

ISO 20022

Bank Account Management May 2013

Approved by the Payments SEG on 28 January 2013

Message Definition Report - Part 2

This document provides details of the messages for Bank Account Management May 2013.

31 May 2013

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1 Message Set Overview

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
acmt.007.001.02 AccountOpeningRequestV02	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.008.001.02 AccountOpeningAmendmentRequestV02	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.009.001.02 AccountOpeningAdditionalInformationRequestV02	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.010.001.02 AccountRequestAcknowledgementV02	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 authorization point of view. The business content has not yet been validated at this stage.
acmt.011.001.02 AccountRequestRejectionV02	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.012.001.02 AccountAdditionalInformationRequestV02	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.013.001.02 AccountReportRequestV02	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.014.001.02 AccountReportV02	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.
acmt.015.001.02 AccountExcludedMandateMaintenanceRequestV02	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.

MessageDefinition	Definition
	<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.016.001.02 AccountExcludedMandateMaintenanceAmendmentRequestV02	<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.017.001.02 AccountMandateMaintenanceRequestV02	<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.018.001.02 AccountMandateMaintenanceAmendmentRequestV02	<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 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 un-</p>

MessageDefinition	Definition
	<p>der 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.019.001.02 AccountClosingRequestV02	<p>The AccountClosingRequest message is sent from an organisation to a financial institution as part of the account closing process. It is the initial request message to close an account.</p>
acmt.020.001.02 AccountClosingAmendmentRequestV02	<p>The AccountClosingAmendmentRequest message is sent from an organisation to a financial institution as part of the account closing process. It is sent in response to a request from the financial institution to send additional information.</p>
acmt.021.001.02 AccountClosingAdditionalInformationRequestV02	<p>The AccountClosingAdditionalInformationRequest message is sent from a financial institution to an organisation as part of the account closing process. This message is sent in response to a closing request message from the organisation, if the business content is valid, but additional information is required.</p>

2 acmt.007.001.02 AccountOpeningRequestV02

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 AccountOpeningRequestV02 MessageDefinition is composed of 12 MessageBuildingBlocks:

A. References

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

B. From

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

C. Account

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

D. ContractDates

Specifies target dates.

E. UnderlyingMasterAgreement

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

F. AccountServicerIdentification

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

G. Organisation

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

H. Mandate

Information specifying the account mandate.

I. Group

Definition of a group of parties.

J. ReferenceAccount

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

K. DigitalSignature

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

L. SupplementaryData

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

2.2 Structure

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

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		22
	DeliveryAddress <DlvryAdr>	[1..1]	Text		23
	Format <Frmt>	[1..1]			23
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23
	ClosingDate <ClsgDt>	[0..1]	Date		23
	Restriction <Rstrctn>	[0..*]			23
	RestrictionType <RstrctnTp>	[1..1]			24
{Or	Code <Cd>	[1..1]	Text		24
Or}	Proprietary <Prtry>	[1..1]	±		24
	ValidFrom <VldFr>	[1..1]	DateTime		24
	ValidUntil <VldUntil>	[0..1]	DateTime		25
	ContractDates <CtrctDts>	[0..1]			25
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		25
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		25
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		25
	UnderlyingMasterAgreement <UndrlgMstrAgrmt>	[0..1]			25
	Reference <Ref>	[1..1]	Text		26
	SignOffDate <SgnOffDt>	[0..1]	Date		26
	Version <Vrsn>	[0..1]	Text		26
	AccountServicerIdentification <AcctSvrId>	[1..1]	±		26
	Organisation <Org>	[1..1]			27
	FullLegalName <FullLglNm>	[1..1]	Text		28
	TradingName <TradgNm>	[0..1]	Text		28
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	29
	RegistrationDate <RegnDt>	[0..1]	Date		29
	OperationalAddress <OprlAdr>	[0..1]	±		29
	BusinessAddress <BizAdr>	[0..1]	±		29
	LegalAddress <LglAdr>	[1..1]	±		30
	BillingAddress <BllgAdr>	[0..1]	±		30
	OrganisationIdentification <OrgId>	[1..1]			31

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	31
	Other <Othr>	[0..*]			32
	Identification <Id>	[1..1]	Text		32
	SchemeName <SchmeNm>	[0..1]			32
{Or}	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	Text		33
	Issuer <Issr>	[0..1]	Text		33
	RepresentativeOfficer <RprtOffcr>	[0..*]	±		33
	TreasuryManager <TrsrMgr>	[0..1]	±		34
	MainMandateHolder <MainMndtHldr>	[0..*]	±		35
	Sender <Sndr>	[0..*]	±		36
	LegalRepresentative <LglRprt>	[0..*]	±		37
	Mandate <Mndt>	[0..*]			38
	Identification <Id>	[1..1]	Text		39
	ApplicableChannel <ApplChnl>	[1..*]			40
{Or}	Code <Cd>	[1..1]	CodeSet		40
Or}	Proprietary <Prtry>	[1..1]	Text		40
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		40
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		40
	MandateHolder <MndtHldr>	[0..*]			41
	PartyOrGroup <PtyOrGrp>	[1..1]			41
{Or}	GroupIdentification <Grpld>	[1..1]	Text		42
Or}	Party <Pty>	[1..1]			42
	Party <Pty>	[1..1]	±		42
	Certificate <Cert>	[0..1]	Binary		44
	SignatureOrder <SgntrOrdr>	[0..1]	Text		44
	Authorisation <Authstn>	[1..1]			44
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			44
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	45
Or}	NotLimited <NotLtd>	[1..1]	Text		45
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			45

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	45
	NumberOfDays <NbOfDays>	[1..1]	Text		46
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmission>	[0..1]			46
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	46
Or}	NotLimited <NotLtd>	[1..1]	Text		47
	BankOperation <BkOpr>	[1..*]	±	C7, C8	47
	StartDate <StartDt>	[0..1]	Date		47
	EndDate <EndDt>	[0..1]	Date		47
	Group <Grp>	[0..*]			48
	GroupIdentification <GrpId>	[1..1]	Text		48
	Party <Pty>	[1..*]			48
	Party <Pty>	[1..1]	±		48
	Certificate <Cert>	[0..1]	Binary		50
	ReferenceAccount <RefAcct>	[0..1]	±		50
	DigitalSignature <DgtlSgntr>	[0..*]			50
	Party <Pty>	[1..1]	±		50
	Signature <Sgntr>	[1..1]	±		52
	SupplementaryData <SplmtryData>	[0..*]	±	C10	52

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. (Algorithm)

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. (Algorithm)

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE,

BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 **BICFI**

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C5 **Country**

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

C6 **CurrencyAmount**

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

Note: The decimal separator is a dot. (Algorithm)

C7 **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present. (CrossElementSimpleRule)

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. (Algorithm)

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
	MessageIdentification <MsgId>	[1..1]	±		15
	ProcessIdentification <PrclD>	[1..1]	±		15
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		15

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

2.4.1.2 ProcessIdentification <PrclId>

Presence: [1..1]

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

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

2.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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 **OrganisationIdentification8** elements

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

2.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C3 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

2.4.2.2 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		17
	SchemeName <SchmeNm>	[0..1]			17
{Or}	Code <Cd>	[1..1]	CodeSet		17
Or}	Proprietary <Prtry>	[1..1]	Text		17
	Issuer <Issr>	[0..1]	Text		17

2.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

2.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

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

2.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

2.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

2.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

2.4.3 Account <Acct>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[0..1]	±		18
	Name <Nm>	[0..1]	Text		19
	Status <Sts>	[0..1]	CodeSet		19
	Type <Tp>	[0..1]	±		19
	Currency <Ccy>	[1..1]	CodeSet	C1	20
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		20
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		20
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		20
	AverageBalance <AvrgBal>	[0..1]	Amount		20
	AccountPurpose <AcctPurp>	[0..1]	Text		21
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		21
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		21
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			21
	Frequency <Frqcy>	[1..1]	CodeSet		21
	CommunicationMethod <ComMtd>	[1..1]			22
{Or}	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22
	DeliveryAddress <DlvryAdr>	[1..1]	Text		23
	Format <Frmt>	[1..1]			23
{Or}	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23
	ClosingDate <ClsgDt>	[0..1]	Date		23
	Restriction <Rstrctn>	[0..*]			23
	RestrictionType <RstrctnTp>	[1..1]			24
{Or}	Code <Cd>	[1..1]	Text		24
Or}	Proprietary <Prtry>	[1..1]	±		24
	ValidFrom <VldFr>	[1..1]	DateTime		24
	ValidUntil <VldUntil>	[0..1]	DateTime		25

2.4.3.1 Identification <Id>

Presence: [0..1]

Definition: Identification of the account.

Identification <Id> contains one of the following elements (see "["AccountIdentification4Choice" on page 429](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

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 471](#)

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 460](#)

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 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code < <i>Cd</i> >	[1..1]	CodeSet		428
Or}	Proprietary < <i>Prtry</i> >	[1..1]	Text		428

2.4.3.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode" on page 461](#)

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 460](#)

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 460](#)

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 471](#)

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 460](#)

2.4.3.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 469

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 460

2.4.3.12 CeilingNotificationAmount <ClngNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 460

2.4.3.13 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 **StatementFrequencyAndFormat1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		21
	CommunicationMethod <ComMtd>	[1..1]			22
{Or}	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22
	DeliveryAddress <DlvryAdr>	[1..1]	Text		23
	Format <Frmt>	[1..1]			23
{Or}	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23

2.4.3.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 465

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.

2.4.3.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22

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 462

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 multi-laterally agreed description.

Datatype: ["Max35Text" on page 470](#)

2.4.3.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: ["Max350Text" on page 470](#)

2.4.3.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

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

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

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 464](#)

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 470](#)

2.4.3.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

2.4.3.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			24
{Or}	Code <Cd>	[1..1]	Text		24
Or}	Proprietary <Prtry>	[1..1]	±		24
	ValidFrom <VldFr>	[1..1]	DateTime		24
	ValidUntil <VldUntil>	[0..1]	DateTime		25

2.4.3.15.1 RestrictionType <RstrctnTp>

Presence: [1..1]

Definition: Type of the restriction.

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

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

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 471

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 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		439
	SchemeName <SchmeNm>	[0..1]	Text		439
	Issuer <lssr>	[1..1]	Text		439

2.4.3.15.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODateTime" on page 467

2.4.3.15.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODateTime" on page 467

2.4.4 ContractDates <CtrctDts>

Presence: [0..1]

Definition: Specifies target dates.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		25
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		25
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		25

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 467

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 467

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 469):

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

2.4.5 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		26
	SignOffDate <SgnOffDt>	[0..1]	Date		26
	Version <Vrsn>	[0..1]	Text		26

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 470](#)

2.4.5.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: ["ISODate" on page 467](#)

2.4.5.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: ["Max6Text" on page 471](#)

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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 **Organisation12** elements

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

2.4.7.1 FullLegalName <FullLglNm>

Presence: [1..1]

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

Datatype: ["Max350Text" on page 470](#)

2.4.7.2 TradingName <TradgNm>

Presence: [0..1]

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

Datatype: ["Max350Text" on page 470](#)

2.4.7.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

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

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 463

Constraints

- **Country**

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

2.4.7.4 RegistrationDate <RegnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 467

2.4.7.5 OperationalAddress <OprlAdr>

Presence: [0..1]

Definition: Is an operational address, for example, of a shared services center.

OperationalAddress <OprlAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

2.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Is the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

2.4.7.7 LegalAddress <LglAdr>

Presence: [1..1]

Definition: Is 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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

2.4.7.8 BillingAddress <BlngAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BlgAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

2.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	31
	Other <Othr>	[0..*]			32
	Identification <Id>	[1..1]	Text		32
	SchemeName <SchmeNm>	[0..1]			32
{Or}	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	Text		33
	Issuer <issr>	[0..1]	Text		33

2.4.7.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C3 "AnyBIC"

Datatype: "[AnyBICIdentifier](#)" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

2.4.7.9.2 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		32
	SchemeName <SchmeNm>	[0..1]			32
{Or}	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	Text		33
	Issuer <Issr>	[0..1]	Text		33

2.4.7.9.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

2.4.7.9.2.2 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		32
Or}	Proprietary <Prtry>	[1..1]	Text		33

2.4.7.9.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

2.4.7.9.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 470](#)

2.4.7.9.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 470](#)

2.4.7.10 RepresentativeOfficer <RprtOffcr>

Presence: [0..*]

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

RepresentativeOfficer <RprtOffcr> contains the following elements (see "[PartyIdentification40](#)" on page [451](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

2.4.7.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

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

TreasuryManager <TrsrMgr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

2.4.7.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

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

MainMandateHolder <MainMndtHldr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

2.4.7.13 Sender <Sndr>

Presence: [0..*]

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

Sender <Sndr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

2.4.7.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

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

LegalRepresentative <LglRprtv> contains the following elements (see "[PartyIdentification40](#)" on page [451](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

2.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following **OperationMandate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </Id>	[1..1]	Text		39
	ApplicableChannel <Applb/Chnl>	[1..*]			40
{Or}	Code <Cd>	[1..1]	CodeSet		40
Or}	Proprietary <Prtry>	[1..1]	Text		40
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		40
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		40
	MandateHolder <MndtHldr>	[0..*]			41
	PartyOrGroup <PtyOrGrp>	[1..1]			41
{Or}	GroupIdentification <GrpId>	[1..1]	Text		42
Or}	Party <Pty>	[1..1]			42
	Party <Pty>	[1..1]	±		42
	Certificate <Cert>	[0..1]	Binary		44
	SignatureOrder <SgntrOrdr>	[0..1]	Text		44
	Authorisation <Authstn>	[1..1]			44
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			44
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	45
Or}	NotLimited <NotLtd>	[1..1]	Text		45
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			45
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	45
	NumberOfDays <NbOfDays>	[1..1]	Text		46
	MaximumAmountByBulkSubmission <MaxAmt-ByBlkSubmissn>	[0..1]			46
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	46
Or}	NotLimited <NotLtd>	[1..1]	Text		47
	BankOperation <BkOpr>	[1..*]	±	C7, C8	47
	StartDate <StartDt>	[0..1]	Date		47
	EndDate <EndDt>	[0..1]	Date		47

2.4.8.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 470

2.4.8.2 ApplicableChannel <ApIbIChnl>

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 <ApIbIChnl> contains one of the following **Channel2Choice** elements

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

2.4.8.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 462

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

2.4.8.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 470

2.4.8.3 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

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

Datatype: "Max15PlusSignedNumericText" on page 469

2.4.8.4 SignatureOrderIndicator <SgntrOrdrInd>

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 469):

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

2.4.8.5 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyOrGroup <PtyOrGrp>	[1..1]			41
{Or}	GroupIdentification <GrpId>	[1..1]	Text		42
Or}	Party <Pty>	[1..1]			42
	Party <Pty>	[1..1]	±		42
	Certificate <Cert>	[0..1]	Binary		44
	SignatureOrder <SgntrOrdr>	[0..1]	Text		44
	Authorisation <Authstn>	[1..1]			44
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			44
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	45
Or}	NotLimited <NotLtd>	[1..1]	Text		45
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			45
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	45
	NumberOfDays <NbOfDays>	[1..1]	Text		46
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			46
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	46
Or}	NotLimited <NotLtd>	[1..1]	Text		47

2.4.8.5.1 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	GroupIdentification <GrpId>	[1..1]	Text		42
Or}	Party <Pty>	[1..1]			42
	Party <Pty>	[1..1]	±		42
	Certificate <Cert>	[0..1]	Binary		44

2.4.8.5.1.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 471

2.4.8.5.1.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		42
	Certificate <Cert>	[0..1]	Binary		44

2.4.8.5.1.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

2.4.8.5.1.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

2.4.8.5.2 SignatureOrder <SgntrOrdr>

Presence: [0..1]

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

Datatype: "Max15PlusSignedNumericText" on page 469

2.4.8.5.3 Authorisation <Authstn>

Presence: [1..1]

Definition: Authorisation granted to a mandate holder.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			44
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	45
Or}	NotLimited <NotLtd>	[1..1]	Text		45
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			45
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	45
	NumberOfDays <NbOfDays>	[1..1]	Text		46
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			46
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	46
Or}	NotLimited <NotLtd>	[1..1]	Text		47

2.4.8.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	45
Or}	NotLimited <NotLtd>	[1..1]	Text		45

2.4.8.5.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: [C1 "ActiveCurrency"](#), [C6 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.8.5.3.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: ["Unlimited9Text" on page 472](#)

2.4.8.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	45
	NumberOfDays <NbOfDays>	[1..1]	Text		46

2.4.8.5.3.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

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

Impacted by: [C1 "ActiveCurrency"](#), [C6 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.8.5.3.2.2 NumberOfDays <NbOfDays>

Presence: [1..1]

Definition: Period specified as a number of days.

Datatype: ["Max3NumericText" on page 470](#)

2.4.8.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>

Presence: [0..1]

Definition: Specifies the maximum amount for each bulk submission.

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

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

2.4.8.5.3.3.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: [C1 "ActiveCurrency"](#), [C6 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.8.5.3.3.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: ["Unlimited9Text" on page 472](#)

2.4.8.6 BankOperation <BkOpr>

Presence: [1..*]

Definition: Bank operation allowed by a mandate.

Impacted by: [C7 "DomainOrProprietaryRule"](#), [C8 "FamilyAndSubFamilyRule"](#)

BankOperation <BkOpr> contains the following elements (see ["BankTransactionCodeStructure4" on page 430](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		431
	Proprietary <Prtry>	[0..1]			431
	Code <Cd>	[1..1]	Text		431
	Issuer </ssr>	[0..1]	Text		431

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

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

- **FamilyAndSubFamilyRule**

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

2.4.8.7 StartDate <StartDt>

Presence: [0..1]

Definition: Is the date when the mandate becomes valid.

Datatype: ["ISODate" on page 467](#)

2.4.8.8 EndDate <EndDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

2.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <GrpId>	[1..1]	Text		48
	Party <Pty>	[1..*]			48
	Party <Pty>	[1..1]	±		48
	Certificate <Cert>	[0..1]	Binary		50

2.4.9.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: ["Max4AlphaNumericText" on page 471](#)

2.4.9.2 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		48
	Certificate <Cert>	[0..1]	Binary		50

2.4.9.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

2.4.9.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

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 "[CashAccount24](#)" on page 427 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		427
	Type <Tp>	[0..1]	±		427
	Currency <Ccy>	[0..1]	CodeSet		428
	Name <Nm>	[0..1]	Text		428

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 PartyAndSignature2 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		50
	Signature <Sgntr>	[1..1]	±		52

2.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

2.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.008.001.02 AccountOpeningAmendmentRequestV02

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 AccountOpeningAmendmentRequestV02 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
	<i>Message root <Document> <AcctOpngAmdmntReq></i>	[1..1]			
	References <Refs>	[1..1]			59
	MessageIdentification <MsgId>	[1..1]	±		60
	ProcessIdentification <PrclId>	[1..1]	±		60
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		60
	From <Fr>	[0..1]			60
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		62
	SchemeName <SchmeNm>	[0..1]			62
{Or}	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer <Issr>	[0..1]	Text		62
	ContractDates <CtrctDts>	[0..1]			62
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		63
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		63
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		63
	UnderlyingMasterAgreement <UndrlgMstrAgrmt>	[0..1]			63
	Reference <Ref>	[1..1]	Text		63
	SignOffDate <SgnOffDt>	[0..1]	Date		64
	Version <Vrsn>	[0..1]	Text		64
	Account <Acct>	[1..1]			64
	Identification <Id>	[0..1]	±		65
	Name <Nm>	[0..1]	Text		66
	Status <Sts>	[0..1]	CodeSet		66
	Type <Tp>	[0..1]	±		66
	Currency <Ccy>	[1..1]	CodeSet	C1	67
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		67
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		67
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		67

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AverageBalance <AvrgBal>	[0..1]	Amount		67
	AccountPurpose <AcctPurp>	[0..1]	Text		68
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		68
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		68
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			68
	Frequency <Frqcy>	[1..1]	CodeSet		68
	CommunicationMethod <ComMtd>	[1..1]			69
{Or}	Code <Cd>	[1..1]	CodeSet		69
Or}	Proprietary <Prtry>	[1..1]	Text		69
	DeliveryAddress <DlvryAdr>	[1..1]	Text		70
	Format <Frmt>	[1..1]			70
{Or}	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	Text		70
	ClosingDate <ClsgDt>	[0..1]	Date		70
	Restriction <Rstrctn>	[0..*]			70
	RestrictionType <RstrctnTp>	[1..1]			71
{Or}	Code <Cd>	[1..1]	Text		71
Or}	Proprietary <Prtry>	[1..1]	±		71
	ValidFrom <VldFr>	[1..1]	DateTime		71
	ValidUntil <VldUntil>	[0..1]	DateTime		72
	AccountServicerIdentification <AcctSvrId>	[1..1]	±		72
	Organisation <Org>	[1..1]			72
	FullLegalName <FullLglNm>	[1..1]	Text		73
	TradingName <TradgNm>	[0..1]	Text		73
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	74
	RegistrationDate <RegnDt>	[0..1]	Date		74
	OperationalAddress <OprlAdr>	[0..1]	±		74
	BusinessAddress <BizAdr>	[0..1]	±		74
	LegalAddress <LglAdr>	[1..1]	±		75
	BillingAddress <BllgAdr>	[0..1]	±		75
	OrganisationIdentification <OrgId>	[1..1]			76

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	76
	Other <Othr>	[0..*]			77
	Identification <Id>	[1..1]	Text		77
	SchemeName <SchmeNm>	[0..1]			77
{Or}	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		78
	Issuer <Issr>	[0..1]	Text		78
	RepresentativeOfficer <RprtOffcr>	[0..*]	±		78
	TreasuryManager <TrsrMgr>	[0..1]	±		79
	MainMandateHolder <MainMndtHldr>	[0..*]	±		80
	Sender <Sndr>	[0..*]	±		81
	LegalRepresentative <LglRprt>	[0..*]	±		82
	Mandate <Mndt>	[0..*]			83
	Identification <Id>	[1..1]	Text		84
	ApplicableChannel <ApplChnl>	[1..*]			85
{Or}	Code <Cd>	[1..1]	CodeSet		85
Or}	Proprietary <Prtry>	[1..1]	Text		85
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		85
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		85
	MandateHolder <MndtHldr>	[0..*]			86
	PartyOrGroup <PtyOrGrp>	[1..1]			86
{Or}	GroupIdentification <Grpld>	[1..1]	Text		87
Or}	Party <Pty>	[1..1]			87
	Party <Pty>	[1..1]	±		87
	Certificate <Cert>	[0..1]	Binary		89
	SignatureOrder <SgntrOrdr>	[0..1]	Text		89
	Authorisation <Authstn>	[1..1]			89
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			89
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		90
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			90

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	90
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmission>	[0..1]			91
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	91
Or}	NotLimited <NotLtd>	[1..1]	Text		92
	BankOperation <BkOpr>	[1..*]	±	C7, C8	92
	StartDate <StartDt>	[0..1]	Date		92
	EndDate <EndDt>	[0..1]	Date		92
	Group <Grp>	[0..*]			93
	GroupIdentification <GrpId>	[1..1]	Text		93
	Party <Pty>	[1..*]			93
	Party <Pty>	[1..1]	±		93
	Certificate <Cert>	[0..1]	Binary		95
	ReferenceAccount <RefAcct>	[0..1]	±		95
	DigitalSignature <DgtlSgntr>	[0..*]			95
	Party <Pty>	[1..1]	±		95
	Signature <Sgntr>	[1..1]	±		97
	SupplementaryData <SplmtryData>	[0..*]	±	C10	97

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. (Algorithm)

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. (Algorithm)

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE,

BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 **BICFI**

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C5 **Country**

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

C6 **CurrencyAmount**

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

Note: The decimal separator is a dot. (Algorithm)

C7 **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present. (CrossElementSimpleRule)

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. (Algorithm)

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
	MessageIdentification <MsgId>	[1..1]	±		60
	ProcessIdentification <PrclD>	[1..1]	±		60
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		60

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

3.4.1.2 ProcessIdentification <PrclD>

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 <PrclD> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

3.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	61
	Other <Othr>	[0..*]			61
	Identification <Id>	[1..1]	Text		62
	SchemeName <SchmeNm>	[0..1]			62
{Or}	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer <Issr>	[0..1]	Text		62

3.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C3 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

3.4.2.2 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		62
	SchemeName <SchmeNm>	[0..1]			62
{Or}	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62
	Issuer <Issr>	[0..1]	Text		62

3.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

3.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62

3.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

3.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

3.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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		63
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		63
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		63

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 467

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 467

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 469):

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

3.4.4 UnderlyingMasterAgreement <UndrlygMstrAgrmt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		63
	SignOffDate <SgnOffDt>	[0..1]	Date		64
	Version <Vrsn>	[0..1]	Text		64

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 470

3.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "[ISODate](#)" on page 467

3.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "[Max6Text](#)" on page 471

3.4.5 Account <Acct>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[0..1]	±		65
	Name <Nm>	[0..1]	Text		66
	Status <Sts>	[0..1]	CodeSet		66
	Type <Tp>	[0..1]	±		66
	Currency <Ccy>	[1..1]	CodeSet	C1	67
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		67
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		67
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		67
	AverageBalance <AvrgBal>	[0..1]	Amount		67
	AccountPurpose <AcctPurp>	[0..1]	Text		68
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		68
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		68
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			68
	Frequency <Frqcy>	[1..1]	CodeSet		68
	CommunicationMethod <ComMtd>	[1..1]			69
{Or}	Code <Cd>	[1..1]	CodeSet		69
Or}	Proprietary <Prtry>	[1..1]	Text		69
	DeliveryAddress <DlvryAdr>	[1..1]	Text		70
	Format <Frmt>	[1..1]			70
{Or}	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	Text		70
	ClosingDate <ClsgDt>	[0..1]	Date		70
	Restriction <Rstrctn>	[0..*]			70
	RestrictionType <RstrctnTp>	[1..1]			71
{Or}	Code <Cd>	[1..1]	Text		71
Or}	Proprietary <Prtry>	[1..1]	±		71
	ValidFrom <VldFr>	[1..1]	DateTime		71
	ValidUntil <VldUntil>	[0..1]	DateTime		72

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 429](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

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 471](#)

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 460](#)

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 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code < <i>Cd</i> >	[1..1]	CodeSet		428
Or}	Proprietary < <i>Prtry</i> >	[1..1]	Text		428

3.4.5.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: "[ActiveCurrencyCode](#)" on page 461

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 460

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 460

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 471

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 460

3.4.5.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 469

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 460

3.4.5.12 CeilingNotificationAmount <ClngNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 460

3.4.5.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>

Presence: [0..*]

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

StatementFrequencyAndFormat <StmtFrqcyAndFrmt> contains the following **StatementFrequencyAndFormat1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		68
	CommunicationMethod <ComMtd>	[1..1]			69
{Or}	Code <Cd>	[1..1]	CodeSet		69
Or}	Proprietary <Prtry>	[1..1]	Text		69
	DeliveryAddress <DlvryAdr>	[1..1]	Text		70
	Format <Frmt>	[1..1]			70
{Or}	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	Text		70

3.4.5.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 465

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.

