

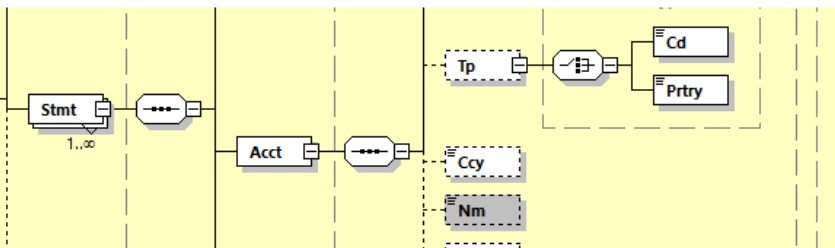
**Preamble:**

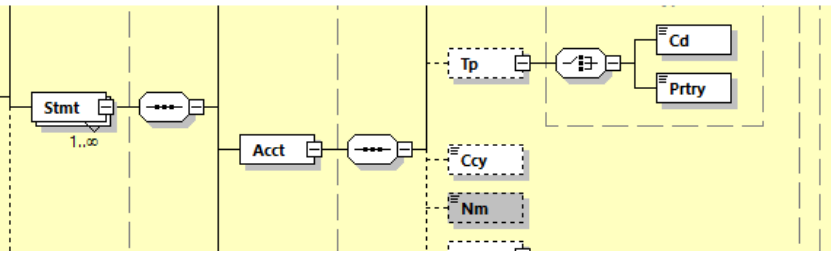
- The change request GitHub [#28](#) and [#61](#) are connected and need to be investigated and assessed jointly.
- In the course of project Multibanking for individual SIX has elaborated a proposal how the account designation and account type can be implemented (source: presentation of Business Working Group Meeting on 20<sup>th</sup> September 2023, slide 11):

**SIX Preliminary Preferred Option**

- Introduction of new "Account Type" field based on proposal above into API v4 by Nov 24.
- **Redefinition/Clarification of the "Designation" field** so it contains account designation information, but **no account type information** (this goes into the new "Account Type" field).
- Hence, **SIX prefers preliminarily** that "Account Type" and "Designation" fields become **general requirement by November 2024**.
- **Integration of this proposal into v4 of AIS API** (publication in Q1 2024 and bLink productive deployment in November 2024) – to be confirmed.
- **Need for discussion on testing** possibilities before November 2024.
- Participants are asked to **provide feedback on preferred option** by September 29.

"Account Type" field	+	"Designation" field
<ul style="list-style-type: none"> <li>• Mandatory field in API</li> <li>• Defined values by SFTI</li> <li>• Based on Account Type Codes from ISO 200222</li> <li>• Not IBAN</li> </ul>		<ul style="list-style-type: none"> <li>• Mandatory field in API</li> <li>• Optional free text</li> </ul>

Topic	<b>AIS: existing element for account designation</b>
Issue	Usage of account designation not standardized. Element / attribute can contain different data depending if account designation (account alias) is defined or not.
GitHub ID	GitHub: <a href="#">#28</a>
Objective	The account designation shall be captured if defined.
Solution and setup at the present	<p><b>Camt:</b> The account designation shall be captured in the existing element Acct/Nm</p>  <p>Parameters:</p> <ul style="list-style-type: none"> <li>• Optional</li> <li>• Text field [1..70]</li> </ul> <p><b>JSON:</b> The account designation shall be captured in the existing element.</p> <p>Element: Designation</p> <p>Used in following API responses</p> <ul style="list-style-type: none"> <li>○ Consent</li> <li>○ Accountlist</li> <li>○ Trxlist</li> </ul> <p>Parameters:</p> <ul style="list-style-type: none"> <li>• Status Code: Optional</li> <li>• String [1..140]</li> </ul> <p>Example: "designation" : "Firmenkonto"</p>
Proposed target solution and setup	<p><b>Camt:</b> The account designation shall be captured in the existing element.</p>



Parameters:

- Optional
- Text field [1..70]

**General question and clarification on SFTI working group:**

- A) Shall this data be provided mandatorily? → Change
- B) In case no account designation (alias) was defined by user what shall be provided? Shall the bank be allowed to capture the bank specific account type (Konto Rubrik)? This is probably common implementation at the present by the banks. → Probably no change

**JSON:**

The account designation shall be captured in the existing element.

Element: Designation

Used in following calls and responses

- Consent
- Accountlist
- Trxlist

Parameters:

- Status Code: Optional
- String [1..140]

Example: "designation" : "Firmenkonto"

**General question and clarification on SFTI working group:**

- Same questions as for XML / camt with respect to cardinality and data content need to be answered respectively the answers will apply.

Changes

Camt and JSON:

- Existing element will be used. Content of the element to be clarified.

**Proposal and options how to get there**

Moving forward	<ol style="list-style-type: none"> <li>1. Clarification on questions with respect to usage of element in case of no defined account designation</li> <li>2. Implementation of changes             <ol style="list-style-type: none"> <li>i) Cardinality: optional vs. mandatory</li> <li>ii) Date of implementation</li> </ol> </li> </ol>
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**Feedback of SIX and SFTI community**

Name	
Role	
Date of feedback issued	
Feedback	

Name	
Role	
Date of feedback issued	
Feedback	

Name	
Role	
Date of feedback issued	
Feedback	