max35Text](#)" on page 327

#### 3.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "[ISODate](#)" on page 323

#### 3.4.4.3 Version <Vrsn>

*Presence:* [0..1]

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

*Datatype:* "[Max6Text](#)" on page 328

### 3.4.5 Account <Acct>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[0..1]	±		36
	<b>Name</b> <Nm>	[0..1]	Text		37
	<b>Status</b> <Sts>	[0..1]	CodeSet		37
	<b>Type</b> <Tp>	[0..1]	±		37
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	38
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		38
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		38
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		38
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		38
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		38
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		38
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		39
	<b>StatementFrequencyAndFormat</b> <StmntFrqcyAndFrmt>	[0..*]			39
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		39
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			40
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		40
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		40
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		40
	<b>Format</b> <Frmt>	[1..1]			41
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		41
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		41
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		41
	<b>Restriction</b> <Rstrctn>	[0..*]			41
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			42
{Or	<b>Code</b> <Cd>	[1..1]	Text		42
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		42
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		42
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		42

### 3.4.5.1 Identification <Id>

Presence: [0..1]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

### 3.4.5.2 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "[Max70Text](#)" on page 328

### 3.4.5.3 Status <Sts>

*Presence:* [0..1]

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

*Datatype:* "[AccountStatus3Code](#)" on page 316

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

### 3.4.5.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 250 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250

### 3.4.5.5 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

#### Constraints

- **ActiveCurrency**

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

### 3.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

### 3.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

### 3.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

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

*Datatype:* "Max5NumericText" on page 328

### 3.4.5.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

### 3.4.5.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

*Datatype:* "Max140Text" on page 325

### 3.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

### 3.4.5.12 CeilingNotificationAmount <CIngNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

### 3.4.5.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>

*Presence:* [0..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		39
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			40
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		40
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		40
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		40
	<b>Format</b> <Frmt>	[1..1]			41
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		41
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		41

#### 3.4.5.13.1 Frequency <Frqcy>

*Presence:* [1..1]

*Definition:* Specifies the frequency for sending statements.

*Datatype:* "Frequency7Code" on page 321

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

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

### 3.4.5.13.2 CommunicationMethod <ComMtd>

*Presence:* [1..1]

*Definition:* Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		40
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		40

#### 3.4.5.13.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 317

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

#### 3.4.5.13.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

### 3.4.5.13.3 DeliveryAddress <DlvryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.



*Datatype:* "Max350Text" on page 327

#### 3.4.5.13.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		41
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		41

##### 3.4.5.13.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCommunicationFormat1Code" on page 320

##### 3.4.5.13.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 3.4.5.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 3.4.5.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			42
{Or	<b>Code</b> <Cd>	[1..1]	Text		42
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		42
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		42
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		42

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	Text		42
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		42

**3.4.5.15.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 327**3.4.5.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 264 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		264
	SchemeName <SchmeNm>	[0..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265

**3.4.5.15.2 ValidFrom <VldFr>***Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODatetime" on page 323**3.4.5.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODatetime" on page 323**3.4.6 AccountServicerIdentification <AcctSvcrid>***Presence:* [1..1]*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServiceIdentification <AcctSvcId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

### 3.4.7 Organisation <Org>

*Presence:* [1..1]

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

**Organisation <Org>** contains the following elements (see "Organisation33" on page 287 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]	Text		288
	TradingName <TradgNm>	[0..1]	Text		288
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	288
	RegistrationDate <RegnDt>	[0..1]	Date		289
	OperationalAddress <OprlAdr>	[0..1]	±		289
	BusinessAddress <BizAdr>	[0..1]	±		290
	LegalAddress <LglAdr>	[1..1]	±		290
	BillingAddress <BllgAdr>	[0..1]	±		291
	OrganisationIdentification <OrgId>	[1..1]	±		292
	RepresentativeOfficer <RprtOffcr>	[0..*]	±		293
	TreasuryManager <TrsrMgr>	[0..1]	±		293
	MainMandateHolder <MainMndtHldr>	[0..*]	±		294
	Sender <Sndr>	[0..*]	±		294
	LegalRepresentative <LglRprt>	[0..*]	±		294

### 3.4.8 Mandate <Mndt>

*Presence:* [0..\*]

*Definition:* Information specifying the account mandate.

**Mandate <Mndt>** contains the following elements (see "OperationMandate4" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		268
	ApplicableChannel <AplblChanl>	[1..*]			269
{Or	Code <Cd>	[1..1]	CodeSet		269
Or}	Proprietary <Prtry>	[1..1]	Text		269
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		269
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		269
	MandateHolder <MndtHldr>	[0..*]			270
	PartyOrGroup <PtyOrGrp>	[1..1]			270
{Or	GroupIdentification <Grpld>	[1..1]	Text		270
Or}	Party <Pty>	[1..1]			271
	Party <Pty>	[1..1]	±		271
	Certificate <Cert>	[0..1]	Binary		271
	SignatureOrder <SgntrOrd>	[0..1]	Text		271
	Authorisation <Authstn>	[1..1]			271
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			272
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	272
Or}	NotLimited <NotLtd>	[1..1]	Text		273
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			273
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	273
	NumberOfDays <NbOfDays>	[1..1]	Text		273
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			273
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	274
Or}	NotLimited <NotLtd>	[1..1]	Text		274
	BankOperation <BkOpr>	[1..*]	±	C7, C8	274
	StartDate <StartDt>	[0..1]	Date		275
	EndDate <EndDt>	[0..1]	Date		275

### 3.4.9 Group <Grp>

*Presence:* [0..\*]

*Definition:* Definition of a group of parties.

**Group <Grp>** contains the following elements (see "Group4" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		284
	Party <Pty>	[1..*]			285
	Party <Pty>	[1..1]	±		285
	Certificate <Cert>	[0..1]	Binary		285

### 3.4.10 ReferenceAccount <RefAcct>

*Presence:* [0..1]

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

**ReferenceAccount <RefAcct>** contains the following elements (see "CashAccount38" on page 252 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		252
	Type <Tp>	[0..1]	±		253
	Currency <Ccy>	[0..1]	CodeSet	C2	253
	Name <Nm>	[0..1]	Text		253
	Proxy <Prxy>	[0..1]	±		254

### 3.4.11 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		45
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		46

#### 3.4.11.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification135](#)" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 3.4.11.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 3.4.12 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* [C10 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

#### Constraints

- **SupplementaryDataRule**

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

# 4 **acmt.009.001.03**

## **AccountOpeningAdditionalInformationRequestV03**

### 4.1 **MessageDefinition Functionality**

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

#### Outline

The AccountOpeningAdditionalInformationRequestV03 MessageDefinition is composed of 8 MessageBuildingBlocks:

#### A. References

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

#### B. From

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

#### C. OrganisationIdentification

Identification of the organisation.

#### D. Account

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

#### E. AccountServicerIdentification

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

#### F. UnderlyingMasterAgreement

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

#### G. DigitalSignature

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

#### H. SupplementaryData

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

## 4.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctOpngAddtlInfReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]	±		50
	<b>From</b> <Fr>	[0..1]	±		50
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		50
	<b>Account</b> <Acct>	[1..1]			51
	<b>Identification</b> <Id>	[0..1]	±		52
	<b>Name</b> <Nm>	[0..1]	Text		53
	<b>Status</b> <Sts>	[0..1]	CodeSet		53
	<b>Type</b> <Tp>	[0..1]	±		53
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	54
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		54
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		54
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		54
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		54
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		54
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		54
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		55
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			55
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		55
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			56
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		56
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		56
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		56
	<b>Format</b> <Frmt>	[1..1]			57
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		57
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		57
	<b>ClosingDate</b> <ClsdDt>	[0..1]	Date		57
	<b>Restriction</b> <Rstrctn>	[0..*]			57
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			58
{Or	<b>Code</b> <Cd>	[1..1]	Text		58



Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		58
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		58
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		58
	<b>AccountServicerIdentification</b> <AcctSvcrId>	[1..1]	±		58
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			59
	<b>Reference</b> <Ref>	[1..1]	Text		59
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		59
	<b>Version</b> <Vrsn>	[0..1]	Text		59
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			59
	<b>Party</b> <Pty>	[1..1]	±		60
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		60
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	60

## 4.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

### C4 Country

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

### C5 IBAN

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

### C6 SupplementaryDataRule

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

## 4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 4.4.1 References <Refs>

*Presence:* [1..1]

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

**References <Refs>** contains the following elements (see "References3" on page 265 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		266
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		266
	ProcessIdentification <PrclId>	[1..1]	±		266
	RequestReason <ReqRsn>	[1..*]	Text		267
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		267

### 4.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 4.4.3 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification </Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer </Issr>	[0..1]	Text		297

#### 4.4.4 Account <Acct>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[0..1]	±		52
	<b>Name</b> <Nm>	[0..1]	Text		53
	<b>Status</b> <Sts>	[0..1]	CodeSet		53
	<b>Type</b> <Tp>	[0..1]	±		53
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	54
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		54
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		54
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		54
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		54
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		54
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		54
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		55
	<b>StatementFrequencyAndFormat</b> <StmntFrqcyAndFrmt>	[0..*]			55
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		55
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			56
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		56
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		56
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		56
	<b>Format</b> <Frmt>	[1..1]			57
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		57
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		57
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		57
	<b>Restriction</b> <Rstrctn>	[0..*]			57
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			58
{Or	<b>Code</b> <Cd>	[1..1]	Text		58
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		58
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		58
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		58

#### 4.4.4.1 Identification <Id>

Presence: [0..1]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 4.4.4.2 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "[Max70Text](#)" on page 328

#### 4.4.4.3 Status <Sts>

*Presence:* [0..1]

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

*Datatype:* "[AccountStatus3Code](#)" on page 316

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

#### 4.4.4.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 250 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250

#### 4.4.4.5 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

##### Constraints

- **ActiveCurrency**

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

#### 4.4.4.6 MonthlyPaymentValue <MnthlyPmtVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 4.4.4.7 MonthlyReceivedValue <MnthlyRcvdVal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 4.4.4.8 MonthlyTransactionNumber <MnthlyTxNb>

*Presence:* [0..1]

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

*Datatype:* "Max5NumericText" on page 328

#### 4.4.4.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 4.4.4.10 AccountPurpose <AcctPurp>

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

*Datatype:* "Max140Text" on page 325

#### 4.4.4.11 FloorNotificationAmount <FlrNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 4.4.4.12 CeilingNotificationAmount <CIngNtfctnAmt>

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 4.4.4.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>

*Presence:* [0..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		55
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			56
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		56
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		56
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		56
	<b>Format</b> <Frmt>	[1..1]			57
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		57
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		57

##### 4.4.4.13.1 Frequency <Frqcy>

*Presence:* [1..1]

*Definition:* Specifies the frequency for sending statements.

*Datatype:* "Frequency7Code" on page 321

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

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

#### 4.4.4.13.2 CommunicationMethod <ComMtd>

*Presence:* [1..1]

*Definition:* Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		56
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		56

##### 4.4.4.13.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 317

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

##### 4.4.4.13.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 4.4.4.13.3 DeliveryAddress <DlvryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.



*Datatype:* "Max350Text" on page 327

#### 4.4.4.13.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		57
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		57

##### 4.4.4.13.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCommunicationFormat1Code" on page 320

##### 4.4.4.13.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 4.4.4.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 4.4.4.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			58
{Or	<b>Code</b> <Cd>	[1..1]	Text		58
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		58
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		58
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		58

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	Text		58
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		58

**4.4.4.15.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Element expressed as an ISO 20022 code from an external list.*Datatype:* "Max4Text" on page 327**4.4.4.15.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Element expressed as a proprietary code.**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 264 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		264
	SchemeName <SchmeNm>	[0..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265

**4.4.4.15.2 ValidFrom <VldFr>***Presence:* [1..1]*Definition:* Date from when the restriction is valid.*Datatype:* "ISODateTime" on page 323**4.4.4.15.3 ValidUntil <VldUntil>***Presence:* [0..1]*Definition:* Date until when the restriction is valid.*Datatype:* "ISODateTime" on page 323**4.4.5 AccountServicerIdentification <AcctSvcrid>***Presence:* [1..1]*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

#### 4.4.6 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		59
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		59
	<b>Version</b> <Vrsn>	[0..1]	Text		59

##### 4.4.6.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

##### 4.4.6.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 323

##### 4.4.6.3 Version <Vrsn>

*Presence:* [0..1]

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

*Datatype:* "Max6Text" on page 328

#### 4.4.7 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party &lt;Pty&gt;</b>	[1..1]	±		60
	<b>Signature &lt;Sgntr&gt;</b>	[1..1]	(External Schema)		60

#### 4.4.7.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification135](#)" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

#### 4.4.7.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

### 4.4.8 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

**Constraints**

- **SupplementaryDataRule**

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

## 5 **acmt.010.001.03**

# **AccountRequestAcknowledgementV03**

### 5.1 **MessageDefinition Functionality**

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

#### Outline

The AccountRequestAcknowledgementV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. OrganisationIdentification

Identifier for an organisation.

E. AccountServicerIdentification

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

F. DigitalSignature

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

G. SupplementaryData

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

## 5.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctReqAck>	[1..1]			
	<b>References</b> <Refs>	[1..1]			64
	<b>RequestType</b> <ReqTp>	[1..1]	CodeSet		64
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		65
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		65
	<b>AcknowledgedMessageIdentification</b> <AckdMsgId>	[0..*]	±		65
	<b>Status</b> <Sts>	[0..1]	Text		65
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		65
	<b>From</b> <Fr>	[0..1]	±		66
	<b>AccountIdentification</b> <AcctId>	[0..*]			66
	<b>Identification</b> <Id>	[1..1]	±		66
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	67
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		67
	<b>AccountServicerIdentification</b> <AcctSvcrlId>	[1..1]	±		67
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			68
	<b>Party</b> <Pty>	[1..1]	±		68
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		68
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	69

## 5.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

**C4 Country**

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

**C5 IBAN**

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

**C6 SupplementaryDataRule**

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

## 5.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 5.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RequestType</b> <ReqTp>	[1..1]	CodeSet		64
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		65
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		65
	<b>AcknowledgedMessageIdentification</b> <AckdMsgId>	[0..*]	±		65
	<b>Status</b> <Sts>	[0..1]	Text		65
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		65

#### 5.4.1.1 RequestType <ReqTp>

*Presence:* [1..1]

*Definition:* Identifies the type of acknowledged request.

*Datatype:* "UseCases1Code" on page 323

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



### 5.4.1.2 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 5.4.1.3 ProcessIdentification <PrId>

*Presence:* [1..1]

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

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 5.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

*Presence:* [0..\*]

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

**AcknowledgedMessageIdentification <AckdMsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 5.4.1.5 Status <Sts>

*Presence:* [0..1]

*Definition:* Status of the request.

*Datatype:* "[Max35Text](#)" on page 327

### 5.4.1.6 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "Max70Text" on page 328

## 5.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 5.4.3 AccountIdentification <AcctId>

*Presence:* [0..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..1]	±		66
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	67

### 5.4.3.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 5.4.3.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

##### Constraints

- **ActiveCurrency**

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

#### 5.4.4 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identifier for an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "[OrganisationIdentification29](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

#### 5.4.5 AccountServicerIdentification <AcctSvcrid>

*Presence:* [1..1]

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

**AccountServiceIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 5.4.6 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		68
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		68

### 5.4.6.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 5.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 5.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C6 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

### Constraints

- **SupplementaryDataRule**

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

## 6 **acmt.011.001.03** **AccountRequestRejectionV03**

### 6.1 **MessageDefinition Functionality**

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

#### Outline

The AccountRequestRejectionV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountServicerIdentification

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

D. AccountIdentification

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

E. OrganisationIdentification

Identifier for an organisation.

F. DigitalSignature

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

G. SupplementaryData

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

## 6.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctReqRjctn>	[1..1]			
	<b>References</b> <Refs>	[1..1]			72
	<b>RejectedRequestType</b> <RjctdReqTp>	[1..1]	CodeSet		72
	<b>RejectionReason</b> <RjctnRsn>	[1..*]	Text		73
	<b>RejectedRequestIdentification</b> <RjctdReqId>	[1..1]	±		73
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		73
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		73
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		73
	<b>From</b> <Fr>	[0..1]	±		74
	<b>AccountServicerIdentification</b> <AcctSvcrId>	[1..1]	±		74
	<b>AccountIdentification</b> <AcctId>	[0..*]			74
	<b>Identification</b> <Id>	[1..1]	±		75
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	75
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		75
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			76
	<b>Party</b> <Pty>	[1..1]	±		76
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		76
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	77

## 6.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

**C4 Country**

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

**C5 IBAN**

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

**C6 SupplementaryDataRule**

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

## 6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 6.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RejectedRequestType</b> <RjctdReqTp>	[1..1]	CodeSet		72
	<b>RejectionReason</b> <RjctnRsn>	[1..*]	Text		73
	<b>RejectedRequestIdentification</b> <RjctdReqId>	[1..1]	±		73
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		73
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		73
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		73

#### 6.4.1.1 RejectedRequestType <RjctdReqTp>

*Presence:* [1..1]

*Definition:* Identify the type of rejected request.

*Datatype:* "UseCases1Code" on page 323

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



### 6.4.1.2 RejectionReason <RjctnRsn>

*Presence:* [1..\*]

*Definition:* Reason of the message rejection.

*Datatype:* "Max350Text" on page 327

### 6.4.1.3 RejectedRequestIdentification <RjctdReql>

*Presence:* [1..1]

*Definition:* Identification of the rejected request message.

**RejectedRequestIdentification <RjctdReql>** contains the following elements (see "MessageIdentification1" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 6.4.1.4 MessageIdentification <Msgld>

*Presence:* [1..1]

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

**MessageIdentification <Msgld>** contains the following elements (see "MessageIdentification1" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 6.4.1.5 ProcessIdentification <Prcl>

*Presence:* [1..1]

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

**ProcessIdentification <Prcl>** contains the following elements (see "MessageIdentification1" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 6.4.1.6 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "Max70Text" on page 328

## 6.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 6.4.3 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 6.4.4 AccountIdentification <AcctId>

*Presence:* [0..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		75
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	75

#### 6.4.4.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see ["AccountIdentification4Choice"](#) on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 6.4.4.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

##### Constraints

- **ActiveCurrency**

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

### 6.4.5 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identifier for an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 6.4.6 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		76
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		76

### 6.4.6.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 6.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 6.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C6 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

### Constraints

- **SupplementaryDataRule**

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

# 7 **acmt.012.001.03**

## **AccountAdditionalInformationRequestV03**

### 7.1 **MessageDefinition Functionality**

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

#### Outline

The AccountAdditionalInformationRequestV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. OrganisationIdentification

Identifier for an organisation.

D. AccountServicerIdentification

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

E. AccountIdentification

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

F. DigitalSignature

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

G. SupplementaryData

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

## 7.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctAddtlInfReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]	±		80
	<b>From</b> <Fr>	[0..1]	±		80
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		81
	<b>AccountServiceIdIdentification</b> <AcctSvcId>	[1..1]	±		81
	<b>AccountIdentification</b> <AcctId>	[1..*]			81
	<b>Identification</b> <Id>	[1..1]	±		82
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	82
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			82
	<b>Party</b> <Pty>	[1..1]	±		82
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		83
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	83

## 7.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

### C4 Country

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

### C5 IBAN

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

**C6 SupplementaryDataRule**

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

## 7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 7.4.1 References <Refs>

*Presence:* [1..1]

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

**References <Refs>** contains the following elements (see "References3" on page 265 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		266
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		266
	ProcessIdentification <PrclId>	[1..1]	±		266
	RequestReason <ReqRsn>	[1..*]	Text		267
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		267

### 7.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297



### 7.4.3 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identifier for an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 7.4.4 AccountServicerIdentification <AcctSvcrid>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrid>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

### 7.4.5 AccountIdentification <AcctId>

*Presence:* [1..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		82
	Currency <Ccy>	[1..1]	CodeSet	C1	82

### 7.4.5.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

### 7.4.5.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "[ActiveCurrencyCode](#)" on page 316

#### Constraints

- **ActiveCurrency**

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

## 7.4.6 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		82
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		83

### 7.4.6.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification135](#)" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

#### 7.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

### 7.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

#### Constraints

- **SupplementaryDataRule**

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

## 8 **acmt.013.001.03** **AccountReportRequestV03**

### 8.1 **MessageDefinition Functionality**

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

#### Outline

The AccountReportRequestV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. AccountServicerIdentification

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

E. OrganisationIdentification

Identification of the organisation requesting the report.