3.4.5.13.2 CommunicationMethod <ComMtd>

Presence: [1..1]

Definition: Specifies the communication method for statements.

CommunicationMethod <ComMtd> contains one of the following CommunicationMethod2Choice elements

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

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 462

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 multi-laterally agreed description.

Datatype: ["Max35Text" on page 470](#)

3.4.5.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: ["Max350Text" on page 470](#)

3.4.5.13.4 Format <Frmt>

Presence: [1..1]

Definition: Specifies the format for statements.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	Text		70

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 464](#)

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 470](#)

3.4.5.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

3.4.5.15 Restriction <Rstrctn>

Presence: [0..*]

Definition: Restriction on capability or operations allowed.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RestrictionType <RstrctnTp>	[1..1]			71
{Or}	Code <Cd>	[1..1]	Text		71
Or}	Proprietary <Prtry>	[1..1]	±		71
	ValidFrom <VldFr>	[1..1]	DateTime		71
	ValidUntil <VldUntil>	[0..1]	DateTime		72

3.4.5.15.1 RestrictionType <RstrctnTp>

Presence: [1..1]

Definition: Type of the restriction.

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

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

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 471](#)

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 438](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		439
	SchemeName <SchmeNm>	[0..1]	Text		439
	Issuer <lssr>	[1..1]	Text		439

3.4.5.15.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: ["ISODateTime" on page 467](#)

3.4.5.15.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODateTime" on page 467

3.4.6 AccountServiceIdentification <AcctSvcId>

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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <MmbId>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 **Organisation12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]	Text		73
	TradingName <TradgNm>	[0..1]	Text		73
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C5	74
	RegistrationDate <RegnDt>	[0..1]	Date		74
	OperationalAddress <OprlAdr>	[0..1]	±		74
	BusinessAddress <BizAdr>	[0..1]	±		74
	LegalAddress <LglAdr>	[1..1]	±		75
	BillingAddress <BllgAdr>	[0..1]	±		75
	OrganisationIdentification <OrgId>	[1..1]			76
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	76
	Other <Othr>	[0..*]			77
	Identification </Id>	[1..1]	Text		77
	SchemeName <SchmeNm>	[0..1]			77
{Or}	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		78
	Issuer <ssr>	[0..1]	Text		78
	RepresentativeOfficer <RprtOffcr>	[0..*]	±		78
	TreasuryManager <TrsrMgr>	[0..1]	±		79
	MainMandateHolder <MainMndtHldr>	[0..*]	±		80
	Sender <Sndr>	[0..*]	±		81
	LegalRepresentative <LglRprt>	[0..*]	±		82

3.4.7.1 FullLegalName <FullLglNm>

Presence: [1..1]

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

Datatype: ["Max350Text" on page 470](#)

3.4.7.2 TradingName <TradgNm>

Presence: [0..1]

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

Datatype: ["Max350Text" on page 470](#)

3.4.7.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

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

Impacted by: [C5 "Country"](#)

Datatype: ["CountryCode" on page 463](#)

Constraints

- **Country**

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

3.4.7.4 RegistrationDate <RegnDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

3.4.7.5 OperationalAddress <OprlAdr>

Presence: [0..1]

Definition: Is an operational address, for example, of a shared services center.

OperationalAddress <OprlAdr> contains the following elements (see ["PostalAddress6" on page 457](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

3.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Is the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

3.4.7.7 LegalAddress <LglAdr>

Presence: [1..1]

Definition: Is 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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

3.4.7.8 BillingAddress <BlngAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BlgAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

3.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	76
	Other <Othr>	[0..*]			77
	Identification <Id>	[1..1]	Text		77
	SchemeName <SchmeNm>	[0..1]			77
{Or}	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		78
	Issuer <issr>	[0..1]	Text		78

3.4.7.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C3 "AnyBIC"

Datatype: "[AnyBICIdentifier](#)" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

3.4.7.9.2 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		77
	SchemeName <SchmeNm>	[0..1]			77
{Or	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		78
	Issuer <Issr>	[0..1]	Text		78

3.4.7.9.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

3.4.7.9.2.2 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		77
Or}	Proprietary <Prtry>	[1..1]	Text		78

3.4.7.9.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

3.4.7.9.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 470

3.4.7.9.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 470

3.4.7.10 RepresentativeOfficer <RprtOffcr>

Presence: [0..*]

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

RepresentativeOfficer <RprtOffcr> contains the following elements (see "[PartyIdentification40](#)" on page [451](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

3.4.7.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

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

TreasuryManager <TrsrMgr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

3.4.7.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

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

MainMandateHolder <MainMndtHldr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

3.4.7.13 Sender <Sndr>

Presence: [0..*]

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

Sender <Sndr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

3.4.7.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

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

LegalRepresentative <LglRprtv> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

3.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following OperationMandate2 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </Id>	[1..1]	Text		84
	ApplicableChannel <ApplChnl>	[1..*]			85
{Or}	Code <Cd>	[1..1]	CodeSet		85
Or}	Proprietary <Prtry>	[1..1]	Text		85
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		85
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		85
	MandateHolder <MndtHldr>	[0..*]			86
	PartyOrGroup <PtyOrGrp>	[1..1]			86
{Or}	GroupIdentification <GrpId>	[1..1]	Text		87
Or}	Party <Pty>	[1..1]			87
	Party <Pty>	[1..1]	±		87
	Certificate <Cert>	[0..1]	Binary		89
	SignatureOrder <SgntrOrdr>	[0..1]	Text		89
	Authorisation <Authstn>	[1..1]			89
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			89
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		90
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			90
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	90
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmt-ByBlkSubmissn>	[0..1]			91
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	91
Or}	NotLimited <NotLtd>	[1..1]	Text		92
	BankOperation <BkOpr>	[1..*]	±	C7, C8	92
	StartDate <StartDt>	[0..1]	Date		92
	EndDate <EndDt>	[0..1]	Date		92

3.4.8.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 470

3.4.8.2 ApplicableChannel <ApplChanl>

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 <ApplChanl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		85
Or}	Proprietary <Prtry>	[1..1]	Text		85

3.4.8.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 462

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

3.4.8.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: "Max35Text" on page 470

3.4.8.3 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

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

Datatype: "Max15PlusSignedNumericText" on page 469

3.4.8.4 SignatureOrderIndicator <SgntrOrdrInd>

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 469):

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

3.4.8.5 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyOrGroup <PtyOrGrp>	[1..1]			86
{Or}	GroupIdentification <GrpId>	[1..1]	Text		87
Or}	Party <Pty>	[1..1]			87
	Party <Pty>	[1..1]	±		87
	Certificate <Cert>	[0..1]	Binary		89
	SignatureOrder <SgntrOrdr>	[0..1]	Text		89
	Authorisation <Authstn>	[1..1]			89
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			89
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		90
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			90
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	90
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			91
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	91
Or}	NotLimited <NotLtd>	[1..1]	Text		92

3.4.8.5.1 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	GroupIdentification <GrpId>	[1..1]	Text		87
Or}	Party <Pty>	[1..1]			87
	Party <Pty>	[1..1]	±		87
	Certificate <Cert>	[0..1]	Binary		89

3.4.8.5.1.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 471

3.4.8.5.1.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		87
	Certificate <Cert>	[0..1]	Binary		89

3.4.8.5.1.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

3.4.8.5.1.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

3.4.8.5.2 SignatureOrder <SgntrOrdr>

Presence: [0..1]

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

Datatype: "Max15PlusSignedNumericText" on page 469

3.4.8.5.3 Authorisation <Authstn>

Presence: [1..1]

Definition: Authorisation granted to a mandate holder.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			89
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		90
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			90
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	90
	NumberOfDays <NbOfDays>	[1..1]	Text		91
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			91
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	91
Or}	NotLimited <NotLtd>	[1..1]	Text		92

3.4.8.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	90
Or}	NotLimited <NotLtd>	[1..1]	Text		90

3.4.8.5.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: [C1 "ActiveCurrency"](#), [C6 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.8.5.3.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: ["Unlimited9Text" on page 472](#)

3.4.8.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C6	90
	NumberOfDays <NbOfDays>	[1..1]	Text		91

3.4.8.5.3.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

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

Impacted by: [C1 "ActiveCurrency"](#), [C6 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.8.5.3.2.2 NumberOfDays <NbOfDays>

Presence: [1..1]

Definition: Period specified as a number of days.

Datatype: ["Max3NumericText" on page 470](#)

3.4.8.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>

Presence: [0..1]

Definition: Specifies the maximum amount for each bulk submission.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C6	91
Or}	NotLimited <NotLtd>	[1..1]	Text		92

3.4.8.5.3.3.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: [C1 "ActiveCurrency"](#), [C6 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.8.5.3.3.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: ["Unlimited9Text" on page 472](#)

3.4.8.6 BankOperation <BkOpr>

Presence: [1..*]

Definition: Bank operation allowed by a mandate.

Impacted by: [C7 "DomainOrProprietaryRule"](#), [C8 "FamilyAndSubFamilyRule"](#)

BankOperation <BkOpr> contains the following elements (see ["BankTransactionCodeStructure4" on page 430](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		431
	Proprietary <Prtry>	[0..1]			431
	Code <Cd>	[1..1]	Text		431
	Issuer </ssr>	[0..1]	Text		431

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

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

- **FamilyAndSubFamilyRule**

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

3.4.8.7 StartDate <StartDt>

Presence: [0..1]

Definition: Is the date when the mandate becomes valid.

Datatype: ["ISODate" on page 467](#)

3.4.8.8 EndDate <EndDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

3.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <GrpId>	[1..1]	Text		93
	Party <Pty>	[1..*]			93
	Party <Pty>	[1..1]	±		93
	Certificate <Cert>	[0..1]	Binary		95

3.4.9.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: ["Max4AlphaNumericText" on page 471](#)

3.4.9.2 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		93
	Certificate <Cert>	[0..1]	Binary		95

3.4.9.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

3.4.9.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

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 "[CashAccount24](#)" on page 427 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		427
	Type <Tp>	[0..1]	±		427
	Currency <Ccy>	[0..1]	CodeSet		428
	Name <Nm>	[0..1]	Text		428

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 PartyAndSignature2 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		95
	Signature <Sgntr>	[1..1]	±		97

3.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

3.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.009.001.02 AccountOpeningAdditionalInformationRequestV02

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 AccountOpeningAdditionalInformationRequestV02 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. OrganisationIdentification6

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]			
	References <Refs>	[1..1]	±		101
	From <Fr>	[0..1]			101
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	102
	Other <Othr>	[0..*]			102
	Identification <Id>	[1..1]	Text		103
	SchemeName <SchmeNm>	[0..1]			103
{Or}	Code <Cd>	[1..1]	CodeSet		103
Or}	Proprietary <Prtry>	[1..1]	Text		103
	Issuer <Issr>	[0..1]	Text		103
	OrganisationIdentification <OrgId>	[1..1]			104
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	104
	Other <Othr>	[0..*]			104
	Identification <Id>	[1..1]	Text		105
	SchemeName <SchmeNm>	[0..1]			105
{Or}	Code <Cd>	[1..1]	CodeSet		105
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105
	Account <Acct>	[1..1]			106
	Identification <Id>	[0..1]	±		107
	Name <Nm>	[0..1]	Text		108
	Status <Sts>	[0..1]	CodeSet		108
	Type <Tp>	[0..1]	±		108
	Currency <Ccy>	[1..1]	CodeSet	C1	109
	MonthlyPaymentValue <MnthyPmtVal>	[0..1]	Amount		109
	MonthlyReceivedValue <MnthyRcvdVal>	[0..1]	Amount		109
	MonthlyTransactionNumber <MnthyTxNb>	[0..1]	Text		109
	AverageBalance <AvrgBal>	[0..1]	Amount		109
	AccountPurpose <AcctPurp>	[0..1]	Text		110
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		110

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		110
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			110
	Frequency <Frqcy>	[1..1]	CodeSet		110
	CommunicationMethod <ComMtd>	[1..1]			111
{Or}	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111
	DeliveryAddress <DlvryAdr>	[1..1]	Text		112
	Format <Frmt>	[1..1]			112
{Or}	Code <Cd>	[1..1]	CodeSet		112
Or}	Proprietary <Prtry>	[1..1]	Text		112
	ClosingDate <ClsgDt>	[0..1]	Date		112
	Restriction <Rstrctn>	[0..*]			112
	RestrictionType <RstrctnTp>	[1..1]			113
{Or}	Code <Cd>	[1..1]	Text		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	ValidFrom <VldFr>	[1..1]	DateTime		113
	ValidUntil <VldUntil>	[0..1]	DateTime		114
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		114
	UnderlyingMasterAgreement <UndrlygMstrAgrmt>	[0..1]			114
	Reference <Ref>	[1..1]	Text		115
	SignOffDate <SgnOffDt>	[0..1]	Date		115
	Version <Vrsn>	[0..1]	Text		115
	DigitalSignature <DgtlSgntr>	[0..*]			115
	Party <Pty>	[1..1]	±		115
	Signature <Sgntr>	[1..1]	±		117
	SupplementaryData <SplmtryData>	[0..*]	±	C6	117

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		439
	RequestToBeCompletedIdentification <ReqToBeCmplt-dId>	[1..1]	±		440
	ProcessIdentification <PrclId>	[1..1]	±		440
	RequestReason <ReqRsn>	[1..*]	Text		440
	AttachedDocumentName <AttachdDocNm>	[0..*]	Text		440

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. OrganisationIdentification6

From <Fr> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	102
	Other <Othr>	[0..*]			102
	Identification <Id>	[1..1]	Text		103
	SchemeName <SchmeNm>	[0..1]			103
{Or}	Code <Cd>	[1..1]	CodeSet		103
Or}	Proprietary <Prtry>	[1..1]	Text		103
	Issuer <Issr>	[0..1]	Text		103

4.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

4.4.2.2 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		103
	SchemeName <SchmeNm>	[0..1]			103
{Or}	Code <Cd>	[1..1]	CodeSet		103
Or}	Proprietary <Prtry>	[1..1]	Text		103
	Issuer <Issr>	[0..1]	Text		103

4.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

4.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		103
Or}	Proprietary <Prtry>	[1..1]	Text		103

4.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

4.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

4.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

4.4.3 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	104
	Other <Othr>	[0..*]			104
	Identification <Id>	[1..1]	Text		105
	SchemeName <SchmeNm>	[0..1]			105
{Or}	Code <Cd>	[1..1]	CodeSet		105
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105

4.4.3.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

4.4.3.2 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		105
	SchemeName <SchmeNm>	[0..1]			105
{Or}	Code <Cd>	[1..1]	CodeSet		105
Or}	Proprietary <Prtry>	[1..1]	Text		105
	Issuer <Issr>	[0..1]	Text		105

4.4.3.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

4.4.3.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

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

4.4.3.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

4.4.3.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

4.4.3.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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
	Identification </d>	[0..1]	±		107
	Name <Nm>	[0..1]	Text		108
	Status <Sts>	[0..1]	CodeSet		108
	Type <Tp>	[0..1]	±		108
	Currency <Ccy>	[1..1]	CodeSet	C1	109
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		109
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		109
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		109
	AverageBalance <AvrgBal>	[0..1]	Amount		109
	AccountPurpose <AcctPurp>	[0..1]	Text		110
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		110
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		110
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			110
	Frequency <Frqcy>	[1..1]	CodeSet		110
	CommunicationMethod <ComMtd>	[1..1]			111
{Or}	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111
	DeliveryAddress <DlvryAdr>	[1..1]	Text		112
	Format <Frmt>	[1..1]			112
{Or}	Code <Cd>	[1..1]	CodeSet		112
Or}	Proprietary <Prtry>	[1..1]	Text		112
	ClosingDate <ClsgDt>	[0..1]	Date		112
	Restriction <Rstrctn>	[0..*]			112
	RestrictionType <RstrctnTp>	[1..1]			113
{Or}	Code <Cd>	[1..1]	Text		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	ValidFrom <VldFr>	[1..1]	DateTime		113
	ValidUntil <VldUntil>	[0..1]	DateTime		114

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 429](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

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 471](#)

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 460](#)

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 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code < <i>Cd</i> >	[1..1]	CodeSet		428
Or}	Proprietary < <i>Prtry</i> >	[1..1]	Text		428

4.4.4.5 Currency <**Ccy**>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: "[ActiveCurrencyCode](#)" on page 461

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 460

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 460

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 471

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 460

4.4.4.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: "Max140Text" on page 469

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 460

4.4.4.12 CeilingNotificationAmount <ClngNtfctnAmt>

Presence: [0..1]

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

Datatype: "ImpliedCurrencyAndAmount" on page 460

4.4.4.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>

Presence: [0..*]

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

StatementFrequencyAndFormat <StmtFrqcyAndFrmt> contains the following **StatementFrequencyAndFormat1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		110
	CommunicationMethod <ComMtd>	[1..1]			111
{Or}	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111
	DeliveryAddress <DlvryAdr>	[1..1]	Text		112
	Format <Frmt>	[1..1]			112
{Or}	Code <Cd>	[1..1]	CodeSet		112
Or}	Proprietary <Prtry>	[1..1]	Text		112

4.4.4.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 465

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.

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}	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		111

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 462

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 multi-laterally agreed description.

Datatype: ["Max35Text" on page 470](#)

4.4.4.13.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: ["Max350Text" on page 470](#)

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}	Code <Cd>	[1..1]	CodeSet		112
Or}	Proprietary <Prtry>	[1..1]	Text		112

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 464](#)

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 470](#)

4.4.4.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

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
	RestrictionType <RstrctnTp>	[1..1]			113
{Or}	Code <Cd>	[1..1]	Text		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	ValidFrom <VldFr>	[1..1]	DateTime		113
	ValidUntil <VldUntil>	[0..1]	DateTime		114

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}	Code <Cd>	[1..1]	Text		113
Or}	Proprietary <Prtry>	[1..1]	±		113

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 471](#)

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 438](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		439
	SchemeName <SchmeNm>	[0..1]	Text		439
	Issuer <lssr>	[1..1]	Text		439

4.4.4.15.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: ["ISODateTime" on page 467](#)

4.4.4.15.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODateTime" on page 467

4.4.5 AccountServicerIdentification <AcctSvcId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcId> contains the following elements (see "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <MmbId>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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
	Reference <Ref>	[1..1]	Text		115
	SignOffDate <SgnOffDt>	[0..1]	Date		115
	Version <Vrsn>	[0..1]	Text		115

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 470](#)

4.4.6.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: ["ISODate" on page 467](#)

4.4.6.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: ["Max6Text" on page 471](#)

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		115
	Signature <Sgntr>	[1..1]	±		117

4.4.7.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

4.4.7.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.010.001.02 AccountRequestAcknowledgementV02

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 authorization point of view. The business content has not yet been validated at this stage.

Outline

The AccountRequestAcknowledgementV02 MessageDefinition is composed of 7 MessageBuilding-Blocks:

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
	<i>Message root <Document> <AcctReqAck></i>	[1..1]			
	References <Refs>	[1..1]			120
	RequestType <ReqTp>	[1..1]	CodeSet		121
	MessageIdentification <MsgId>	[1..1]	±		121
	ProcessIdentification <PrclId>	[1..1]	±		121
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		122
	Status <Sts>	[0..1]	Text		122
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		122
	From <Fr>	[0..1]			122
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	123
	Other <Othr>	[0..*]			123
	Identification <Id>	[1..1]	Text		124
	SchemeName <SchmeNm>	[0..1]			124
{Or}	Code <Cd>	[1..1]	CodeSet		124
Or}	Proprietary <Prtry>	[1..1]	Text		124
	Issuer <Issr>	[0..1]	Text		124
	AccountIdentification <AcctId>	[0..*]			124
	Identification <Id>	[1..1]	±		125
	Currency <Ccy>	[1..1]	CodeSet	C1	125
	OrganisationIdentification <OrgId>	[1..1]			125
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	126
	Other <Othr>	[0..*]			126
	Identification <Id>	[1..1]	Text		127
	SchemeName <SchmeNm>	[0..1]			127
{Or}	Code <Cd>	[1..1]	CodeSet		127
Or}	Proprietary <Prtry>	[1..1]	Text		127
	Issuer <Issr>	[0..1]	Text		127
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		127
	DigitalSignature <DgtlSgntr>	[0..*]			128
	Party <Pty>	[1..1]	±		128

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Signature <Sgntr>	[1..1]	±		130
	SupplementaryData <SplmtryData>	[0..*]	±	C6	130

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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
	RequestType <ReqTp>	[1..1]	CodeSet		121
	MessageIdentification <MsgId>	[1..1]	±		121
	ProcessIdentification <PrclD>	[1..1]	±		121
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		122
	Status <Sts>	[0..1]	Text		122
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		122

5.4.1.1 RequestType <ReqTp>

Presence: [1..1]

Definition: Identifies the type of acknowledged request.

