SEB ISO 20022 Message Implementation Guideline

for the messages acmt.010.001.01 and acmt.014.001.01

Version 23.1.0.0
Account Management at SEB sites

Valid from the 26th of January, 2023

Contents

1. Introduction

1.1.   General summary

This Message Implementation guideline covers a set of messages enabling possibility of giving selected information about the account opening/amendment or closing process. This enables higher grader of automation and faster onboarding for the entities involved.

The AccountReport 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.

The message AccountReport contains a list of Bank accounts together with selected details of the account setup. Furthermore, the message can reference related messages and can include data from other messages. A factoring client combines a set of financial documents with same characteristics and assigns them to a factoring service.

The message AccountRequestAcknowledgement is sent by s service provider to a financial institute client and is a response to an AccountReport message from the financial institute. It is sent after the Report has been validated from an authentication and authorization point of view.

1.2.   Use of this guideline

Each item of the AccountReport and AccountRequestAcknowledgement message is referred to the corresponding index of the item in the ISO 20022 Message Definition Report for Bank Account Management Services. This Report can be found on www.ISO20022.org under "Catalogue of messages" at the link https://www.iso20022.org/payments_messages.page.

Gaps in the message are due to the fact that certain message elements of the ISO 20022 message are not supported and therefore not accounted for in this MIG. Message elements not described in these guidelines are not recommended to be used.

The description of each message item contains:

Index   Number that refers to the corresponding description in the ISO 20022 Message
                 Definition Report for Factoring Services (if any).

Occurrences   This indicates whether an element is optional or mandatory and how many times the
                 element can be repeated. The number of occurrences is shown in square brackets

                 For example:
                 [0..1]   shows that the element can be present 0 times or 1 time.
                                   i.e. the element is optional
                 [1..1]   shows that the element can only be present 1 time.
                                   i.e. the element is mandatory
                 [1..n]   shows that the element is mandatory and can be present 1 to n times

                 An element that is part of a block of elements is mandatory as far as the block it is part of is
                 present in the message. If only one of several elements may be present this is indicated by
                 {or...or} before the elements concerned.

Occurrences SEB	This column indicates SEB required number of times element to be repeated. SEB requirement will always follow ISO 20022 schema and remain within the specified range in Occurrance column.
SEB	R, if the tag is required by SEB or ISO 20022 schema. O if the schema element is optional
Message item	**Tag's full name and indent with amount of '+' signs.**
XML Tag	Name that identifies an element within an XML message, that is put between brackets, e.g. <Amt>
Length	This specifies the schema permitted format or data type
Validation	Y when SEB validates the given value.
Comments	Guideline how to use the tag in the message.

1.3. Character set

The UTF-8 character encoding standard is the recommended one to be used in the ISO 20022 messages and UTF-8 is required for local Chinese payment products as the name, address and remittance information input. SEB anyhow accepts also ISO 8859-1 character set but in that case the message XML-document introduction must be correct as well as the document contents in terms of characters used. In terms of fully understand the alignment of given XML-document introduction of used encoding and actual contents of the document, please refer to publicly available guidance in Internet like http://en.wikipedia.org/wiki/Unicode.

The Latin character set, commonly used in international communication, it contains the following characters:
a b c d e f g h i j k l m n o p q r s t u w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' +
Space

1.4. Explanations to the ISO 20022 schema screen shots
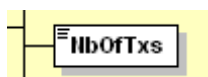
Box with full-line is a mandatory Message element
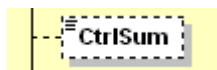
Box with dotted line is an optional Message element
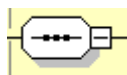
The child element must appear in the sequence mentioned
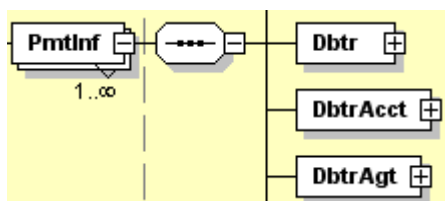
Only one of the possible Child elements may be present – either or (XOR)
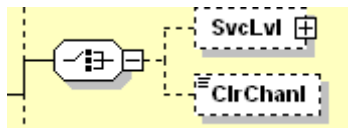
2. Message Structure / acmt.014.001.01

An Account Report message starts with:

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:acmt.014.001.01"
xmlns:xsi=http://www.w3.org/2001/XMLSchema-instance>
<AcctRpt>

and ends with:

</AcctRpt >
</Document>

where acmt is ISO 20022 abbreviation for account management
014 = message type as AccountReport message
001 = variant and the 001 variant number is always reserved for ISO 20022 basic and general variant
01 = ISO 20022 version, present version 01 to which this MIG relates.