F. DigitalSignature

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

G. SupplementaryData

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

## 8.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctRptReq>	[1..1]			
	References <Refs>	[1..1]			86
	MessageIdentification <MsgId>	[1..1]	±		86
	ProcessIdentification <PrclId>	[1..1]	±		86
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		87
	From <Fr>	[0..1]	±		87
	AccountIdentification <AcctId>	[1..*]			87
	Identification <Id>	[1..1]	±		88
	Currency <Ccy>	[1..1]	CodeSet	C1	88
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		88
	OrganisationIdentification <OrgId>	[1..1]	±		88
	DigitalSignature <DgtlSgntr>	[0..*]			89
	Party <Pty>	[1..1]	±		89
	Signature <Sgntr>	[1..1]	(External Schema)		89
	SupplementaryData <SplmtryData>	[0..*]	±	C6	90

## 8.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

### C4 Country

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

**C5 IBAN**

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

**C6 SupplementaryDataRule**

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

## 8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 8.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		86
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		86
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		87

#### 8.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 8.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

**ProcessIdentification <PrclId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 8.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

### 8.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "[OrganisationIdentification29](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 8.4.3 AccountIdentification <AcctId>

*Presence:* [1..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		88
	Currency <Ccy>	[1..1]	CodeSet	C1	88

### 8.4.3.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

### 8.4.3.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

#### Constraints

- **ActiveCurrency**

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

## 8.4.4 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 8.4.5 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the report.



**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 8.4.6 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		89
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		89

### 8.4.6.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 8.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 8.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C6 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

### Constraints

- **SupplementaryDataRule**

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

## 9 **acmt.014.001.03** **AccountReportV03**

### 9.1 **MessageDefinition Functionality**

The AccountReport message is sent from a financial institution to an organisation for reporting purposes. It can be sent unsolicited as part of opening, maintenance, or closing process, or it can be sent as response to an AccountReportRequest message.

#### Outline

The AccountReportV03 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountServicerIdentification

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

D. Organisation

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

E. Report

Account report.

F. DigitalSignature

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

G. SupplementaryData

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

## 9.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctRpt>	[1..1]			
	<b>References</b> <Refs>	[1..1]			95
	<b>RequestType</b> <ReqTp>	[1..1]	CodeSet		95
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		96
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		96
	<b>AcknowledgedMessageIdentification</b> <AckdMsgId>	[0..*]	±		96
	<b>Status</b> <Sts>	[0..1]	Text		96
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		96
	<b>From</b> <Fr>	[0..1]	±		97
	<b>AccountServiceIdentifier</b> <AcctSvcId>	[1..1]	±		97
	<b>Organisation</b> <Org>	[1..1]	±		97
	<b>Report</b> <Rpt>	[0..*]		C5, C6	98
	<b>Account</b> <Acct>	[1..1]			100
	<b>Identification</b> <Id>	[1..*]	±		101
	<b>Name</b> <Nm>	[0..1]	Text		102
	<b>Status</b> <Sts>	[0..1]	CodeSet		102
	<b>Type</b> <Tp>	[0..1]	±		102
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	102
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		103
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		103
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		103
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		103
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		103
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		103
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		104
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			104
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		104
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			105
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		105
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		105

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		105
	<b>Format</b> <Frmt>	[1..1]			105
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		106
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		106
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		106
	<b>Restriction</b> <Rstrctn>	[0..*]			106
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			106
{Or	<b>Code</b> <Cd>	[1..1]	Text		107
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		107
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		107
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		107
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			107
	<b>Reference</b> <Ref>	[1..1]	Text		108
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		108
	<b>Version</b> <Vrsn>	[0..1]	Text		108
	<b>ContractDates</b> <CtrctDts>	[0..1]			108
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		108
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		109
	<b>GoLiveDate</b> <GoLiveDt>	[0..1]	Date		109
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		109
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		109
	<b>RemovalIndicator</b> <Rmvllnd>	[0..1]	Indicator		109
	<b>Mandate</b> <Mndt>	[0..*]	±		109
	<b>Group</b> <Grp>	[0..*]	±		110
	<b>ReferenceAccount</b> <RefAcct>	[0..1]	±		111
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			111
	<b>Identification</b> <Id>	[1..1]	±		111
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	112
	<b>TransferAccountServiceIdentification</b> <TrfAcctSvcrld>	[0..1]	±		112
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			112
	<b>Party</b> <Pty>	[1..1]	±		113

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		113
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C12	113

## 9.3 Constraints

### C1 **ActiveCurrency**

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

### C2 **ActiveOrHistoricCurrency**

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

### C3 **AnyBIC**

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

### C4 **BICFI**

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

### C5 **ContractDates1Rule**

ContractDates/TargetGoLiveDate and ContractDates/GoLiveDate should not be used as part of an account closing process.

### C6 **ContractDates2Rule**

ContractDates/ClosingDate should not be used as part of an account opening and maintenance process.

### C7 **Country**

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

### C8 **CurrencyAmount**

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

Note: The decimal separator is a dot.

### C9 **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

**C10 FamilyAndSubFamilyRule**

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

**C11 IBAN**

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

**C12 SupplementaryDataRule**

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

## 9.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 9.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RequestType</b> <ReqTp>	[1..1]	CodeSet		95
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		96
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		96
	<b>AcknowledgedMessageIdentification</b> <AckdMsgId>	[0..*]	±		96
	<b>Status</b> <Sts>	[0..1]	Text		96
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		96

#### 9.4.1.1 RequestType <ReqTp>

*Presence:* [1..1]

*Definition:* Identifies the type of acknowledged request.

*Datatype:* "UseCases1Code" on page 323

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

### 9.4.1.2 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 9.4.1.3 ProcessIdentification <PrId>

*Presence:* [1..1]

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

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 9.4.1.4 AcknowledgedMessageIdentification <AckdMsgId>

*Presence:* [0..\*]

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

**AcknowledgedMessageIdentification <AckdMsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 9.4.1.5 Status <Sts>

*Presence:* [0..1]

*Definition:* Status of the request.

*Datatype:* "[Max35Text](#)" on page 327

### 9.4.1.6 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]



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

*Datatype:* "Max70Text" on page 328

## 9.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 9.4.3 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 9.4.4 Organisation <Org>

*Presence:* [1..1]

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

**Organisation <Org>** contains the following elements (see "Organisation33" on page 287 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[1..1]	Text		288
	TradingName <TradgNm>	[0..1]	Text		288
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	288
	RegistrationDate <RegnDt>	[0..1]	Date		289
	OperationalAddress <OprlAdr>	[0..1]	±		289
	BusinessAddress <BizAdr>	[0..1]	±		290
	LegalAddress <LglAdr>	[1..1]	±		290
	BillingAddress <BllgAdr>	[0..1]	±		291
	OrganisationIdentification <OrgId>	[1..1]	±		292
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		293
	TreasuryManager <TrsrMgr>	[0..1]	±		293
	MainMandateHolder <MainMndtHldr>	[0..*]	±		294
	Sender <Sndr>	[0..*]	±		294
	LegalRepresentative <LglRprtv>	[0..*]	±		294

## 9.4.5 Report <Rpt>

*Presence:* [0..\*]

*Definition:* Account report.

*Impacted by:* C5 "ContractDates1Rule", C6 "ContractDates2Rule"

Report <Rpt> contains the following AccountReport23 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Account</b> <Acct>	[1..1]			100
	<b>Identification</b> <Id>	[1..*]	±		101
	<b>Name</b> <Nm>	[0..1]	Text		102
	<b>Status</b> <Sts>	[0..1]	CodeSet		102
	<b>Type</b> <Tp>	[0..1]	±		102
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	102
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		103
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		103
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		103
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		103
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		103
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		103
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		104
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			104
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		104
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			105
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		105
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		105
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		105
	<b>Format</b> <Frmt>	[1..1]			105
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		106
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		106
	<b>ClosingDate</b> <ClsGdt>	[0..1]	Date		106
	<b>Restriction</b> <Rstrctn>	[0..*]			106
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			106
{Or	<b>Code</b> <Cd>	[1..1]	Text		107
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		107
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		107
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		107
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			107

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		108
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		108
	<b>Version</b> <Vrsn>	[0..1]	Text		108
	<b>ContractDates</b> <CtrctDts>	[0..1]			108
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		108
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		109
	<b>GoLiveDate</b> <GoLiveDt>	[0..1]	Date		109
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		109
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		109
	<b>RemovalIndicator</b> <RmvInd>	[0..1]	Indicator		109
	<b>Mandate</b> <Mndt>	[0..*]	±		109
	<b>Group</b> <Grp>	[0..*]	±		110
	<b>ReferenceAccount</b> <RefAcct>	[0..1]	±		111
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			111
	<b>Identification</b> <Id>	[1..1]	±		111
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	112
	<b>TransferAccountServicerIdentification</b> <TrfAcctSvcrId>	[0..1]	±		112

#### Constraints

- **ContractDates1Rule**

ContractDates/TargetGoLiveDate and ContractDates/GoLiveDate should not be used as part of an account closing process.

- **ContractDates2Rule**

ContractDates/ClosingDate should not be used as part of an account opening and maintenance process.

#### 9.4.5.1 Account <Acct>

*Presence:* [1..1]

*Definition:* Characteristics of the account.

**Account <Acct>** contains the following **CustomerAccount5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..*]	±		101
	<b>Name</b> <Nm>	[0..1]	Text		102
	<b>Status</b> <Sts>	[0..1]	CodeSet		102
	<b>Type</b> <Tp>	[0..1]	±		102
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	102
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]	Amount		103
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]	Amount		103
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]	Text		103
	<b>AverageBalance</b> <AvrgBal>	[0..1]	Amount		103
	<b>AccountPurpose</b> <AcctPurp>	[0..1]	Text		103
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]	Amount		103
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]	Amount		104
	<b>StatementFrequencyAndFormat</b> <StmntFrqcyAndFrmt>	[0..*]			104
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		104
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			105
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		105
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		105
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		105
	<b>Format</b> <Frmt>	[1..1]			105
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		106
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		106
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		106
	<b>Restriction</b> <Rstrctn>	[0..*]			106
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			106
{Or	<b>Code</b> <Cd>	[1..1]	Text		107
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		107
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		107
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		107

#### 9.4.5.1.1 Identification <Id>

*Presence:* [1..\*]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 9.4.5.1.2 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "[Max70Text](#)" on page 328

#### 9.4.5.1.3 Status <Sts>

*Presence:* [0..1]

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

*Datatype:* "[AccountStatus3Code](#)" on page 316

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

#### 9.4.5.1.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 250 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250

#### 9.4.5.1.5 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

#### **Constraints**

- **ActiveCurrency**

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

#### **9.4.5.1.6 MonthlyPaymentValue <MnthlyPmtVal>**

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### **9.4.5.1.7 MonthlyReceivedValue <MnthlyRcvdVal>**

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### **9.4.5.1.8 MonthlyTransactionNumber <MnthlyTxNb>**

*Presence:* [0..1]

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

*Datatype:* "Max5NumericText" on page 328

#### **9.4.5.1.9 AverageBalance <AvrgBal>**

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### **9.4.5.1.10 AccountPurpose <AcctPurp>**

*Presence:* [0..1]

*Definition:* Specifies the purpose of the account.

*Datatype:* "Max140Text" on page 325

#### **9.4.5.1.11 FloorNotificationAmount <FlrNtfctnAmt>**

*Presence:* [0..1]

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

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

**9.4.5.1.12 CeilingNotificationAmount <CIngNtfctnAmt>***Presence:* [0..1]*Definition:* Specifies the value of the balance above which a notification will be sent to the account owner.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**9.4.5.1.13 StatementFrequencyAndFormat <StmntFrqcyAndFrmt>***Presence:* [0..\*]*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.**StatementFrequencyAndFormat <StmntFrqcyAndFrmt>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		104
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			105
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		105
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		105
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		105
	<b>Format</b> <Frmt>	[1..1]			105
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		106
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		106

**9.4.5.1.13.1 Frequency <Frqcy>***Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 321

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



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

#### 9.4.5.1.13.2 CommunicationMethod <ComMtd>

*Presence:* [1..1]

*Definition:* Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		105
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		105

##### 9.4.5.1.13.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 317

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

##### 9.4.5.1.13.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

##### 9.4.5.1.13.3 DeliveryAddress <DlvryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 327

##### 9.4.5.1.13.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		106
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		106

#### 9.4.5.1.13.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* ["ExternalCommunicationFormat1Code" on page 320](#)

#### 9.4.5.1.13.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 327](#)

#### 9.4.5.1.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

*Datatype:* ["ISODate" on page 323](#)

#### 9.4.5.1.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			106
{Or	<b>Code</b> <Cd>	[1..1]	Text		107
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		107
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		107
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		107

#### 9.4.5.1.15.1 RestrictionType <RstrctnTp>

*Presence:* [1..1]

*Definition:* Type of the restriction.

**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

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

#### 9.4.5.1.15.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "Max4Text" on page 327

#### 9.4.5.1.15.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Element expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 264 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		264
	SchemeName <SchmeNm>	[0..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265

#### 9.4.5.1.15.2 ValidFrom <VldFr>

*Presence:* [1..1]

*Definition:* Date from when the restriction is valid.

*Datatype:* "ISODatetime" on page 323

#### 9.4.5.1.15.3 ValidUntil <VldUntil>

*Presence:* [0..1]

*Definition:* Date until when the restriction is valid.

*Datatype:* "ISODatetime" on page 323

### 9.4.5.2 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		108
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		108
	<b>Version</b> <Vrsn>	[0..1]	Text		108

#### 9.4.5.2.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 9.4.5.2.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 323

#### 9.4.5.2.3 Version <Vrsn>

*Presence:* [0..1]

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

*Datatype:* "Max6Text" on page 328

#### 9.4.5.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target and actual dates.

**ContractDates <CtrctDts>** contains the following **AccountContract3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		108
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		109
	<b>GoLiveDate</b> <GoLiveDt>	[0..1]	Date		109
	<b>ClosingDate</b> <ClsgDt>	[0..1]	Date		109
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		109
	<b>RemovalIndicator</b> <Rmvllnd>	[0..1]	Indicator		109

#### 9.4.5.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### **9.4.5.3.2 TargetClosingDate <TrgtClsgDt>**

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### **9.4.5.3.3 GoLiveDate <GoLiveDt>**

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### **9.4.5.3.4 ClosingDate <ClsgDt>**

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### **9.4.5.3.5 UrgencyFlag <UrgcyFlg>**

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

#### **9.4.5.3.6 RemovalIndicator <RmvlInd>**

*Presence:* [0..1]

*Definition:* Indicates removal of the account. After removal, an account will not appear anymore in reports.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

#### **9.4.5.4 Mandate <Mndt>**

*Presence:* [0..\*]

*Definition:* Information specifying the account mandate.

**Mandate <Mndt>** contains the following elements (see "OperationMandate4" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		268
	ApplicableChannel <AplblChanl>	[1..*]			269
{Or	Code <Cd>	[1..1]	CodeSet		269
Or}	Proprietary <Prtry>	[1..1]	Text		269
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		269
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		269
	MandateHolder <MndtHldr>	[0..*]			270
	PartyOrGroup <PtyOrGrp>	[1..1]			270
{Or	GroupIdentification <Grpld>	[1..1]	Text		270
Or}	Party <Pty>	[1..1]			271
	Party <Pty>	[1..1]	±		271
	Certificate <Cert>	[0..1]	Binary		271
	SignatureOrder <SgntrOrd>	[0..1]	Text		271
	Authorisation <Authstn>	[1..1]			271
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			272
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	272
Or}	NotLimited <NotLtd>	[1..1]	Text		273
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			273
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	273
	NumberOfDays <NbOfDays>	[1..1]	Text		273
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			273
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	274
Or}	NotLimited <NotLtd>	[1..1]	Text		274
	BankOperation <BkOpr>	[1..*]	±	C7, C8	274
	StartDate <StartDt>	[0..1]	Date		275
	EndDate <EndDt>	[0..1]	Date		275

#### 9.4.5.5 Group <Grp>

*Presence:* [0..\*]

*Definition:* Definition of a group of parties.

**Group <Grp>** contains the following elements (see "Group4" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <GrpId>	[1..1]	Text		284
	Party <Pty>	[1..*]			285
	Party <Pty>	[1..1]	±		285
	Certificate <Cert>	[0..1]	Binary		285

#### 9.4.5.6 ReferenceAccount <RefAcct>

*Presence:* [0..1]

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

**ReferenceAccount <RefAcct>** contains the following elements (see "CashAccount38" on page 252 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		252
	Type <Tp>	[0..1]	±		253
	Currency <Ccy>	[0..1]	CodeSet	C2	253
	Name <Nm>	[0..1]	Text		253
	Proxy <Prxy>	[0..1]	±		254

#### 9.4.5.7 BalanceTransferAccount <BalTrfAcct>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of the account where to transfer the balance.

**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		111
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	112

##### 9.4.5.7.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 9.4.5.7.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

##### Constraints

- **ActiveCurrency**

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

#### 9.4.5.8 TransferAccountServicerIdentification <TrfAcctSvcrlId>

*Presence:* [0..1]

*Definition:* Identification of the transfer account servicer.

**TransferAccountServicerIdentification <TrfAcctSvcrlId>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

#### 9.4.6 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		113
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		113



### 9.4.6.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification135](#)" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 9.4.6.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 9.4.7 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

#### Constraints

- **SupplementaryDataRule**

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

# 10 acmt.015.001.03 AccountExcludedMandateMaintenanceRequestV03

## 10.1 MessageDefinition Functionality

The AccountExcludedMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update an account. Usage: this update is about account details excluding any mandate information.

If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.

### Outline

The AccountExcludedMandateMaintenanceRequestV03 MessageDefinition is composed of 10 MessageBuildingBlocks:

#### A. References

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

#### B. From

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

#### C. ContractDates

Specifies target dates.

#### D. UnderlyingMasterAgreement

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

#### E. Account

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

#### F. AccountServicerIdentification

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

#### G. Organisation

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

#### H. AdditionalMessageInformation

Contains additional information related to the message.