Datatype: "UseCases1Code" on page 466

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

5.4.1.3 ProcessIdentification <PrclD>

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

5.4.1.5 Status <Sts>

Presence: [0..1]

Definition: Status of the request.

Datatype: ["Max35Text"](#) on page 470

5.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: ["Max70Text"](#) on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	123
	Other <Othr>	[0..*]			123
	Identification <Id>	[1..1]	Text		124
	SchemeName <SchmeNm>	[0..1]			124
{Or}	Code <Cd>	[1..1]	CodeSet		124
Or}	Proprietary <Prtry>	[1..1]	Text		124
	Issuer <Issr>	[0..1]	Text		124

5.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

5.4.2.2 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		124
	SchemeName <SchmeNm>	[0..1]			124
{Or}	Code <Cd>	[1..1]	CodeSet		124
Or}	Proprietary <Prtry>	[1..1]	Text		124
	Issuer <Issr>	[0..1]	Text		124

5.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

5.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		124
Or}	Proprietary <Prtry>	[1..1]	Text		124

5.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

5.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

5.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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
	Identification <Id>	[1..1]	\pm		125
	Currency <Ccy>	[1..1]	CodeSet	C1	125

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

5.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode"](#) on page 461

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	126
	Other <Othr>	[0..*]			126
	Identification <Id>	[1..1]	Text		127
	SchemeName <SchmeNm>	[0..1]			127
{Or}	Code <Cd>	[1..1]	CodeSet		127
Or}	Proprietary <Prtry>	[1..1]	Text		127
	Issuer <Issr>	[0..1]	Text		127

5.4.4.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

5.4.4.2 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		127
	SchemeName <SchmeNm>	[0..1]			127
{Or}	Code <Cd>	[1..1]	CodeSet		127
Or}	Proprietary <Prtry>	[1..1]	Text		127
	Issuer <Issr>	[0..1]	Text		127

5.4.4.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

5.4.4.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		127
Or}	Proprietary <Prtry>	[1..1]	Text		127

5.4.4.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

5.4.4.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

5.4.4.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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.

AccountServicerIdentification <AcctSvcrId> contains the following elements (see "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		128
	Signature <Sgntr>	[1..1]	±		130

5.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

5.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.011.001.02 AccountRequestRejectionV02

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 AccountRequestRejectionV02 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
	<i>Message root <Document> <AcctReqRjctn></i>	[1..1]			
	References <Refs>	[1..1]			133
	RejectedRequestType <RjctdReqTp>	[1..1]	CodeSet		134
	RejectionReason <RjctnRsn>	[1..*]	Text		134
	RejectedRequestIdentification <RjctdReqId>	[1..1]	±		134
	MessageIdentification <MsgId>	[1..1]	±		135
	ProcessIdentification <PrclId>	[1..1]	±		135
	AttachedDocumentName <AtchdDocNm>	[0..*]	Text		135
	From <Fr>	[0..1]			135
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	136
	Other <Othr>	[0..*]			136
	Identification <Id>	[1..1]	Text		137
	SchemeName <SchmeNm>	[0..1]			137
{Or}	Code <Cd>	[1..1]	CodeSet		137
Or}	Proprietary <Prtry>	[1..1]	Text		137
	Issuer <lssr>	[0..1]	Text		137
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		137
	AccountIdentification <AcctId>	[0..*]			138
	Identification <Id>	[1..1]	±		138
	Currency <Ccy>	[1..1]	CodeSet	C1	139
	OrganisationIdentification <OrgId>	[1..1]			139
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	140
	Other <Othr>	[0..*]			140
	Identification <Id>	[1..1]	Text		140
	SchemeName <SchmeNm>	[0..1]			140
{Or}	Code <Cd>	[1..1]	CodeSet		141
Or}	Proprietary <Prtry>	[1..1]	Text		141
	Issuer <lssr>	[0..1]	Text		141
	DigitalSignature <DgtlSgntr>	[0..*]			141
	Party <Pty>	[1..1]	±		141

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Signature <Sgntr>	[1..1]	±		143
	SupplementaryData <SplmtryData>	[0..*]	±	C6	143

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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
	RejectedRequestType <RjctdReqTp>	[1..1]	CodeSet		134
	RejectionReason <RjctnRsn>	[1..*]	Text		134
	RejectedRequestIdentification <RjctdReqId>	[1..1]	±		134
	MessageIdentification <MsgId>	[1..1]	±		135
	ProcessIdentification <PrclD>	[1..1]	±		135
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		135

6.4.1.1 RejectedRequestType <RjctdReqTp>

Presence: [1..1]

Definition: Identify the type of rejected request.

Datatype: "UseCases1Code" on page 466

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 470

6.4.1.3 RejectedRequestIdentification <RjctdReqId>

Presence: [1..1]

Definition: Identification of the rejected request message.

RejectedRequestIdentification <RjctdReqId> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

6.4.1.4 MessageIdentification <MsgId>

Presence: [1..1]

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

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

6.4.1.5 ProcessIdentification <PrclId>

Presence: [1..1]

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

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

6.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	136
	Other <Othr>	[0..*]			136
	Identification <Id>	[1..1]	Text		137
	SchemeName <SchmeNm>	[0..1]			137
{Or}	Code <Cd>	[1..1]	CodeSet		137
Or}	Proprietary <Prtry>	[1..1]	Text		137
	Issuer <Issr>	[0..1]	Text		137

6.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

6.4.2.2 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		137
	SchemeName <SchmeNm>	[0..1]			137
{Or}	Code <Cd>	[1..1]	CodeSet		137
Or}	Proprietary <Prtry>	[1..1]	Text		137
	Issuer <Issr>	[0..1]	Text		137

6.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

6.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		137
Or}	Proprietary <Prtry>	[1..1]	Text		137

6.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

6.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

6.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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
	Identification <Id>	[1..1]	±		138
	Currency <Ccy>	[1..1]	CodeSet	C1	139

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification </d>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer </ssr>	[0..1]	Text		430

6.4.4.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: ["ActiveCurrencyCode"](#) on page 461

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 **OrganisationIdentification8** elements

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

6.4.5.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

6.4.5.2 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		140
	SchemeName <SchmeNm>	[0..1]			140
{Or}	Code <Cd>	[1..1]	CodeSet		141
Or}	Proprietary <Prtry>	[1..1]	Text		141
	Issuer <Issr>	[0..1]	Text		141

6.4.5.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

6.4.5.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

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

6.4.5.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "[ExternalOrganisationIdentification1Code](#)" on page 465

6.4.5.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 470

6.4.5.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 470

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		141
	Signature <Sgntr>	[1..1]	±		143

6.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

6.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.012.001.02 AccountAdditionalInformationRequestV02

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 AccountAdditionalInformationRequestV02 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
	<i>Message root <Document> <AcctAddtlInfRq></i>	[1..1]			
	References <Refs>	[1..1]	±		146
	From <Fr>	[0..1]			147
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	147
	Other <Othr>	[0..*]			148
	Identification </Id>	[1..1]	Text		148
	SchemeName <SchmeNm>	[0..1]			148
{Or}	Code <Cd>	[1..1]	CodeSet		148
Or}	Proprietary <Prtry>	[1..1]	Text		148
	Issuer </ssr>	[0..1]	Text		149
	OrganisationIdentification <OrgId>	[1..1]			149
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	149
	Other <Othr>	[0..*]			149
	Identification </Id>	[1..1]	Text		150
	SchemeName <SchmeNm>	[0..1]			150
{Or}	Code <Cd>	[1..1]	CodeSet		150
Or}	Proprietary <Prtry>	[1..1]	Text		150
	Issuer </ssr>	[0..1]	Text		150
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		151
	AccountIdentification <AcctId>	[1..*]			151
	Identification </Id>	[1..1]	±		152
	Currency <Ccy>	[1..1]	CodeSet	C1	152
	DigitalSignature <DgtlSgntr>	[0..*]			152
	Party <Pty>	[1..1]	±		153
	Signature <Sgntr>	[1..1]	±		155
	SupplementaryData <SplmtryData>	[0..*]	±	C6	155

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		439
	RequestToBeCompletedIdentification <ReqToBeCmplt-Id>	[1..1]	±		440
	ProcessIdentification <PrclId>	[1..1]	±		440
	RequestReason <ReqRsn>	[1..*]	Text		440
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		440

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	147
	Other <Othr>	[0..*]			148
	Identification </Id>	[1..1]	Text		148
	SchemeName <SchmeNm>	[0..1]			148
{Or}	Code <Cd>	[1..1]	CodeSet		148
Or}	Proprietary <Prtry>	[1..1]	Text		148
	Issuer </ssr>	[0..1]	Text		149

7.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.

The institution code, country code and location code are mandatory, while the branch code is optional.

7.4.2.2 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		148
	SchemeName <SchmeNm>	[0..1]			148
{Or}	Code <Cd>	[1..1]	CodeSet		148
Or}	Proprietary <Prtry>	[1..1]	Text		148
	Issuer <Issr>	[0..1]	Text		149

7.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

7.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		148
Or}	Proprietary <Prtry>	[1..1]	Text		148

7.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

7.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

7.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

7.4.3 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	149
	Other <Othr>	[0..*]			149
	Identification <Id>	[1..1]	Text		150
	SchemeName <SchmeNm>	[0..1]			150
{Or}	Code <Cd>	[1..1]	CodeSet		150
Or}	Proprietary <Prtry>	[1..1]	Text		150
	Issuer <issr>	[0..1]	Text		150

7.4.3.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

7.4.3.2 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		150
	SchemeName <SchmeNm>	[0..1]			150
{Or}	Code <Cd>	[1..1]	CodeSet		150
Or}	Proprietary <Prtry>	[1..1]	Text		150
	Issuer <Issr>	[0..1]	Text		150

7.4.3.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

7.4.3.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		150
Or}	Proprietary <Prtry>	[1..1]	Text		150

7.4.3.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

7.4.3.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

7.4.3.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <MmbId>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification </d>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer </ssr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 </d>	[1..1]	±		152
	Currency <Ccy>	[1..1]	CodeSet	C1	152

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN <IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

7.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode"](#) on page 461

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		153
	Signature <Sgntr>	[1..1]	±		155

7.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

7.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.013.001.02 AccountReportRequestV02

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 AccountReportRequestV02 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
	<i>Message root <Document> <AcctRptReq></i>	[1..1]			
	References <Refs>	[1..1]			158
	MessageIdentification <MsgId>	[1..1]	±		159
	ProcessIdentification <PrclId>	[1..1]	±		159
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		159
	From <Fr>	[0..1]			159
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	160
	Other <Othr>	[0..*]			160
	Identification <Id>	[1..1]	Text		161
	SchemeName <SchmeNm>	[0..1]			161
{Or}	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Issuer <lssr>	[0..1]	Text		161
	AccountIdentification <AcctId>	[1..*]			161
	Identification <Id>	[1..1]	±		162
	Currency <Ccy>	[1..1]	CodeSet	C1	162
	AccountServiceIdentification <AcctSvcrId>	[1..1]	±		162
	OrganisationIdentification <OrgId>	[1..1]			163
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	164
	Other <Othr>	[0..*]			164
	Identification <Id>	[1..1]	Text		164
	SchemeName <SchmeNm>	[0..1]			164
{Or}	Code <Cd>	[1..1]	CodeSet		165
Or}	Proprietary <Prtry>	[1..1]	Text		165
	Issuer <lssr>	[0..1]	Text		165
	DigitalSignature <DiglSgntr>	[0..*]			165
	Party <Pty>	[1..1]	±		165
	Signature <Sgntr>	[1..1]	±		167
	SupplementaryData <SuplmyData>	[0..*]	±	C6	167

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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
	MessageIdentification <MsgId>	[1..1]	±		159
	ProcessIdentification <PrclD>	[1..1]	±		159
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		159

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

8.4.1.2 ProcessIdentification <PrclD>

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 <PrclD> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

8.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	160
	Other <Othr>	[0..*]			160
	Identification <Id>	[1..1]	Text		161
	SchemeName <SchmeNm>	[0..1]			161
{Or}	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Issuer <Issr>	[0..1]	Text		161

8.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

8.4.2.2 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		161
	SchemeName <SchmeNm>	[0..1]			161
{Or}	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Issuer <Issr>	[0..1]	Text		161

8.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

8.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161

8.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

8.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

8.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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]	\pm		162
	Currency <Ccy>	[1..1]	CodeSet	C1	162

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN <IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

8.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode"](#) on page 461

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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <ssr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

8.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the report.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	164
	Other <Othr>	[0..*]			164
	Identification <Id>	[1..1]	Text		164
	SchemeName <SchmeNm>	[0..1]			164
{Or}	Code <Cd>	[1..1]	CodeSet		165
Or}	Proprietary <Prtry>	[1..1]	Text		165
	Issuer <ssr>	[0..1]	Text		165

8.4.5.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

8.4.5.2 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		164
	SchemeName <SchmeNm>	[0..1]			164
{Or}	Code <Cd>	[1..1]	CodeSet		165
Or}	Proprietary <Prtry>	[1..1]	Text		165
	Issuer <Issr>	[0..1]	Text		165

8.4.5.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

8.4.5.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		165
Or}	Proprietary <Prtry>	[1..1]	Text		165

8.4.5.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "[ExternalOrganisationIdentification1Code](#)" on page 465

8.4.5.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 470

8.4.5.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 470

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		165
	Signature <Sgntr>	[1..1]	±		167

8.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

8.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.014.001.02 AccountReportV02

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 AccountReportV02 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
	<i>Message root <Document> <AcctRpt></i>	[1..1]			
	References <Refs>	[1..1]			174
	RequestType <ReqTp>	[1..1]	CodeSet		174
	MessageIdentification <MsgId>	[1..1]	±		174
	ProcessIdentification <PrclD>	[1..1]	±		175
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		175
	Status <Sts>	[0..1]	Text		175
	AttachedDocumentName <AtchdDocNm>	[0..*]	Text		175
	From <Fr>	[0..1]			176
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	176
	Other <Othr>	[0..*]			176
	Identification <Id>	[1..1]	Text		177
	SchemeName <SchmeNm>	[0..1]			177
{Or}	Code <Cd>	[1..1]	CodeSet		177
Or}	Proprietary <Prtry>	[1..1]	Text		177
	Issuer <Issr>	[0..1]	Text		177
	AccountServiceIdentification <AcctSvcrId>	[1..1]	±		178
	Organisation <Org>	[1..1]			178
	FullLegalName <FullLglNm>	[1..1]	Text		179
	TradingName <TradgNm>	[0..1]	Text		179
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C7	180
	RegistrationDate <RegnDt>	[0..1]	Date		180
	OperationalAddress <OprlAdr>	[0..1]	±		180
	BusinessAddress <BizAdr>	[0..1]	±		180
	LegalAddress <LglAdr>	[1..1]	±		181
	BillingAddress <BlggAdr>	[0..1]	±		181
	OrganisationIdentification <OrgId>	[1..1]			182
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	182
	Other <Othr>	[0..*]			183
	Identification <Id>	[1..1]	Text		183

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	SchemeName <SchmeNm>	[0..1]			183
{Or}	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		184
	Issuer <Issr>	[0..1]	Text		184
	RepresentativeOfficer <RprtOffcr>	[0..*]	±		184
	TreasuryManager <TrsrMngr>	[0..1]	±		185
	MainMandateHolder <MainMndtHldr>	[0..*]	±		186
	Sender <Sndr>	[0..*]	±		187
	LegalRepresentative <LglRprt>	[0..*]	±		188
	Report <Rpt>	[0..*]		C5, C6	189
	Account <Acct>	[1..1]			192
	Identification <Id>	[1..*]	±		193
	Name <Nm>	[0..1]	Text		194
	Status <Sts>	[0..1]	CodeSet		194
	Type <Tp>	[0..1]	±		194
	Currency <Ccy>	[1..1]	CodeSet	C1	195
	MonthlyPaymentValue <MnthalPmtVal>	[0..1]	Amount		195
	MonthlyReceivedValue <MnthalRcvdVal>	[0..1]	Amount		195
	MonthlyTransactionNumber <MnthalTxNb>	[0..1]	Text		195
	AverageBalance <AvrgBal>	[0..1]	Amount		195
	AccountPurpose <AcctPurp>	[0..1]	Text		196
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		196
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		196
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			196
	Frequency <Frqcy>	[1..1]	CodeSet		196
	CommunicationMethod <ComMtd>	[1..1]			197
{Or}	Code <Cd>	[1..1]	CodeSet		197
Or}	Proprietary <Prtry>	[1..1]	Text		197
	DeliveryAddress <DlvryAdr>	[1..1]	Text		198
	Format <Frmt>	[1..1]			198
{Or}	Code <Cd>	[1..1]	CodeSet		198

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		198
	ClosingDate <ClsgDt>	[0..1]	Date		198
	Restriction <Rstrctn>	[0..*]			198
	RestrictionType <RstrctnTp>	[1..1]			199
{Or}	Code <Cd>	[1..1]	Text		199
Or}	Proprietary <Prtry>	[1..1]	±		199
	ValidFrom <VldFr>	[1..1]	DateTime		199
	ValidUntil <VldUntil>	[0..1]	DateTime		200
	UnderlyingMasterAgreement <UndrlgMstrAgrmt>	[0..1]			200
	Reference <Ref>	[1..1]	Text		200
	SignOffDate <SgnOffDt>	[0..1]	Date		200
	Version <Vrsn>	[0..1]	Text		200
	ContractDates <CtrctDts>	[0..1]			200
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		201
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		201
	GoLiveDate <GoLiveDt>	[0..1]	Date		201
	ClosingDate <ClsgDt>	[0..1]	Date		201
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		201
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		202
	Mandate <Mndt>	[0..*]			202
	Identification <Id>	[1..1]	Text		203
	ApplicableChannel <ApplblChnl>	[1..*]			204
{Or}	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		204
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		204
	MandateHolder <MndtHldr>	[0..*]			205
	PartyOrGroup <PtyOrGrp>	[1..1]			205
{Or}	GroupIdentification <Grpld>	[1..1]	Text		205
Or}	Party <Pty>	[1..1]			206
	Party <Pty>	[1..1]	±		206

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Certificate <Cert>	[0..1]	Binary		208
	SignatureOrder <SgntrOrdr>	[0..1]	Text		208
	Authorisation <Authstn>	[1..1]			208
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			208
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	209
Or}	NotLimited <NotLtd>	[1..1]	Text		209
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			209
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	209
	NumberOfDays <NbOfDays>	[1..1]	Text		210
	MaximumAmountByBulkSubmission <MaxAmtByBlkSub-missn>	[0..1]			210
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	210
Or}	NotLimited <NotLtd>	[1..1]	Text		210
	BankOperation <BkOpr>	[1..*]	±	C9, C10	211
	StartDate <StartDt>	[0..1]	Date		211
	EndDate <EndDt>	[0..1]	Date		211
	Group <Grp>	[0..*]			211
	GroupIdentification <GrpId>	[1..1]	Text		212
	Party <Pty>	[1..*]			212
	Party <Pty>	[1..1]	±		212
	Certificate <Cert>	[0..1]	Binary		214
	ReferenceAccount <RefAcct>	[0..1]	±		214
	BalanceTransferAccount <BalTrfAcct>	[0..1]			214
	Identification <Id>	[1..1]	±		214
	Currency <Ccy>	[1..1]	CodeSet	C1	215
	TransferAccountServiceIdentification <TrfAcctSvcrId>	[0..1]	±		215
	DigitalSignature <DgtlSgntr>	[0..*]			216
	Party <Pty>	[1..1]	±		216
	Signature <Sgntr>	[1..1]	±		218
	SupplementaryData <SplmtryData>	[0..*]	±	C12	218

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. (Algorithm)

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. (Algorithm)

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

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). (Algorithm)

C8 CurrencyAmount

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

Note: The decimal separator is a dot. (Algorithm)

C9 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present. (CrossElementSimpleRule)

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. (Algorithm)

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
	RequestType <ReqTp>	[1..1]	CodeSet		174
	MessageIdentification <MsgId>	[1..1]	±		174
	ProcessIdentification <PrclD>	[1..1]	±		175
	AcknowledgedMessageIdentification <AckdMsgId>	[0..*]	±		175
	Status <Sts>	[0..1]	Text		175
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		175

9.4.1.1 RequestType <ReqTp>

Presence: [1..1]

Definition: Identifies the type of acknowledged request.

Datatype: ["UseCases1Code" on page 466](#)

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

9.4.1.3 ProcessIdentification <PrclId>

Presence: [1..1]

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

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

9.4.1.5 Status <Sts>

Presence: [0..1]

Definition: Status of the request.

Datatype: "[Max35Text](#)" on page 470

9.4.1.6 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	176
	Other <Othr>	[0..*]			176
	Identification <Id>	[1..1]	Text		177
	SchemeName <SchmeNm>	[0..1]			177
{Or}	Code <Cd>	[1..1]	CodeSet		177
Or}	Proprietary <Prtry>	[1..1]	Text		177
	Issuer <issr>	[0..1]	Text		177

9.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C3 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

9.4.2.2 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		177
	SchemeName <SchmeNm>	[0..1]			177
{Or}	Code <Cd>	[1..1]	CodeSet		177
Or}	Proprietary <Prtry>	[1..1]	Text		177
	Issuer <Issr>	[0..1]	Text		177

9.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

9.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		177
Or}	Proprietary <Prtry>	[1..1]	Text		177

9.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

9.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

9.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <MmbId>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 **Organisation12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]	Text		179
	TradingName <TradgNm>	[0..1]	Text		179
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C7	180
	RegistrationDate <RegnDt>	[0..1]	Date		180
	OperationalAddress <OprlAdr>	[0..1]	±		180
	BusinessAddress <BizAdr>	[0..1]	±		180
	LegalAddress <LglAdr>	[1..1]	±		181
	BillingAddress <BllgAdr>	[0..1]	±		181
	OrganisationIdentification <OrgId>	[1..1]			182
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	182
	Other <Othr>	[0..*]			183
	Identification </id>	[1..1]	Text		183
	SchemeName <SchmeNm>	[0..1]			183
{Or}	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		184
	Issuer <ssr>	[0..1]	Text		184
	RepresentativeOfficer <RprtOffcr>	[0..*]	±		184
	TreasuryManager <TrsrMgr>	[0..1]	±		185
	MainMandateHolder <MainMndtHldr>	[0..*]	±		186
	Sender <Sndr>	[0..*]	±		187
	LegalRepresentative <LglRprt>	[0..*]	±		188

9.4.4.1 FullLegalName <FullLglNm>

Presence: [1..1]

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

Datatype: ["Max350Text" on page 470](#)

9.4.4.2 TradingName <TradgNm>

Presence: [0..1]

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

Datatype: ["Max350Text" on page 470](#)

9.4.4.3 CountryOfOperation <CtryOfOpr>

Presence: [1..1]

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

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 463

Constraints

- **Country**

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

9.4.4.4 RegistrationDate <RegnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 467

9.4.4.5 OperationalAddress <OprlAdr>

Presence: [0..1]

Definition: Is an operational address, for example, of a shared services center.

OperationalAddress <OprlAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

9.4.4.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Is the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

9.4.4.7 LegalAddress <LglAdr>

Presence: [1..1]

Definition: Is 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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

9.4.4.8 BillingAddress <BlngAdr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BlgAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

9.4.4.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	182
	Other <Othr>	[0..*]			183
	Identification <Id>	[1..1]	Text		183
	SchemeName <SchmeNm>	[0..1]			183
{Or}	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		184
	Issuer <issr>	[0..1]	Text		184

9.4.4.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C3 "AnyBIC"

Datatype: ["AnyBICIdentifier"](#) on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

9.4.4.9.2 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		183
	SchemeName <SchmeNm>	[0..1]			183
{Or}	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		184
	Issuer <Issr>	[0..1]	Text		184

9.4.4.9.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

9.4.4.9.2.2 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		183
Or}	Proprietary <Prtry>	[1..1]	Text		184

9.4.4.9.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

9.4.4.9.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 470

9.4.4.9.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 470

9.4.4.10 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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

9.4.4.11 TreasuryManager <TrsrMgr>

Presence: [0..1]

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

TreasuryManager <TrsrMgr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

9.4.4.12 MainMandateHolder <MainMndtHldr>

Presence: [0..*]

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

MainMandateHolder <MainMndtHldr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

9.4.4.13 Sender <Sndr>

Presence: [0..*]

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

Sender <Sndr> contains the following elements (see "PartyIdentification40" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

9.4.4.14 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 <LglRprtv> contains the following elements (see "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

9.4.5 Report <Rpt>

Presence: [0..*]

Definition: Account report.

Impacted by: [C5 "ContractDates1Rule "](#), [C6 "ContractDates2Rule "](#)

Report <Rpt> contains the following AccountReport15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Account <Acct>	[1..1]			192
	Identification <Id>	[1..*]	±		193
	Name <Nm>	[0..1]	Text		194
	Status <Sts>	[0..1]	CodeSet		194
	Type <Tp>	[0..1]	±		194
	Currency <Ccy>	[1..1]	CodeSet	C1	195
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		195
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		195
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		195
	AverageBalance <AvrgBal>	[0..1]	Amount		195
	AccountPurpose <AcctPurp>	[0..1]	Text		196
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		196
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		196
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			196
	Frequency <Frqcy>	[1..1]	CodeSet		196
	CommunicationMethod <ComMtd>	[1..1]			197
{Or}	Code <Cd>	[1..1]	CodeSet		197
Or}	Proprietary <Prtry>	[1..1]	Text		197
	DeliveryAddress <DlvryAdr>	[1..1]	Text		198
	Format <Frmt>	[1..1]			198
{Or}	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198
	ClosingDate <ClsgDt>	[0..1]	Date		198
	Restriction <Rstrctn>	[0..*]			198
	RestrictionType <RstrctnTp>	[1..1]			199
{Or}	Code <Cd>	[1..1]	Text		199
Or}	Proprietary <Prtry>	[1..1]	±		199
	ValidFrom <VldFr>	[1..1]	DateTime		199
	ValidUntil <VldUntil>	[0..1]	DateTime		200
	UnderlyingMasterAgreement <UndrlygMstrAgmnt>	[0..1]			200

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		200
	SignOffDate <SgnOffDt>	[0..1]	Date		200
	Version <Vrsn>	[0..1]	Text		200
	ContractDates <CtrctDts>	[0..1]			200
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		201
	TargetClosingDate <TrgtClsdgDt>	[0..1]	Date		201
	GoLiveDate <GoLiveDt>	[0..1]	Date		201
	ClosingDate <ClsgDt>	[0..1]	Date		201
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		201
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		202
	Mandate <Mndt>	[0..*]			202
	Identification <Id>	[1..1]	Text		203
	ApplicableChannel <ApplblChnl>	[1..*]			204
{Or}	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		204
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		204
	MandateHolder <MndtHldr>	[0..*]			205
	PartyOrGroup <PtyOrGrp>	[1..1]			205
{Or}	GroupIdentification <Grpld>	[1..1]	Text		205
Or}	Party <Pty>	[1..1]			206
	Party <Pty>	[1..1]	±		206
	Certificate <Cert>	[0..1]	Binary		208
	SignatureOrder <SgntrOrdr>	[0..1]	Text		208
	Authorisation <Authstn>	[1..1]			208
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			208
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	209
Or}	NotLimited <NotLtd>	[1..1]	Text		209
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			209
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	209
	NumberOfDays <NbOfDays>	[1..1]	Text		210

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByBulkSubmission <MaxAmt-ByBlkSubmissn>	[0..1]			210
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	210
Or}	NotLimited <NotLtd>	[1..1]	Text		210
	BankOperation <BkOpr>	[1..*]	±	C9, C10	211
	StartDate <StartDt>	[0..1]	Date		211
	EndDate <EndDt>	[0..1]	Date		211
	Group <Grp>	[0..*]			211
	GroupIdentification <Grpld>	[1..1]	Text		212
	Party <Pty>	[1..*]			212
	Party <Pty>	[1..1]	±		212
	Certificate <Cert>	[0..1]	Binary		214
	ReferenceAccount <RefAcct>	[0..1]	±		214
	BalanceTransferAccount <BalTrfAcct>	[0..1]			214
	Identification <Id>	[1..1]	±		214
	Currency <Ccy>	[1..1]	CodeSet	C1	215
	TransferAccountServiceIdentification <TrfAcctSv-crld>	[0..1]	±		215

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
	Identification </d>	[1..*]	±		193
	Name <Nm>	[0..1]	Text		194
	Status <Sts>	[0..1]	CodeSet		194
	Type <Tp>	[0..1]	±		194
	Currency <Ccy>	[1..1]	CodeSet	C1	195
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]	Amount		195
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]	Amount		195
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]	Text		195
	AverageBalance <AvrgBal>	[0..1]	Amount		195
	AccountPurpose <AcctPurp>	[0..1]	Text		196
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]	Amount		196
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]	Amount		196
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			196
	Frequency <Frqcy>	[1..1]	CodeSet		196
	CommunicationMethod <ComMtd>	[1..1]			197
{Or}	Code <Cd>	[1..1]	CodeSet		197
Or}	Proprietary <Prtry>	[1..1]	Text		197
	DeliveryAddress <DlvryAdr>	[1..1]	Text		198
	Format <Frmt>	[1..1]			198
{Or}	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198
	ClosingDate <ClsgDt>	[0..1]	Date		198
	Restriction <Rstrctn>	[0..*]			198
	RestrictionType <RstrctnTp>	[1..1]			199
{Or}	Code <Cd>	[1..1]	Text		199
Or}	Proprietary <Prtry>	[1..1]	±		199
	ValidFrom <VldFr>	[1..1]	DateTime		199
	ValidUntil <VldUntil>	[0..1]	DateTime		200

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

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 471

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 460

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 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code < <i>Cd</i> >	[1..1]	CodeSet		428
Or}	Proprietary < <i>Prtry</i> >	[1..1]	Text		428

9.4.5.1.5 Currency <**Ccy**>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode" on page 461](#)

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 460](#)

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 460](#)

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 471](#)

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 460](#)

9.4.5.1.10 AccountPurpose <AcctPurp>

Presence: [0..1]

Definition: Specifies the purpose of the account.

Datatype: ["Max140Text" on page 469](#)

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 460](#)

9.4.5.1.12 CeilingNotificationAmount <ClngNtfctnAmt>

Presence: [0..1]

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

Datatype: ["ImpliedCurrencyAndAmount" on page 460](#)

9.4.5.1.13 StatementFrequencyAndFormat <StmtFrqcyAndFrmt>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Frequency <Frqcy>	[1..1]	CodeSet		196
	CommunicationMethod <ComMtd>	[1..1]			197
{Or}	Code <Cd>	[1..1]	CodeSet		197
Or}	Proprietary <Prtry>	[1..1]	Text		197
	DeliveryAddress <DlvyAdr>	[1..1]	Text		198
	Format <Frmt>	[1..1]			198
{Or}	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198

9.4.5.1.13.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: ["Frequency7Code" on page 465](#)

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.

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}	Code <Cd>	[1..1]	CodeSet		197
Or}	Proprietary <Prtry>	[1..1]	Text		197

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 462

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 multi-laterally agreed description.

Datatype: ["Max35Text" on page 470](#)

9.4.5.1.13.3 DeliveryAddress <DlvyAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: ["Max350Text" on page 470](#)

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}	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198

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 464](#)

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 470](#)

9.4.5.1.14 ClosingDate <ClsgDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

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
	RestrictionType <RstrctnTp>	[1..1]			199
{Or}	Code <Cd>	[1..1]	Text		199
Or}	Proprietary <Prtry>	[1..1]	±		199
	ValidFrom <VldFr>	[1..1]	DateTime		199
	ValidUntil <VldUntil>	[0..1]	DateTime		200

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}	Code <Cd>	[1..1]	Text		199
Or}	Proprietary <Prtry>	[1..1]	±		199

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 471

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 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		439
	SchemeName <SchmeNm>	[0..1]	Text		439
	Issuer <lssr>	[1..1]	Text		439

9.4.5.1.15.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: "ISODateTime" on page 467

9.4.5.1.15.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: "ISODateTime" on page 467

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
	Reference <Ref>	[1..1]	Text		200
	SignOffDate <SgnOffDt>	[0..1]	Date		200
	Version <Vrsn>	[0..1]	Text		200

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 470

9.4.5.2.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 467

9.4.5.2.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 471

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
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		201
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		201
	GoLiveDate <GoLiveDt>	[0..1]	Date		201
	ClosingDate <ClsgDt>	[0..1]	Date		201
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		201
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		202

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 467](#)

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 467](#)

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 467](#)

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 467](#)

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 469](#)):

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

9.4.5.3.6 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 469):

- *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 OperationMandate2 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </Id>	[1..1]	Text		203
	ApplicableChannel <ApplChnl>	[1..*]			204
{Or}	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		204
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		204
	MandateHolder <MndtHldr>	[0..*]			205
	PartyOrGroup <PtyOrGrp>	[1..1]			205
{Or}	GroupIdentification <GrpId>	[1..1]	Text		205
Or}	Party <Pty>	[1..1]			206
	Party <Pty>	[1..1]	±		206
	Certificate <Cert>	[0..1]	Binary		208
	SignatureOrder <SgntrOrdr>	[0..1]	Text		208
	Authorisation <Authstn>	[1..1]			208
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			208
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	209
Or}	NotLimited <NotLtd>	[1..1]	Text		209
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			209
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	209
	NumberOfDays <NbOfDays>	[1..1]	Text		210
	MaximumAmountByBulkSubmission <MaxAmt-ByBlkSubmissn>	[0..1]			210
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	210
Or}	NotLimited <NotLtd>	[1..1]	Text		210
	BankOperation <BkOpr>	[1..*]	±	C9, C10	211
	StartDate <StartDt>	[0..1]	Date		211
	EndDate <EndDt>	[0..1]	Date		211

9.4.5.4.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 470

9.4.5.4.2 ApplicableChannel <ApplChnl>

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 <ApplChnl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204

9.4.5.4.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: ["CommunicationMethod3Code" on page 462](#)

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

9.4.5.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: ["Max35Text" on page 470](#)

9.4.5.4.3 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

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

Datatype: ["Max15PlusSignedNumericText" on page 469](#)

9.4.5.4.4 SignatureOrderIndicator <SgntrOrdrInd>

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 469](#)):

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

9.4.5.4.5 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PartyOrGroup <PtyOrGrp>	[1..1]			205
{Or}	GroupIdentification <Grpld>	[1..1]	Text		205
Or}	Party <Pty>	[1..1]			206
	Party <Pty>	[1..1]	±		206
	Certificate <Cert>	[0..1]	Binary		208
	SignatureOrder <SgntrOrdr>	[0..1]	Text		208
	Authorisation <Authstrn>	[1..1]			208
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			208
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	209
Or}	NotLimited <NotLtd>	[1..1]	Text		209
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			209
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	209
	NumberOfDays <NbOfDays>	[1..1]	Text		210
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			210
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	210
Or}	NotLimited <NotLtd>	[1..1]	Text		210

9.4.5.4.5.1 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	GroupIdentification <Grpld>	[1..1]	Text		205
Or}	Party <Pty>	[1..1]			206
	Party <Pty>	[1..1]	±		206
	Certificate <Cert>	[0..1]	Binary		208

9.4.5.4.5.1.1 GroupIdentification <Grpld>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: ["Max4AlphaNumericText" on page 471](#)

9.4.5.4.5.1.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		206
	Certificate <Cert>	[0..1]	Binary		208

9.4.5.4.5.1.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

9.4.5.4.5.1.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

9.4.5.4.5.2 SignatureOrder <SgntrOrdr>

Presence: [0..1]

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

Datatype: "Max15PlusSignedNumericText" on page 469

9.4.5.4.5.3 Authorisation <Authstn>

Presence: [1..1]

Definition: Authorisation granted to a mandate holder.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			208
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	209
Or}	NotLimited <NotLtd>	[1..1]	Text		209
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			209
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	209
	NumberOfDays <NbOfDays>	[1..1]	Text		210
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			210
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	210
Or}	NotLimited <NotLtd>	[1..1]	Text		210

9.4.5.4.5.3.1 MaximumAmountByTransaction <MaxAmtByTx>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	209
Or}	NotLimited <NotLtd>	[1..1]	Text		209

9.4.5.4.5.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: C1 "ActiveCurrency", C8 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 459

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

9.4.5.4.5.3.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 472

9.4.5.4.5.3.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C8	209
	NumberOfDays <NbOfDays>	[1..1]	Text		210

9.4.5.4.5.3.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C8 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 459

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

9.4.5.4.5.3.2.2 NumberOfDays <NbOfDays>

Presence: [1..1]

Definition: Period specified as a number of days.

Datatype: ["Max3NumericText" on page 470](#)

9.4.5.4.5.3.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>

Presence: [0..1]

Definition: Specifies the maximum amount for each bulk submission.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C8	210
Or}	NotLimited <NotLtd>	[1..1]	Text		210

9.4.5.4.5.3.3.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: [C1 "ActiveCurrency"](#), [C8 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

9.4.5.4.5.3.3.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: ["Unlimited9Text" on page 472](#)

9.4.5.4.6 BankOperation <BkOpr>

Presence: [1..*]

Definition: Bank operation allowed by a mandate.

Impacted by: C9 "DomainOrProprietaryRule", C10 "FamilyAndSubFamilyRule"

BankOperation <BkOpr> contains the following elements (see "[BankTransactionCodeStructure4](#)" on page 430 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		431
	Proprietary <Prtry>	[0..1]			431
	Code <Cd>	[1..1]	Text		431
	Issuer <Issr>	[0..1]	Text		431

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

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

- **FamilyAndSubFamilyRule**

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

9.4.5.4.7 StartDate <StartDt>

Presence: [0..1]

Definition: Is the date when the mandate becomes valid.

Datatype: ["ISODate"](#) on page 467

9.4.5.4.8 EndDate <EndDt>

Presence: [0..1]

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

Datatype: ["ISODate"](#) on page 467

9.4.5.5 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GroupIdentification <GrpId>	[1..1]	Text		212
	Party <Pty>	[1..*]			212
	Party <Pty>	[1..1]	±		212
	Certificate <Cert>	[0..1]	Binary		214

9.4.5.5.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 471

9.4.5.5.2 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		212
	Certificate <Cert>	[0..1]	Binary		214

9.4.5.5.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

9.4.5.5.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

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 "[CashAccount24](#)" on page 427 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	±		427
	Type <Tp>	[0..1]	±		427
	Currency <Ccy>	[0..1]	CodeSet		428
	Name <Nm>	[0..1]	Text		428

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
	Identification </d>	[1..1]	±		214
	Currency <Ccy>	[1..1]	CodeSet	C1	215

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification </d>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer </ssr>	[0..1]	Text		430

9.4.5.7.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode"](#) on page 461

Constraints

- **ActiveCurrency**

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

9.4.5.8 TransferAccountServicerIdentification <TrfAcctSvcrId>

Presence: [0..1]

Definition: Identification of the transfer account servicer.

TransferAccountServiceIdentification <TrfAcctSvcrId> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 PartyAndSignature2 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		216
	Signature <Sgntr>	[1..1]	±		218

9.4.6.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

9.4.6.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.015.001.02 AccountExcludedMandate-MaintenanceRequestV02

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 AccountExcludedMandateMaintenanceRequestV02 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
	<i>Message root <Document> <AcctExclMndtMntncReq></i>	[1..1]			
	References <Refs>	[1..1]			225
	MessageIdentification <MsgId>	[1..1]	±		226
	ProcessIdentification <PrclId>	[1..1]	±		226
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		226
	From <Fr>	[0..1]			226
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	227
	Other <Othr>	[0..*]			227
	Identification <Id>	[1..1]	Text		228
	SchemeName <SchmeNm>	[0..1]			228
{Or}	Code <Cd>	[1..1]	CodeSet		228
Or}	Proprietary <Prtry>	[1..1]	Text		228
	Issuer <Issr>	[0..1]	Text		228
	ContractDates <CtrctDts>	[0..1]			229
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		229
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		229
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		229
	UnderlyingMasterAgreement <UndrlgMstrAgrmt>	[0..1]			229
	Reference <Ref>	[1..1]	Text		230
	SignOffDate <SgnOffDt>	[0..1]	Date		230
	Version <Vrsn>	[0..1]	Text		230
	Account <Acct>	[1..1]			230
	Identification <Id>	[1..*]	±		232
	Name <Nm>	[0..1]			233
	ModificationCode <ModCd>	[0..1]	CodeSet		233
	Name <Nm>	[1..1]	Text		233
	Status <Sts>	[0..1]			233
	ModificationCode <ModCd>	[0..1]	CodeSet		234
	Status <Sts>	[1..1]	CodeSet		234
	Type <Tp>	[0..1]			234

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		235
	Type <Tp>	[1..1]	±		235
	Currency <Ccy>	[1..1]	CodeSet	C1	235
	MonthlyPaymentValue <MnthyPmtVal>	[0..1]			236
	ModificationCode <ModCd>	[0..1]	CodeSet		236
	Amount <Amt>	[1..1]	Amount		236
	MonthlyReceivedValue <MnthyRcvdVal>	[0..1]			236
	ModificationCode <ModCd>	[0..1]	CodeSet		236
	Amount <Amt>	[1..1]	Amount		237
	MonthlyTransactionNumber <MnthyTxNb>	[0..1]			237
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Number <Nb>	[1..1]	Text		237
	AverageBalance <AvrgBal>	[0..1]			237
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Amount <Amt>	[1..1]	Amount		238
	AccountPurpose <AcctPurp>	[0..1]			238
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Purpose <Purp>	[1..1]	Text		239
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			239
	ModificationCode <ModCd>	[0..1]	CodeSet		239
	Amount <Amt>	[1..1]	Amount		239
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			239
	ModificationCode <ModCd>	[0..1]	CodeSet		240
	Amount <Amt>	[1..1]	Amount		240
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			240
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			241
	Frequency <Frqcy>	[1..1]	CodeSet		242
	CommunicationMethod <ComMtd>	[1..1]			242
{Or}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		243

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DeliveryAddress <DlvryAdr>	[1..1]	Text		243
	Format <Frmt>	[1..1]			243
{Or}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		244
	ClosingDate <ClsgDt>	[0..1]			244
	ModificationCode <ModCd>	[0..1]	CodeSet		244
	Date <Dt>	[1..1]	Date		244
	Restriction <Rstrctn>	[0..*]			244
	ModificationCode <ModCd>	[0..1]	CodeSet		245
	Restriction <Rstrctn>	[1..1]			245
	RestrictionType <RstrctnTp>	[1..1]			245
{Or}	Code <Cd>	[1..1]	Text		246
Or}	Proprietary <Prtry>	[1..1]	±		246
	ValidFrom <VldFr>	[1..1]	DateTime		246
	ValidUntil <VldUntil>	[0..1]	DateTime		246
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		246
	Organisation <Org>	[1..1]			247
	FullLegalName <FullLglNm>	[1..1]			249
	ModificationCode <ModCd>	[0..1]	CodeSet		249
	FullLegalName <FullLglNm>	[1..1]	Text		249
	TradingName <TradgNm>	[0..1]			250
	ModificationCode <ModCd>	[0..1]	CodeSet		250
	TradingName <TradgNm>	[1..1]	Text		250
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	250
	RegistrationDate <RegnDt>	[0..1]	Date		251
	OperationalAddress <OprlAdr>	[0..1]			251
	ModificationCode <ModCd>	[0..1]	CodeSet		251
	Address <Adr>	[1..1]	±		251
	BusinessAddress <BizAdr>	[0..1]			252
	ModificationCode <ModCd>	[0..1]	CodeSet		252
	Address <Adr>	[1..1]	±		252

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	LegalAddress <LglAdr>	[1..1]			253
	ModificationCode <ModCd>	[0..1]	CodeSet		253
	Address <Adr>	[1..1]	±		253
	BillingAddress <BlgAdr>	[0..1]			254
	ModificationCode <ModCd>	[0..1]	CodeSet		254
	Address <Adr>	[1..1]	±		254
	OrganisationIdentification <OrgId>	[1..1]			255
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	255
	Other <Othr>	[0..*]			256
	Identification <Id>	[1..1]	Text		256
	SchemeName <SchmeNm>	[0..1]			256
{Or}	Code <Cd>	[1..1]	CodeSet		256
Or}	Proprietary <Prtry>	[1..1]	Text		257
	Issuer <Issr>	[0..1]	Text		257
	RepresentativeOfficer <RprtOffcr>	[0..*]			257
	ModificationCode <ModCd>	[0..1]	CodeSet		257
	PartyIdentification <PtyId>	[1..1]	±		257
	TreasuryManager <TrsrMgr>	[0..1]			258
	ModificationCode <ModCd>	[0..1]	CodeSet		259
	PartyIdentification <PtyId>	[1..1]	±		259
	MainMandateHolder <MainMndtHldr>	[0..*]			260
	ModificationCode <ModCd>	[0..1]	CodeSet		261
	PartyIdentification <PtyId>	[1..1]	±		261
	Sender <Sndr>	[0..*]			262
	ModificationCode <ModCd>	[0..1]	CodeSet		263
	PartyIdentification <PtyId>	[1..1]	±		263
	LegalRepresentative <LglRprt>	[0..*]			264
	ModificationCode <ModCd>	[0..1]	CodeSet		265
	PartyIdentification <PtyId>	[1..1]	±		265
	AdditionalMessageInformation <AddtlMsgInf>	[0..1]			266
	Information <Infr>	[1..*]	Text		267

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DigitalSignature < <i>DgtlSgntr</i> >	[0..*]			267
	Party < <i>Pty</i> >	[1..1]	±		267
	Signature < <i>Sgntr</i> >	[1..1]	±		269
	SupplementaryData < <i>SplmtryData</i> >	[0..*]	±	C6	269

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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
	MessageIdentification <MsgId>	[1..1]	±		226
	ProcessIdentification <PrId>	[1..1]	±		226
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		226

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

10.4.1.2 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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

10.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	227
	Other <Othr>	[0..*]			227
	Identification <Id>	[1..1]	Text		228
	SchemeName <SchmeNm>	[0..1]			228
{Or}	Code <Cd>	[1..1]	CodeSet		228
Or}	Proprietary <Prtry>	[1..1]	Text		228
	Issuer <Issr>	[0..1]	Text		228

10.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

10.4.2.2 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		228
	SchemeName <SchmeNm>	[0..1]			228
{Or}	Code <Cd>	[1..1]	CodeSet		228
Or}	Proprietary <Prtry>	[1..1]	Text		228
	Issuer <Issr>	[0..1]	Text		228

10.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

10.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		228
Or}	Proprietary <Prtry>	[1..1]	Text		228

10.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

10.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

10.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		229
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		229
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		229

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 467](#)

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 467](#)

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 469](#)):

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

10.4.4 UnderlyingMasterAgreement <UndrlgMstrAgrmt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reference <Ref>	[1..1]	Text		230
	SignOffDate <SgnOffDt>	[0..1]	Date		230
	Version <Vrsn>	[0..1]	Text		230

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 470](#)

10.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: ["ISODate" on page 467](#)

10.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: ["Max6Text" on page 471](#)

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
	Identification </d>	[1..*]	±		232
	Name <Nm>	[0..1]			233
	ModificationCode <ModCd>	[0..1]	CodeSet		233
	Name <Nm>	[1..1]	Text		233
	Status <Sts>	[0..1]			233
	ModificationCode <ModCd>	[0..1]	CodeSet		234
	Status <Sts>	[1..1]	CodeSet		234
	Type <Tp>	[0..1]			234
	ModificationCode <ModCd>	[0..1]	CodeSet		235
	Type <Tp>	[1..1]	±		235
	Currency <Ccy>	[1..1]	CodeSet	C1	235
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			236
	ModificationCode <ModCd>	[0..1]	CodeSet		236
	Amount <Amt>	[1..1]	Amount		236
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			236
	ModificationCode <ModCd>	[0..1]	CodeSet		236
	Amount <Amt>	[1..1]	Amount		237
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			237
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Number <Nb>	[1..1]	Text		237
	AverageBalance <AvrgBal>	[0..1]			237
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Amount <Amt>	[1..1]	Amount		238
	AccountPurpose <AcctPurp>	[0..1]			238
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Purpose <Purp>	[1..1]	Text		239
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			239
	ModificationCode <ModCd>	[0..1]	CodeSet		239
	Amount <Amt>	[1..1]	Amount		239
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			239
	ModificationCode <ModCd>	[0..1]	CodeSet		240

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount		240
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			240
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			241
	Frequency <Frqcy>	[1..1]	CodeSet		242
	CommunicationMethod <ComMtd>	[1..1]			242
{Or}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		243
	DeliveryAddress <DlvryAdr>	[1..1]	Text		243
	Format <Frmt>	[1..1]			243
{Or}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		244
	ClosingDate <ClsgDt>	[0..1]			244
	ModificationCode <ModCd>	[0..1]	CodeSet		244
	Date <Dt>	[1..1]	Date		244
	Restriction <Rstrctn>	[0..*]			244
	ModificationCode <ModCd>	[0..1]	CodeSet		245
	Restriction <Rstrctn>	[1..1]			245
	RestrictionType <RstrctnTp>	[1..1]			245
{Or}	Code <Cd>	[1..1]	Text		246
Or}	Proprietary <Prtry>	[1..1]	±		246
	ValidFrom <VldFr>	[1..1]	DateTime		246
	ValidUntil <VldUntil>	[0..1]	DateTime		246

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification </d>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer </ssr>	[0..1]	Text		430

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
	ModificationCode <ModCd>	[0..1]	CodeSet		233
	Name <Nm>	[1..1]	Text		233

10.4.5.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 466

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 471

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
	ModificationCode <ModCd>	[0..1]	CodeSet		234
	Status <Sts>	[1..1]	CodeSet		234

10.4.5.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 460

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

10.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		235
	Type <Tp>	[1..1]	±		235

10.4.5.4.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 428](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428

10.4.5.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode" on page 461](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		236
	Amount <Amt>	[1..1]	Amount		236

10.4.5.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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.