I. DigitalSignature

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

J. SupplementaryData

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

## 10.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			120
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		120
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		121
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		121
	<b>From</b> <Fr>	[0..1]	±		121
	<b>ContractDates</b> <CtrctDts>	[0..1]			121
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		122
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		122
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		122
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			122
	<b>Reference</b> <Ref>	[1..1]	Text		123
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		123
	<b>Version</b> <Vrsn>	[0..1]	Text		123
	<b>Account</b> <Acct>	[1..1]			123
	<b>Identification</b> <Id>	[1..*]	±		125
	<b>Name</b> <Nm>	[0..1]			126
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		126
	<b>Name</b> <Nm>	[1..1]	Text		126
	<b>Status</b> <Sts>	[0..1]			126
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		126
	<b>Status</b> <Sts>	[1..1]	CodeSet		127
	<b>Type</b> <Tp>	[0..1]			127
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		127
	<b>Type</b> <Tp>	[1..1]	±		128
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	128
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]			128
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		128
	<b>Amount</b> <Amt>	[1..1]	Amount		129
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]			129

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		129
	<b>Amount</b> <Amt>	[1..1]	Amount		129
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]			129
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		130
	<b>Number</b> <Nb>	[1..1]	Text		130
	<b>AverageBalance</b> <AvrgBal>	[0..1]			130
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		130
	<b>Amount</b> <Amt>	[1..1]	Amount		131
	<b>AccountPurpose</b> <AcctPurp>	[0..1]			131
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		131
	<b>Purpose</b> <Purp>	[1..1]	Text		131
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]			131
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		132
	<b>Amount</b> <Amt>	[1..1]	Amount		132
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]			132
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		132
	<b>Amount</b> <Amt>	[1..1]	Amount		133
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			133
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		133
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			134
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		134
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			134
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		135
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		135
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		135
	<b>Format</b> <Frmt>	[1..1]			135
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		135
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		136
	<b>ClosingDate</b> <ClsgDt>	[0..1]			136
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		136
	<b>Date</b> <Dt>	[1..1]	Date		136

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Restriction</b> <Rstrctn>	[0..*]			136
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		137
	<b>Restriction</b> <Rstrctn>	[1..1]			137
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			137
{Or	<b>Code</b> <Cd>	[1..1]	Text		138
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		138
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		138
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		138
	<b>AccountServiceIdentification</b> <AcctSvcrlid>	[1..1]	±		138
	<b>Organisation</b> <Org>	[1..1]			139
	<b>FullLegalName</b> <FullLglNm>	[1..1]			141
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		141
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		141
	<b>TradingName</b> <TradgNm>	[0..1]			141
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		142
	<b>TradingName</b> <TradgNm>	[1..1]	Text		142
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C4	142
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		142
	<b>OperationalAddress</b> <OprlAdr>	[0..1]			142
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		143
	<b>Address</b> <Adr>	[1..1]	±		143
	<b>BusinessAddress</b> <BizAdr>	[0..1]			144
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		144
	<b>Address</b> <Adr>	[1..1]	±		145
	<b>LegalAddress</b> <LglAdr>	[1..1]			145
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		146
	<b>Address</b> <Adr>	[1..1]	±		146
	<b>BillingAddress</b> <BllgAdr>	[0..1]			147
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		147
	<b>Address</b> <Adr>	[1..1]	±		148
	<b>OrganisationIdentification</b> <Orgld>	[1..1]	±		148

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RepresentativeOfficer</b> <RprtVOffcr>	[0..*]			149
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		149
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		149
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]			150
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		150
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		150
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]			151
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		151
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		151
	<b>Sender</b> <Sndr>	[0..*]			152
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		152
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		152
	<b>LegalRepresentative</b> <LglRprtV>	[0..*]			153
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		153
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		153
	<b>AdditionalMessageInformation</b> <AddtlMsgInf>	[0..1]			154
	<b>Information</b> <Inf>	[1..*]	Text		154
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			154
	<b>Party</b> <Pty>	[1..1]	±		154
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		155
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	155

## 10.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

**C3 BICFI**

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

**C4 Country**

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

**C5 IBAN**

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

**C6 SupplementaryDataRule**

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

## 10.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 10.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		120
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		121
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		121

#### 10.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267



### 10.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

**ProcessIdentification <PrclId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 10.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

## 10.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "[OrganisationIdentification29](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 10.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		122
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		122
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		122

#### 10.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 10.4.3.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 10.4.3.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

### 10.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		123
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		123
	<b>Version</b> <Vrsn>	[0..1]	Text		123

#### 10.4.4.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 10.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 323

#### 10.4.4.3 Version <Vrsn>

*Presence:* [0..1]

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

*Datatype:* "Max6Text" on page 328

### 10.4.5 Account <Acct>

*Presence:* [1..1]

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

**Account <Acct>** contains the following **CustomerAccountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..*]	±		125
	<b>Name</b> <Nm>	[0..1]			126
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		126
	<b>Name</b> <Nm>	[1..1]	Text		126
	<b>Status</b> <Sts>	[0..1]			126
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		126
	<b>Status</b> <Sts>	[1..1]	CodeSet		127
	<b>Type</b> <Tp>	[0..1]			127
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		127
	<b>Type</b> <Tp>	[1..1]	±		128
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	128
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]			128
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		128
	<b>Amount</b> <Amt>	[1..1]	Amount		129
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]			129
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		129
	<b>Amount</b> <Amt>	[1..1]	Amount		129
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]			129
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		130
	<b>Number</b> <Nb>	[1..1]	Text		130
	<b>AverageBalance</b> <AvrgBal>	[0..1]			130
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		130
	<b>Amount</b> <Amt>	[1..1]	Amount		131
	<b>AccountPurpose</b> <AcctPurp>	[0..1]			131
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		131
	<b>Purpose</b> <Purp>	[1..1]	Text		131
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]			131
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		132
	<b>Amount</b> <Amt>	[1..1]	Amount		132
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]			132
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		132

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Amount</b> <Amt>	[1..1]	Amount		133
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			133
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		133
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			134
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		134
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			134
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		135
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		135
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		135
	<b>Format</b> <Frmt>	[1..1]			135
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		135
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		136
	<b>ClosingDate</b> <ClsgDt>	[0..1]			136
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		136
	<b>Date</b> <Dt>	[1..1]	Date		136
	<b>Restriction</b> <Rstrctn>	[0..*]			136
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		137
	<b>Restriction</b> <Rstrctn>	[1..1]			137
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			137
{Or	<b>Code</b> <Cd>	[1..1]	Text		138
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		138
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		138
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		138

#### 10.4.5.1 Identification <Id>

*Presence:* [1..\*]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>IBAN</b> <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	<b>Other</b> <Othr>	[1..1]	±		254

### 10.4.5.2 Name <Nm>

*Presence:* [0..1]

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

**Name <Nm>** contains the following **NameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		126
	<b>Name</b> <Nm>	[1..1]	Text		126

#### 10.4.5.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.2.2 Name <Nm>

*Presence:* [1..1]

*Definition:* Name of the account.

*Datatype:* "Max70Text" on page 328

### 10.4.5.3 Status <Sts>

*Presence:* [0..1]

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

**Status <Sts>** contains the following **AccountStatusModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		126
	<b>Status</b> <Sts>	[1..1]	CodeSet		127

#### 10.4.5.3.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.3.2 Status <Sts>

*Presence:* [1..1]

*Definition:* Status of the account.

*Datatype:* "AccountStatus3Code" on page 316

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

#### 10.4.5.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

**Type <Tp>** contains the following **TypeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		127
	<b>Type</b> <Tp>	[1..1]	±		128

#### 10.4.5.4.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**10.4.5.4.2 Type <Tp>***Presence:* [1..1]*Definition:* Type of the account.**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 250 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250

**10.4.5.5 Currency <Ccy>***Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"*Datatype:* "ActiveCurrencyCode" on page 316**Constraints**

- ActiveCurrency**

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

**10.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>***Presence:* [0..1]*Definition:* Monthly average of the payment amounts (that is, payments going out) over a year.**MonthlyPaymentValue <MnthlyPmtVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		128
	<b>Amount</b> <Amt>	[1..1]	Amount		129

**10.4.5.6.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.



CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

**10.4.5.6.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**10.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>***Presence:* [0..1]*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).**MonthlyReceivedValue <MnthlyRcvdVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		129
	<b>Amount</b> <Amt>	[1..1]	Amount		129

**10.4.5.7.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**10.4.5.7.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**10.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>***Presence:* [0..1]*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

**MonthlyTransactionNumber <MnthlyTxNb>** contains the following **NumberModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		130
	<b>Number</b> <Nb>	[1..1]	Text		130

#### 10.4.5.8.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.8.2 Number <Nb>

*Presence:* [1..1]

*Definition:* Number.

*Datatype:* "Max5NumericText" on page 328

#### 10.4.5.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

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

**AverageBalance <AvrgBal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		130
	<b>Amount</b> <Amt>	[1..1]	Amount		131

#### 10.4.5.9.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

**10.4.5.9.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**10.4.5.10 AccountPurpose <AcctPurp>***Presence:* [0..1]*Definition:* Specifies the purpose of the account.**AccountPurpose <AcctPurp>** contains the following **PurposeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		131
	<b>Purpose</b> <Purp>	[1..1]	Text		131

**10.4.5.10.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**10.4.5.10.2 Purpose <Purp>***Presence:* [1..1]*Definition:* Purpose.*Datatype:* "Max140Text" on page 325**10.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>***Presence:* [0..1]*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

**FloorNotificationAmount <FlrNtfctnAmt>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		132
	<b>Amount</b> <Amt>	[1..1]	Amount		132

#### 10.4.5.11.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.11.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 10.4.5.12 CeilingNotificationAmount <ClngNtfctnAmt>

*Presence:* [0..1]

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

**CeilingNotificationAmount <ClngNtfctnAmt>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		132
	<b>Amount</b> <Amt>	[1..1]	Amount		133

#### 10.4.5.12.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

**10.4.5.12.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**10.4.5.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>***Presence:* [0..\*]*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.**StatementFrequencyAndFormat <StmtFrqcyAndFrmt>** contains the following **StatementFrequencyAndFormModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		133
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			134
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		134
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			134
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		135
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		135
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		135
	<b>Format</b> <Frmt>	[1..1]			135
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		135
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		136

**10.4.5.13.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**10.4.5.13.2 StatementFrequencyAndForm <StmntFrqcyAndForm>***Presence:* [1..1]*Definition:* Specifies the statement frequency, format, delivery address.**StatementFrequencyAndForm <StmntFrqcyAndForm>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		134
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			134
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		135
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		135
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		135
	<b>Format</b> <Frmt>	[1..1]			135
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		135
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		136

**10.4.5.13.2.1 Frequency <Frqcy>***Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 321

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

**10.4.5.13.2.2 CommunicationMethod <ComMtd>***Presence:* [1..1]*Definition:* Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		135
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		135

#### 10.4.5.13.2.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 317

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

#### 10.4.5.13.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 10.4.5.13.2.3 DeliveryAddress <DlvryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 327

#### 10.4.5.13.2.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		135
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		136

#### 10.4.5.13.2.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCommunicationFormat1Code" on page 320

#### 10.4.5.13.2.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 10.4.5.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

**ClosingDate <ClsgDt>** contains the following **DateModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		136
	<b>Date</b> <Dt>	[1..1]	Date		136

##### 10.4.5.14.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 10.4.5.14.2 Date <Dt>

*Presence:* [1..1]

*Definition:* Date.

*Datatype:* "ISODate" on page 323

#### 10.4.5.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.



**Restriction <Rstrctn>** contains the following **RestrictionModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		137
	<b>Restriction</b> <Rstrctn>	[1..1]			137
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			137
{Or	<b>Code</b> <Cd>	[1..1]	Text		138
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		138
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		138
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		138

#### 10.4.5.15.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.5.15.2 Restriction <Rstrctn>

*Presence:* [1..1]

*Definition:* Restriction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			137
{Or	<b>Code</b> <Cd>	[1..1]	Text		138
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		138
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		138
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		138

##### 10.4.5.15.2.1 RestrictionType <RstrctnTp>

*Presence:* [1..1]

*Definition:* Type of the restriction.

**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	Text		138
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		138

#### 10.4.5.15.2.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "Max4Text" on page 327

#### 10.4.5.15.2.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Element expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 264 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		264
	SchemeName <SchmeNm>	[0..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265

#### 10.4.5.15.2.2 ValidFrom <VldFr>

*Presence:* [1..1]

*Definition:* Date from when the restriction is valid.

*Datatype:* "ISODatetime" on page 323

#### 10.4.5.15.2.3 ValidUntil <VldUntil>

*Presence:* [0..1]

*Definition:* Date until when the restriction is valid.

*Datatype:* "ISODatetime" on page 323

## 10.4.6 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

**AccountServiceIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 10.4.7 Organisation <Org>

*Presence:* [1..1]

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

**Organisation <Org>** contains the following **OrganisationModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>FullLegalName</b> <FullLglNm>	[1..1]			141
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		141
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		141
	<b>TradingName</b> <TradgNm>	[0..1]			141
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		142
	<b>TradingName</b> <TradgNm>	[1..1]	Text		142
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C4	142
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		142
	<b>OperationalAddress</b> <OprlAdr>	[0..1]			142
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		143
	<b>Address</b> <Adr>	[1..1]	±		143
	<b>BusinessAddress</b> <BizAdr>	[0..1]			144
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		144
	<b>Address</b> <Adr>	[1..1]	±		145
	<b>LegalAddress</b> <LglAdr>	[1..1]			145
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		146
	<b>Address</b> <Adr>	[1..1]	±		146
	<b>BillingAddress</b> <BllgAdr>	[0..1]			147
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		147
	<b>Address</b> <Adr>	[1..1]	±		148
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		148
	<b>RepresentativeOfficer</b> <RprtvOffcr>	[0..*]			149
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		149
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		149
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]			150
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		150
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		150
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]			151
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		151
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		151
	<b>Sender</b> <Sndr>	[0..*]			152

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		152
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		152
	<b>LegalRepresentative</b> <LglRprt>	[0..*]			153
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		153
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		153

#### 10.4.7.1 FullLegalName <FullLgINm>

*Presence:* [1..1]

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

**FullLegalName** <FullLgINm> contains the following **FullLegalNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		141
	<b>FullLegalName</b> <FullLgINm>	[1..1]	Text		141

##### 10.4.7.1.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 10.4.7.1.2 FullLegalName <FullLgINm>

*Presence:* [1..1]

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

*Datatype:* "Max350Text" on page 327

#### 10.4.7.2 TradingName <TradgNm>

*Presence:* [0..1]

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

**TradingName <TradgNm>** contains the following **TradingNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode &lt;ModCd&gt;</b>	[0..1]	CodeSet		142
	<b>TradingName &lt;TradgNm&gt;</b>	[1..1]	Text		142

#### 10.4.7.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.2.2 TradingName <TradgNm>

*Presence:* [1..1]

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

*Datatype:* "Max350Text" on page 327

#### 10.4.7.3 CountryOfOperation <CtryOfOpr>

*Presence:* [1..1]

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

*Impacted by:* C4 "Country"

*Datatype:* "CountryCode" on page 318

##### Constraints

- **Country**

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

#### 10.4.7.4 RegistrationDate <RegnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 10.4.7.5 OperationalAddress <OpriAdr>

*Presence:* [0..1]

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

**OperationalAddress <OpriAdr>** contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		143
	<b>Address</b> <Adr>	[1..1]	±		143

#### 10.4.7.5.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.5.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 10.4.7.6 BusinessAddress <BizAdr>

*Presence:* [0..1]

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

**BusinessAddress <BizAdr>** contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		144
	<b>Address</b> <Adr>	[1..1]	±		145

##### 10.4.7.6.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322



CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.6.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "[PostalAddress24](#)" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 10.4.7.7 LegalAddress <LglAdr>

*Presence:* [1..1]

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

**LegalAddress <LglAdr>** contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		146
	<b>Address</b> <Adr>	[1..1]	±		146

#### 10.4.7.7.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.7.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 10.4.7.8 BillingAddress <BllgAdr>

*Presence:* [0..1]

*Definition:* Address where invoices must be sent.

**BillingAddress <BllgAdr>** contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		147
	<b>Address</b> <Adr>	[1..1]	±		148

##### 10.4.7.8.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 10.4.7.8.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "[PostalAddress24](#)" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 10.4.7.9 OrganisationIdentification <OrgId>

*Presence:* [1..1]

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

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

#### 10.4.7.10 RepresentativeOfficer <RprtvOffcr>

*Presence:* [0..\*]

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

**RepresentativeOfficer <RprtvOffcr>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		149
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		149

##### 10.4.7.10.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 10.4.7.10.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "PartyIdentification137" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 10.4.7.11 TreasuryManager <TrsrMgr>

*Presence:* [0..1]

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

**TreasuryManager <TrsrMgr>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		150
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		150

##### 10.4.7.11.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 10.4.7.11.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 10.4.7.12 MainMandateHolder <MainMndtHldr>

*Presence:* [0..\*]

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

**MainMandateHolder <MainMndtHldr>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		151
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		151

##### 10.4.7.12.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "[Modification1Code](#)" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 10.4.7.12.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 10.4.7.13 Sender <Sndr>

*Presence:* [0..\*]

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

**Sender <Sndr>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		152
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		152

##### 10.4.7.13.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "[Modification1Code](#)" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 10.4.7.13.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.



**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 10.4.7.14 LegalRepresentative <LglRprt>

*Presence:* [0..\*]

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

**LegalRepresentative <LglRprt>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		153
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		153

##### 10.4.7.14.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "[Modification1Code](#)" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 10.4.7.14.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "PartyIdentification137" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

## 10.4.8 AdditionalMessageInformation <AddtlMsgInf>

*Presence:* [0..1]

*Definition:* Contains additional information related to the message.

**AdditionalMessageInformation <AddtlMsgInf>** contains the following **AdditionalInformation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Information <Inf>	[1..*]	Text		154

### 10.4.8.1 Information <Inf>

*Presence:* [1..\*]

*Definition:* Contains additional information related to the message.

*Datatype:* "Max256Text" on page 326

## 10.4.9 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		154
	Signature <Sgntr>	[1..1]	(External Schema)		155

### 10.4.9.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification135](#)" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

#### 10.4.9.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

### 10.4.10 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

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

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

#### Constraints

- **SupplementaryDataRule**

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

# 11 acmt.016.001.03 AccountExcludedMandateMaintenanceAmendmentRequestV03

## 11.1 MessageDefinition Functionality

The AccountExcludedMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is about account details excluding any mandate information.

If modification codes are not used: the organisation will specify under the "Account" and "Organisation" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Account" and "Organisation" tags which elements must be added, deleted, modified, or if they are unchanged.

### Outline

The AccountExcludedMandateMaintenanceAmendmentRequestV03 MessageDefinition is composed of 9 MessageBuildingBlocks:

#### A. References

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

#### B. From

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

#### C. ContractDates

Specifies target dates.

#### D. UnderlyingMasterAgreement

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

#### E. Account

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

#### F. AccountServicerIdentification

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

#### G. Organisation

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

H. DigitalSignature

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

I. SupplementaryData

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

## 11.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncAmdmntReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			162
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		162
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		162
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		163
	<b>From</b> <Fr>	[0..1]	±		163
	<b>ContractDates</b> <CtrctDts>	[0..1]			163
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		164
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		164
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		164
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			164
	<b>Reference</b> <Ref>	[1..1]	Text		164
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		165
	<b>Version</b> <Vrsn>	[0..1]	Text		165
	<b>Account</b> <Acct>	[1..1]			165
	<b>Identification</b> <Id>	[1..*]	±		167
	<b>Name</b> <Nm>	[0..1]			168
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		168
	<b>Name</b> <Nm>	[1..1]	Text		168
	<b>Status</b> <Sts>	[0..1]			168
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		168
	<b>Status</b> <Sts>	[1..1]	CodeSet		169
	<b>Type</b> <Tp>	[0..1]			169
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		169
	<b>Type</b> <Tp>	[1..1]	±		170
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	170
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]			170
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		170
	<b>Amount</b> <Amt>	[1..1]	Amount		171
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]			171

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		171
	<b>Amount</b> <Amt>	[1..1]	Amount		171
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]			171
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		172
	<b>Number</b> <Nb>	[1..1]	Text		172
	<b>AverageBalance</b> <AvrgBal>	[0..1]			172
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		172
	<b>Amount</b> <Amt>	[1..1]	Amount		173
	<b>AccountPurpose</b> <AcctPurp>	[0..1]			173
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		173
	<b>Purpose</b> <Purp>	[1..1]	Text		173
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]			173
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		174
	<b>Amount</b> <Amt>	[1..1]	Amount		174
	<b>CeilingNotificationAmount</b> <ClngNtfctnAmt>	[0..1]			174
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		174
	<b>Amount</b> <Amt>	[1..1]	Amount		175
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			175
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		175
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			176
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		176
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			176
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		177
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		177
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		177
	<b>Format</b> <Frmt>	[1..1]			177
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		177
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		178
	<b>ClosingDate</b> <ClsgDt>	[0..1]			178
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		178
	<b>Date</b> <Dt>	[1..1]	Date		178

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Restriction</b> <Rstrctn>	[0..*]			178
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		179
	<b>Restriction</b> <Rstrctn>	[1..1]			179
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			179
{Or	<b>Code</b> <Cd>	[1..1]	Text		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		180
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		180
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		180
	<b>AccountServicerId</b> <AcctSvcrId>	[1..1]	±		180
	<b>Organisation</b> <Org>	[1..1]			181
	<b>FullLegalName</b> <FullLglNm>	[1..1]			183
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		183
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		183
	<b>TradingName</b> <TradgNm>	[0..1]			183
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		184
	<b>TradingName</b> <TradgNm>	[1..1]	Text		184
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C4	184
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		184
	<b>OperationalAddress</b> <OprlAdr>	[0..1]			184
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		185
	<b>Address</b> <Adr>	[1..1]	±		185
	<b>BusinessAddress</b> <BizAdr>	[0..1]			186
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		186
	<b>Address</b> <Adr>	[1..1]	±		187
	<b>LegalAddress</b> <LglAdr>	[1..1]			187
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		188
	<b>Address</b> <Adr>	[1..1]	±		188
	<b>BillingAddress</b> <BllgAdr>	[0..1]			189
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		189
	<b>Address</b> <Adr>	[1..1]	±		190
	<b>OrganisationId</b> <OrgId>	[1..1]	±		190



Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RepresentativeOfficer</b> <RprtVOffcr>	[0..*]			191
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		191
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		191
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]			192
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		192
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		192
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]			193
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		193
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		193
	<b>Sender</b> <Sndr>	[0..*]			194
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		194
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		194
	<b>LegalRepresentative</b> <LglRprtV>	[0..*]			195
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		195
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		195
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			196
	<b>Party</b> <Pty>	[1..1]	±		196
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		196
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	197

## 11.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

**C4 Country**

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

**C5 IBAN**

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

**C6 SupplementaryDataRule**

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

## 11.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 11.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		162
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		162
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		163

#### 11.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 11.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 11.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

### 11.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "[OrganisationIdentification29](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 11.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		164
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		164
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		164

**11.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>**

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

**11.4.3.2 TargetClosingDate <TrgtClsgDt>**

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

**11.4.3.3 UrgencyFlag <UrgcyFlg>**

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

**11.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>**

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		164
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		165
	<b>Version</b> <Vrsn>	[0..1]	Text		165

**11.4.4.1 Reference <Ref>**

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### **11.4.4.2 SignOffDate <SgnOffDt>**

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 323

#### **11.4.4.3 Version <Vrsn>**

*Presence:* [0..1]

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

*Datatype:* "Max6Text" on page 328

### **11.4.5 Account <Acct>**

*Presence:* [1..1]

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

**Account <Acct>** contains the following **CustomerAccountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification</b> <Id>	[1..*]	±		167
	<b>Name</b> <Nm>	[0..1]			168
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		168
	<b>Name</b> <Nm>	[1..1]	Text		168
	<b>Status</b> <Sts>	[0..1]			168
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		168
	<b>Status</b> <Sts>	[1..1]	CodeSet		169
	<b>Type</b> <Tp>	[0..1]			169
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		169
	<b>Type</b> <Tp>	[1..1]	±		170
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	170
	<b>MonthlyPaymentValue</b> <MnthlyPmtVal>	[0..1]			170
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		170
	<b>Amount</b> <Amt>	[1..1]	Amount		171
	<b>MonthlyReceivedValue</b> <MnthlyRcvdVal>	[0..1]			171
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		171
	<b>Amount</b> <Amt>	[1..1]	Amount		171
	<b>MonthlyTransactionNumber</b> <MnthlyTxNb>	[0..1]			171
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		172
	<b>Number</b> <Nb>	[1..1]	Text		172
	<b>AverageBalance</b> <AvrgBal>	[0..1]			172
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		172
	<b>Amount</b> <Amt>	[1..1]	Amount		173
	<b>AccountPurpose</b> <AcctPurp>	[0..1]			173
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		173
	<b>Purpose</b> <Purp>	[1..1]	Text		173
	<b>FloorNotificationAmount</b> <FlrNtfctnAmt>	[0..1]			173
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		174
	<b>Amount</b> <Amt>	[1..1]	Amount		174
	<b>CeilingNotificationAmount</b> <CIngNtfctnAmt>	[0..1]			174
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		174

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Amount</b> <Amt>	[1..1]	Amount		175
	<b>StatementFrequencyAndFormat</b> <StmtFrqcyAndFrmt>	[0..*]			175
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		175
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			176
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		176
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			176
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		177
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		177
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		177
	<b>Format</b> <Frmt>	[1..1]			177
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		177
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		178
	<b>ClosingDate</b> <ClsqDt>	[0..1]			178
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		178
	<b>Date</b> <Dt>	[1..1]	Date		178
	<b>Restriction</b> <Rstrctn>	[0..*]			178
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		179
	<b>Restriction</b> <Rstrctn>	[1..1]			179
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			179
{Or	<b>Code</b> <Cd>	[1..1]	Text		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		180
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		180
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		180

#### 11.4.5.1 Identification <Id>

*Presence:* [1..\*]

*Definition:* Identification of the account.

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>IBAN</b> <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	<b>Other</b> <Othr>	[1..1]	±		254

### 11.4.5.2 Name <Nm>

*Presence:* [0..1]

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

**Name <Nm>** contains the following **NameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		168
	<b>Name</b> <Nm>	[1..1]	Text		168

#### 11.4.5.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.2.2 Name <Nm>

*Presence:* [1..1]

*Definition:* Name of the account.

*Datatype:* "Max70Text" on page 328

### 11.4.5.3 Status <Sts>

*Presence:* [0..1]

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

**Status <Sts>** contains the following **AccountStatusModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		168
	<b>Status</b> <Sts>	[1..1]	CodeSet		169

#### 11.4.5.3.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322



CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.3.2 Status <Sts>

*Presence:* [1..1]

*Definition:* Status of the account.

*Datatype:* "AccountStatus3Code" on page 316

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

#### 11.4.5.4 Type <Tp>

*Presence:* [0..1]

*Definition:* Type of the account.

**Type <Tp>** contains the following **TypeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		169
	<b>Type</b> <Tp>	[1..1]	±		170

#### 11.4.5.4.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.5.4.2 Type <Tp>***Presence:* [1..1]*Definition:* Type of the account.**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 250 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250

**11.4.5.5 Currency <Ccy>***Presence:* [1..1]*Definition:* Medium of exchange of value.*Impacted by:* C1 "ActiveCurrency"*Datatype:* "ActiveCurrencyCode" on page 316**Constraints**

- **ActiveCurrency**

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

**11.4.5.6 MonthlyPaymentValue <MnthlyPmtVal>***Presence:* [0..1]*Definition:* Monthly average of the payment amounts (that is, payments going out) over a year.**MonthlyPaymentValue <MnthlyPmtVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		170
	<b>Amount</b> <Amt>	[1..1]	Amount		171

**11.4.5.6.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

**11.4.5.6.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**11.4.5.7 MonthlyReceivedValue <MnthlyRcvdVal>***Presence:* [0..1]*Definition:* Monthly average of the received amounts over a year (that is, payments coming in).**MonthlyReceivedValue <MnthlyRcvdVal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		171
	<b>Amount</b> <Amt>	[1..1]	Amount		171

**11.4.5.7.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.5.7.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**11.4.5.8 MonthlyTransactionNumber <MnthlyTxNb>***Presence:* [0..1]*Definition:* Monthly average of the number of payments (coming in and going out) over a year.

**MonthlyTransactionNumber <MnthlyTxNb>** contains the following **NumberModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		172
	<b>Number</b> <Nb>	[1..1]	Text		172

#### 11.4.5.8.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.8.2 Number <Nb>

*Presence:* [1..1]

*Definition:* Number.

*Datatype:* "Max5NumericText" on page 328

#### 11.4.5.9 AverageBalance <AvrgBal>

*Presence:* [0..1]

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

**AverageBalance <AvrgBal>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		172
	<b>Amount</b> <Amt>	[1..1]	Amount		173

#### 11.4.5.9.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

**11.4.5.9.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**11.4.5.10 AccountPurpose <AcctPurp>***Presence:* [0..1]*Definition:* Specifies the purpose of the account.**AccountPurpose <AcctPurp>** contains the following **PurposeModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		173
	<b>Purpose</b> <Purp>	[1..1]	Text		173

**11.4.5.10.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.5.10.2 Purpose <Purp>***Presence:* [1..1]*Definition:* Purpose.*Datatype:* "Max140Text" on page 325**11.4.5.11 FloorNotificationAmount <FlrNtfctnAmt>***Presence:* [0..1]*Definition:* Specifies the value of the balance under which a notification will be sent to the account owner.

**FloorNotificationAmount <FlrNtfctnAmt>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		174
	<b>Amount</b> <Amt>	[1..1]	Amount		174

#### 11.4.5.11.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.11.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount.

*Datatype:* "ImpliedCurrencyAndAmount" on page 315

#### 11.4.5.12 CeilingNotificationAmount <ClngNtfctnAmt>

*Presence:* [0..1]

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

**CeilingNotificationAmount <ClngNtfctnAmt>** contains the following **AmountModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		174
	<b>Amount</b> <Amt>	[1..1]	Amount		175

#### 11.4.5.12.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.

CodeName	Name	Definition
ADDD	Addition	Specifies that the item is added.

**11.4.5.12.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount.*Datatype:* "ImpliedCurrencyAndAmount" on page 315**11.4.5.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>***Presence:* [0..\*]*Definition:* Specifies how often statements (for audit purposes) will be sent, in which format, to which address.**StatementFrequencyAndFormat <StmtFrqcyAndFrmt>** contains the following **StatementFrequencyAndFormModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		175
	<b>StatementFrequencyAndForm</b> <StmtFrqcyAndForm>	[1..1]			176
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		176
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			176
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		177
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		177
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		177
	<b>Format</b> <Frmt>	[1..1]			177
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		177
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		178

**11.4.5.13.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**11.4.5.13.2 StatementFrequencyAndForm <StmtFrqcyAndForm>***Presence:* [1..1]*Definition:* Specifies the statement frequency, format, delivery address.**StatementFrequencyAndForm <StmtFrqcyAndForm>** contains the following **StatementFrequencyAndForm1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Frequency</b> <Frqcy>	[1..1]	CodeSet		176
	<b>CommunicationMethod</b> <ComMtd>	[1..1]			176
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		177
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		177
	<b>DeliveryAddress</b> <DlvryAdr>	[1..1]	Text		177
	<b>Format</b> <Frmt>	[1..1]			177
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		177
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		178

**11.4.5.13.2.1 Frequency <Frqcy>***Presence:* [1..1]*Definition:* Specifies the frequency for sending statements.*Datatype:* "Frequency7Code" on page 321

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

**11.4.5.13.2.2 CommunicationMethod <ComMtd>***Presence:* [1..1]*Definition:* Specifies the communication method for statements.



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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		177
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		177

#### 11.4.5.13.2.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod2Code" on page 317

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

#### 11.4.5.13.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 11.4.5.13.2.3 DeliveryAddress <DlvryAdr>

*Presence:* [1..1]

*Definition:* Specifies the delivery address for statements.

*Datatype:* "Max350Text" on page 327

#### 11.4.5.13.2.4 Format <Frmt>

*Presence:* [1..1]

*Definition:* Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		177
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		178

#### 11.4.5.13.2.4.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCommunicationFormat1Code" on page 320

#### 11.4.5.13.2.4.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 11.4.5.14 ClosingDate <ClsgDt>

*Presence:* [0..1]

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

**ClosingDate <ClsgDt>** contains the following **DateModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		178
	<b>Date</b> <Dt>	[1..1]	Date		178

##### 11.4.5.14.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 11.4.5.14.2 Date <Dt>

*Presence:* [1..1]

*Definition:* Date.

*Datatype:* "ISODate" on page 323

##### 11.4.5.15 Restriction <Rstrctn>

*Presence:* [0..\*]

*Definition:* Restriction on capability or operations allowed.

**Restriction <Rstrctn>** contains the following **RestrictionModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		179
	<b>Restriction</b> <Rstrctn>	[1..1]			179
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			179
{Or	<b>Code</b> <Cd>	[1..1]	Text		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		180
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		180
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		180

#### 11.4.5.15.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.5.15.2 Restriction <Rstrctn>

*Presence:* [1..1]

*Definition:* Restriction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>RestrictionType</b> <RstrctnTp>	[1..1]			179
{Or	<b>Code</b> <Cd>	[1..1]	Text		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		180
	<b>ValidFrom</b> <VldFr>	[1..1]	DateTime		180
	<b>ValidUntil</b> <VldUntil>	[0..1]	DateTime		180

#### 11.4.5.15.2.1 RestrictionType <RstrctnTp>

*Presence:* [1..1]

*Definition:* Type of the restriction.

**RestrictionType <RstrctnTp>** contains one of the following **CodeOrProprietary1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code</b> <Cd>	[1..1]	Text		180
Or}	<b>Proprietary</b> <Prtry>	[1..1]	±		180

#### 11.4.5.15.2.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "Max4Text" on page 327

#### 11.4.5.15.2.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Element expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification13](#)" on page 264 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		264
	SchemeName <SchmeNm>	[0..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265

#### 11.4.5.15.2.2 ValidFrom <VldFr>

*Presence:* [1..1]

*Definition:* Date from when the restriction is valid.

*Datatype:* "ISODatetime" on page 323

#### 11.4.5.15.2.3 ValidUntil <VldUntil>

*Presence:* [0..1]

*Definition:* Date until when the restriction is valid.

*Datatype:* "ISODatetime" on page 323

### 11.4.6 AccountServicerIdentification <AcctSvcrld>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 11.4.7 Organisation <Org>

*Presence:* [1..1]

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

**Organisation <Org>** contains the following **OrganisationModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>FullLegalName</b> <FullLglNm>	[1..1]			183
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		183
	<b>FullLegalName</b> <FullLglNm>	[1..1]	Text		183
	<b>TradingName</b> <TradgNm>	[0..1]			183
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		184
	<b>TradingName</b> <TradgNm>	[1..1]	Text		184
	<b>CountryOfOperation</b> <CtryOfOpr>	[1..1]	CodeSet	C4	184
	<b>RegistrationDate</b> <RegnDt>	[0..1]	Date		184
	<b>OperationalAddress</b> <OprlAdr>	[0..1]			184
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		185
	<b>Address</b> <Adr>	[1..1]	±		185
	<b>BusinessAddress</b> <BizAdr>	[0..1]			186
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		186
	<b>Address</b> <Adr>	[1..1]	±		187
	<b>LegalAddress</b> <LglAdr>	[1..1]			187
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		188
	<b>Address</b> <Adr>	[1..1]	±		188
	<b>BillingAddress</b> <BllgAdr>	[0..1]			189
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		189
	<b>Address</b> <Adr>	[1..1]	±		190
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		190
	<b>RepresentativeOfficer</b> <RprtvOffcr>	[0..*]			191
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		191
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		191
	<b>TreasuryManager</b> <TrsrMgr>	[0..1]			192
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		192
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		192
	<b>MainMandateHolder</b> <MainMndtHldr>	[0..*]			193
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		193
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		193
	<b>Sender</b> <Sndr>	[0..*]			194

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		194
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		194
	<b>LegalRepresentative</b> <LglRprt>	[0..*]			195
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		195
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		195

#### 11.4.7.1 FullLegalName <FullLgINm>

*Presence:* [1..1]

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

**FullLegalName** <FullLgINm> contains the following **FullLegalNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		183
	<b>FullLegalName</b> <FullLgINm>	[1..1]	Text		183

##### 11.4.7.1.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 11.4.7.1.2 FullLegalName <FullLgINm>

*Presence:* [1..1]

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

*Datatype:* "Max350Text" on page 327

#### 11.4.7.2 TradingName <TradgNm>

*Presence:* [0..1]

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

**TradingName <TradgNm>** contains the following **TradingNameModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode &lt;ModCd&gt;</b>	[0..1]	CodeSet		184
	<b>TradingName &lt;TradgNm&gt;</b>	[1..1]	Text		184

#### 11.4.7.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.2.2 TradingName <TradgNm>

*Presence:* [1..1]

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

*Datatype:* "Max350Text" on page 327

#### 11.4.7.3 CountryOfOperation <CtryOfOpr>

*Presence:* [1..1]

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

*Impacted by:* C4 "Country"

*Datatype:* "CountryCode" on page 318

##### Constraints

- **Country**

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

#### 11.4.7.4 RegistrationDate <RegnDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 11.4.7.5 OperationalAddress <OpriAdr>

*Presence:* [0..1]



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

**OperationalAddress <OpriAdr>** contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		185
	<b>Address</b> <Adr>	[1..1]	±		185

#### 11.4.7.5.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.5.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 11.4.7.6 BusinessAddress <BizAdr>

*Presence:* [0..1]

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

**BusinessAddress <BizAdr>** contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		186
	<b>Address</b> <Adr>	[1..1]	±		187

##### 11.4.7.6.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.6.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "[PostalAddress24](#)" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 11.4.7.7 LegalAddress <LglAdr>

*Presence:* [1..1]

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

**LegalAddress <LglAdr>** contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		188
	<b>Address</b> <Adr>	[1..1]	±		188

#### 11.4.7.7.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.7.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 11.4.7.8 BillingAddress <BllgAdr>

*Presence:* [0..1]

*Definition:* Address where invoices must be sent.

**BillingAddress <BllgAdr>** contains the following **AddressModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		189
	<b>Address</b> <Adr>	[1..1]	±		190

##### 11.4.7.8.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 11.4.7.8.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address.

**Address <Adr>** contains the following elements (see ["PostalAddress24"](#) on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 11.4.7.9 OrganisationIdentification <OrgId>

*Presence:* [1..1]

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

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

#### 11.4.7.10 RepresentativeOfficer <RprtvOffcr>

*Presence:* [0..\*]

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

**RepresentativeOfficer <RprtvOffcr>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		191
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		191

##### 11.4.7.10.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 11.4.7.10.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 11.4.7.11 TreasuryManager <TrsrMgr>

*Presence:* [0..1]

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

**TreasuryManager <TrsrMgr>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		192
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		192

##### 11.4.7.11.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "[Modification1Code](#)" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 11.4.7.11.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.



**PartyIdentification <PtyId>** contains the following elements (see "PartyIdentification137" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 11.4.7.12 MainMandateHolder <MainMndtHldr>

*Presence:* [0..\*]

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

**MainMandateHolder <MainMndtHldr>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		193
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		193

##### 11.4.7.12.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 11.4.7.12.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 11.4.7.13 Sender <Sndr>

*Presence:* [0..\*]

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

**Sender <Sndr>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		194
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		194

##### 11.4.7.13.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "[Modification1Code](#)" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 11.4.7.13.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 11.4.7.14 LegalRepresentative <LglRprt>

*Presence:* [0..\*]

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

**LegalRepresentative <LglRprt>** contains the following **PartyModification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>ModificationCode</b> <ModCd>	[0..1]	CodeSet		195
	<b>PartyIdentification</b> <PtyId>	[1..1]	±		195

##### 11.4.7.14.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "[Modification1Code](#)" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

##### 11.4.7.14.2 PartyIdentification <PtyId>

*Presence:* [1..1]

*Definition:* Identification of the party.

**PartyIdentification <PtyId>** contains the following elements (see "PartyIdentification137" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

## 11.4.8 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		196
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		196

### 11.4.8.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 11.4.8.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 11.4.9 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C6 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

### Constraints

- **SupplementaryDataRule**

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

# 12 acmt.017.001.03

## AccountMandateMaintenanceRequestV03

### 12.1 MessageDefinition Functionality

The AccountMandateMaintenanceRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is the initial request message to update one or several accounts. Usage: this update is only about mandate information.

If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.

It is not possible to update the account characteristics or organisation information with this message.

#### Outline

The AccountMandateMaintenanceRequestV03 MessageDefinition is composed of 12 MessageBuildingBlocks:

#### A. References

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

#### B. From

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

#### C. ContractDates

Specifies target dates.

#### D. UnderlyingMasterAgreement

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

#### E. AccountIdentification

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

#### F. AccountServicerIdentification

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

#### G. OrganisationIdentification

Identification of the organisation requesting the change.

#### H. Mandate

Information specifying the account mandate.

## I. Group

Definition of a group of parties.

## J. AdditionalMessageInformation

Contains additional information related to the message.

## K. DigitalSignature

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

## L. SupplementaryData

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

## 12.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctMndtMntncReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			202
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		202
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		202
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		202
	<b>From</b> <Fr>	[0..1]	±		203
	<b>ContractDates</b> <CtrctDts>	[0..1]			203
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		203
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		203
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		204
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			204
	<b>Reference</b> <Ref>	[1..1]	Text		204
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		204
	<b>Version</b> <Vrsn>	[0..1]	Text		204
	<b>AccountIdentification</b> <AcctId>	[1..*]			205
	<b>Identification</b> <Id>	[1..1]	±		205
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	205
	<b>AccountServicerIdentification</b> <AcctSvcrId>	[1..1]	±		205
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±	C9	206
	<b>Mandate</b> <Mndt>	[1..*]	±		206
	<b>Group</b> <Grp>	[0..*]	±		207
	<b>AdditionalMessageInformation</b> <AddtlMsgInf>	[0..1]			208
	<b>Information</b> <Inf>	[1..*]	Text		208
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			208
	<b>Party</b> <Pty>	[1..1]	±		208
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		209
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C10	209



## 12.3 Constraints

### C1 **ActiveCurrency**

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

### C2 **AnyBIC**

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

### C3 **BICFI**

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

### C4 **Country**

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

### C5 **CurrencyAmount**

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

Note: The decimal separator is a dot.