10.4.5.6.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: ["ImpliedCurrencyAndAmount" on page 460](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		236
	Amount <Amt>	[1..1]	Amount		237

10.4.5.7.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 460

10.4.5.8 MonthlyTransactionNumber <MnthalTxNb>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		237
	Number <Nb>	[1..1]	Text		237

10.4.5.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 471

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
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Amount <Amt>	[1..1]	Amount		238

10.4.5.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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.

10.4.5.9.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: ["ImpliedCurrencyAndAmount" on page 460](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		238
	Purpose <Purp>	[1..1]	Text		239

10.4.5.10.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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

CodeName	Name	Definition
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 469

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
	ModificationCode <ModCd>	[0..1]	CodeSet		239
	Amount <Amt>	[1..1]	Amount		239

10.4.5.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 460

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
	ModificationCode <ModCd>	[0..1]	CodeSet		240
	Amount <Amt>	[1..1]	Amount		240

10.4.5.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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.

10.4.5.12.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: ["ImpliedCurrencyAndAmount" on page 460](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		241
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			241
	Frequency <Frqcy>	[1..1]	CodeSet		242
	CommunicationMethod <ComMtd>	[1..1]			242
{Or}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		243
	DeliveryAddress <DlvryAdr>	[1..1]	Text		243
	Format <Frmt>	[1..1]			243
{Or}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		244

10.4.5.13.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 <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
	Frequency <Frqcy>	[1..1]	CodeSet		242
	CommunicationMethod <ComMtd>	[1..1]			242
{Or}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		243
	DeliveryAddress <DlvyAdr>	[1..1]	Text		243
	Format <Frmt>	[1..1]			243
{Or}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		244

10.4.5.13.2.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 465

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}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		243

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 462

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 multi-laterally agreed description.

Datatype: "Max35Text" on page 470

10.4.5.13.2.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 470

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}	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		244

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 464](#)

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 470](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		244
	Date <Dt>	[1..1]	Date		244

10.4.5.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 467](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		245
	Restriction <Rstrctn>	[1..1]			245
	RestrictionType <RstrctnTp>	[1..1]			245
{Or}	Code <Cd>	[1..1]	Text		246
Or}	Proprietary <Prtry>	[1..1]	±		246
	ValidFrom <VldFr>	[1..1]	DateTime		246
	ValidUntil <VldUntil>	[0..1]	DateTime		246

10.4.5.15.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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
	RestrictionType <RstrctnTp>	[1..1]			245
{Or}	Code <Cd>	[1..1]	Text		246
Or}	Proprietary <Prtry>	[1..1]	±		246
	ValidFrom <VldFr>	[1..1]	DateTime		246
	ValidUntil <VldUntil>	[0..1]	DateTime		246

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}	Code <Cd>	[1..1]	Text		246
Or}	Proprietary <Prtry>	[1..1]	±		246

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 471](#)

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 438](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		439
	SchemeName <SchmeNm>	[0..1]	Text		439
	Issuer </ssr>	[1..1]	Text		439

10.4.5.15.2.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: ["ISODateTime" on page 467](#)

10.4.5.15.2.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: ["ISODateTime" on page 467](#)

10.4.6 AccountServiceIdentification <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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 **OrganisationModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]			249
	ModificationCode <ModCd>	[0..1]	CodeSet		249
	FullLegalName <FullLglNm>	[1..1]	Text		249
	TradingName <TradgNm>	[0..1]			250
	ModificationCode <ModCd>	[0..1]	CodeSet		250
	TradingName <TradgNm>	[1..1]	Text		250
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	250
	RegistrationDate <RegnDt>	[0..1]	Date		251
	OperationalAddress <OprlAdr>	[0..1]			251
	ModificationCode <ModCd>	[0..1]	CodeSet		251
	Address <Adr>	[1..1]	±		251
	BusinessAddress <BizAdr>	[0..1]			252
	ModificationCode <ModCd>	[0..1]	CodeSet		252
	Address <Adr>	[1..1]	±		252
	LegalAddress <LglAdr>	[1..1]			253
	ModificationCode <ModCd>	[0..1]	CodeSet		253
	Address <Adr>	[1..1]	±		253
	BillingAddress <BllgAdr>	[0..1]			254
	ModificationCode <ModCd>	[0..1]	CodeSet		254
	Address <Adr>	[1..1]	±		254
	OrganisationIdentification <OrgId>	[1..1]			255
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	255
	Other <Othr>	[0..*]			256
	Identification </id>	[1..1]	Text		256
	SchemeName <SchmeNm>	[0..1]			256
{Or}	Code <Cd>	[1..1]	CodeSet		256
Or}	Proprietary <Prtry>	[1..1]	Text		257
	Issuer </ssr>	[0..1]	Text		257
	RepresentativeOfficer <RprtOffcr>	[0..*]			257
	ModificationCode <ModCd>	[0..1]	CodeSet		257
	PartyIdentification <PtyId>	[1..1]	±		257

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TreasuryManager <TrsrMgr>	[0..1]			258
	ModificationCode <ModCd>	[0..1]	CodeSet		259
	PartyIdentification <PtyId>	[1..1]	±		259
	MainMandateHolder <MainMndtHldr>	[0..*]			260
	ModificationCode <ModCd>	[0..1]	CodeSet		261
	PartyIdentification <PtyId>	[1..1]	±		261
	Sender <Sndr>	[0..*]			262
	ModificationCode <ModCd>	[0..1]	CodeSet		263
	PartyIdentification <PtyId>	[1..1]	±		263
	LegalRepresentative <LglRprtv>	[0..*]			264
	ModificationCode <ModCd>	[0..1]	CodeSet		265
	PartyIdentification <PtyId>	[1..1]	±		265

10.4.7.1 FullLegalName <FullLglNm>

Presence: [1..1]

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

FullLegalName <FullLglNm> contains the following FullLegalNameModification1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		249
	FullLegalName <FullLglNm>	[1..1]	Text		249

10.4.7.1.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 <FullLglNm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 470

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
	ModificationCode <ModCd>	[0..1]	CodeSet		250
	TradingName <TradgNm>	[1..1]	Text		250

10.4.7.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 470

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 463

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 and time at which a given organisation was officially registered.

Datatype: ["ISODate" on page 467](#)

10.4.7.5 OperationalAddress <OprlAdr>

Presence: [0..1]

Definition: Is an operational address, for example, of a shared services center.

OperationalAddress <OprlAdr> contains the following **AddressModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		251
	Address <Adr>	[1..1]	±		251

10.4.7.5.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

10.4.7.6 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Is the address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following **AddressModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		252
	Address <Adr>	[1..1]	±		252

10.4.7.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 466

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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

10.4.7.7 LegalAddress <LglAdr>

Presence: [1..1]

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

LegalAddress <LglAdr> contains the following **AddressModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		253
	Address <Adr>	[1..1]	±		253

10.4.7.7.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 466

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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

10.4.7.8 BillingAddress <BlgAddr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BlgAddr> contains the following **AddressModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		254
	Address <Adr>	[1..1]	±		254

10.4.7.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 466

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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

10.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	255
	Other <Othr>	[0..*]			256
	Identification <Id>	[1..1]	Text		256
	SchemeName <SchmeNm>	[0..1]			256
{Or}	Code <Cd>	[1..1]	CodeSet		256
Or}	Proprietary <Prtry>	[1..1]	Text		257
	Issuer <issr>	[0..1]	Text		257

10.4.7.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier"](#) on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

10.4.7.9.2 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		256
	SchemeName <SchmeNm>	[0..1]			256
{Or}	Code <Cd>	[1..1]	CodeSet		256
Or}	Proprietary <Prtry>	[1..1]	Text		257
	Issuer <Issr>	[0..1]	Text		257

10.4.7.9.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

10.4.7.9.2.2 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		256
Or}	Proprietary <Prtry>	[1..1]	Text		257

10.4.7.9.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

10.4.7.9.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

10.4.7.9.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

10.4.7.10 RepresentativeOfficer <RprtvoOffcr>

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 <RprtvoOffcr> contains the following **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		257
	PartyIdentification <PtyId>	[1..1]	±		257

10.4.7.10.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

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 **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		259
	PartyIdentification <PtyId>	[1..1]	±		259

10.4.7.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

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 **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		261
	PartyIdentification <PtyId>	[1..1]	±		261

10.4.7.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

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 **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		263
	PartyIdentification <PtyId>	[1..1]	±		263

10.4.7.13.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

10.4.7.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

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

LegalRepresentative <LgIRprtv> contains the following **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		265
	PartyIdentification <PtyId>	[1..1]	±		265

10.4.7.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

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		267

10.4.8.1 Information <Inf>

Presence: [1..*]

Definition: Contains additional information related to the message.

Datatype: "Max256Text" on page 470

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		267
	Signature <Sgntr>	[1..1]	±		269

10.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

10.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.016.001.02 AccountExcludedMandate-MaintenanceAmendmentRequestV02

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 AccountExcludedMandateMaintenanceAmendmentRequestV02 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. OrganisationIdentification6

C. ContractDates

Specifies target dates.

D. UnderlyingMasterAgreement

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

E. Account

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

F. AccountServicerIdentification

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

G. Organisation

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

H. DigitalSignature

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

I. SupplementaryData

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

11.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AcctExclMndtMntncAmdmntReq>	[1..1]			
	References <Refs>	[1..1]			276
	MessageIdentification <MsgId>	[1..1]	±		277
	ProcessIdentification <PrclD>	[1..1]	±		277
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		277
	From <Fr>	[0..1]			277
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	278
	Other <Othr>	[0..*]			278
	Identification <Id>	[1..1]	Text		279
	SchemeName <SchmeNm>	[0..1]			279
{Or}	Code <Cd>	[1..1]	CodeSet		279
Or}	Proprietary <Prtry>	[1..1]	Text		279
	Issuer <Issr>	[0..1]	Text		279
	ContractDates <CtrctDts>	[0..1]			279
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		280
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		280
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		280
	UnderlyingMasterAgreement <UndrlgMstrAgrmt>	[0..1]			280
	Reference <Ref>	[1..1]	Text		280
	SignOffDate <SgnOffDt>	[0..1]	Date		281
	Version <Vrsn>	[0..1]	Text		281
	Account <Acct>	[1..1]			281
	Identification <Id>	[1..*]	±		283
	Name <Nm>	[0..1]			284
	ModificationCode <ModCd>	[0..1]	CodeSet		284
	Name <Nm>	[1..1]	Text		284
	Status <Sts>	[0..1]			284
	ModificationCode <ModCd>	[0..1]	CodeSet		285
	Status <Sts>	[1..1]	CodeSet		285
	Type <Tp>	[0..1]			285

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	Type <Tp>	[1..1]	±		286
	Currency <Ccy>	[1..1]	CodeSet	C1	286
	MonthlyPaymentValue <MnthyPmtVal>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Amount <Amt>	[1..1]	Amount		287
	MonthlyReceivedValue <MnthyRcvdVal>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Amount <Amt>	[1..1]	Amount		288
	MonthlyTransactionNumber <MnthyTxNb>	[0..1]			288
	ModificationCode <ModCd>	[0..1]	CodeSet		288
	Number <Nb>	[1..1]	Text		288
	AverageBalance <AvrgBal>	[0..1]			288
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Amount <Amt>	[1..1]	Amount		289
	AccountPurpose <AcctPurp>	[0..1]			289
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Purpose <Purp>	[1..1]	Text		290
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			290
	ModificationCode <ModCd>	[0..1]	CodeSet		290
	Amount <Amt>	[1..1]	Amount		290
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			290
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Amount <Amt>	[1..1]	Amount		291
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			291
	ModificationCode <ModCd>	[0..1]	CodeSet		292
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			292
	Frequency <Frqcy>	[1..1]	CodeSet		293
	CommunicationMethod <ComMtd>	[1..1]			293
{Or}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		294

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DeliveryAddress <DlvryAdr>	[1..1]	Text		294
	Format <Frmt>	[1..1]			294
{Or}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		295
	ClosingDate <ClsgDt>	[0..1]			295
	ModificationCode <ModCd>	[0..1]	CodeSet		295
	Date <Dt>	[1..1]	Date		295
	Restriction <Rstrctn>	[0..*]			295
	ModificationCode <ModCd>	[0..1]	CodeSet		296
	Restriction <Rstrctn>	[1..1]			296
	RestrictionType <RstrctnTp>	[1..1]			296
{Or}	Code <Cd>	[1..1]	Text		297
Or}	Proprietary <Prtry>	[1..1]	±		297
	ValidFrom <VldFr>	[1..1]	DateTime		297
	ValidUntil <VldUntil>	[0..1]	DateTime		297
	AccountServiceIdentification <AcctSvcrId>	[1..1]	±		297
	Organisation <Org>	[1..1]			298
	FullLegalName <FullLglNm>	[1..1]			300
	ModificationCode <ModCd>	[0..1]	CodeSet		300
	FullLegalName <FullLglNm>	[1..1]	Text		300
	TradingName <TradgNm>	[0..1]			301
	ModificationCode <ModCd>	[0..1]	CodeSet		301
	TradingName <TradgNm>	[1..1]	Text		301
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	301
	RegistrationDate <RegnDt>	[0..1]	Date		302
	OperationalAddress <OprlAdr>	[0..1]			302
	ModificationCode <ModCd>	[0..1]	CodeSet		302
	Address <Adr>	[1..1]	±		302
	BusinessAddress <BizAdr>	[0..1]			303
	ModificationCode <ModCd>	[0..1]	CodeSet		303
	Address <Adr>	[1..1]	±		303

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	LegalAddress <LglAdr>	[1..1]			304
	ModificationCode <ModCd>	[0..1]	CodeSet		304
	Address <Adr>	[1..1]	±		304
	BillingAddress <BlgAdr>	[0..1]			305
	ModificationCode <ModCd>	[0..1]	CodeSet		305
	Address <Adr>	[1..1]	±		305
	OrganisationIdentification <OrgId>	[1..1]			306
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	306
	Other <Othr>	[0..*]			307
	Identification <Id>	[1..1]	Text		307
	SchemeName <SchmeNm>	[0..1]			307
{Or}	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		308
	Issuer <Issr>	[0..1]	Text		308
	RepresentativeOfficer <RprtOffcr>	[0..*]			308
	ModificationCode <ModCd>	[0..1]	CodeSet		308
	PartyIdentification <PtyId>	[1..1]	±		308
	TreasuryManager <TrsrMgr>	[0..1]			309
	ModificationCode <ModCd>	[0..1]	CodeSet		310
	PartyIdentification <PtyId>	[1..1]	±		310
	MainMandateHolder <MainMndtHldr>	[0..*]			311
	ModificationCode <ModCd>	[0..1]	CodeSet		312
	PartyIdentification <PtyId>	[1..1]	±		312
	Sender <Sndr>	[0..*]			313
	ModificationCode <ModCd>	[0..1]	CodeSet		314
	PartyIdentification <PtyId>	[1..1]	±		314
	LegalRepresentative <LglRprt>	[0..*]			315
	ModificationCode <ModCd>	[0..1]	CodeSet		316
	PartyIdentification <PtyId>	[1..1]	±		316
	DigitalSignature <DgtlSgntr>	[0..*]			317
	Party <Pty>	[1..1]	±		318

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Signature <Sgntr>	[1..1]	±		320
	SupplementaryData <SplmtryData>	[0..*]	±	C6	320

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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
	MessageIdentification <MsgId>	[1..1]	±		277
	ProcessIdentification <PrclD>	[1..1]	±		277
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		277

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

11.4.1.2 ProcessIdentification <PrclD>

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 <PrclD> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

11.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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. OrganisationIdentification6

From **<Fr>** contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	278
	Other <Othr>	[0..*]			278
	Identification <Id>	[1..1]	Text		279
	SchemeName <SchmeNm>	[0..1]			279
{Or}	Code <Cd>	[1..1]	CodeSet		279
Or}	Proprietary <Prtry>	[1..1]	Text		279
	Issuer <Issr>	[0..1]	Text		279

11.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

11.4.2.2 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		279
	SchemeName <SchmeNm>	[0..1]			279
{Or}	Code <Cd>	[1..1]	CodeSet		279
Or}	Proprietary <Prtry>	[1..1]	Text		279
	Issuer <Issr>	[0..1]	Text		279

11.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

11.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		279
Or}	Proprietary <Prtry>	[1..1]	Text		279

11.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

11.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

11.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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		280
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		280
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		280

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 467

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 467

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 469):

- *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
	Reference <Ref>	[1..1]	Text		280
	SignOffDate <SgnOffDt>	[0..1]	Date		281
	Version <Vrsn>	[0..1]	Text		281

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 470

11.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "[ISODate](#)" on page 467

11.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "[Max6Text](#)" on page 471

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
	Identification </d>	[1..*]	±		283
	Name <Nm>	[0..1]			284
	ModificationCode <ModCd>	[0..1]	CodeSet		284
	Name <Nm>	[1..1]	Text		284
	Status <Sts>	[0..1]			284
	ModificationCode <ModCd>	[0..1]	CodeSet		285
	Status <Sts>	[1..1]	CodeSet		285
	Type <Tp>	[0..1]			285
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	Type <Tp>	[1..1]	±		286
	Currency <Ccy>	[1..1]	CodeSet	C1	286
	MonthlyPaymentValue <MnthlyPmtVal>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Amount <Amt>	[1..1]	Amount		287
	MonthlyReceivedValue <MnthlyRcvdVal>	[0..1]			287
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Amount <Amt>	[1..1]	Amount		288
	MonthlyTransactionNumber <MnthlyTxNb>	[0..1]			288
	ModificationCode <ModCd>	[0..1]	CodeSet		288
	Number <Nb>	[1..1]	Text		288
	AverageBalance <AvrgBal>	[0..1]			288
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Amount <Amt>	[1..1]	Amount		289
	AccountPurpose <AcctPurp>	[0..1]			289
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Purpose <Purp>	[1..1]	Text		290
	FloorNotificationAmount <FlrNtfctnAmt>	[0..1]			290
	ModificationCode <ModCd>	[0..1]	CodeSet		290
	Amount <Amt>	[1..1]	Amount		290
	CeilingNotificationAmount <ClngNtfctnAmt>	[0..1]			290
	ModificationCode <ModCd>	[0..1]	CodeSet		291

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount		291
	StatementFrequencyAndFormat <StmtFrqcyAndFrmt>	[0..*]			291
	ModificationCode <ModCd>	[0..1]	CodeSet		292
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			292
	Frequency <Frqcy>	[1..1]	CodeSet		293
	CommunicationMethod <ComMtd>	[1..1]			293
{Or}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		294
	DeliveryAddress <DlvryAdr>	[1..1]	Text		294
	Format <Frmt>	[1..1]			294
{Or}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		295
	ClosingDate <ClsgDt>	[0..1]			295
	ModificationCode <ModCd>	[0..1]	CodeSet		295
	Date <Dt>	[1..1]	Date		295
	Restriction <Rstrctn>	[0..*]			295
	ModificationCode <ModCd>	[0..1]	CodeSet		296
	Restriction <Rstrctn>	[1..1]			296
	RestrictionType <RstrctnTp>	[1..1]			296
{Or}	Code <Cd>	[1..1]	Text		297
Or}	Proprietary <Prtry>	[1..1]	±		297
	ValidFrom <VldFr>	[1..1]	DateTime		297
	ValidUntil <VldUntil>	[0..1]	DateTime		297

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification </d>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer </ssr>	[0..1]	Text		430

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
	ModificationCode <ModCd>	[0..1]	CodeSet		284
	Name <Nm>	[1..1]	Text		284

11.4.5.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 466

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 471

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
	ModificationCode <ModCd>	[0..1]	CodeSet		285
	Status <Sts>	[1..1]	CodeSet		285

11.4.5.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 460

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

11.4.5.4 Type <Tp>

Presence: [0..1]

Definition: Type of the account.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		286
	Type <Tp>	[1..1]	±		286

11.4.5.4.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 428](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428

11.4.5.5 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode" on page 461](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Amount <Amt>	[1..1]	Amount		287

11.4.5.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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.

11.4.5.6.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: ["ImpliedCurrencyAndAmount" on page 460](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		287
	Amount <Amt>	[1..1]	Amount		288

11.4.5.7.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 460

11.4.5.8 MonthlyTransactionNumber <MnthalTxNb>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		288
	Number <Nb>	[1..1]	Text		288

11.4.5.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 471

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
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Amount <Amt>	[1..1]	Amount		289

11.4.5.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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.

11.4.5.9.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: ["ImpliedCurrencyAndAmount" on page 460](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		289
	Purpose <Purp>	[1..1]	Text		290

11.4.5.10.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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

CodeName	Name	Definition
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 469

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
	ModificationCode <ModCd>	[0..1]	CodeSet		290
	Amount <Amt>	[1..1]	Amount		290

11.4.5.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 460

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
	ModificationCode <ModCd>	[0..1]	CodeSet		291
	Amount <Amt>	[1..1]	Amount		291

11.4.5.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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.

11.4.5.12.2 Amount <Amt>

Presence: [1..1]

Definition: Amount.