### C6 **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

### C7 **FamilyAndSubFamilyRule**

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

### C8 **IBAN**

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

### C9 **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

### C10 **SupplementaryDataRule**

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

## 12.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 12.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		202
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		202
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		202

### 12.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 12.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

**ProcessIdentification <PrclId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

### 12.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

## 12.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "[OrganisationIdentification29](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 12.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		203
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		203
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		204

### 12.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

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

*Datatype:* "[ISODate](#)" on page 323

### 12.4.3.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "[ISODate](#)" on page 323

### 12.4.3.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

## 12.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		204
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		204
	<b>Version</b> <Vrsn>	[0..1]	Text		204

### 12.4.4.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

### 12.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 323

### 12.4.4.3 Version <Vrsn>

*Presence:* [0..1]

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

*Datatype:* "Max6Text" on page 328

## 12.4.5 AccountIdentification <AcctId>

*Presence:* [1..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		205
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	205

### 12.4.5.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

### 12.4.5.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

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

*Datatype:* ["ActiveCurrencyCode"](#) on page 316

#### Constraints

- **ActiveCurrency**

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

## 12.4.6 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 12.4.7 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the change.

*Impacted by:* C9 "OrganisationIdentificationRule"

**OrganisationIdentification <OrgId>** contains the following elements (see "Organisation34" on page 297 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[0..1]	Text		297
	OrganisationIdentification <OrgId>	[1..1]	±		297

### Constraints

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

## 12.4.8 Mandate <Mndt>

*Presence:* [1..\*]

*Definition:* Information specifying the account mandate.

**Mandate <Mndt>** contains the following elements (see "OperationMandate5" on page 275 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		276
	Identification <Id>	[1..1]	Text		277
	ApplicableChannel <AplblChanl>	[1..*]			277
{Or	Code <Cd>	[1..1]	CodeSet		277
Or}	Proprietary <Prtry>	[1..1]	Text		277
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		278
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		278
	MandateHolder <MndtHldr>	[0..*]			278
	ModificationCode <ModCd>	[0..1]	CodeSet		279
	PartyOrGroup <PtyOrGrp>	[1..1]			279
{Or	GroupIdentification <Grpld>	[1..1]	Text		279
Or}	Party <Pty>	[1..1]			279
	Party <Pty>	[1..1]	±		279
	Certificate <Cert>	[0..1]	Binary		280
	SignatureOrder <SgntrOrd>	[0..1]	Text		280
	Authorisation <Authstn>	[1..1]			280
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			280
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	281
Or}	NotLimited <NotLtd>	[1..1]	Text		281
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			281
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	281
	NumberOfDays <NbOfDays>	[1..1]	Text		282
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			282
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	282
Or}	NotLimited <NotLtd>	[1..1]	Text		283
	BankOperation <BkOpr>	[1..*]	±	C7, C8	283
	StartDate <StartDt>	[0..1]	Date		283
	EndDate <EndDt>	[0..1]	Date		283

## 12.4.9 Group <Grp>

Presence: [0..\*]

*Definition:* Definition of a group of parties.

**Group <Grp>** contains the following elements (see "Group3" on page 285 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	GroupIdentification <Grpld>	[1..1]	Text		286
	Party <Pty>	[1..*]			286
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	Party <Pty>	[1..1]	±		287
	Certificate <Cert>	[0..1]	Binary		287

## 12.4.10 AdditionalMessageInformation <AddtlMsgInf>

*Presence:* [0..1]

*Definition:* Contains additional information related to the message.

**AdditionalMessageInformation <AddtlMsgInf>** contains the following **AdditionalInformation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Information <Inf>	[1..*]	Text		208

### 12.4.10.1 Information <Inf>

*Presence:* [1..\*]

*Definition:* Contains additional information related to the message.

*Datatype:* "Max256Text" on page 326

## 12.4.11 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		208
	Signature <Sgntr>	[1..1]	(External Schema)		209

### 12.4.11.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.



**Party <Pty>** contains the following elements (see "[PartyIdentification135](#)" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 12.4.11.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 12.4.12 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* [C10 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

#### Constraints

- **SupplementaryDataRule**

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

# 13 acmt.018.001.03 AccountMandateMaintenanceAmendmentReq uestV03

## 13.1 MessageDefinition Functionality

The AccountMandateMaintenanceAmendmentRequest message is sent from an organisation to a financial institution as part of the account maintenance process. It is sent in response to a request from the financial institution to send additional information. Usage: this update is only about mandate information.

If modification codes are not used: the organisation will specify under the "Mandate" and "Group" tags the complete information as it should be in the financial institution's records after processing the update request.

If modification codes are used (in that case, they must be used everywhere): the organisation will specify under the "Mandate" and "Group" tags which elements must be added, deleted, modified, or if they are unchanged.

It is not possible to update the account characteristics or organisation information with this message.

### Outline

The AccountMandateMaintenanceAmendmentRequestV03 MessageDefinition is composed of 11 MessageBuildingBlocks:

#### A. References

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

#### B. From

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

#### C. ContractDates

Specifies target dates.

#### D. UnderlyingMasterAgreement

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

#### E. AccountIdentification

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

#### F. AccountServicerIdentification

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

#### G. OrganisationIdentification

Identification of the organisation requesting the change.

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. DigitalSignature

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

K. SupplementaryData

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

## 13.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctMndtMntncAmdmntReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			213
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		214
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		214
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		214
	<b>From</b> <Fr>	[0..1]	±		214
	<b>ContractDates</b> <CtrctDts>	[0..1]			215
	<b>TargetGoLiveDate</b> <TrgtGoLiveDt>	[0..1]	Date		215
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		215
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		215
	<b>UnderlyingMasterAgreement</b> <UndrlygMstrAgrmt>	[0..1]			216
	<b>Reference</b> <Ref>	[1..1]	Text		216
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		216
	<b>Version</b> <Vrsn>	[0..1]	Text		216
	<b>AccountIdentification</b> <AcctId>	[1..*]			216
	<b>Identification</b> <Id>	[1..1]	±		217
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	217
	<b>AccountServicerIdentification</b> <AcctSvcrId>	[1..1]	±		217
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		218
	<b>Mandate</b> <Mndt>	[0..*]	±		218
	<b>Group</b> <Grp>	[0..*]	±		219
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			220
	<b>Party</b> <Pty>	[1..1]	±		220
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		220
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C9	221

## 13.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with

the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

**C2 AnyBIC**

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

**C3 BICFI**

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

**C4 Country**

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

**C5 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C6 DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

**C7 FamilyAndSubFamilyRule**

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

**C8 IBAN**

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

**C9 SupplementaryDataRule**

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

## 13.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 13.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		214
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		214
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		214

#### 13.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 13.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

**ProcessIdentification <PrclId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 13.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

### 13.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 13.4.3 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		215
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		215
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		215

#### 13.4.3.1 TargetGoLiveDate <TrgtGoLiveDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 13.4.3.2 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 13.4.3.3 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

### 13.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Reference</b> <Ref>	[1..1]	Text		216
	<b>SignOffDate</b> <SgnOffDt>	[0..1]	Date		216
	<b>Version</b> <Vrsn>	[0..1]	Text		216

#### 13.4.4.1 Reference <Ref>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 13.4.4.2 SignOffDate <SgnOffDt>

*Presence:* [0..1]

*Definition:* Signoff date of the document.

*Datatype:* "ISODate" on page 323

#### 13.4.4.3 Version <Vrsn>

*Presence:* [0..1]

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

*Datatype:* "Max6Text" on page 328

### 13.4.5 AccountIdentification <AcctId>

*Presence:* [1..\*]

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



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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		217
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	217

### 13.4.5.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see ["AccountIdentification4Choice"](#) on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

### 13.4.5.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* ["ActiveCurrencyCode"](#) on page 316

#### Constraints

- **ActiveCurrency**

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

## 13.4.6 AccountServicerIdentification <AcctSvcrid>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrid>** contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 13.4.7 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the change.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 13.4.8 Mandate <Mndt>

*Presence:* [0..\*]

*Definition:* Information specifying the account mandate.

**Mandate <Mndt>** contains the following elements (see "OperationMandate5" on page 275 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		276
	Identification <Id>	[1..1]	Text		277
	ApplicableChannel <AplblChanl>	[1..*]			277
{Or	Code <Cd>	[1..1]	CodeSet		277
Or}	Proprietary <Prtry>	[1..1]	Text		277
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		278
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		278
	MandateHolder <MndtHldr>	[0..*]			278
	ModificationCode <ModCd>	[0..1]	CodeSet		279
	PartyOrGroup <PtyOrGrp>	[1..1]			279
{Or	GroupIdentification <Grpld>	[1..1]	Text		279
Or}	Party <Pty>	[1..1]			279
	Party <Pty>	[1..1]	±		279
	Certificate <Cert>	[0..1]	Binary		280
	SignatureOrder <SgntrOrd>	[0..1]	Text		280
	Authorisation <Authstn>	[1..1]			280
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			280
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	281
Or}	NotLimited <NotLtd>	[1..1]	Text		281
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			281
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	281
	NumberOfDays <NbOfDays>	[1..1]	Text		282
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			282
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	282
Or}	NotLimited <NotLtd>	[1..1]	Text		283
	BankOperation <BkOpr>	[1..*]	±	C7, C8	283
	StartDate <StartDt>	[0..1]	Date		283
	EndDate <EndDt>	[0..1]	Date		283

### 13.4.9 Group <Grp>

Presence: [0..\*]

*Definition:* Definition of a group of parties.

**Group <Grp>** contains the following elements (see "Group3" on page 285 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	GroupIdentification <Grpld>	[1..1]	Text		286
	Party <Pty>	[1..*]			286
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	Party <Pty>	[1..1]	±		287
	Certificate <Cert>	[0..1]	Binary		287

## 13.4.10 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		220
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		220

### 13.4.10.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 13.4.10.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

### 13.4.11 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C9 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

#### Constraints

- **SupplementaryDataRule**

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

# 14 **acmt.019.001.03**

## **AccountClosingRequestV03**

### 14.1 **MessageDefinition Functionality**

The AccountClosingRequest message is sent from an organisation to a financial institution as part of the account closing process. It is the initial request message to close an account.

#### Outline

The AccountClosingRequestV03 MessageDefinition is composed of 10 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. AccountServicerIdentification

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

E. OrganisationIdentification

Identification of the organisation requesting the change.

F. ContractDates

Specifies target dates.

G. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

H. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

I. DigitalSignature

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

J. SupplementaryData

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

## 14.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			224
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		225
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		225
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		225
	<b>From</b> <Fr>	[0..1]	±		225
	<b>AccountIdentification</b> <AcctId>	[1..1]			226
	<b>Identification</b> <Id>	[1..1]	±		226
	<b>Name</b> <Nm>	[0..1]	Text		226
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	227
	<b>AccountServicerIdentification</b> <AcctSvcrId>	[1..1]	±		227
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±	C6	227
	<b>ContractDates</b> <CtrctDts>	[0..1]			228
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		228
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		228
	<b>RemovalIndicator</b> <RmvInd>	[0..1]	Indicator		228
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			229
	<b>Identification</b> <Id>	[1..1]	±		229
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	229
	<b>TransferAccountServicerIdentification</b> <TrfAcctSvcrId>	[0..1]	±		229
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			230
	<b>Party</b> <Pty>	[1..1]	±		230
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		230
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C7	231

## 14.3 Constraints

### C1 **ActiveCurrency**

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

### C2 **AnyBIC**

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

### C3 **BICFI**

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

### C4 **Country**

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

### C5 **IBAN**

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

### C6 **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

### C7 **SupplementaryDataRule**

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

## 14.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 14.4.1 References <Refs>

*Presence:* [1..1]

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



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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		225
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		225
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		225

#### 14.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 14.4.1.2 ProcessIdentification <PrId>

*Presence:* [1..1]

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

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 14.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

### 14.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "[OrganisationIdentification29](#)" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 14.4.3 AccountIdentification <AcctId>

*Presence:* [1..1]

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

**AccountIdentification <AcctId>** contains the following **AccountForAction2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		226
	Name <Nm>	[0..1]	Text		226
	Currency <Ccy>	[1..1]	CodeSet	C1	227

#### 14.4.3.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 14.4.3.2 Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the account. In case of conflict between the Account Identification and the Account Name, it is recommended that the Account Servicer ask for clarification by means of the Request for Additional Information message.

*Datatype:* "Max70Text" on page 328

### 14.4.3.3 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

#### Constraints

- **ActiveCurrency**

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

### 14.4.4 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

### 14.4.5 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the change.

*Impacted by:* C6 "OrganisationIdentificationRule"

**OrganisationIdentification <OrgId>** contains the following elements (see "Organisation34" on page 297 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[0..1]	Text		297
	OrganisationIdentification <OrgId>	[1..1]	±		297

**Constraints**

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

## 14.4.6 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

**ContractDates <CtrctDts>** contains the following **AccountContract4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		228
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		228
	<b>RemovalIndicator</b> <Rmvllnd>	[0..1]	Indicator		228

### 14.4.6.1 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

### 14.4.6.2 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

### 14.4.6.3 RemovalIndicator <Rmvllnd>

*Presence:* [0..1]

*Definition:* Indicates removal of the account. After removal, an account will not appear anymore in reports.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

## 14.4.7 BalanceTransferAccount <BalTrfAcct>

*Presence:* [0..1]

*Definition:* Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		229
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	229

### 14.4.7.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on [page 254](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

### 14.4.7.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

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

*Datatype:* "[ActiveCurrencyCode](#)" on [page 316](#)

#### Constraints

- **ActiveCurrency**

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

## 14.4.8 TransferAccountServicerIdentification <TrfAcctSvcrlid>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

**TransferAccountServicerIdentification <TrfAcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 14.4.9 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		230
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		230

### 14.4.9.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 14.4.9.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

## 14.4.10 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* [C7 "SupplementaryDataRule"](#)

**SupplementaryData <SplmtryData>** contains the following elements (see ["SupplementaryData1"](#) on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

### Constraints

- **SupplementaryDataRule**

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

# 15      **acmt.020.001.03**

## **AccountClosingAmendmentRequestV03**

### 15.1    **MessageDefinition Functionality**

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

#### Outline

The AccountClosingAmendmentRequestV03 MessageDefinition is composed of 10 MessageBuildingBlocks:

A. References

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

B. From

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

C. AccountIdentification

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

D. AccountServicerIdentification

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

E. OrganisationIdentification

Identification of the organisation requesting the change.

F. ContractDates

Specifies target dates.

G. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

H. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

I. DigitalSignature

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

J. SupplementaryData



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

## 15.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgAmdmntReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]			234
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		234
	<b>ProcessIdentification</b> <PrclId>	[1..1]	±		235
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		235
	<b>From</b> <Fr>	[0..1]	±		235
	<b>AccountIdentification</b> <AcctId>	[1..1]			236
	<b>Identification</b> <Id>	[1..1]	±		236
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	236
	<b>AccountServiceIdentification</b> <AcctSvcrlId>	[1..1]	±		237
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		237
	<b>ContractDates</b> <CtrctDts>	[0..1]			237
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		238
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		238
	<b>RemovalIndicator</b> <RmvIInd>	[0..1]	Indicator		238
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			238
	<b>Identification</b> <Id>	[1..1]	±		239
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	239
	<b>TransferAccountServiceIdentification</b> <TrfAcctSvcrlId>	[0..1]	±		239
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			240
	<b>Party</b> <Pty>	[1..1]	±		240
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		240
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	241

## 15.3 Constraints

### C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with

the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

## C2 AnyBIC

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

## C3 BICFI

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

## C4 Country

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

## C5 IBAN

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

## C6 SupplementaryDataRule

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

# 15.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

## 15.4.1 References <Refs>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>MessageIdentification</b> <MsgId>	[1..1]	±		234
	<b>ProcessIdentification</b> <PrId>	[1..1]	±		235
	<b>AttachedDocumentName</b> <AttchdDocNm>	[0..*]	Text		235

### 15.4.1.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 15.4.1.2 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

**ProcessIdentification <PrclId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 15.4.1.3 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

### 15.4.2 From <Fr>

*Presence:* [0..1]

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

From <Fr> contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 15.4.3 AccountIdentification <AcctId>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		236
	Currency <Ccy>	[1..1]	CodeSet	C1	236

#### 15.4.3.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "AccountIdentification4Choice" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 15.4.3.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

**Constraints**

- **ActiveCurrency**

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

## 15.4.4 AccountServicerIdentification <AcctSvcrId>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 15.4.5 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identification of the organisation requesting the change.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 15.4.6 ContractDates <CtrctDts>

*Presence:* [0..1]

*Definition:* Specifies target dates.

**ContractDates <CtrctDts>** contains the following **AccountContract4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>TargetClosingDate</b> <TrgtClsgDt>	[0..1]	Date		238
	<b>UrgencyFlag</b> <UrgcyFlg>	[0..1]	Indicator		238
	<b>RemovalIndicator</b> <RmvInd>	[0..1]	Indicator		238

#### 15.4.6.1 TargetClosingDate <TrgtClsgDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 15.4.6.2 UrgencyFlag <UrgcyFlg>

*Presence:* [0..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

#### 15.4.6.3 RemovalIndicator <RmvInd>

*Presence:* [0..1]

*Definition:* Indicates removal of the account. After removal, an account will not appear anymore in reports.

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

### 15.4.7 BalanceTransferAccount <BalTrfAcct>

*Presence:* [0..1]

*Definition:* Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		239
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	239

#### 15.4.7.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 15.4.7.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

##### Constraints

- **ActiveCurrency**

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

### 15.4.8 TransferAccountServicerIdentification <TrfAcctSvcrId>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

**TransferAccountServiceIdentification <TrfAcctSvcrid>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 15.4.9 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		240
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		240

### 15.4.9.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 15.4.9.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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



## 15.4.10 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C6 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

### Constraints

- **SupplementaryDataRule**

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

# 16 acmt.021.001.03 AccountClosingAdditionalInformationRequestV03

## 16.1 MessageDefinition Functionality

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

### Outline

The AccountClosingAdditionalInformationRequestV03 MessageDefinition is composed of 9 MessageBuildingBlocks:

#### A. References

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

#### B. From

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

#### C. OrganisationIdentification

Identifier for an organisation.

#### D. AccountIdentification

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

#### E. AccountServicerIdentification

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

#### F. BalanceTransferAccount

Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

#### G. TransferAccountServicerIdentification

Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

#### H. DigitalSignature

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

#### I. SupplementaryData

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

## 16.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctClsgAddtlInfReq>	[1..1]			
	<b>References</b> <Refs>	[1..1]	±		244
	<b>From</b> <Fr>	[0..1]	±		244
	<b>OrganisationIdentification</b> <OrgId>	[1..1]	±		245
	<b>AccountIdentification</b> <AcctId>	[1..1]			245
	<b>Identification</b> <Id>	[1..1]	±		246
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	246
	<b>AccountServicerIdentification</b> <AcctSvcrlId>	[1..1]	±		246
	<b>BalanceTransferAccount</b> <BalTrfAcct>	[0..1]			247
	<b>Identification</b> <Id>	[1..1]	±		247
	<b>Currency</b> <Ccy>	[1..1]	CodeSet	C1	247
	<b>TransferAccountServicerIdentification</b> <TrfAcctSvcrlId>	[0..1]	±		247
	<b>DigitalSignature</b> <DgtlSgntr>	[0..*]			248
	<b>Party</b> <Pty>	[1..1]	±		248
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		248
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C6	249

## 16.3 Constraints

### C1 ActiveCurrency

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

### C2 AnyBIC

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

### C3 BICFI

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

**C4 Country**

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

**C5 IBAN**

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

**C6 SupplementaryDataRule**

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

## 16.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 16.4.1 References <Refs>

*Presence:* [1..1]

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

**References <Refs>** contains the following elements (see "References3" on page 265 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		266
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		266
	ProcessIdentification <PrclId>	[1..1]	±		266
	RequestReason <ReqRsn>	[1..*]	Text		267
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		267

### 16.4.2 From <Fr>

*Presence:* [0..1]

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

**From <Fr>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 16.4.3 OrganisationIdentification <OrgId>

*Presence:* [1..1]

*Definition:* Identifier for an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

### 16.4.4 AccountIdentification <AcctId>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		246
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	246

#### 16.4.4.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 16.4.4.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

*Impacted by:* C1 "ActiveCurrency"

*Datatype:* "ActiveCurrencyCode" on page 316

##### Constraints

- **ActiveCurrency**

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

### 16.4.5 AccountServicerIdentification <AcctSvcrid>

*Presence:* [1..1]

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

**AccountServicerIdentification <AcctSvcrid>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 16.4.6 BalanceTransferAccount <BalTrfAcct>

*Presence:* [0..1]

*Definition:* Identification of the account to which the remaining positive balance of the account to be closed must be transferred or account from which funds can be moved to the account to be closed and which balance is negative. This account must be held in the same financial institution as the account to be closed if the transfer account is used to compensate a negative balance. For a positive balance to be transferred, an account in another financial institution might be used. In that case the account servicer is mandatory.

**BalanceTransferAccount <BalTrfAcct>** contains the following **AccountForAction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Identification &lt;Id&gt;</b>	[1..1]	±		247
	<b>Currency &lt;Ccy&gt;</b>	[1..1]	CodeSet	C1	247

### 16.4.6.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on [page 254](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

### 16.4.6.2 Currency <Ccy>

*Presence:* [1..1]

*Definition:* Medium of exchange of value.

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

*Datatype:* "[ActiveCurrencyCode](#)" on [page 316](#)

#### Constraints

- **ActiveCurrency**

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

## 16.4.7 TransferAccountServicerIdentification <TrfAcctSvcrid>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme, that is the servicer of the transfer account.

**TransferAccountServicerIdentification <TrfAcctSvcrId>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 262 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

## 16.4.8 DigitalSignature <DgtlSgntr>

*Presence:* [0..\*]

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

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Party</b> <Pty>	[1..1]	±		248
	<b>Signature</b> <Sgntr>	[1..1]	(External Schema)		248

### 16.4.8.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

### 16.4.8.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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



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

## 16.4.9 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C6 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 284 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

### Constraints

- **SupplementaryDataRule**

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

# 17 Message Items Types

## 17.1 MessageComponents

### 17.1.1 Account

#### 17.1.1.1 CashAccountType2Choice

*Definition:* Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250

##### 17.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Account type, in a coded form.

*Datatype:* "ExternalCashAccountType1Code" on page 319

##### 17.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 17.1.1.2 GenericAccountIdentification1

*Definition:* Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		250
	SchemeName <SchmeNm>	[0..1]			251
{Or	Code <Cd>	[1..1]	CodeSet		251
Or}	Proprietary <Prtry>	[1..1]	Text		251
	Issuer <Issr>	[0..1]	Text		251

##### 17.1.1.2.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max34Text" on page 326

**17.1.1.2.2 SchemeName <SchmeNm>***Presence:* [0..1]*Definition:* Name of the identification scheme.**SchemeName <SchmeNm>** contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		251
Or}	Proprietary <Prtry>	[1..1]	Text		251

**17.1.1.2.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalAccountIdentification1Code" on page 318**17.1.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 327**17.1.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 327**17.1.1.3 ProxyAccountIdentification1***Definition:* Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			251
{Or	Code <Cd>	[1..1]	CodeSet		252
Or}	Proprietary <Prtry>	[1..1]	Text		252
	Identification <Id>	[1..1]	Text		252

**17.1.1.3.1 Type <Tp>***Presence:* [0..1]*Definition:* Type of the proxy identification.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		252
Or}	Proprietary <Prtry>	[1..1]	Text		252

#### 17.1.1.3.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalProxyAccountType1Code" on page 321

#### 17.1.1.3.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 17.1.1.3.2 Identification <Id>

*Presence:* [1..1]

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

*Datatype:* "Max2048Text" on page 326

#### 17.1.1.4 CashAccount38

*Definition:* Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		252
	Type <Tp>	[0..1]	±		253
	Currency <Ccy>	[0..1]	CodeSet	C2	253
	Name <Nm>	[0..1]	Text		253
	Proxy <Prxy>	[0..1]	±		254

#### 17.1.1.4.1 Identification <Id>

*Presence:* [1..1]

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

**Identification <Id>** contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 254 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

#### 17.1.1.4.2 Type <Tp>

*Presence:* [0..1]

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

**Type <Tp>** contains one of the following elements (see "[CashAccountType2Choice](#)" on page 250 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250

#### 17.1.1.4.3 Currency <Ccy>

*Presence:* [0..1]

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

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

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

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

*Datatype:* "[ActiveOrHistoricCurrencyCode](#)" on page 317

##### Constraints

- **ActiveOrHistoricCurrency**

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

#### 17.1.1.4.4 Name <Nm>

*Presence:* [0..1]

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

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

*Datatype:* "[Max70Text](#)" on page 328

#### 17.1.1.4.5 Proxy <Prxy>

*Presence:* [0..1]

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

**Proxy <Prxy>** contains the following elements (see "[ProxyAccountIdentification1](#)" on page 251 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			251
{Or	Code <Cd>	[1..1]	CodeSet		252
Or}	Proprietary <Prtry>	[1..1]	Text		252
	Identification <Id>	[1..1]	Text		252

### 17.1.2 Account Identification

#### 17.1.2.1 AccountIdentification4Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C5	254
Or}	Other <Othr>	[1..1]	±		254

##### 17.1.2.1.1 IBAN <IBAN>

*Presence:* [1..1]

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

*Impacted by:* C5 "IBAN"

*Datatype:* "[IBAN2007Identifier](#)" on page 324

#### Constraints

- **IBAN**

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

##### 17.1.2.1.2 Other <Othr>

*Presence:* [1..1]

*Definition:* Unique identification of an account, as assigned by the account servicer, using an identification scheme.

**Other <Othr>** contains the following elements (see "GenericAccountIdentification1" on page 250 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		250
	SchemeName <SchmeNm>	[0..1]			251
{Or	Code <Cd>	[1..1]	CodeSet		251
Or}	Proprietary <Prtry>	[1..1]	Text		251
	Issuer </Issr>	[0..1]	Text		251

## 17.1.3 Bank Transaction Code

### 17.1.3.1 BankTransactionCodeStructure4

*Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		255
	Proprietary <Prtry>	[0..1]			256
	Code <Cd>	[1..1]	Text		256
	Issuer </Issr>	[0..1]	Text		256

#### Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

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

#### 17.1.3.1.1 Domain <Domn>

*Presence:* [0..1]

*Definition:* Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

*Usage:* If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

**Domain <Domn>** contains the following elements (see "[BankTransactionCodeStructure5](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		257
	Family <Fmly>	[1..1]	±		257

#### 17.1.3.1.2 Proprietary <Prtry>

*Presence:* [0..1]

*Definition:* Bank transaction code in a proprietary form, as defined by the issuer.

**Proprietary <Prtry>** contains the following **ProprietaryBankTransactionCodeStructure1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	Text		256
	Issuer <Issr>	[0..1]	Text		256

##### 17.1.3.1.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "[Max35Text](#)" on page 327

##### 17.1.3.1.2.2 Issuer <Issr>

*Presence:* [0..1]

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

*Datatype:* "[Max35Text](#)" on page 327

#### 17.1.3.2 BankTransactionCodeStructure6

*Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		256
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		256

##### 17.1.3.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the family within a domain.

*Datatype:* "[ExternalBankTransactionFamily1Code](#)" on page 319

##### 17.1.3.2.2 SubFamilyCode <SubFmlyCd>

*Presence:* [1..1]

*Definition:* Specifies the sub-product family within a specific family.



*Datatype:* ["ExternalBankTransactionSubFamily1Code" on page 319](#)

### 17.1.3.3 BankTransactionCodeStructure5

*Definition:* Set of elements used to identify the type or operations code of a transaction entry.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		257
	Family <Fmly>	[1..1]	±		257

#### 17.1.3.3.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies the business area of the underlying transaction.

*Datatype:* ["ExternalBankTransactionDomain1Code" on page 318](#)

#### 17.1.3.3.2 Family <Fmly>

*Presence:* [1..1]

*Definition:* Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

**Family <Fmly>** contains the following elements (see ["BankTransactionCodeStructure6" on page 256](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		256
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		256

## 17.1.4 Financial Institution Identification

### 17.1.4.1 ClearingSystemMemberIdentification2

*Definition:* Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		257
	MemberIdentification <Mmbld>	[1..1]	Text		258

#### 17.1.4.1.1 ClearingSystemIdentification <ClrSysId>

*Presence:* [0..1]

*Definition:* Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

**ClearingSystemIdentification <ClrSysId>** contains one of the following elements (see "ClearingSystemIdentification2Choice" on page 314 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		314
Or}	Proprietary <Prtry>	[1..1]	Text		314

#### 17.1.4.1.2 MemberIdentification <Mmbld>

*Presence:* [1..1]

*Definition:* Identification of a member of a clearing system.

*Datatype:* "Max35Text" on page 327

#### 17.1.4.2 FinancialInstitutionIdentification18

*Definition:* Specifies the details to identify a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	258
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		258
	LEI <LEI>	[0..1]	IdentifierSet		259
	Name <Nm>	[0..1]	Text		259
	PostalAddress <PstlAdr>	[0..1]	±		259
	Other <Othr>	[0..1]	±		260

##### 17.1.4.2.1 BICFI <BICFI>

*Presence:* [0..1]

*Definition:* Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

*Impacted by:* C3 "BICFI"

*Datatype:* "BICFIDec2014Identifier" on page 324

##### Constraints

- **BICFI**

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

##### 17.1.4.2.2 ClearingSystemMemberIdentification <ClrSysMmbld>

*Presence:* [0..1]

*Definition:* Information used to identify a member within a clearing system.

**ClearingSystemMemberIdentification <ClrSysMmbld>** contains the following elements (see "[ClearingSystemMemberIdentification2](#)" on page 257 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		257
	MemberIdentification <Mmbld>	[1..1]	Text		258

#### 17.1.4.2.3 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identifier of the financial institution.

*Datatype:* "[LEIIdentifier](#)" on page 325

#### 17.1.4.2.4 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which an agent is known and which is usually used to identify that agent.

*Datatype:* "[Max140Text](#)" on page 325

#### 17.1.4.2.5 PostalAddress <PstlAdr>

*Presence:* [0..1]

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

**PostalAddress <PstlAdr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 17.1.4.2.6 Other <Othr>

*Presence:* [0..1]

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

**Other <Othr>** contains the following elements (see "GenericFinancialIdentification1" on page 263 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		263
	SchemeName <SchmeNm>	[0..1]			264
{Or	Code <Cd>	[1..1]	CodeSet		264
Or}	Proprietary <Prtry>	[1..1]	Text		264
	Issuer <Issr>	[0..1]	Text		264

### 17.1.4.3 BranchData3

*Definition:* Information that locates and identifies a specific branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		261
	LEI <LEI>	[0..1]	IdentifierSet		261
	Name <Nm>	[0..1]	Text		261
	PostalAddress <PstlAdr>	[0..1]	±		261

#### 17.1.4.3.1 Identification <Id>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 327

#### 17.1.4.3.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 325

#### 17.1.4.3.3 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which an agent is known and which is usually used to identify that agent.

*Datatype:* "Max140Text" on page 325

#### 17.1.4.3.4 PostalAddress <PstlAdr>

*Presence:* [0..1]

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

**PostalAddress <PstIAdr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 17.1.4.4 BranchAndFinancialInstitutionIdentification6

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		262
	BranchIdentification <BrnchId>	[0..1]	±		263

##### 17.1.4.4.1 FinancialInstitutionIdentification <FinInstnId>

*Presence:* [1..1]

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

**FinancialInstitutionIdentification <FinInstnId>** contains the following elements (see "FinancialInstitutionIdentification18" on page 258 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	258
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		258
	LEI <LEI>	[0..1]	IdentifierSet		259
	Name <Nm>	[0..1]	Text		259
	PostalAddress <PstlAdr>	[0..1]	±		259
	Other <Othr>	[0..1]	±		260

#### 17.1.4.4.2 BranchIdentification <BrnchId>

*Presence:* [0..1]

*Definition:* Identifies a specific branch of a financial institution.

*Usage:* This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

**BranchIdentification <BrnchId>** contains the following elements (see "BranchData3" on page 261 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		261
	LEI <LEI>	[0..1]	IdentifierSet		261
	Name <Nm>	[0..1]	Text		261
	PostalAddress <PstlAdr>	[0..1]	±		261

#### 17.1.4.5 GenericFinancialIdentification1

*Definition:* Information related to an identification of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		263
	SchemeName <SchmeNm>	[0..1]			264
{Or	Code <Cd>	[1..1]	CodeSet		264
Or}	Proprietary <Prtry>	[1..1]	Text		264
	Issuer <Issr>	[0..1]	Text		264

##### 17.1.4.5.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 327

#### 17.1.4.5.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **FinancialIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		264
Or}	Proprietary <Prtry>	[1..1]	Text		264

##### 17.1.4.5.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalFinancialInstitutionIdentification1Code" on page 320

##### 17.1.4.5.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 17.1.4.5.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 327

## 17.1.5 Identification Information

### 17.1.5.1 GenericIdentification13

*Definition:* Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		264
	SchemeName <SchmeNm>	[0..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265

#### 17.1.5.1.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.



*Datatype:* "Max4AlphaNumericText" on page 327

#### 17.1.5.1.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

*Datatype:* "Max35Text" on page 327

#### 17.1.5.1.3 Issuer <Issr>

*Presence:* [1..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 327

### 17.1.5.2 GenericIdentification30

*Definition:* Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265
	SchemeName <SchmeNm>	[0..1]	Text		265

#### 17.1.5.2.1 Identification <Id>

*Presence:* [1..1]

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

*Datatype:* "Exact4AlphaNumericText" on page 325

#### 17.1.5.2.2 Issuer <Issr>

*Presence:* [1..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 327

#### 17.1.5.2.3 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Short textual description of the scheme.

*Datatype:* "Max35Text" on page 327

### 17.1.5.3 References3

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		266
	RequestToBeCompletedIdentification <ReqToBeCmpltdId>	[1..1]	±		266
	ProcessIdentification <PrclId>	[1..1]	±		266
	RequestReason <ReqRsn>	[1..*]	Text		267
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		267

#### 17.1.5.3.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

**MessageIdentification <MsgId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 17.1.5.3.2 RequestToBeCompletedIdentification <ReqToBeCmpltdId>

*Presence:* [1..1]

*Definition:* Identification of the request message that has to be completed.

**RequestToBeCompletedIdentification <ReqToBeCmpltdId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 17.1.5.3.3 ProcessIdentification <PrclId>

*Presence:* [1..1]

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

**ProcessIdentification <PrId>** contains the following elements (see "[MessageIdentification1](#)" on page 267 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 17.1.5.3.4 RequestReason <ReqRsn>

*Presence:* [1..\*]

*Definition:* Reason of the request.

*Datatype:* "[Max35Text](#)" on page 327

#### 17.1.5.3.5 AttachedDocumentName <AttchdDocNm>

*Presence:* [0..\*]

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

*Datatype:* "[Max70Text](#)" on page 328

### 17.1.5.4 MessageIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		267
	CreationDateTime <CreDtTm>	[1..1]	DateTime		267

#### 17.1.5.4.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification of the message.

*Datatype:* "[Max35Text](#)" on page 327

#### 17.1.5.4.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

*Definition:* Date of creation of the message.

*Datatype:* "[ISODateTime](#)" on page 323

## 17.1.6 Mandate

### 17.1.6.1 OperationMandate4

*Definition:* Information specifying the mandate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		268
	ApplicableChannel <AplblChanl>	[1..*]			269
{Or	Code <Cd>	[1..1]	CodeSet		269
Or}	Proprietary <Prtry>	[1..1]	Text		269
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		269
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		269
	MandateHolder <MndtHldr>	[0..*]			270
	PartyOrGroup <PtyOrGrp>	[1..1]			270
{Or	GroupIdentification <Grpld>	[1..1]	Text		270
Or}	Party <Pty>	[1..1]			271
	Party <Pty>	[1..1]	±		271
	Certificate <Cert>	[0..1]	Binary		271
	SignatureOrder <SgntrOrdrlnd>	[0..1]	Text		271
	Authorisation <Authstn>	[1..1]			271
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			272
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	272
Or}	NotLimited <NotLtd>	[1..1]	Text		273
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			273
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	273
	NumberOfDays <NbOfDays>	[1..1]	Text		273
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			273
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	274
Or}	NotLimited <NotLtd>	[1..1]	Text		274
	BankOperation <BkOpr>	[1..*]	±	C7, C8	274
	StartDate <StartDt>	[0..1]	Date		275
	EndDate <EndDt>	[0..1]	Date		275

#### 17.1.6.1.1 Identification <Id>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

**17.1.6.1.2 ApplicableChannel <ApblChanl>***Presence:* [1..\*]

*Definition:* Channel for which the operation mandate is valid. If ApplicableChannel equals Fax, this means that a bank operation instruction sent by fax will be processed according to the mandates exchanged in this message.

**ApplicableChannel <ApblChanl>** contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		269
Or}	Proprietary <Prtry>	[1..1]	Text		269

**17.1.6.1.2.1 Code <Cd>***Presence:* [1..1]

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

*Datatype:* "CommunicationMethod3Code" on page 318

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

**17.1.6.1.2.2 Proprietary <Prtry>***Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

**17.1.6.1.3 RequiredSignatureNumber <ReqrdSgntrNb>***Presence:* [1..1]

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

*Datatype:* "Max15PlusSignedNumericText" on page 326

**17.1.6.1.4 SignatureOrderIndicator <SgntrOrdrlnd>***Presence:* [1..1]

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

*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

**17.1.6.1.5 MandateHolder <MndtHldr>***Presence:* [0..\*]*Definition:* Holder of the mandate.**MandateHolder <MndtHldr>** contains the following **PartyAndAuthorisation4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyOrGroup <PtyOrGrp>	[1..1]			270
{Or	GroupIdentification <Grpld>	[1..1]	Text		270
Or}	Party <Pty>	[1..1]			271
	Party <Pty>	[1..1]	±		271
	Certificate <Cert>	[0..1]	Binary		271
	SignatureOrder <SgntrOrd>	[0..1]	Text		271
	Authorisation <Authstn>	[1..1]			271
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			272
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	272
Or}	NotLimited <NotLtd>	[1..1]	Text		273
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			273
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	273
	NumberOfDays <NbOfDays>	[1..1]	Text		273
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			273
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	274
Or}	NotLimited <NotLtd>	[1..1]	Text		274

**17.1.6.1.5.1 PartyOrGroup <PtyOrGrp>***Presence:* [1..1]*Definition:* Specifies a party or a group of parties.**PartyOrGroup <PtyOrGrp>** contains one of the following **PartyOrGroup2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		270
Or}	Party <Pty>	[1..1]			271
	Party <Pty>	[1..1]	±		271
	Certificate <Cert>	[0..1]	Binary		271

**17.1.6.1.5.1.1 GroupIdentification <Grpld>***Presence:* [1..1]

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

*Datatype:* "Max4AlphaNumericText" on page 327

#### 17.1.6.1.5.1.2 Party <Pty>

*Presence:* [1..1]

*Definition:* Specifies a party.

**Party <Pty>** contains the following **PartyAndCertificate4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		271
	Certificate <Cert>	[0..1]	Binary		271

#### 17.1.6.1.5.1.2.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

#### 17.1.6.1.5.1.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "Max10KBinary" on page 316

#### 17.1.6.1.5.2 SignatureOrder <SgntrOrdr>

*Presence:* [0..1]

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

*Datatype:* "Max15PlusSignedNumericText" on page 326

#### 17.1.6.1.5.3 Authorisation <Authstn>

*Presence:* [1..1]

*Definition:* Authorisation granted to a mandate holder.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			272
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	272
Or}	NotLimited <NotLtd>	[1..1]	Text		273
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			273
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	273
	NumberOfDays <NbOfDays>	[1..1]	Text		273
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			273
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	274
Or}	NotLimited <NotLtd>	[1..1]	Text		274

#### 17.1.6.1.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	272
Or}	NotLimited <NotLtd>	[1..1]	Text		273

##### 17.1.6.1.5.3.1.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Fixed amount.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 315

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.