Datatype: ["ImpliedCurrencyAndAmount" on page 460](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		292
	StatementFrequencyAndForm <StmtFrqcyAndForm>	[1..1]			292
	Frequency <Frqcy>	[1..1]	CodeSet		293
	CommunicationMethod <ComMtd>	[1..1]			293
{Or}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		294
	DeliveryAddress <DlvryAdr>	[1..1]	Text		294
	Format <Frmt>	[1..1]			294
{Or}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		295

11.4.5.13.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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
	Frequency <Frqcy>	[1..1]	CodeSet		293
	CommunicationMethod <ComMtd>	[1..1]			293
{Or}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		294
	DeliveryAddress <DlvryAdr>	[1..1]	Text		294
	Format <Frmt>	[1..1]			294
{Or}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		295

11.4.5.13.2.1 Frequency <Frqcy>

Presence: [1..1]

Definition: Specifies the frequency for sending statements.

Datatype: "Frequency7Code" on page 465

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}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		294

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 462

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 multi-laterally agreed description.

Datatype: "Max35Text" on page 470

11.4.5.13.2.3 DeliveryAddress <DlvryAdr>

Presence: [1..1]

Definition: Specifies the delivery address for statements.

Datatype: "Max350Text" on page 470

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}	Code <Cd>	[1..1]	CodeSet		294
Or}	Proprietary <Prtry>	[1..1]	Text		295

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 464](#)

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 470](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		295
	Date <Dt>	[1..1]	Date		295

11.4.5.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 467](#)

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
	ModificationCode <ModCd>	[0..1]	CodeSet		296
	Restriction <Rstrctn>	[1..1]			296
	RestrictionType <RstrctnTp>	[1..1]			296
{Or}	Code <Cd>	[1..1]	Text		297
Or}	Proprietary <Prtry>	[1..1]	±		297
	ValidFrom <VldFr>	[1..1]	DateTime		297
	ValidUntil <VldUntil>	[0..1]	DateTime		297

11.4.5.15.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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
	RestrictionType <RstrctnTp>	[1..1]			296
{Or}	Code <Cd>	[1..1]	Text		297
Or}	Proprietary <Prtry>	[1..1]	±		297
	ValidFrom <VldFr>	[1..1]	DateTime		297
	ValidUntil <VldUntil>	[0..1]	DateTime		297

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}	Code <Cd>	[1..1]	Text		297
Or}	Proprietary <Prtry>	[1..1]	±		297

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 471](#)

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 438](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		439
	SchemeName <SchmeNm>	[0..1]	Text		439
	Issuer <lssr>	[1..1]	Text		439

11.4.5.15.2.2 ValidFrom <VldFr>

Presence: [1..1]

Definition: Date from when the restriction is valid.

Datatype: ["ISODATETIME" on page 467](#)

11.4.5.15.2.3 ValidUntil <VldUntil>

Presence: [0..1]

Definition: Date until when the restriction is valid.

Datatype: ["ISODATETIME" on page 467](#)

11.4.6 AccountServiceIdentification <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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 **OrganisationModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[1..1]			300
	ModificationCode <ModCd>	[0..1]	CodeSet		300
	FullLegalName <FullLglNm>	[1..1]	Text		300
	TradingName <TradgNm>	[0..1]			301
	ModificationCode <ModCd>	[0..1]	CodeSet		301
	TradingName <TradgNm>	[1..1]	Text		301
	CountryOfOperation <CtryOfOpr>	[1..1]	CodeSet	C4	301
	RegistrationDate <RegnDt>	[0..1]	Date		302
	OperationalAddress <OprlAdr>	[0..1]			302
	ModificationCode <ModCd>	[0..1]	CodeSet		302
	Address <Adr>	[1..1]	±		302
	BusinessAddress <BizAdr>	[0..1]			303
	ModificationCode <ModCd>	[0..1]	CodeSet		303
	Address <Adr>	[1..1]	±		303
	LegalAddress <LglAdr>	[1..1]			304
	ModificationCode <ModCd>	[0..1]	CodeSet		304
	Address <Adr>	[1..1]	±		304
	BillingAddress <BlngAdr>	[0..1]			305
	ModificationCode <ModCd>	[0..1]	CodeSet		305
	Address <Adr>	[1..1]	±		305
	OrganisationIdentification <OrgId>	[1..1]			306
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	306
	Other <Othr>	[0..*]			307
	Identification </id>	[1..1]	Text		307
	SchemeName <SchmeNm>	[0..1]			307
{Or}	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		308
	Issuer <ssr>	[0..1]	Text		308
	RepresentativeOfficer <RprtOffcr>	[0..*]			308
	ModificationCode <ModCd>	[0..1]	CodeSet		308
	PartyIdentification <PtyId>	[1..1]	±		308

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TreasuryManager <TrsrMgr>	[0..1]			309
	ModificationCode <ModCd>	[0..1]	CodeSet		310
	PartyIdentification <PtyId>	[1..1]	±		310
	MainMandateHolder <MainMndtHldr>	[0..*]			311
	ModificationCode <ModCd>	[0..1]	CodeSet		312
	PartyIdentification <PtyId>	[1..1]	±		312
	Sender <Sndr>	[0..*]			313
	ModificationCode <ModCd>	[0..1]	CodeSet		314
	PartyIdentification <PtyId>	[1..1]	±		314
	LegalRepresentative <LglRprtv>	[0..*]			315
	ModificationCode <ModCd>	[0..1]	CodeSet		316
	PartyIdentification <PtyId>	[1..1]	±		316

11.4.7.1 FullLegalName <FullLglNm>

Presence: [1..1]

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

FullLegalName <FullLglNm> contains the following FullLegalNameModification1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		300
	FullLegalName <FullLglNm>	[1..1]	Text		300

11.4.7.1.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 <FullLglNm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 470

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
	ModificationCode <ModCd>	[0..1]	CodeSet		301
	TradingName <TradgNm>	[1..1]	Text		301

11.4.7.2.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 470

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 463

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 and time at which a given organisation was officially registered.

Datatype: ["ISODate" on page 467](#)

11.4.7.5 OperationalAddress <OprlAdr>

Presence: [0..1]

Definition: Is an operational address, for example, of a shared services center.

OperationalAddress <OprlAdr> contains the following **AddressModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		302
	Address <Adr>	[1..1]	±		302

11.4.7.5.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

11.4.7.6 BusinessAddress <BizAddr>

Presence: [0..1]

Definition: Is the address where the business activity is taking place.

BusinessAddress <BizAddr> contains the following **AddressModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		303
	Address <Adr>	[1..1]	±		303

11.4.7.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 466

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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

11.4.7.7 LegalAddress <LglAddr>

Presence: [1..1]

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

LegalAddress <LglAddr> contains the following **AddressModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		304
	Address <Adr>	[1..1]	±		304

11.4.7.7.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 466

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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

11.4.7.8 BillingAddress <BlgAddr>

Presence: [0..1]

Definition: Address where invoices must be sent.

BillingAddress <BlgAddr> contains the following **AddressModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		305
	Address <Adr>	[1..1]	±		305

11.4.7.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "[Modification1Code](#)" on page 466

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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

11.4.7.9 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	306
	Other <Othr>	[0..*]			307
	Identification <Id>	[1..1]	Text		307
	SchemeName <SchmeNm>	[0..1]			307
{Or}	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		308
	Issuer <issr>	[0..1]	Text		308

11.4.7.9.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier"](#) on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

11.4.7.9.2 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		307
	SchemeName <SchmeNm>	[0..1]			307
{Or}	Code <Cd>	[1..1]	CodeSet		307
Or}	Proprietary <Prtry>	[1..1]	Text		308
	Issuer <Issr>	[0..1]	Text		308

11.4.7.9.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

11.4.7.9.2.2 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		307
Or}	Proprietary <Prtry>	[1..1]	Text		308

11.4.7.9.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

11.4.7.9.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

11.4.7.9.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

11.4.7.10 RepresentativeOfficer <RprtvoOffcr>

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 <RprtvoOffcr> contains the following **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		308
	PartyIdentification <PtyId>	[1..1]	±		308

11.4.7.10.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

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 **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		310
	PartyIdentification <PtyId>	[1..1]	±		310

11.4.7.11.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

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 **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		312
	PartyIdentification <PtyId>	[1..1]	±		312

11.4.7.12.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

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 **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		314
	PartyIdentification <PtyId>	[1..1]	±		314

11.4.7.13.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

11.4.7.14 LegalRepresentative <LglRprtv>

Presence: [0..*]

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

LegalRepresentative <LgIRprtV> contains the following **PartyModification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		316
	PartyIdentification <PtyId>	[1..1]	±		316

11.4.7.14.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: ["Modification1Code" on page 466](#)

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 "[PartyIdentification40](#)" on page 451 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification </d>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification </d>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer </ssr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

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 <DgtISgntr> contains the following **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		318
	Signature <Sgntr>	[1..1]	±		320

11.4.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

11.4.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.017.001.02 AccountMandateMaintenanceRequestV02

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 AccountMandateMaintenanceRequestV02 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
	<i>Message root <Document> <AcctMndtMntncReq></i>	[1..1]			
	References <Refs>	[1..1]			326
	MessageIdentification <MsgId>	[1..1]	±		326
	ProcessIdentification <PrclId>	[1..1]	±		327
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		327
	From <Fr>	[0..1]			327
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	328
	Other <Othr>	[0..*]			328
	Identification <Id>	[1..1]	Text		329
	SchemeName <SchmeNm>	[0..1]			329
{Or}	Code <Cd>	[1..1]	CodeSet		329
Or}	Proprietary <Prtry>	[1..1]	Text		329
	Issuer <Issr>	[0..1]	Text		329
	ContractDates <CtrctDts>	[0..1]			329
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		330
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		330
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		330
	UnderlyingMasterAgreement <UndrlgMstrAgrmt>	[0..1]			330
	Reference <Ref>	[1..1]	Text		330
	SignOffDate <SgnOffDt>	[0..1]	Date		331
	Version <Vrsn>	[0..1]	Text		331
	AccountIdentification <AcctId>	[1..*]			331
	Identification <Id>	[1..1]	±		331
	Currency <Ccy>	[1..1]	CodeSet	C1	331
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		332
	OrganisationIdentification <OrgId>	[1..1]		C9	332
	FullLegalName <FullLglNm>	[0..1]	Text		333
	OrganisationIdentification <OrgId>	[1..1]			333
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	334
	Other <Othr>	[0..*]			334

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </Id>	[1..1]	Text		335
	SchemeName <SchmeNm>	[0..1]			335
{Or}	Code <Cd>	[1..1]	CodeSet		335
Or}	Proprietary <Prtry>	[1..1]	Text		335
	Issuer </Issr>	[0..1]	Text		335
	Mandate <Mndt>	[1..*]			335
	ModificationCode <ModCd>	[0..1]	CodeSet		336
	Identification </Id>	[1..1]	Text		337
	ApplicableChannel <ApplblChnl>	[1..*]			337
{Or}	Code <Cd>	[1..1]	CodeSet		337
Or}	Proprietary <Prtry>	[1..1]	Text		337
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		338
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		338
	MandateHolder <MndtHldr>	[0..*]			338
	ModificationCode <ModCd>	[0..1]	CodeSet		339
	PartyOrGroup <PtyOrGrp>	[1..1]			339
{Or}	GroupIdentification <Grpld>	[1..1]	Text		340
Or}	Party <Pty>	[1..1]			340
	Party <Pty>	[1..1]	±		340
	Certificate <Cert>	[0..1]	Binary		342
	SignatureOrder <SgntrOrdr>	[0..1]	Text		342
	Authorisation <Authstn>	[1..1]			342
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			342
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	343
Or}	NotLimited <NotLtd>	[1..1]	Text		343
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			343
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	343
	NumberOfDays <NbOfDays>	[1..1]	Text		344
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			344
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	BankOperation <BkOpr>	[1..*]	±	C6, C7	345
	StartDate <StartDt>	[0..1]	Date		345
	EndDate <EndDt>	[0..1]	Date		345
	Group <Grp>	[0..*]			346
	ModificationCode <ModCd>	[0..1]	CodeSet		346
	GroupIdentification <GrpId>	[1..1]	Text		346
	Party <Pty>	[1..*]			346
	ModificationCode <ModCd>	[0..1]	CodeSet		347
	Party <Pty>	[1..1]	±		347
	Certificate <Cert>	[0..1]	Binary		349
	AdditionalMessageInformation <AddtlMsgInf>	[0..1]			349
	Information <Inf>	[1..*]	Text		349
	DigitalSignature <DgtlSgntr>	[0..*]			349
	Party <Pty>	[1..1]	±		349
	Signature <Sgntr>	[1..1]	±		351
	SupplementaryData <SplmtryData>	[0..*]	±	C10	351

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 CurrencyAmount

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

Note: The decimal separator is a dot. (Algorithm)

C6 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present. (CrossElementSimpleRule)

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. (Algorithm)

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
	MessageIdentification <MsgId>	[1..1]	±		326
	ProcessIdentification <PrId>	[1..1]	±		327
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		327

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

12.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	328
	Other <Othr>	[0..*]			328
	Identification <Id>	[1..1]	Text		329
	SchemeName <SchmeNm>	[0..1]			329
{Or}	Code <Cd>	[1..1]	CodeSet		329
Or}	Proprietary <Prtry>	[1..1]	Text		329
	Issuer <Issr>	[0..1]	Text		329

12.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

12.4.2.2 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		329
	SchemeName <SchmeNm>	[0..1]			329
{Or}	Code <Cd>	[1..1]	CodeSet		329
Or}	Proprietary <Prtry>	[1..1]	Text		329
	Issuer <Issr>	[0..1]	Text		329

12.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

12.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		329
Or}	Proprietary <Prtry>	[1..1]	Text		329

12.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

12.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

12.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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		330
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		330
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		330

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 467

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 467

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 469):

- *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
	Reference <Ref>	[1..1]	Text		330
	SignOffDate <SgnOffDt>	[0..1]	Date		331
	Version <Vrsn>	[0..1]	Text		331

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 470

12.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: "ISODate" on page 467

12.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: "Max6Text" on page 471

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
	Identification </d>	[1..1]	±		331
	Currency <Ccy>	[1..1]	CodeSet	C1	331

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other </Othr>	[1..1]			429
	Identification </d>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code </Cd>	[1..1]	CodeSet		430
Or}	Proprietary </Prtry>	[1..1]	Text		430
	Issuer </ssr>	[0..1]	Text		430

12.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 461

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 <AcctSvcId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcId> contains the following elements (see "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 **Organisation14** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[0..1]	Text		333
	OrganisationIdentification <OrgId>	[1..1]			333
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	334
	Other <Othr>	[0..*]			334
	Identification </id>	[1..1]	Text		335
	SchemeName <SchmeNm>	[0..1]			335
{Or}	Code <Cd>	[1..1]	CodeSet		335
Or}	Proprietary <Prtry>	[1..1]	Text		335
	Issuer </ssr>	[0..1]	Text		335

Constraints

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

12.4.7.1 FullLegalName <FullLglNm>

Presence: [0..1]

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

Datatype: "Max350Text" on page 470

12.4.7.2 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	334
	Other <Othr>	[0..*]			334
	Identification </id>	[1..1]	Text		335
	SchemeName <SchmeNm>	[0..1]			335
{Or}	Code <Cd>	[1..1]	CodeSet		335
Or}	Proprietary <Prtry>	[1..1]	Text		335
	Issuer </ssr>	[0..1]	Text		335

12.4.7.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

12.4.7.2.2 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		335
	SchemeName <SchmeNm>	[0..1]			335
{Or}	Code <Cd>	[1..1]	CodeSet		335
Or}	Proprietary <Prtry>	[1..1]	Text		335
	Issuer </ssr>	[0..1]	Text		335

12.4.7.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

12.4.7.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		335
Or}	Proprietary <Prtry>	[1..1]	Text		335

12.4.7.2.2.1.1 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 465

12.4.7.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

12.4.7.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

12.4.8 Mandate <Mndt>

Presence: [1..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following OperationMandate3 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		336
	Identification </d>	[1..1]	Text		337
	ApplicableChannel <AplblChnl>	[1..*]			337
{Or}	Code <Cd>	[1..1]	CodeSet		337
Or}	Proprietary <Prtry>	[1..1]	Text		337
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		338
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		338
	MandateHolder <MndtHldr>	[0..*]			338
	ModificationCode <ModCd>	[0..1]	CodeSet		339
	PartyOrGroup <PtyOrGrp>	[1..1]			339
{Or}	GroupIdentification <GrpId>	[1..1]	Text		340
Or}	Party <Pty>	[1..1]			340
	Party <Pty>	[1..1]	±		340
	Certificate <Cert>	[0..1]	Binary		342
	SignatureOrder <SgntrOrdr>	[0..1]	Text		342
	Authorisation <Authstn>	[1..1]			342
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			342
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	343
Or}	NotLimited <NotLtd>	[1..1]	Text		343
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			343
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	343
	NumberOfDays <NbOfDays>	[1..1]	Text		344
	MaximumAmountByBulkSubmission <MaxAmt-ByBlkSubmissn>	[0..1]			344
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345
	BankOperation <BkOpr>	[1..*]	±	C6, C7	345
	StartDate <StartDt>	[0..1]	Date		345
	EndDate <EndDt>	[0..1]	Date		345

12.4.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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

12.4.8.2 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 470

12.4.8.3 ApplicableChannel <ApplChnl>

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 <ApplChnl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		337
Or}	Proprietary <Prtry>	[1..1]	Text		337

12.4.8.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 462

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

12.4.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: ["Max35Text" on page 470](#)

12.4.8.4 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

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

Datatype: ["Max15PlusSignedNumericText" on page 469](#)

12.4.8.5 SignatureOrderIndicator <SgntrOrdrInd>

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 469](#)):

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

12.4.8.6 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		339
	PartyOrGroup <PtyOrGrp>	[1..1]			339
{Or}	GroupIdentification <GrpId>	[1..1]	Text		340
Or}	Party <Pty>	[1..1]			340
	Party <Pty>	[1..1]	±		340
	Certificate <Cert>	[0..1]	Binary		342
	SignatureOrder <SgntrOrdr>	[0..1]	Text		342
	Authorisation <Authstn>	[1..1]			342
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			342
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	343
Or}	NotLimited <NotLtd>	[1..1]	Text		343
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			343
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	343
	NumberOfDays <NbOfDays>	[1..1]	Text		344
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			344
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345

12.4.8.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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

12.4.8.6.2 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	GroupIdentification <GrpId>	[1..1]	Text		340
Or}	Party <Pty>	[1..1]			340
	Party <Pty>	[1..1]	±		340
	Certificate <Cert>	[0..1]	Binary		342

12.4.8.6.2.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 471

12.4.8.6.2.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		340
	Certificate <Cert>	[0..1]	Binary		342

12.4.8.6.2.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

12.4.8.6.2.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

12.4.8.6.3 SignatureOrder <SgntrOrdr>

Presence: [0..1]

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

Datatype: "Max15PlusSignedNumericText" on page 469

12.4.8.6.4 Authorisation <Authstn>

Presence: [1..1]

Definition: Authorisation granted to a mandate holder.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			342
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	343
Or}	NotLimited <NotLtd>	[1..1]	Text		343
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			343
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	343
	NumberOfDays <NbOfDays>	[1..1]	Text		344
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			344
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345

12.4.8.6.4.1 MaximumAmountByTransaction <MaxAmtByTx>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	343
Or}	NotLimited <NotLtd>	[1..1]	Text		343

12.4.8.6.4.1.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 459

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

12.4.8.6.4.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 472

12.4.8.6.4.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	343
	NumberOfDays <NbOfDays>	[1..1]	Text		344

12.4.8.6.4.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

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

Impacted by: [C1 "ActiveCurrency"](#), [C5 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

12.4.8.6.4.2.2 NumberOfDays <NbOfDays>

Presence: [1..1]

Definition: Period specified as a number of days.

Datatype: ["Max3NumericText" on page 470](#)

12.4.8.6.4.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>

Presence: [0..1]

Definition: Specifies the maximum amount for each bulk submission.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	344
Or}	NotLimited <NotLtd>	[1..1]	Text		345

12.4.8.6.4.3.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: [C1 "ActiveCurrency"](#), [C5 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

12.4.8.6.4.3.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: ["Unlimited9Text" on page 472](#)

12.4.8.7 BankOperation <BkOpr>

Presence: [1..*]

Definition: Bank operation allowed by a mandate.

Impacted by: [C6 "DomainOrProprietaryRule"](#), [C7 "FamilyAndSubFamilyRule"](#)

BankOperation <BkOpr> contains the following elements (see ["BankTransactionCodeStructure4" on page 430](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		431
	Proprietary <Prtry>	[0..1]			431
	Code <Cd>	[1..1]	Text		431
	Issuer </ssr>	[0..1]	Text		431

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

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

- **FamilyAndSubFamilyRule**

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

12.4.8.8 StartDate <StartDt>

Presence: [0..1]

Definition: Is the date when the mandate becomes valid.

Datatype: ["ISODate" on page 467](#)

12.4.8.9 EndDate <EndDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

12.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		346
	GroupIdentification <GrpId>	[1..1]	Text		346
	Party <Pty>	[1..*]			346
	ModificationCode <ModCd>	[0..1]	CodeSet		347
	Party <Pty>	[1..1]	±		347
	Certificate <Cert>	[0..1]	Binary		349

12.4.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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

12.4.9.2 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 471

12.4.9.3 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		347
	Party <Pty>	[1..1]	±		347
	Certificate <Cert>	[0..1]	Binary		349

12.4.9.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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

12.4.9.3.2 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

12.4.9.3.3 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

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 <Inft>	[1..*]	Text		349

12.4.10.1 Information <Inft>

Presence: [1..*]

Definition: Contains additional information related to the message.