**17.1.6.1.5.3.1.2 NotLimited <NotLtd>***Presence:* [1..1]*Definition:* Unlimited amount.*Datatype:* "Unlimited9Text" on page 328**17.1.6.1.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>***Presence:* [0..\*]*Definition:* Maximum amount allowed over a specific period of time.**MaximumAmountByPeriod <MaxAmtByPrd>** contains the following **MaximumAmountByPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	273
	NumberOfDays <NbOfDays>	[1..1]	Text		273

**17.1.6.1.5.3.2.1 MaximumAmount <MaxAmt>***Presence:* [1..1]*Definition:* Maximum amount allowed over a specific period of time.*Impacted by:* C1 "ActiveCurrency", C6 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 315**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**17.1.6.1.5.3.2.2 NumberOfDays <NbOfDays>***Presence:* [1..1]*Definition:* Period specified as a number of days.*Datatype:* "Max3NumericText" on page 327**17.1.6.1.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>***Presence:* [0..1]*Definition:* Specifies the maximum amount for each bulk submission.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	274
Or}	NotLimited <NotLtd>	[1..1]	Text		274

#### 17.1.6.1.5.3.3.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Fixed amount.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 315

##### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 17.1.6.1.5.3.3.2 NotLimited <NotLtd>

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 328

#### 17.1.6.1.6 BankOperation <BkOpr>

*Presence:* [1..\*]

*Definition:* Bank operation allowed by a mandate.

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

**BankOperation** <BkOpr> contains the following elements (see "BankTransactionCodeStructure4" on page 255 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		255
	Proprietary <Prtry>	[0..1]			256
	Code <Cd>	[1..1]	Text		256
	Issuer <Issr>	[0..1]	Text		256

**Constraints**

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

Following Must be True

/Domain Must be present

Or /Proprietary Must be present

- **FamilyAndSubFamilyRule**

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

**17.1.6.1.7 StartDate <StartDt>**

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

**17.1.6.1.8 EndDate <EndDt>**

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

**17.1.6.2 OperationMandate5**

*Definition:* Information specifying the mandate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		276
	Identification <Id>	[1..1]	Text		277
	ApplicableChannel <AplblChanl>	[1..*]			277
{Or	Code <Cd>	[1..1]	CodeSet		277
Or}	Proprietary <Prtry>	[1..1]	Text		277
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		278
	SignatureOrderIndicator <SgntrOrdrlnd>	[1..1]	Indicator		278
	MandateHolder <MndtHldr>	[0..*]			278
	ModificationCode <ModCd>	[0..1]	CodeSet		279
	PartyOrGroup <PtyOrGrp>	[1..1]			279
{Or	GroupIdentification <Grpld>	[1..1]	Text		279
Or}	Party <Pty>	[1..1]			279
	Party <Pty>	[1..1]	±		279
	Certificate <Cert>	[0..1]	Binary		280
	SignatureOrder <SgntrOrd>	[0..1]	Text		280
	Authorisation <Authstn>	[1..1]			280
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			280
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	281
Or}	NotLimited <NotLtd>	[1..1]	Text		281
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			281
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	281
	NumberOfDays <NbOfDays>	[1..1]	Text		282
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			282
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	282
Or}	NotLimited <NotLtd>	[1..1]	Text		283
	BankOperation <BkOpr>	[1..*]	±	C7, C8	283
	StartDate <StartDt>	[0..1]	Date		283
	EndDate <EndDt>	[0..1]	Date		283

#### 17.1.6.2.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 17.1.6.2.2 Identification <Id>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 17.1.6.2.3 ApplicableChannel <AplblChanl>

*Presence:* [1..\*]

*Definition:* Channel for which the operation mandate is valid. If ApplicableChannel equals Fax, this means that a bank operation instruction sent by fax will be processed according to the mandates exchanged in this message.

**ApplicableChannel <AplblChanl>** contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		277
Or}	Proprietary <Prtry>	[1..1]	Text		277

##### 17.1.6.2.3.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "CommunicationMethod3Code" on page 318

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

##### 17.1.6.2.3.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

**17.1.6.2.4 RequiredSignatureNumber <ReqrdSgntrNb>***Presence:* [1..1]*Definition:* Number of required and necessary signatures by the mandate.*Datatype:* "Max15PlusSignedNumericText" on page 326**17.1.6.2.5 SignatureOrderIndicator <SgntrOrdrlnd>***Presence:* [1..1]*Definition:* Indicator whether a certain order of signatures has to be respected or not.*Datatype:* One of the following values must be used (see "YesNoIndicator" on page 325):

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

**17.1.6.2.6 MandateHolder <MndtHldr>***Presence:* [0..\*]*Definition:* Holder of the mandate.**MandateHolder <MndtHldr>** contains the following **PartyAndAuthorisation5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		279
	PartyOrGroup <PtyOrGrp>	[1..1]			279
{Or	GroupIdentification <Grpld>	[1..1]	Text		279
Or}	Party <Pty>	[1..1]			279
	Party <Pty>	[1..1]	±		279
	Certificate <Cert>	[0..1]	Binary		280
	SignatureOrder <SgntrOrd>	[0..1]	Text		280
	Authorisation <Authstn>	[1..1]			280
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			280
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	281
Or}	NotLimited <NotLtd>	[1..1]	Text		281
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			281
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	281
	NumberOfDays <NbOfDays>	[1..1]	Text		282
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			282
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	282
Or}	NotLimited <NotLtd>	[1..1]	Text		283

**17.1.6.2.6.1 ModificationCode <ModCd>***Presence:* [0..1]*Definition:* Specifies the type of change.*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

**17.1.6.2.6.2 PartyOrGroup <PtyOrGrp>***Presence:* [1..1]*Definition:* Specifies a party or a group of parties.**PartyOrGroup <PtyOrGrp>** contains one of the following **PartyOrGroup2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	GroupIdentification <Grpld>	[1..1]	Text		279
Or}	Party <Pty>	[1..1]			279
	Party <Pty>	[1..1]	±		279
	Certificate <Cert>	[0..1]	Binary		280

**17.1.6.2.6.2.1 GroupIdentification <Grpld>***Presence:* [1..1]*Definition:* Specifies the identification of a group of parties.*Datatype:* "Max4AlphaNumericText" on page 327**17.1.6.2.6.2.2 Party <Pty>***Presence:* [1..1]*Definition:* Specifies a party.**Party <Pty>** contains the following **PartyAndCertificate4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		279
	Certificate <Cert>	[0..1]	Binary		280

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

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

#### 17.1.6.2.6.2.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "Max10KBinary" on page 316

#### 17.1.6.2.6.3 SignatureOrder <SgntrOrdr>

*Presence:* [0..1]

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

*Datatype:* "Max15PlusSignedNumericText" on page 326

#### 17.1.6.2.6.4 Authorisation <Authstn>

*Presence:* [1..1]

*Definition:* Authorisation granted to a mandate holder.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			280
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	281
Or}	NotLimited <NotLtd>	[1..1]	Text		281
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			281
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	281
	NumberOfDays <NbOfDays>	[1..1]	Text		282
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			282
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	282
Or}	NotLimited <NotLtd>	[1..1]	Text		283

#### 17.1.6.2.6.4.1 MaximumAmountByTransaction <MaxAmtByTx>

*Presence:* [0..1]

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



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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	281
Or}	NotLimited <NotLtd>	[1..1]	Text		281

#### 17.1.6.2.6.4.1.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Fixed amount.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 315

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 17.1.6.2.6.4.1.2 NotLimited <NotLtd>

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 328

#### 17.1.6.2.6.4.2 MaximumAmountByPeriod <MaxAmtByPrd>

*Presence:* [0..\*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	281
	NumberOfDays <NbOfDays>	[1..1]	Text		282

#### 17.1.6.2.6.4.2.1 MaximumAmount <MaxAmt>

*Presence:* [1..1]

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

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

*Datatype:* "ActiveCurrencyAndAmount" on page 315

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 17.1.6.2.6.4.2.2 NumberOfDays <NbOfDays>

*Presence:* [1..1]

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

*Datatype:* "Max3NumericText" on page 327

#### 17.1.6.2.6.4.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	282
Or}	NotLimited <NotLtd>	[1..1]	Text		283

#### 17.1.6.2.6.4.3.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Fixed amount.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 315

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 17.1.6.2.6.4.3.2 NotLimited <NotLtd>

*Presence:* [1..1]

*Definition:* Unlimited amount.

*Datatype:* "Unlimited9Text" on page 328

#### 17.1.6.2.7 BankOperation <BkOpr>

*Presence:* [1..\*]

*Definition:* Bank operation allowed by a mandate.

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

**BankOperation <BkOpr>** contains the following elements (see "BankTransactionCodeStructure4" on page 255 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		255
	Proprietary <Prtry>	[0..1]			256
	Code <Cd>	[1..1]	Text		256
	Issuer </ssr>	[0..1]	Text		256

#### Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

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

- **FamilyAndSubFamilyRule**

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

#### 17.1.6.2.8 StartDate <StartDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

#### 17.1.6.2.9 EndDate <EndDt>

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

## 17.1.7 Miscellaneous

### 17.1.7.1 SupplementaryData1

*Definition:* Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		284
	Envelope <Envlp>	[1..1]	(External Schema)		284

#### Constraints

- **SupplementaryDataRule**

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

#### 17.1.7.1.1 PlaceAndName <PlcAndNm>

*Presence:* [0..1]

*Definition:* Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

*Datatype:* "Max350Text" on page 327

#### 17.1.7.1.2 Envelope <Envlp>

*Presence:* [1..1]

*Definition:* Technical element wrapping the supplementary data.

*Type:* (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

### 17.1.7.2 Group4

*Definition:* Group of parties with their related security certificate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <Grpld>	[1..1]	Text		284
	Party <Pty>	[1..*]			285
	Party <Pty>	[1..1]	±		285
	Certificate <Cert>	[0..1]	Binary		285

#### 17.1.7.2.1 GroupIdentification <Grpld>

*Presence:* [1..1]

*Definition:* Specifies the identification of the group.

*Datatype:* "Max4AlphaNumericText" on page 327

#### 17.1.7.2.2 Party <Pty>

*Presence:* [1..\*]

*Definition:* Specifies a party and related certificate.

**Party <Pty>** contains the following **PartyAndCertificate4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		285
	Certificate <Cert>	[0..1]	Binary		285

##### 17.1.7.2.2.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

##### 17.1.7.2.2.2 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "Max10KBinary" on page 316

#### 17.1.7.3 Group3

*Definition:* Group of parties with their related security certificate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	GroupIdentification <Grpld>	[1..1]	Text		286
	Party <Pty>	[1..*]			286
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	Party <Pty>	[1..1]	±		287
	Certificate <Cert>	[0..1]	Binary		287

#### 17.1.7.3.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 17.1.7.3.2 GroupIdentification <Grpld>

*Presence:* [1..1]

*Definition:* Specifies the identification of the group.

*Datatype:* "Max4AlphaNumericText" on page 327

#### 17.1.7.3.3 Party <Pty>

*Presence:* [1..\*]

*Definition:* Specifies a party and related certificate.

**Party <Pty>** contains the following **PartyAndCertificate5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	Party <Pty>	[1..1]	±		287
	Certificate <Cert>	[0..1]	Binary		287

##### 17.1.7.3.3.1 ModificationCode <ModCd>

*Presence:* [0..1]

*Definition:* Specifies the type of change.

*Datatype:* "Modification1Code" on page 322

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

#### 17.1.7.3.3.2 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "[PartyIdentification135](#)" on page 298 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

#### 17.1.7.3.3.3 Certificate <Cert>

*Presence:* [0..1]

*Definition:* Security certificate used to sign electronically.

*Datatype:* "[Max10KBinary](#)" on page 316

## 17.1.8 Organisation Identification

### 17.1.8.1 Organisation33

*Definition:* Information which describes the organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgINm>	[1..1]	Text		288
	TradingName <TradgNm>	[0..1]	Text		288
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	288
	RegistrationDate <RegnDt>	[0..1]	Date		289
	OperationalAddress <OprAdr>	[0..1]	±		289
	BusinessAddress <BizAdr>	[0..1]	±		290
	LegalAddress <LglAdr>	[1..1]	±		290
	BillingAddress <BllgAdr>	[0..1]	±		291
	OrganisationIdentification <OrgId>	[1..1]	±		292
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		293
	TreasuryManager <TrsrMgr>	[0..1]	±		293
	MainMandateHolder <MainMndtHldr>	[0..*]	±		294
	Sender <Sndr>	[0..*]	±		294
	LegalRepresentative <LglRprtv>	[0..*]	±		294

#### 17.1.8.1.1 FullLegalName <FullLgINm>

*Presence:* [1..1]

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

*Datatype:* "Max350Text" on page 327

#### 17.1.8.1.2 TradingName <TradgNm>

*Presence:* [0..1]

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

*Datatype:* "Max350Text" on page 327

#### 17.1.8.1.3 CountryOfOperation <CtryOfOpr>

*Presence:* [1..1]

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

*Impacted by:* C4 "Country"

*Datatype:* "CountryCode" on page 318



**Constraints**

- **Country**

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

**17.1.8.1.4 RegistrationDate <RegnDt>**

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 323

**17.1.8.1.5 OperationalAddress <OpriAdr>**

*Presence:* [0..1]

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

**OperationalAddress <OpriAdr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

**17.1.8.1.6 BusinessAddress <BizAdr>***Presence:* [0..1]*Definition:* Specifies the address where the business activity is taking place.**BusinessAddress <BizAdr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

**17.1.8.1.7 LegalAddress <LglAdr>***Presence:* [1..1]*Definition:* Specifies the address where the entity resides and is registered. More generically, it is the home address (Residential address).

**LegalAddress <LglAdr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 17.1.8.1.8 BillingAddress <BllgAdr>

*Presence:* [0..1]

*Definition:* Address where invoices must be sent.

**BillingAddress <BlIgAdr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 17.1.8.1.9 OrganisationIdentification <OrgId>

*Presence:* [1..1]

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

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

#### 17.1.8.1.10 RepresentativeOfficer <RprtOffcr>

*Presence:* [0..\*]

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

**RepresentativeOfficer <RprtOffcr>** contains the following elements (see "PartyIdentification137" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 17.1.8.1.11 TreasuryManager <TrsrMgr>

*Presence:* [0..1]

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

**TreasuryManager <TrsrMgr>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 17.1.8.1.12 MainMandateHolder <MainMndtHldr>

*Presence:* [0..\*]

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

**MainMandateHolder <MainMndtHldr>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 17.1.8.1.13 Sender <Sndr>

*Presence:* [0..\*]

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

**Sender <Sndr>** contains the following elements (see "[PartyIdentification137](#)" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 17.1.8.1.14 LegalRepresentative <LglRprtv>

*Presence:* [0..\*]

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

**LegalRepresentative <LglRprt>** contains the following elements (see "PartyIdentification137" on page 301 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

### 17.1.8.2 OrganisationIdentification29

*Definition:* Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

#### 17.1.8.2.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 324

**Constraints**

- **AnyBIC**

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

**17.1.8.2.2 LEI <LEI>**

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 325

**17.1.8.2.3 Other <Othr>**

*Presence:* [0..\*]

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

**Other <Othr>** contains the following **GenericOrganisationIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

**17.1.8.2.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max35Text" on page 327

**17.1.8.2.3.2 SchemeName <SchmeNm>**

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297

**17.1.8.2.3.2.1 Code <Cd>**

*Presence:* [1..1]



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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 320

#### 17.1.8.2.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 327

#### 17.1.8.2.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 327

### 17.1.8.3 Organisation34

*Definition:* Information which describes the organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgINm>	[0..1]	Text		297
	OrganisationIdentification <OrgId>	[1..1]	±		297

#### Constraints

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

#### 17.1.8.3.1 FullLegalName <FullLgINm>

*Presence:* [0..1]

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

*Datatype:* "Max350Text" on page 327

#### 17.1.8.3.2 OrganisationIdentification <OrgId>

*Presence:* [1..1]

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

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification <Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer <Issr>	[0..1]	Text		297

## 17.1.9 Party Identification

### 17.1.9.1 PartyIdentification135

*Definition:* Specifies the identification of a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		298
	PostalAddress <PstlAdr>	[0..1]	±		298
	Identification <Id>	[0..1]	±		299
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	299
	ContactDetails <CtctDtls>	[0..1]	±		300

#### 17.1.9.1.1 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max140Text" on page 325

#### 17.1.9.1.2 PostalAddress <PstlAdr>

*Presence:* [0..1]

*Definition:* Information that locates and identifies a specific address, as defined by postal services.

**PostalAddress <PstIAdr>** contains the following elements (see "[PostalAddress24](#)" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 17.1.9.1.3 Identification <Id>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of a party.

**Identification <Id>** contains one of the following elements (see "[Party38Choice](#)" on page 300 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		300
Or}	PrivateIdentification <PrvtId>	[1..1]	±		301

#### 17.1.9.1.4 CountryOfResidence <CtryOfRes>

*Presence:* [0..1]

*Definition:* Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: C4 "Country"

Datatype: "CountryCode" on page 318

#### Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

#### 17.1.9.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

**ContactDetails <CtctDtls>** contains the following elements (see "Contact4" on page 307 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		308
	Name <Nm>	[0..1]	Text		308
	PhoneNumber <PhneNb>	[0..1]	Text		308
	MobileNumber <MobNb>	[0..1]	Text		309
	FaxNumber <FaxNb>	[0..1]	Text		309
	EmailAddress <EmailAdr>	[0..1]	Text		309
	EmailPurpose <EmailPurp>	[0..1]	Text		309
	JobTitle <JobTitl>	[0..1]	Text		309
	Responsibility <Rspnsblty>	[0..1]	Text		309
	Department <Dept>	[0..1]	Text		309
	Other <Othr>	[0..*]			309
	ChannelType <ChanlTp>	[1..1]	Text		310
	Identification <Id>	[0..1]	Text		310
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		310

#### 17.1.9.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <Orgld>	[1..1]	±		300
Or}	PrivateIdentification <Prvtld>	[1..1]	±		301

#### 17.1.9.2.1 OrganisationIdentification <Orgld>

Presence: [1..1]

*Definition:* Unique and unambiguous way to identify an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 295 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	295
	LEI <LEI>	[0..1]	IdentifierSet		296
	Other <Othr>	[0..*]			296
	Identification </Id>	[1..1]	Text		296
	SchemeName <SchmeNm>	[0..1]			296
{Or	Code <Cd>	[1..1]	CodeSet		296
Or}	Proprietary <Prtry>	[1..1]	Text		297
	Issuer </Issr>	[0..1]	Text		297

#### 17.1.9.2.2 PrivateIdentification <PrvtId>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person, for example a passport.

**PrivateIdentification <PrvtId>** contains the following elements (see "PersonIdentification13" on page 305 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			306
	BirthDate <BirthDt>	[1..1]	Date		306
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		306
	CityOfBirth <CityOfBirth>	[1..1]	Text		306
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	306
	Other <Othr>	[0..*]			306
	Identification </Id>	[1..1]	Text		307
	SchemeName <SchmeNm>	[0..1]			307
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307
	Issuer </Issr>	[0..1]	Text		307

#### 17.1.9.3 PartyIdentification137

*Definition:* Set of elements used to identify a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		302
	PostalAddress <PstlAdr>	[0..1]	±		302
	Identification <Id>	[0..1]	±		303
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C4	304
	ContactDetails <CtctDtls>	[0..1]	±		304

#### 17.1.9.3.1 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max140Text" on page 325

#### 17.1.9.3.2 PostalAddress <PstlAdr>

*Presence:* [0..1]

*Definition:* Information that locates and identifies a specific address, as defined by postal services.

**PostalAddress <PstlAdr>** contains the following elements (see "PostalAddress24" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 17.1.9.3.3 Identification <Id>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of a party.

**Identification <Id>** contains the following elements (see "PersonIdentification13" on page 305 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			306
	BirthDate <BirthDt>	[1..1]	Date		306
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		306
	CityOfBirth <CityOfBirth>	[1..1]	Text		306
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	306
	Other <Othr>	[0..*]			306
	Identification <Id>	[1..1]	Text		307
	SchemeName <SchmeNm>	[0..1]			307
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307
	Issuer </ssr>	[0..1]	Text		307

#### 17.1.9.3.4 CountryOfResidence <CtryOfRes>

*Presence:* [0..1]

*Definition:* Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

*Impacted by:* C4 "Country"

*Datatype:* "CountryCode" on page 318

##### Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

#### 17.1.9.3.5 ContactDetails <CtctDtls>

*Presence:* [0..1]

*Definition:* Set of elements used to indicate how to contact the party.