Datatype: "Max256Text" on page 470

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		349
	Signature <Sgntr>	[1..1]	±		351

12.4.11.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

12.4.11.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.018.001.02 AccountMandateMaintenanceAmendmentRequestV02

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 AccountMandateMaintenanceAmendmentRequestV02 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]			
	References <Refs>	[1..1]			357
	MessageIdentification <MsgId>	[1..1]	±		357
	ProcessIdentification <PrclId>	[1..1]	±		358
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		358
	From <Fr>	[0..1]			358
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	358
	Other <Othr>	[0..*]			359
	Identification <Id>	[1..1]	Text		359
	SchemeName <SchmeNm>	[0..1]			359
{Or}	Code <Cd>	[1..1]	CodeSet		359
Or}	Proprietary <Prtry>	[1..1]	Text		360
	Issuer <Issr>	[0..1]	Text		360
	ContractDates <CtrctDts>	[0..1]			360
	TargetGoLiveDate <TrgtGoLiveDt>	[0..1]	Date		360
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		360
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		360
	UnderlyingMasterAgreement <UndrlgMstrAgrmt>	[0..1]			361
	Reference <Ref>	[1..1]	Text		361
	SignOffDate <SgnOffDt>	[0..1]	Date		361
	Version <Vrsn>	[0..1]	Text		361
	AccountIdentification <AcctId>	[1..*]			361
	Identification <Id>	[1..1]	±		362
	Currency <Ccy>	[1..1]	CodeSet	C1	362
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		362
	OrganisationIdentification <OrgId>	[1..1]			363
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	364
	Other <Othr>	[0..*]			364
	Identification <Id>	[1..1]	Text		364
	SchemeName <SchmeNm>	[0..1]			364

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		365
Or}	Proprietary <Prtry>	[1..1]	Text		365
	Issuer </ssr>	[0..1]	Text		365
	Mandate <Mndt>	[0..*]			365
	ModificationCode <ModCd>	[0..1]	CodeSet		366
	Identification </Id>	[1..1]	Text		367
	ApplicableChannel <ApblChnl>	[1..*]			367
{Or	Code <Cd>	[1..1]	CodeSet		367
Or}	Proprietary <Prtry>	[1..1]	Text		367
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		368
	SignatureOrderIndicator <SgntrOrdrlInd>	[1..1]	Indicator		368
	MandateHolder <MndtHldr>	[0..*]			368
	ModificationCode <ModCd>	[0..1]	CodeSet		369
	PartyOrGroup <PtyOrGrp>	[1..1]			369
{Or	GroupIdentification <Grpld>	[1..1]	Text		370
Or}	Party <Pty>	[1..1]			370
	Party <Pty>	[1..1]	±		370
	Certificate <Cert>	[0..1]	Binary		372
	SignatureOrder <SgntrOrdrl>	[0..1]	Text		372
	Authorisation <Authstn>	[1..1]			372
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			372
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	373
Or}	NotLimited <NotLtd>	[1..1]	Text		373
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			373
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	373
	NumberOfDays <NbOfDays>	[1..1]	Text		374
	MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>	[0..1]			374
{Or	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375
	BankOperation <BkOpr>	[1..*]	±	C6, C7	375
	StartDate <StartDt>	[0..1]	Date		375

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	EndDate <EndDt>	[0..1]	Date		375
	Group <Grp>	[0..*]			376
	ModificationCode <ModCd>	[0..1]	CodeSet		376
	GroupIdentification <GrpId>	[1..1]	Text		376
	Party <Pty>	[1..*]			376
	ModificationCode <ModCd>	[0..1]	CodeSet		377
	Party <Pty>	[1..1]	±		377
	Certificate <Cert>	[0..1]	Binary		379
	DigitalSignature <DgtlSgntr>	[0..*]			379
	Party <Pty>	[1..1]	±		379
	Signature <Sgntr>	[1..1]	±		381
	SupplementaryData <SplmtryData>	[0..*]	±	C9	381

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 CurrencyAmount

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

Note: The decimal separator is a dot. (Algorithm)

C6 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present. (CrossElementSimpleRule)

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. (Algorithm)

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
	MessageIdentification <MsgId>	[1..1]	±		357
	ProcessIdentification <PrclD>	[1..1]	±		358
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		358

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

13.4.1.2 ProcessIdentification <PrclD>

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 <PrclD> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

13.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	358
	Other <Othr>	[0..*]			359
	Identification </Id>	[1..1]	Text		359
	SchemeName <SchmeNm>	[0..1]			359
{Or}	Code <Cd>	[1..1]	CodeSet		359
Or}	Proprietary <Prtry>	[1..1]	Text		360
	Issuer </ssr>	[0..1]	Text		360

13.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "[AnyBICIdentifier](#)" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

13.4.2.2 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		359
	SchemeName <SchmeNm>	[0..1]			359
{Or}	Code <Cd>	[1..1]	CodeSet		359
Or}	Proprietary <Prtry>	[1..1]	Text		360
	Issuer <Issr>	[0..1]	Text		360

13.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

13.4.2.2.2 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		359
Or}	Proprietary <Prtry>	[1..1]	Text		360

13.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

13.4.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 470](#)

13.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 470](#)

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		360
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		360
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		360

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 467](#)

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 467](#)

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 469](#)):

- *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
	Reference <Ref>	[1..1]	Text		361
	SignOffDate <SgnOffDt>	[0..1]	Date		361
	Version <Vrsn>	[0..1]	Text		361

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 470](#)

13.4.4.2 SignOffDate <SgnOffDt>

Presence: [0..1]

Definition: Signoff date of the document.

Datatype: ["ISODate" on page 467](#)

13.4.4.3 Version <Vrsn>

Presence: [0..1]

Definition: Identification of the version of the contract.

Datatype: ["Max6Text" on page 471](#)

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
	Identification </d>	[1..1]	\pm		362
	Currency <Ccy>	[1..1]	CodeSet	C1	362

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN <IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

13.4.5.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode"](#) on page 461

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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <ssr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

13.4.7 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	364
	Other <Othr>	[0..*]			364
	Identification <Id>	[1..1]	Text		364
	SchemeName <SchmeNm>	[0..1]			364
{Or}	Code <Cd>	[1..1]	CodeSet		365
Or}	Proprietary <Prtry>	[1..1]	Text		365
	Issuer <ssr>	[0..1]	Text		365

13.4.7.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

13.4.7.2 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		364
	SchemeName <SchmeNm>	[0..1]			364
{Or}	Code <Cd>	[1..1]	CodeSet		365
Or}	Proprietary <Prtry>	[1..1]	Text		365
	Issuer <Issr>	[0..1]	Text		365

13.4.7.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

13.4.7.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		365
Or}	Proprietary <Prtry>	[1..1]	Text		365

13.4.7.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ["ExternalOrganisationIdentification1Code" on page 465](#)

13.4.7.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 470](#)

13.4.7.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 470](#)

13.4.8 Mandate <Mndt>

Presence: [0..*]

Definition: Information specifying the account mandate.

Mandate <Mndt> contains the following OperationMandate3 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		366
	Identification </d>	[1..1]	Text		367
	ApplicableChannel <AplblChnl>	[1..*]			367
{Or}	Code <Cd>	[1..1]	CodeSet		367
Or}	Proprietary <Prtry>	[1..1]	Text		367
	RequiredSignatureNumber <ReqrdSgntrNb>	[1..1]	Text		368
	SignatureOrderIndicator <SgntrOrdrInd>	[1..1]	Indicator		368
	MandateHolder <MndtHldr>	[0..*]			368
	ModificationCode <ModCd>	[0..1]	CodeSet		369
	PartyOrGroup <PtyOrGrp>	[1..1]			369
{Or}	GroupIdentification <GrpId>	[1..1]	Text		370
Or}	Party <Pty>	[1..1]			370
	Party <Pty>	[1..1]	±		370
	Certificate <Cert>	[0..1]	Binary		372
	SignatureOrder <SgntrOrdr>	[0..1]	Text		372
	Authorisation <Authstn>	[1..1]			372
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			372
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	373
Or}	NotLimited <NotLtd>	[1..1]	Text		373
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			373
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	373
	NumberOfDays <NbOfDays>	[1..1]	Text		374
	MaximumAmountByBulkSubmission <MaxAmt-ByBlkSubmissn>	[0..1]			374
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375
	BankOperation <BkOpr>	[1..*]	±	C6, C7	375
	StartDate <StartDt>	[0..1]	Date		375
	EndDate <EndDt>	[0..1]	Date		375

13.4.8.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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

13.4.8.2 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the mandate.

Datatype: "Max35Text" on page 470

13.4.8.3 ApplicableChannel <ApplChnl>

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 <ApplChnl> contains one of the following **Channel2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		367
Or}	Proprietary <Prtry>	[1..1]	Text		367

13.4.8.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a channel by means of a code.

Datatype: "CommunicationMethod3Code" on page 462

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

13.4.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a channel by means of a text.

Datatype: ["Max35Text" on page 470](#)

13.4.8.4 RequiredSignatureNumber <ReqrdSgntrNb>

Presence: [1..1]

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

Datatype: ["Max15PlusSignedNumericText" on page 469](#)

13.4.8.5 SignatureOrderIndicator <SgntrOrdrInd>

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 469](#)):

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

13.4.8.6 MandateHolder <MndtHldr>

Presence: [0..*]

Definition: Holder of the mandate.

MandateHolder <MndtHldr> contains the following **PartyAndAuthorisation3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		369
	PartyOrGroup <PtyOrGrp>	[1..1]			369
{Or}	GroupIdentification <GrpId>	[1..1]	Text		370
Or}	Party <Pty>	[1..1]			370
	Party <Pty>	[1..1]	±		370
	Certificate <Cert>	[0..1]	Binary		372
	SignatureOrder <SgntrOrdr>	[0..1]	Text		372
	Authorisation <Authstn>	[1..1]			372
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			372
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	373
Or}	NotLimited <NotLtd>	[1..1]	Text		373
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			373
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	373
	NumberOfDays <NbOfDays>	[1..1]	Text		374
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			374
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375

13.4.8.6.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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

13.4.8.6.2 PartyOrGroup <PtyOrGrp>

Presence: [1..1]

Definition: Specifies a party or a group of parties.

PartyOrGroup <PtyOrGrp> contains one of the following **PartyOrGroup1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	GroupIdentification <GrpId>	[1..1]	Text		370
Or}	Party <Pty>	[1..1]			370
	Party <Pty>	[1..1]	±		370
	Certificate <Cert>	[0..1]	Binary		372

13.4.8.6.2.1 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of a group of parties.

Datatype: "Max4AlphaNumericText" on page 471

13.4.8.6.2.2 Party <Pty>

Presence: [1..1]

Definition: Specifies a party.

Party <Pty> contains the following **PartyAndCertificate2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		370
	Certificate <Cert>	[0..1]	Binary		372

13.4.8.6.2.2.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

13.4.8.6.2.2.2 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

13.4.8.6.3 SignatureOrder <SgntrOrdr>

Presence: [0..1]

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

Datatype: "Max15PlusSignedNumericText" on page 469

13.4.8.6.4 Authorisation <Authstn>

Presence: [1..1]

Definition: Authorisation granted to a mandate holder.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmountByTransaction <MaxAmtByTx>	[0..1]			372
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	373
Or}	NotLimited <NotLtd>	[1..1]	Text		373
	MaximumAmountByPeriod <MaxAmtByPrd>	[0..*]			373
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	373
	NumberOfDays <NbOfDays>	[1..1]	Text		374
	MaximumAmountByBulkSubmission <MaxAmtByBlk-Submissn>	[0..1]			374
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375

13.4.8.6.4.1 MaximumAmountByTransaction <MaxAmtByTx>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	373
Or}	NotLimited <NotLtd>	[1..1]	Text		373

13.4.8.6.4.1.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: C1 "ActiveCurrency", C5 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 459

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

13.4.8.6.4.1.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: "Unlimited9Text" on page 472

13.4.8.6.4.2 MaximumAmountByPeriod <MaxAmtByPrd>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MaximumAmount <MaxAmt>	[1..1]	Amount	C1, C5	373
	NumberOfDays <NbOfDays>	[1..1]	Text		374

13.4.8.6.4.2.1 MaximumAmount <MaxAmt>

Presence: [1..1]

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

Impacted by: [C1 "ActiveCurrency"](#), [C5 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

13.4.8.6.4.2.2 NumberOfDays <NbOfDays>

Presence: [1..1]

Definition: Period specified as a number of days.

Datatype: ["Max3NumericText" on page 470](#)

13.4.8.6.4.3 MaximumAmountByBulkSubmission <MaxAmtByBlkSubmissn>

Presence: [0..1]

Definition: Specifies the maximum amount for each bulk submission.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Amount <Amt>	[1..1]	Amount	C1, C5	374
Or}	NotLimited <NotLtd>	[1..1]	Text		375

13.4.8.6.4.3.1 Amount <Amt>

Presence: [1..1]

Definition: Fixed amount.

Impacted by: [C1 "ActiveCurrency"](#), [C5 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount" on page 459](#)

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

13.4.8.6.4.3.2 NotLimited <NotLtd>

Presence: [1..1]

Definition: Unlimited amount.

Datatype: ["Unlimited9Text" on page 472](#)

13.4.8.7 BankOperation <BkOpr>

Presence: [1..*]

Definition: Bank operation allowed by a mandate.

Impacted by: [C6 "DomainOrProprietaryRule"](#), [C7 "FamilyAndSubFamilyRule"](#)

BankOperation <BkOpr> contains the following elements (see ["BankTransactionCodeStructure4" on page 430](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Domain <Domn>	[0..1]	±		431
	Proprietary <Prtry>	[0..1]			431
	Code <Cd>	[1..1]	Text		431
	Issuer </ssr>	[0..1]	Text		431

Constraints

- **DomainOrProprietaryRule**

Either Proprietary or Domain or both must be present.

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

- **FamilyAndSubFamilyRule**

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

13.4.8.8 StartDate <StartDt>

Presence: [0..1]

Definition: Is the date when the mandate becomes valid.

Datatype: ["ISODate" on page 467](#)

13.4.8.9 EndDate <EndDt>

Presence: [0..1]

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

Datatype: ["ISODate" on page 467](#)

13.4.9 Group <Grp>

Presence: [0..*]

Definition: Definition of a group of parties.

Group <Grp> contains the following **Group2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		376
	GroupIdentification <GrpId>	[1..1]	Text		376
	Party <Pty>	[1..*]			376
	ModificationCode <ModCd>	[0..1]	CodeSet		377
	Party <Pty>	[1..1]	±		377
	Certificate <Cert>	[0..1]	Binary		379

13.4.9.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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

13.4.9.2 GroupIdentification <GrpId>

Presence: [1..1]

Definition: Specifies the identification of the group.

Datatype: "Max4AlphaNumericText" on page 471

13.4.9.3 Party <Pty>

Presence: [1..*]

Definition: Specifies a party and related certificate.

Party <Pty> contains the following **PartyAndCertificate3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ModificationCode <ModCd>	[0..1]	CodeSet		377
	Party <Pty>	[1..1]	±		377
	Certificate <Cert>	[0..1]	Binary		379

13.4.9.3.1 ModificationCode <ModCd>

Presence: [0..1]

Definition: Specifies the type of change.

Datatype: "Modification1Code" on page 466

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

13.4.9.3.2 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

13.4.9.3.3 Certificate <Cert>

Presence: [0..1]

Definition: Security certificate used to sign electronically.

Datatype: "Max10KBinary" on page 460

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		379
	Signature <Sgntr>	[1..1]	±		381

13.4.10.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

13.4.10.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.019.001.02 AccountClosingRequestV02

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 AccountClosingRequestV02 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. OrganisationIdentification6

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
	<i>Message root <Document> <AcctClsgReq></i>	[1..1]			
	References <Refs>	[1..1]			385
	MessageIdentification <MsgId>	[1..1]	±		385
	ProcessIdentification <PrclId>	[1..1]	±		385
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		386
	From <Fr>	[0..1]			386
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	386
	Other <Othr>	[0..*]			387
	Identification <Id>	[1..1]	Text		387
	SchemeName <SchmeNm>	[0..1]			387
{Or}	Code <Cd>	[1..1]	CodeSet		387
Or}	Proprietary <Prtry>	[1..1]	Text		387
	Issuer <lssr>	[0..1]	Text		388
	AccountIdentification <AcctId>	[1..1]			388
	Identification <Id>	[1..1]	±		388
	Name <Nm>	[0..1]	Text		388
	Currency <Ccy>	[1..1]	CodeSet	C1	389
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		389
	OrganisationIdentification <OrgId>	[1..1]		C6	390
	FullLegalName <FullLglNm>	[0..1]	Text		390
	OrganisationIdentification <OrgId>	[1..1]			390
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	391
	Other <Othr>	[0..*]			391
	Identification <Id>	[1..1]	Text		392
	SchemeName <SchmeNm>	[0..1]			392
{Or}	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	Text		392
	Issuer <lssr>	[0..1]	Text		392
	ContractDates <CtrctDts>	[0..1]			392
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		393

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		393
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		393
	BalanceTransferAccount <BalTrfAcct>	[0..1]			393
	Identification <Id>	[1..1]	±		393
	Currency <Ccy>	[1..1]	CodeSet	C1	394
	TransferAccountServiceIdentification <TrfAcctSvcrld>	[0..1]	±		394
	DigitalSignature <DgtlSgntr>	[0..*]			395
	Party <Pty>	[1..1]	±		395
	Signature <Sgntr>	[1..1]	±		397
	SupplementaryData <SplmtryData>	[0..*]	±	C7	397

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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
	MessageIdentification <MsgId>	[1..1]	±		385
	ProcessIdentification <PrId>	[1..1]	±		385
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		386

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

14.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

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. [OrganisationIdentification6](#)

From <Fr> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	386
	Other <Othr>	[0..*]			387
	Identification </d>	[1..1]	Text		387
	SchemeName <SchmeNm>	[0..1]			387
{Or}	Code <Cd>	[1..1]	CodeSet		387
Or}	Proprietary <Prtry>	[1..1]	Text		387
	Issuer </ssr>	[0..1]	Text		388

14.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "[AnyBICIdentifier](#)" on page 467

Constraints

- **AnyBIC**

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

lowing components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

14.4.2.2 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		387
	SchemeName <SchmeNm>	[0..1]			387
{Or}	Code <Cd>	[1..1]	CodeSet		387
Or}	Proprietary <Prtry>	[1..1]	Text		387
	Issuer </ssr>	[0..1]	Text		388

14.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

14.4.2.2.2 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		387
Or}	Proprietary <Prtry>	[1..1]	Text		387

14.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

14.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

14.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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]	±		388
	Name <Nm>	[0..1]	Text		388
	Currency <Ccy>	[1..1]	CodeSet	C1	389

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN <IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

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 471

14.4.3.3 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 461

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 <AcctSvcId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcId> contains the following elements (see "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <MmbId>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 Organisation14 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLglNm>	[0..1]	Text		390
	OrganisationIdentification <OrgId>	[1..1]			390
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	391
	Other <Othr>	[0..*]			391
	Identification <Id>	[1..1]	Text		392
	SchemeName <SchmeNm>	[0..1]			392
{Or}	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	Text		392
	Issuer <ssr>	[0..1]	Text		392

Constraints

- **OrganisationIdentificationRule**

In case of conflict between the Organisation Identification and the Full Legal Name, it is recommended that the account servicer ask for clarification by means of an AdditionalInformationRequest message.

14.4.5.1 FullLegalName <FullLglNm>

Presence: [0..1]

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

Datatype: "Max350Text" on page 470

14.4.5.2 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	391
	Other <Othr>	[0..*]			391
	Identification </id>	[1..1]	Text		392
	SchemeName <SchmeNm>	[0..1]			392
{Or}	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	Text		392
	Issuer </ssr>	[0..1]	Text		392

14.4.5.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

14.4.5.2.2 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		392
	SchemeName <SchmeNm>	[0..1]			392
{Or}	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	Text		392
	Issuer </ssr>	[0..1]	Text		392

14.4.5.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

14.4.5.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	Text		392

14.4.5.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

14.4.5.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

14.4.5.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		393
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		393
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		393

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 467

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 469):

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

14.4.6.3 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 469):

- *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
	Identification </d>	[1..1]	±		393
	Currency <Ccy>	[1..1]	CodeSet	C1	394

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification </d>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer </ssr>	[0..1]	Text		430

14.4.7.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "["ActiveCurrencyCode"](#)" on page 461

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 <TrfAcctSv-crId>

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 "BranchAndFinancialInstitutionIdentification5" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 PartyAndSignature2 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		395
	Signature <Sgntr>	[1..1]	±		397

14.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

14.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.020.001.02 AccountClosingAmendmentRequestV02

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 AccountClosingAmendmentRequestV02 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]			
	References <Refs>	[1..1]			402
	MessageIdentification <MsgId>	[1..1]	±		402
	ProcessIdentification <PrclId>	[1..1]	±		402
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		402
	From <Fr>	[0..1]			403
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	403
	Other <Othr>	[0..*]			403
	Identification <Id>	[1..1]	Text		404
	SchemeName <SchmeNm>	[0..1]			404
{Or}	Code <Cd>	[1..1]	CodeSet		404
Or}	Proprietary <Prtry>	[1..1]	Text		404
	Issuer </ssr>	[0..1]	Text		404
	AccountIdentification <AcctId>	[1..1]			405
	Identification <Id>	[1..1]	±		405
	Currency <Ccy>	[1..1]	CodeSet	C1	405
	AccountServiceIdentification <AcctSvcrId>	[1..1]	±		406
	OrganisationIdentification <OrgId>	[1..1]			406
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	407
	Other <Othr>	[0..*]			407
	Identification <Id>	[1..1]	Text		408
	SchemeName <SchmeNm>	[0..1]			408
{Or}	Code <Cd>	[1..1]	CodeSet		408
Or}	Proprietary <Prtry>	[1..1]	Text		408
	Issuer </ssr>	[0..1]	Text		408
	ContractDates <CtrctDts>	[0..1]			408
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		409
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		409
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		409
	BalanceTransferAccount <BalTrfAcct>	[0..1]			409

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		409
	Currency <Ccy>	[1..1]	CodeSet	C1	410
	TransferAccountServiceIdentification <TrfAcctSvcrld>	[0..1]	±		410
	DigitalSignature <DgtlSgntr>	[0..*]			411
	Party <Pty>	[1..1]	±		411
	Signature <Sgntr>	[1..1]	±		413
	SupplementaryData <SplmtryData>	[0..*]	±	C6	413

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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
	MessageIdentification <MsgId>	[1..1]	±		402
	ProcessIdentification <PrclId>	[1..1]	±		402
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		402

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

15.4.1.3 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "Max70Text" on page 471

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	403
	Other <Othr>	[0..*]			403
	Identification <Id>	[1..1]	Text		404
	SchemeName <SchmeNm>	[0..1]			404
{Or}	Code <Cd>	[1..1]	CodeSet		404
Or}	Proprietary <Prtry>	[1..1]	Text		404
	Issuer <issr>	[0..1]	Text		404

15.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

15.4.2.2 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		404
	SchemeName <SchmeNm>	[0..1]			404
{Or}	Code <Cd>	[1..1]	CodeSet		404
Or}	Proprietary <Prtry>	[1..1]	Text		404
	Issuer <Issr>	[0..1]	Text		404

15.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

15.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		404
Or}	Proprietary <Prtry>	[1..1]	Text		404

15.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

15.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

15.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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]	±		405
	Currency <Ccy>	[1..1]	CodeSet	C1	405

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

15.4.3.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode"](#) on page 461

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 <AcctSvcId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcId> contains the following elements (see "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <MmbId>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

15.4.5 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of the organisation requesting the change.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	407
	Other <Othr>	[0..*]			407
	Identification <Id>	[1..1]	Text		408
	SchemeName <SchmeNm>	[0..1]			408
{Or}	Code <Cd>	[1..1]	CodeSet		408
Or}	Proprietary <Prtry>	[1..1]	Text		408
	Issuer <Issr>	[0..1]	Text		408

15.4.5.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: ["AnyBICIdentifier" on page 467](#)

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

15.4.5.2 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		408
	SchemeName <SchmeNm>	[0..1]			408
{Or}	Code <Cd>	[1..1]	CodeSet		408
Or}	Proprietary <Prtry>	[1..1]	Text		408
	Issuer <Issr>	[0..1]	Text		408

15.4.5.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

15.4.5.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		408
Or}	Proprietary <Prtry>	[1..1]	Text		408

15.4.5.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

15.4.5.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

15.4.5.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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
	TargetClosingDate <TrgtClsgDt>	[0..1]	Date		409
	UrgencyFlag <UrgcyFlg>	[0..1]	Indicator		409
	RemovalIndicator <Rmvllnd>	[0..1]	Indicator		409

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 467

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 469):

- *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 469):

- *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
	Identification </d>	[1..1]	±		409
	Currency <Ccy>	[1..1]	CodeSet	C1	410

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification </d>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer </ssr>	[0..1]	Text		430

15.4.7.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: "["ActiveCurrencyCode"](#)" on page 461

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 <TrfAcctSv-crId>

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 "BranchAndFinancialInstitutionIdentification5" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 PartyAndSignature2 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		411
	Signature <Sgntr>	[1..1]	±		413

15.4.9.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

15.4.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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.021.001.02 AccountClosingAdditionalInformationRequestV02

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 AccountClosingAdditionalInformationRequestV02 MessageDefinition is composed of 9 Message-BuildingBlocks:

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]			
	References <Refs>	[1..1]	±		416
	From <Fr>	[0..1]			417
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	417
	Other <Othr>	[0..*]			418
	Identification </Id>	[1..1]	Text		418
	SchemeName <SchmeNm>	[0..1]			418
{Or}	Code <Cd>	[1..1]	CodeSet		418
Or}	Proprietary <Prtry>	[1..1]	Text		418
	Issuer </ssr>	[0..1]	Text		419
	OrganisationIdentification <OrgId>	[1..1]			419
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	419
	Other <Othr>	[0..*]			419
	Identification </Id>	[1..1]	Text		420
	SchemeName <SchmeNm>	[0..1]			420
{Or}	Code <Cd>	[1..1]	CodeSet		420
Or}	Proprietary <Prtry>	[1..1]	Text		420
	Issuer </ssr>	[0..1]	Text		420
	AccountIdentification <AcctId>	[1..1]			421
	Identification </Id>	[1..1]	±		421
	Currency <Ccy>	[1..1]	CodeSet	C1	421
	AccountServicerIdentification <AcctSvcrId>	[1..1]	±		422
	BalanceTransferAccount <BalTrfAcct>	[0..1]			422
	Identification </Id>	[1..1]	±		423
	Currency <Ccy>	[1..1]	CodeSet	C1	423
	TransferAccountServicerIdentification <TrfAcctSvcrId>	[0..1]	±		423
	DigitalSignature <DgtlSgntr>	[0..*]			424
	Party <Pty>	[1..1]	±		424
	Signature <Sgntr>	[1..1]	±		426
	SupplementaryData <SplmtryData>	[0..*]	±	C6	426

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. (Algorithm)

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C3 BICFI

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (Algorithm)

C4 Country

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

C5 IBAN

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

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 439 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	±		439
	RequestToBeCompletedIdentification <ReqToBeCmplt-Id>	[1..1]	±		440
	ProcessIdentification <PrclId>	[1..1]	±		440
	RequestReason <ReqRsn>	[1..*]	Text		440
	AttachedDocumentName <AttchdDocNm>	[0..*]	Text		440

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 **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	417
	Other <Othr>	[0..*]			418
	Identification <Id>	[1..1]	Text		418
	SchemeName <SchmeNm>	[0..1]			418
{Or}	Code <Cd>	[1..1]	CodeSet		418
Or}	Proprietary <Prtry>	[1..1]	Text		418
	Issuer <issr>	[0..1]	Text		419

16.4.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.

The institution code, country code and location code are mandatory, while the branch code is optional.

16.4.2.2 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		418
	SchemeName <SchmeNm>	[0..1]			418
{Or}	Code <Cd>	[1..1]	CodeSet		418
Or}	Proprietary <Prtry>	[1..1]	Text		418
	Issuer <Issr>	[0..1]	Text		419

16.4.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max35Text" on page 470](#)

16.4.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		418
Or}	Proprietary <Prtry>	[1..1]	Text		418

16.4.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ["ExternalOrganisationIdentification1Code" on page 465](#)

16.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 470](#)

16.4.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

16.4.3 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identifier for an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	419
	Other <Othr>	[0..*]			419
	Identification <Id>	[1..1]	Text		420
	SchemeName <SchmeNm>	[0..1]			420
{Or}	Code <Cd>	[1..1]	CodeSet		420
Or}	Proprietary <Prtry>	[1..1]	Text		420
	Issuer <Issr>	[0..1]	Text		420

16.4.3.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 467

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

16.4.3.2 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		420
	SchemeName <SchmeNm>	[0..1]			420
{Or}	Code <Cd>	[1..1]	CodeSet		420
Or}	Proprietary <Prtry>	[1..1]	Text		420
	Issuer <Issr>	[0..1]	Text		420

16.4.3.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 470

16.4.3.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		420
Or}	Proprietary <Prtry>	[1..1]	Text		420

16.4.3.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 465

16.4.3.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

16.4.3.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

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
	Identification <Id>	[1..1]	±		421
	Currency <Ccy>	[1..1]	CodeSet	C1	421

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <Issr>	[0..1]	Text		430

16.4.4.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

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

Datatype: ["ActiveCurrencyCode"](#) on page 461

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 <AcctSvcId>

Presence: [1..1]

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

AccountServicerIdentification <AcctSvcId> contains the following elements (see "[BranchAndFinancialInstitutionIdentification5](#)" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <MmbId>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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
	Identification </d>	[1..1]	±		423
	Currency <Ccy>	[1..1]	CodeSet	C1	423

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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN </IBAN>	[1..1]	IdentifierSet		429
Or}	Other <Othr>	[1..1]			429
	Identification </d>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer </ssr>	[0..1]	Text		430

16.4.6.2 Currency <Ccy>

Presence: [1..1]

Definition: Medium of exchange of value.

Impacted by: C1 "ActiveCurrency"

Datatype: ["ActiveCurrencyCode"](#) on page 461

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 <TrfAcctSv-crld>

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 "BranchAndFinancialInstitutionIdentification5" on page 433 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			433
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <issr>	[0..1]	Text		437
	BranchIdentification <BrnchId>	[0..1]	±		437

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 **PartyAndSignature2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		424
	Signature <Sgntr>	[1..1]	±		426

16.4.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "PartyIdentification43" on page 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

16.4.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Signature <Sgntr> contains the following elements (see "[ProprietaryData3](#)" on page 459 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		441
	Envelope <Envlp>	[1..1]			442
	Contents <Cnts>	[1..1]	(User Defined)		442

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 CashAccount24

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification < <i>Id</i> >	[1..1]	±		427
	Type < <i>Tp</i> >	[0..1]	±		427
	Currency < <i>Ccy</i> >	[0..1]	CodeSet		428
	Name < <i>Nm</i> >	[0..1]	Text		428

17.1.1.1.1 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 429 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	IBAN < <i>IBAN</i> >	[1..1]	IdentifierSet		429
Or}	Other < <i>Othr</i> >	[1..1]			429
	Identification < <i>Id</i> >	[1..1]	Text		429
	SchemeName < <i>SchmeNm</i> >	[0..1]			430
{Or}	Code < <i>Cd</i> >	[1..1]	CodeSet		430
Or}	Proprietary < <i>Prtry</i> >	[1..1]	Text		430
	Issuer < <i>ssr</i> >	[0..1]	Text		430

17.1.1.1.2 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 428 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428

17.1.1.1.3 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.

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 461

17.1.1.1.4 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 471

17.1.1.2 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428

17.1.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "[ExternalCashAccountType1Code](#)" on page 464

17.1.1.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 470

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		429
Or}	Other <Othr>	[1..1]			429
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <issr>	[0..1]	Text		430

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.

Datatype: ["IBAN2007Identifier" on page 468](#)

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 **GenericAccountIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		429
	SchemeName <SchmeNm>	[0..1]			430
{Or}	Code <Cd>	[1..1]	CodeSet		430
Or}	Proprietary <Prtry>	[1..1]	Text		430
	Issuer <issr>	[0..1]	Text		430

17.1.2.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max34Text" on page 470](#)

17.1.2.1.2.2 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		430
Or}	Proprietary <Prtry>	[1..1]	Text		430

17.1.2.1.2.2.1 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 463](#)

17.1.2.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 470](#)

17.1.2.1.2.3 Issuer <lssr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 470](#)

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]	±		431
	Proprietary <Prtry>	[0..1]			431
	Code <Cd>	[1..1]	Text		431
	Issuer <lssr>	[0..1]	Text		431

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 432 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		432
	Family <Fmly>	[1..1]	±		432

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		431
	Issuer <lssr>	[0..1]	Text		431

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 470

17.1.3.1.2.2 Issuer <lssr>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 470

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		432
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		432

17.1.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the family within a domain.

Datatype: ["ExternalBankTransactionFamily1Code" on page 463](#)

17.1.3.2.2 SubFamilyCode <SubFmlyCd>

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Datatype: ["ExternalBankTransactionSubFamily1Code" on page 464](#)

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		432
	Family <Fmly>	[1..1]	±		432

17.1.3.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Datatype: ["ExternalBankTransactionDomain1Code" on page 463](#)

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 431](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[1..1]	CodeSet		432
	SubFamilyCode <SubFmlyCd>	[1..1]	CodeSet		432

17.1.4 Financial institution identification

17.1.4.1 BranchAndFinancialInstitutionIdentification5

Definition: Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification < <i>FinInstnId</i> >	[1..1]			433
	BICFI < <i>BICFI</i> >	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification < <i>ClrSysMmbld</i> >	[0..1]			434
	ClearingSystemIdentification < <i>ClrSysId</i> >	[0..1]			435
{Or}	Code < <i>Cd</i> >	[1..1]	CodeSet		435
Or}	Proprietary < <i>Prtry</i> >	[1..1]	Text		435
	MemberIdentification < <i>Mmbld</i> >	[1..1]	Text		435
	Name < <i>Nm</i> >	[0..1]	Text		435
	PostalAddress < <i>PstlAdr</i> >	[0..1]	±		435
	Other < <i>Othr</i> >	[0..1]			436
	Identification < <i>Id</i> >	[1..1]	Text		436
	SchemeName < <i>SchmeNm</i> >	[0..1]			436
{Or}	Code < <i>Cd</i> >	[1..1]	CodeSet		437
Or}	Proprietary < <i>Prtry</i> >	[1..1]	Text		437
	Issuer < <i>Issr</i> >	[0..1]	Text		437
	BranchIdentification < <i>BrnchId</i> >	[0..1]	±		437

17.1.4.1.1 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 **FinancialInstitutionIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet		434
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]			434
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435
	Name <Nm>	[0..1]	Text		435
	PostalAddress <PstlAdr>	[0..1]	±		435
	Other <Othr>	[0..1]			436
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

17.1.4.1.1.1 BICFI <BICFI>

Presence: [0..1]

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Datatype: ["BICFIIdentifier" on page 468](#)

17.1.4.1.1.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbld> contains the following **ClearingSystemMemberIdentification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]			435
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435
	MemberIdentification <Mmbld>	[1..1]	Text		435

17.1.4.1.1.2.1 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 **ClearingSystemIdentification2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	Text		435

17.1.4.1.1.2.1.1 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 464](#)

17.1.4.1.1.2.1.2 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 470](#)

17.1.4.1.1.2.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: ["Max35Text" on page 470](#)

17.1.4.1.1.3 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 469](#)

17.1.4.1.1.4 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 "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

17.1.4.1.1.5 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 **GenericFinancialIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		436
	SchemeName <SchmeNm>	[0..1]			436
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437
	Issuer <Issr>	[0..1]	Text		437

17.1.4.1.1.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "[Max35Text](#)" on page 470

17.1.4.1.1.5.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		437
Or}	Proprietary <Prtry>	[1..1]	Text		437

17.1.4.1.1.5.2.1 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 464](#)

17.1.4.1.1.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 470](#)

17.1.4.1.1.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 470](#)

17.1.4.1.2 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 ["BranchData2" on page 437](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		438
	Name <Nm>	[0..1]	Text		438
	PostalAddress <PstlAdr>	[0..1]	±		438

17.1.4.2 BranchData2

Definition: Information that locates and identifies a specific branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification < <i>Id</i> >	[0..1]	Text		438
	Name < <i>Nm</i> >	[0..1]	Text		438
	PostalAddress < <i>PstlAdr</i> >	[0..1]	±		438

17.1.4.2.1 Identification <*Id*>

Presence: [0..1]

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

Datatype: ["Max35Text" on page 470](#)

17.1.4.2.2 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 469](#)

17.1.4.2.3 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 ["PostalAddress6" on page 457](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType < <i>AdrTp</i> >	[0..1]	CodeSet		457
	Department < <i>Dept</i> >	[0..1]	Text		458
	SubDepartment < <i>SubDept</i> >	[0..1]	Text		458
	StreetName < <i>StrtNm</i> >	[0..1]	Text		458
	BuildingNumber < <i>BldgNb</i> >	[0..1]	Text		458
	PostCode < <i>PstCd</i> >	[0..1]	Text		458
	TownName < <i>TwnNm</i> >	[0..1]	Text		458
	CountrySubDivision < <i>CtrySubDvsn</i> >	[0..1]	Text		458
	Country < <i>Ctry</i> >	[0..1]	CodeSet		459
	AddressLine < <i>AdrLine</i> >	[0..7]	Text		459

17.1.5 Identification information

17.1.5.1 GenericIdentification13

Definition: Information related to an identification, eg, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification < <i>Id</i> >	[1..1]	Text		439
	SchemeName < <i>SchmeNm</i> >	[0..1]	Text		439
	Issuer < <i>lssr</i> >	[1..1]	Text		439

17.1.5.1.1 Identification <*Id*>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max4AlphaNumericText" on page 471

17.1.5.1.2 SchemeName <*SchmeNm*>

Presence: [0..1]

Definition: Name of the identification scheme.

Datatype: "Max35Text" on page 470

17.1.5.1.3 Issuer <*lssr*>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

17.1.5.2 References3

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification < <i>MsgId</i> >	[1..1]	±		439
	RequestToBeCompletedIdentification < <i>ReqToBeCmplt-Id</i> >	[1..1]	±		440
	ProcessIdentification < <i>PrcId</i> >	[1..1]	±		440
	RequestReason < <i>ReqRsn</i> >	[1..*]	Text		440
	AttachedDocumentName < <i>AttchdDocNm</i> >	[0..*]	Text		440

17.1.5.2.1 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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

17.1.5.2.2 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 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

17.1.5.2.3 ProcessIdentification <PrclId>

Presence: [1..1]

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

ProcessIdentification <PrclId> contains the following elements (see "[MessageIdentification1](#)" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		441
	CreationDateTime <CreDtTm>	[1..1]	DateTime		441

17.1.5.2.4 RequestReason <ReqRsn>

Presence: [1..*]

Definition: Reason of the request.

Datatype: "[Max35Text](#)" on page 470

17.1.5.2.5 AttachedDocumentName <AttchdDocNm>

Presence: [0..*]

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

Datatype: "[Max70Text](#)" on page 471

17.1.5.3 MessageIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification < <i>Id</i> >	[1..1]	Text		441
	CreationDateTime < <i>CreDtTm</i> >	[1..1]	DateTime		441

17.1.5.3.1 Identification <*Id*>

Presence: [1..1]

Definition: Identification of the message.

Datatype: ["Max35Text" on page 470](#)

17.1.5.3.2 CreationDateTime <*CreDtTm*>

Presence: [1..1]

Definition: Date of creation of the message.

Datatype: ["ISODateTime" on page 467](#)

17.1.6 Miscellaneous

17.1.6.1 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName < <i>PlcAndNm</i> >	[0..1]	Text		441
	Envelope < <i>Envlp</i> >	[1..1]			442
	Contents < <i>Cnts</i> >	[1..1]	(User Defined)		442

Constraints

- **SupplementaryDataRule**

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

17.1.6.1.1 PlaceAndName <*PlcAndNm*>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: ["Max350Text" on page 470](#)

17.1.6.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Envelope <Envlp> contains the following **SupplementaryDataEnvelope1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Contents <Cnts>	[1..1]	(User Defined)		442

17.1.6.1.2.1 Contents <Cnts>

Presence: [1..1]

Definition: Technical element that specifies the supplementary data.

Type: (User Defined)

Technical supplementary data structure that allows to specify any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The content of the supplementary data MUST NOT be validated by the receiver (processContent=lax).

17.1.7 Organisation identification

17.1.7.1 PartyIdentification43

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		444
	PostalAddress <PstlAdr>	[0..1]	±		444
	Identification <Id>	[0..1]			444
{Or}	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer </ssr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		449
	ContactDetails <CtctDtls>	[0..1]			450
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Other <Othr>	[0..1]	Text		451

17.1.7.1.1 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 469

17.1.7.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "[PostalAddress6](#)" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

17.1.7.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following **Party11Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]			445
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <issr>	[0..1]	Text		447
Or}	PrivateIdentification <PrvtId>	[1..1]			447
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <issr>	[0..1]	Text		449

17.1.7.1.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet		446
	Other <Othr>	[0..*]			446
	Identification <Id>	[1..1]	Text		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447

17.1.7.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Datatype: ["AnyBICIdentifier" on page 467](#)

17.1.7.1.3.1.2 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		446
	SchemeName <SchmeNm>	[0..1]			446
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447

17.1.7.1.3.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max35Text" on page 470](#)

17.1.7.1.3.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		447
Or}	Proprietary <Prtry>	[1..1]	Text		447

17.1.7.1.3.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ["ExternalOrganisationIdentification1Code" on page 465](#)

17.1.7.1.3.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 470](#)

17.1.7.1.3.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 470](#)

17.1.7.1.3.2 PrivatIdentification <PrvtId>

Presence: [1..1]

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

PrivatIdentification <PrvtId> contains the following **PersonIdentification5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			448
	BirthDate <BirthDt>	[1..1]	Date		448
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		448
	CityOfBirth <CityOfBirth>	[1..1]	Text		448
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		448
	Other <Othr>	[0..*]			448
	Identification <Id>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer <Issr>	[0..1]	Text		449

17.1.7.1.3.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate < <i>BirthDt</i> >	[1..1]	Date		448
	ProvinceOfBirth < <i>PrvcOfBirth</i> >	[0..1]	Text		448
	CityOfBirth < <i>CityOfBirth</i> >	[1..1]	Text		448
	CountryOfBirth < <i>CtryOfBirth</i> >	[1..1]	CodeSet		448

17.1.7.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ["ISODate" on page 467](#)

17.1.7.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: ["Max35Text" on page 470](#)

17.1.7.1.3.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: ["Max35Text" on page 470](#)

17.1.7.1.3.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: ["CountryCode" on page 463](#)

17.1.7.1.3.2.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		449
	SchemeName <SchmeNm>	[0..1]			449
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449
	Issuer </ssr>	[0..1]	Text		449

17.1.7.1.3.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 470

17.1.7.1.3.2.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or}	Code <Cd>	[1..1]	CodeSet		449
Or}	Proprietary <Prtry>	[1..1]	Text		449

17.1.7.1.3.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 465

17.1.7.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

17.1.7.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

17.1.7.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Datatype: ["CountryCode" on page 463](#)

17.1.7.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following **ContactDetails2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		450
	Name <Nm>	[0..1]	Text		450
	PhoneNumber <PhneNb>	[0..1]	Text		450
	MobileNumber <MobNb>	[0..1]	Text		450
	FaxNumber <FaxNb>	[0..1]	Text		451
	EmailAddress <EmailAdr>	[0..1]	Text		451
	Other <Othr>	[0..1]	Text		451

17.1.7.1.5.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: ["NamePrefix1Code" on page 466](#)

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.
MADM	Madam	Title of the person is Madam.

17.1.7.1.5.2 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 469](#)

17.1.7.1.5.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 472](#)

17.1.7.1.5.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 472](#)

17.1.7.1.5.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 472](#)

17.1.7.1.5.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: ["Max2048Text" on page 469](#)

17.1.7.1.5.7 Other <Othr>

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: ["Max35Text" on page 470](#)

17.1.8 Party identification

17.1.8.1 PartyIdentification40

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		452
	PostalAddress <PstlAdr>	[0..1]	±		452
	Identification <Id>	[0..1]			453
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		455
	ContactDetails <CtctDtls>	[0..1]			455
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

17.1.8.1.1 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 469

17.1.8.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress6" on page 457 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

17.1.8.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains the following PersonIdentification5 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			453
	BirthDate <BirthDt>	[1..1]	Date		454
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		454
	CityOfBirth <CityOfBirth>	[1..1]	Text		454
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet		454
	Other <Othr>	[0..*]			454
	Identification <Id>	[1..1]	Text		455
	SchemeName <SchmeNm>	[0..1]			455
{Or}	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Issuer <Issr>	[0..1]	Text		455

17.1.8.1.3.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate < <i>BirthDt</i> >	[1..1]	Date		454
	ProvinceOfBirth < <i>PrvcOfBirth</i> >	[0..1]	Text		454
	CityOfBirth < <i>CityOfBirth</i> >	[1..1]	Text		454
	CountryOfBirth < <i>CtryOfBirth</i> >	[1..1]	CodeSet		454

17.1.8.1.3.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ["ISODate" on page 467](#)

17.1.8.1.3.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: ["Max35Text" on page 470](#)

17.1.8.1.3.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: ["Max35Text" on page 470](#)

17.1.8.1.3.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: ["CountryCode" on page 463](#)

17.1.8.1.3.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification < <i>Id</i> >	[1..1]	Text		455
	SchemeName < <i>SchmeNm</i> >	[0..1]			455
{Or}	Code < <i>Cd</i> >	[1..1]	CodeSet		455
Or}	Proprietary < <i>Prtry</i> >	[1..1]	Text		455
	Issuer < <i>ssr</i> >	[0..1]	Text		455

17.1.8.1.3.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 470

17.1.8.1.3.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationScheme-Name1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455

17.1.8.1.3.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 465

17.1.8.1.3.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 470

17.1.8.1.3.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 470

17.1.8.1.4 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.

Datatype: "CountryCode" on page 463

17.1.8.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following **ContactDetails2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		456
	Name <Nm>	[0..1]	Text		456
	PhoneNumber <PhneNb>	[0..1]	Text		456
	MobileNumber <MobNb>	[0..1]	Text		456
	FaxNumber <FaxNb>	[0..1]	Text		456
	EmailAddress <EmailAdr>	[0..1]	Text		457
	Other <Othr>	[0..1]	Text		457

17.1.8.1.5.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: ["NamePrefix1Code" on page 466](#)

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.
MADM	Madam	Title of the person is Madam.

17.1.8.1.5.2 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 469](#)

17.1.8.1.5.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 472](#)

17.1.8.1.5.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 472](#)

17.1.8.1.5.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 472

17.1.8.1.5.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 469

17.1.8.1.5.7 Other <Othr>

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: "Max35Text" on page 470

17.1.9 Postal address

17.1.9.1 PostalAddress6

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]	CodeSet		457
	Department <Dept>	[0..1]	Text		458
	SubDepartment <SubDept>	[0..1]	Text		458
	StreetName <StrtNm>	[0..1]	Text		458
	BuildingNumber <BldgNb>	[0..1]	Text		458
	PostCode <PstCd>	[0..1]	Text		458
	TownName <TwnNm>	[0..1]	Text		458
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		458
	Country <Ctry>	[0..1]	CodeSet		459
	AddressLine <AdrLine>	[0..7]	Text		459

17.1.9.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: "AddressType2Code" on page 462

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.

CodeName	Name	Definition
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

17.1.9.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: ["Max70Text" on page 471](#)

17.1.9.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: ["Max70Text" on page 471](#)

17.1.9.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: ["Max70Text" on page 471](#)

17.1.9.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: ["Max16Text" on page 469](#)

17.1.9.1.6 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 469](#)

17.1.9.1.7 TownName <TwnNm>

Presence: [0..1]

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

Datatype: ["Max35Text" on page 470](#)

17.1.9.1.8 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: ["Max35Text" on page 470](#)

17.1.9.1.9 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 463

17.1.9.1.10 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 471

17.1.10 Proprietary

17.1.10.1 ProprietaryData3

Definition: Container for proprietary information. Business content of this element is not specified.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Any <Any>	[1..1]	(User Defined)		459

17.1.10.1.1 Any <Any>

Presence: [1..1]

Definition: Proprietary content.

Type: (User Defined)

The Any element without further validation processing.

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 461

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

Type: CodeSet

Format

minLength	1
maxLength	4

17.2.3.18 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.

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

17.2.3.19 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.

17.2.3.20 NamePrefix1Code

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.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.
MADM	Madam	Title of the person is Madam.

17.2.3.21 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 AnyBICIdentifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([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 by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

17.2.6.2 BICFIIdentifier

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)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
---------	---

Constraints

- **BICFI**

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional.

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}
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Constraints

- **IBAN**

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

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 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

17.2.8.2 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}
---------	---------------------

17.2.8.3 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

17.2.8.4 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

17.2.8.5 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.

Type: Text

Format

minLength	1
maxLength	256

17.2.8.6 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

17.2.8.7 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

17.2.8.8 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

17.2.8.9 Max3NumericText

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

Type: Text

Format

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

17.2.8.10 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}

17.2.8.11 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

17.2.8.12 Max5NumericText

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

Type: Text

Format

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

17.2.8.13 Max6Text

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

Type: Text

Format

minLength	1
maxLength	6

17.2.8.14 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

17.2.8.15 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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17.2.8.16 Unlimited9Text

Definition: String of characters equal to UNLIMITED.

Type: Text

Format

length	9
pattern	UNLIMITED