**ContactDetails <CtctDtls>** contains the following elements (see "Contact4" on page 307 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		308
	Name <Nm>	[0..1]	Text		308
	PhoneNumber <PhneNb>	[0..1]	Text		308
	MobileNumber <MobNb>	[0..1]	Text		309
	FaxNumber <FaxNb>	[0..1]	Text		309
	EmailAddress <EmailAdr>	[0..1]	Text		309
	EmailPurpose <EmailPurp>	[0..1]	Text		309
	JobTitle <JobTitl>	[0..1]	Text		309
	Responsibility <Rspnsblty>	[0..1]	Text		309
	Department <Dept>	[0..1]	Text		309
	Other <Othr>	[0..*]			309
	ChannelType <ChanlTp>	[1..1]	Text		310
	Identification <Id>	[0..1]	Text		310
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		310

## 17.1.10 Person Identification

### 17.1.10.1 PersonIdentification13

*Definition:* Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			306
	BirthDate <BirthDt>	[1..1]	Date		306
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		306
	CityOfBirth <CityOfBirth>	[1..1]	Text		306
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	306
	Other <Othr>	[0..*]			306
	Identification <Id>	[1..1]	Text		307
	SchemeName <SchmeNm>	[0..1]			307
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307
	Issuer <Issr>	[0..1]	Text		307

**17.1.10.1.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>***Presence:* [0..1]*Definition:* Date and place of birth of a person.**DateAndPlaceOfBirth <DtAndPlcOfBirth>** contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		306
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		306
	CityOfBirth <CityOfBirth>	[1..1]	Text		306
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C4	306

**17.1.10.1.1.1 BirthDate <BirthDt>***Presence:* [1..1]*Definition:* Date on which a person is born.*Datatype:* "ISODate" on page 323**17.1.10.1.1.2 ProvinceOfBirth <PrvcOfBirth>***Presence:* [0..1]*Definition:* Province where a person was born.*Datatype:* "Max35Text" on page 327**17.1.10.1.1.3 CityOfBirth <CityOfBirth>***Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 327**17.1.10.1.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C4 "Country"*Datatype:* "CountryCode" on page 318**Constraints**

- Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**17.1.10.1.2 Other <Othr>***Presence:* [0..\*]*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.

**Other <Othr>** contains the following **GenericPersonIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		307
	SchemeName <SchmeNm>	[0..1]			307
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307
	Issuer <Issr>	[0..1]	Text		307

#### 17.1.10.1.2.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 327

#### 17.1.10.1.2.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

**SchemeName <SchmeNm>** contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		307

#### 17.1.10.1.2.2.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a coded form as published in an external list.

*Datatype:* "ExternalPersonIdentification1Code" on page 321

#### 17.1.10.1.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Name of the identification scheme, in a free text form.

*Datatype:* "Max35Text" on page 327

#### 17.1.10.1.2.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 327

### 17.1.10.2 Contact4

*Definition:* Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		308
	Name <Nm>	[0..1]	Text		308
	PhoneNumber <PhneNb>	[0..1]	Text		308
	MobileNumber <MobNb>	[0..1]	Text		309
	FaxNumber <FaxNb>	[0..1]	Text		309
	EmailAddress <EmailAdr>	[0..1]	Text		309
	EmailPurpose <EmailPurp>	[0..1]	Text		309
	JobTitle <JobTitl>	[0..1]	Text		309
	Responsibility <Rspnsblty>	[0..1]	Text		309
	Department <Dept>	[0..1]	Text		309
	Other <Othr>	[0..*]			309
	ChannelType <ChanlTp>	[1..1]	Text		310
	Identification <Id>	[0..1]	Text		310
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		310

#### 17.1.10.2.1 NamePrefix <NmPrfx>

*Presence:* [0..1]

*Definition:* Specifies the terms used to formally address a person.

*Datatype:* "NamePrefix2Code" on page 322

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

#### 17.1.10.2.2 Name <Nm>

*Presence:* [0..1]

*Definition:* Name by which a party is known and which is usually used to identify that party.

*Datatype:* "Max140Text" on page 325

#### 17.1.10.2.3 PhoneNumber <PhneNb>

*Presence:* [0..1]

*Definition:* Collection of information that identifies a phone number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 328

#### **17.1.10.2.4 MobileNumber <MobNb>**

*Presence:* [0..1]

*Definition:* Collection of information that identifies a mobile phone number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 328

#### **17.1.10.2.5 FaxNumber <FaxNb>**

*Presence:* [0..1]

*Definition:* Collection of information that identifies a FAX number, as defined by telecom services.

*Datatype:* "PhoneNumber" on page 328

#### **17.1.10.2.6 EmailAddress <EmailAdr>**

*Presence:* [0..1]

*Definition:* Address for electronic mail (e-mail).

*Datatype:* "Max2048Text" on page 326

#### **17.1.10.2.7 EmailPurpose <EmailPurp>**

*Presence:* [0..1]

*Definition:* Purpose for which an email address may be used.

*Datatype:* "Max35Text" on page 327

#### **17.1.10.2.8 JobTitle <JobTitl>**

*Presence:* [0..1]

*Definition:* Title of the function.

*Datatype:* "Max35Text" on page 327

#### **17.1.10.2.9 Responsibility <Rspnsblty>**

*Presence:* [0..1]

*Definition:* Role of a person in an organisation.

*Datatype:* "Max35Text" on page 327

#### **17.1.10.2.10 Department <Dept>**

*Presence:* [0..1]

*Definition:* Identification of a division of a large organisation or building.

*Datatype:* "Max70Text" on page 328

#### **17.1.10.2.11 Other <Othr>**

*Presence:* [0..\*]

*Definition:* Contact details in another form.

**Other <Othr>** contains the following **OtherContact1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanITp>	[1..1]	Text		310
	Identification <Id>	[0..1]	Text		310

#### 17.1.10.2.11.1 ChannelType <ChanITp>

*Presence:* [1..1]

*Definition:* Method used to contact the financial institution's contact for the specific tax region.

*Datatype:* "Max4Text" on page 327

#### 17.1.10.2.11.2 Identification <Id>

*Presence:* [0..1]

*Definition:* Communication value such as phone number or email address.

*Datatype:* "Max128Text" on page 325

#### 17.1.10.2.12 PreferredMethod <PrefrdMtd>

*Presence:* [0..1]

*Definition:* Preferred method used to reach the contact.

*Datatype:* "PreferredContactMethod1Code" on page 322

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

## 17.1.11 Postal Address

### 17.1.11.1 PostalAddress24

*Definition:* Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			311
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312
	Department <Dept>	[0..1]	Text		312
	SubDepartment <SubDept>	[0..1]	Text		312
	StreetName <StrtNm>	[0..1]	Text		312
	BuildingNumber <BldgNb>	[0..1]	Text		312
	BuildingName <BldgNm>	[0..1]	Text		313
	Floor <Flr>	[0..1]	Text		313
	PostBox <PstBx>	[0..1]	Text		313
	Room <Room>	[0..1]	Text		313
	PostCode <PstCd>	[0..1]	Text		313
	TownName <TwnNm>	[0..1]	Text		313
	TownLocationName <TwnLctnNm>	[0..1]	Text		313
	DistrictName <DstrctNm>	[0..1]	Text		313
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		314
	Country <Ctry>	[0..1]	CodeSet	C4	314
	AddressLine <AdrLine>	[0..7]	Text		314

#### 17.1.11.1.1 AddressType <AdrTp>

*Presence:* [0..1]

*Definition:* Identifies the nature of the postal address.

**AddressType <AdrTp>** contains one of the following **AddressType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		311
Or}	Proprietary <Prtry>	[1..1]	±		312

##### 17.1.11.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Type of address expressed as a code.

*Datatype:* "AddressType2Code" on page 317

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.

CodeName	Name	Definition
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

#### 17.1.11.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of address expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "[GenericIdentification30](#)" on page 265 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		265
	Issuer <Issr>	[1..1]	Text		265
	SchemeName <SchmeNm>	[0..1]	Text		265

#### 17.1.11.1.2 Department <Dept>

*Presence:* [0..1]

*Definition:* Identification of a division of a large organisation or building.

*Datatype:* "[Max70Text](#)" on page 328

#### 17.1.11.1.3 SubDepartment <SubDept>

*Presence:* [0..1]

*Definition:* Identification of a sub-division of a large organisation or building.

*Datatype:* "[Max70Text](#)" on page 328

#### 17.1.11.1.4 StreetName <StrtNm>

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "[Max70Text](#)" on page 328

#### 17.1.11.1.5 BuildingNumber <BldgNb>

*Presence:* [0..1]

*Definition:* Number that identifies the position of a building on a street.

*Datatype:* "[Max16Text](#)" on page 326



**17.1.11.1.6 BuildingName <BldgNm>**

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* "Max35Text" on page 327

**17.1.11.1.7 Floor <Flr>**

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* "Max70Text" on page 328

**17.1.11.1.8 PostBox <PstBx>**

*Presence:* [0..1]

*Definition:* Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

*Datatype:* "Max16Text" on page 326

**17.1.11.1.9 Room <Room>**

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 328

**17.1.11.1.10 PostCode <PstCd>**

*Presence:* [0..1]

*Definition:* Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

*Datatype:* "Max16Text" on page 326

**17.1.11.1.11 TownName <TwnNm>**

*Presence:* [0..1]

*Definition:* Name of a built-up area, with defined boundaries, and a local government.

*Datatype:* "Max35Text" on page 327

**17.1.11.1.12 TownLocationName <TwnLctnNm>**

*Presence:* [0..1]

*Definition:* Specific location name within the town.

*Datatype:* "Max35Text" on page 327

**17.1.11.1.13 DistrictName <DstrctNm>**

*Presence:* [0..1]

*Definition:* Identifies a subdivision within a country sub-division.

*Datatype:* "Max35Text" on page 327

**17.1.11.1.14 CountrySubDivision <CtrySubDvsn>***Presence:* [0..1]*Definition:* Identifies a subdivision of a country such as state, region, county.*Datatype:* "Max35Text" on page 327**17.1.11.1.15 Country <Ctry>***Presence:* [0..1]*Definition:* Nation with its own government.*Impacted by:* C4 "Country"*Datatype:* "CountryCode" on page 318**Constraints**

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**17.1.11.1.16 AddressLine <AdrLine>***Presence:* [0..7]*Definition:* Information that locates and identifies a specific address, as defined by postal services, presented in free format text.*Datatype:* "Max70Text" on page 328**17.1.12 System Identification****17.1.12.1 ClearingSystemIdentification2Choice***Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		314
Or}	Proprietary <Prtry>	[1..1]	Text		314

**17.1.12.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Identification of a clearing system, in a coded form as published in an external list.*Datatype:* "ExternalClearingSystemIdentification1Code" on page 319**17.1.12.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Identification code for a clearing system, that has not yet been identified in the list of clearing systems.*Datatype:* "Max35Text" on page 327

## 17.2 Message Datatypes

### 17.2.1 Amount

#### 17.2.1.1 ActiveCurrencyAndAmount

*Definition:* A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 316

#### Format

minInclusive	0
totalDigits	18
fractionDigits	5

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

#### 17.2.1.2 ImpliedCurrencyAndAmount

*Definition:* Number of monetary units specified in a currency where the unit of currency is implied by the context and compliant with ISO 4217. The decimal separator is a dot.

Note: a zero amount is considered a positive amount.

*Type:* Amount

#### Format

minInclusive	0
totalDigits	18
fractionDigits	5

## 17.2.2 Binary

### 17.2.2.1 Max10KBinary

*Definition:* Binary data of 10K maximum.

*Type:* Binary

#### Format

minLength	1
maxLength	10240

## 17.2.3 CodeSet

### 17.2.3.1 AccountStatus3Code

*Definition:* Qualifies further the current state of an account.

*Type:* CodeSet

CodeName	Name	Definition
ENAB	Enabled	Account can be used for its intended purpose.
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.
DELE	Deleted	Account cannot be used any longer.
FORM	ProForma	Account is temporary and can be partially used for its intended purpose. The account will be fully available for use when the account servicer has received all relevant documents.

### 17.2.3.2 ActiveCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

#### Format

pattern	[A-Z]{3,3}
---------	------------

#### Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

### 17.2.3.3 ActiveOrHistoricCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

#### Format

pattern [A-Z]{3,3}

#### Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

### 17.2.3.4 AddressType2Code

*Definition:* Specifies the type of address.

*Type:* CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

### 17.2.3.5 CommunicationMethod2Code

*Definition:* Communication method used for the transmission of documents.

*Type:* CodeSet

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.
POST	PostalService	Transmission by postal service.

### 17.2.3.6 CommunicationMethod3Code

*Definition:* Communication method used for the transmission of documents.

*Type:* CodeSet

CodeName	Name	Definition
EMAL	Email	Transmission by e-mail.
FAXI	Fax	Transmission by fax.
POST	PostalService	Transmission by postal service.
PHON	Phone	Transmission by telephone.
FILE	File	Transmission by file transfer.
ONLI	Online	Transmission on line, for example, in a web portal.

### 17.2.3.7 CountryCode

*Definition:* Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

*Type:* CodeSet

#### Format

pattern [A-Z]{2,2}

#### Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

### 17.2.3.8 ExternalAccountIdentification1Code

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength 1  
maxLength 4

### 17.2.3.9 ExternalBankTransactionDomain1Code

*Definition:* Specifies the bank transaction code domain, as published in an external bank transaction code domain code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

### 17.2.3.10 ExternalBankTransactionFamily1Code

*Definition:* Specifies the bank transaction code family, as published in an external bank transaction code family code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

### 17.2.3.11 ExternalBankTransactionSubFamily1Code

*Definition:* Specifies the bank transaction code sub-family, as published in an external bank transaction code sub-family code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

### 17.2.3.12 ExternalCashAccountType1Code

*Definition:* Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

### 17.2.3.13 ExternalClearingSystemIdentification1Code

*Definition:* Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	5

#### 17.2.3.14 ExternalCommunicationFormat1Code

*Definition:* Specifies the communication format for statements in the format of a character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

#### 17.2.3.15 ExternalFinancialInstitutionIdentification1Code

*Definition:* Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

#### 17.2.3.16 ExternalOrganisationIdentification1Code

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
-----------	---



maxLength 4

### 17.2.3.17 ExternalPersonIdentification1Code

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength 1  
maxLength 4

### 17.2.3.18 ExternalProxyAccountType1Code

*Definition:* Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength 1  
maxLength 4

### 17.2.3.19 Frequency7Code

*Definition:* Specifies the regularity of an event.

*Type:* CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
DAIL	Daily	Event takes place every day.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
TEND	TenDays	Event takes place every ten business days.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.

CodeName	Name	Definition
WEEK	Weekly	Event takes place once a week.
INDA	IntraDay	Event takes place several times a day.

### 17.2.3.20 Modification1Code

*Definition:* Specifies if an item is added, modified, deleted or unchanged.

*Type:* CodeSet

CodeName	Name	Definition
NOCH	NoChange	Specifies that the item is not changed.
MODI	Modification	Specifies that the item is modified.
DELE	Deletion	Specifies that the item is deleted.
ADDD	Addition	Specifies that the item is added.

### 17.2.3.21 NamePrefix2Code

*Definition:* Specifies the terms used to formally address a person.

*Type:* CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

### 17.2.3.22 PreferredContactMethod1Code

*Definition:* Preferred method used to reach the individual contact within an organisation.

*Type:* CodeSet

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

### 17.2.3.23 UseCases1Code

*Definition:* Specifies the action on the cash account.

*Type:* CodeSet

CodeName	Name	Definition
OPEN	Opening	Code indicating the opening of an account.
MNTN	Maintenance	Code indicating the maintenance of an account.
CLSG	Closing	Code indicating the closing of an account.
VIEW	View	Code indicating the view of an account.

## 17.2.4 Date

### 17.2.4.1 ISODate

*Definition:* A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

*Type:* Date

## 17.2.5 DateTime

### 17.2.5.1 ISODateTime

*Definition:* A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* DateTime

## 17.2.6 IdentifierSet

### 17.2.6.1 AnyBICDec2014Identifier

*Definition:* Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

*Type:* IdentifierSet

*Identification scheme:* SWIFT; AnyBICIdentifier

#### Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

### 17.2.6.2 BICFIDec2014Identifier

*Definition:* Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

*Type:* IdentifierSet

*Identification scheme:* SWIFT; BICIdentifier

#### Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

#### Constraints

- **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

### 17.2.6.3 IBAN2007Identifier

*Definition:* An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616: 2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

*Type:* IdentifierSet

*Identification scheme:* National Banking Association; International Bank Account Number (ISO 13616)

#### Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Constraints**

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

**17.2.6.4 LEIIdentifier**

*Definition:* Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

*Type:* IdentifierSet

*Identification scheme:* Global LEI System; LEIIdentifier

**Format**

pattern	[A-Z0-9]{18,18}[0-9]{2,2}
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**17.2.7 Indicator****17.2.7.1 YesNoIndicator**

*Definition:* Indicates a "Yes" or "No" type of answer for an element.

*Type:* Indicator

*Meaning When True:* Yes

*Meaning When False:* No

**17.2.8 Text****17.2.8.1 Exact4AlphaNumericText**

*Definition:* Specifies an alphanumeric string with a length of 4 characters.

*Type:* Text

**Format**

pattern	[a-zA-Z0-9]{4}
---------	----------------

**17.2.8.2 Max128Text**

*Definition:* Specifies a character string with a maximum length of 128 characters.

*Type:* Text

**Format**

minLength	1
maxLength	128

**17.2.8.3 Max140Text**

*Definition:* Specifies a character string with a maximum length of 140 characters.

*Type:* Text

**Format**

minLength	1
maxLength	140

#### 17.2.8.4 Max15PlusSignedNumericText

*Definition:* Specifies a numeric string with a maximum length of 15 digits and may be prefixed with a plus sign.

*Type:* Text

**Format**

pattern	[+]{0,1}[0-9]{1,15}
---------	---------------------

#### 17.2.8.5 Max16Text

*Definition:* Specifies a character string with a maximum length of 16 characters.

*Type:* Text

**Format**

minLength	1
maxLength	16

#### 17.2.8.6 Max2048Text

*Definition:* Specifies a character string with a maximum length of 2048 characters.

*Type:* Text

**Format**

minLength	1
maxLength	2048

#### 17.2.8.7 Max256Text

*Definition:* Specifies a character string with a maximum length of 256 characters.

*Type:* Text

**Format**

minLength	1
maxLength	256

#### 17.2.8.8 Max34Text

*Definition:* Specifies a character string with a maximum length of 34 characters.

*Type:* Text

**Format**

minLength	1
maxLength	34

**17.2.8.9 Max350Text**

*Definition:* Specifies a character string with a maximum length of 350 characters.

*Type:* Text

**Format**

minLength	1
maxLength	350

**17.2.8.10 Max35Text**

*Definition:* Specifies a character string with a maximum length of 35 characters.

*Type:* Text

**Format**

minLength	1
maxLength	35

**17.2.8.11 Max3NumericText**

*Definition:* Specifies a numeric string with a maximum length of 3 digits.

*Type:* Text

**Format**

pattern	[0-9]{1,3}
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**17.2.8.12 Max4AlphaNumericText**

*Definition:* Specifies an alphanumeric string with a maximum length of 4 characters.

*Type:* Text

**Format**

minLength	1
maxLength	4
pattern	[a-zA-Z0-9]{1,4}

**17.2.8.13 Max4Text**

*Definition:* Specifies a character string with a maximum length of 4 characters.

*Type:* Text

**Format**

minLength	1
maxLength	4

**17.2.8.14 Max5NumericText**

*Definition:* Specifies a numeric string with a maximum length of 5 digits.

*Type:* Text

**Format**

pattern	[0-9]{1,5}
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**17.2.8.15 Max6Text**

*Definition:* Specifies a character string with a maximum length of 6 characters.

*Type:* Text

**Format**

minLength	1
maxLength	6

**17.2.8.16 Max70Text**

*Definition:* Specifies a character string with a maximum length of 70 characters.

*Type:* Text

**Format**

minLength	1
maxLength	70

**17.2.8.17 PhoneNumber**

*Definition:* The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

*Type:* Text

**Format**

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
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**17.2.8.18 Unlimited9Text**

*Definition:* String of characters equal to UNLIMITED.

*Type:* Text



Format	
length	9
pattern	UNLIMITED