One account report file may contain only one Account Report message / XML-document.

The AccountReport message is composed of five building blocks:

A. References
This building block is mandatory. It contains the message identification and other references.

B. AccountServicerIdentification
This building block is mandatory. It contains the identification of the financial institution that is the account servicer.

C. Organisation
This building block is mandatory and repetitive. It contains the identification and related information of the requesting organisation.

D. Report
This building block is optional and repetitive. It contains detailed information about the account and mandates for the financial operations on the account.

E. DigitalSignature
This building block is optional and repetitive. It contains the description of the signing party and the corresponding digital signature.

2.1. Explanation to use of elements / acmt.014.001.01

Explanations of definitions used:
Default value: a value that can be used in the case when the tag needs to be populated but no actions at bank is expected.
Not supported: value not processed.
Omitted: value not processed but the tag can be populated without actions at bank taken.

A. Header

Index	Occurrences	SEB	Occurrences SEB	Message Item	<XML tag>	Length	Comments
				Message root Document / AccountReport	<AcctRpt>		
1.0	[1..1]	R	[1..1]	+References	<Refs>		
1.1	[0..1]	R	[1..1]	++RequestType	<ReqTp>	4	OPEN = new setup MNTN = changed setup CLSG = closed setup
1.2	[1..1]	R	[1..1]	++MessageIdentification	<MsgId>		
4.2.0	[1..1]	R	[1..1]	+++Identification	<Id>	35	Unambiguously identifying the message. SEB created Id
4.2.1	[1..1]	R	[1..1]	+++CreationDateTime	<CreDtTm>	ISO Date Time	Creation date and time of the message. Given in ISO Date Time format
1.3	[1..1]	R	[1..1]	++ProcessIdentification	<PrcId>		Creation date of the message. Given in ISO Date format (YYYY-MM-DD)
4.2.0	[1..1]	R	[1..1]	+++Identification	<Id>		Identification of Service provider. Will correspond to id used to identify the service provider in the payment initiation message (pain.001 – Initiating Party Identification)
4.2.1	[1..1]	R	[1..1]	+++ CreationDateTime	<CreDtTm>	ISO Date Time	Creation date and time of the message. Given in ISO Date Time format

B. AccountServicerIdentification

Index	Occurrences	SEB	Occurrences SEB	Message Item	<XML tag>	Length	Comments
2.0	[1..1]	R	[1..1]	+AccountServicerIdentification	<AcctSvcrId>		
3.1.0	[1..1]	R	[1..1]	++FinancialInstitutionIdentification	<FinInstnId>		
3.1.1	[0..1]	R	[1..1]	+++BIC	<BIC>	11	Will always be SEB BIC for Sweden (ESSESESS)

C. Organisation

Index	Occurrences	SEB	Occurrences SEB	Message Item	<XML tag>	Length	Comments
3.0	[1..n]	R	[1..1]	+Organisation	<Org>		NOTE! Only one organisation item per message will be sent from SEB.
3.1	[1..1]	R	[1..1]	++FullLegalName	<FulLglNm>	350	Legal name of organisation on the agreement of the account as stated in SEB systems.

Index	Occurrences	SEB	Occurrences SEB	Message Item	<XML tag>	Length	Comments
3.3	[1..1]	R	[1..1]	++CountryOfOperation	<CtryOfOpr>	2	Country in which the organisation has its business activity. Expressed in ISO 2 character format.
3.4	[0..1]	R	[1..1]	++RegistrationDate	<RegnDt>	ISO Date	Date and time at when organisation was registered in SEB system. Expressed in ISO Date format (YYYY-MM-DD)
3.7	[1..1]	R	[1..1]	++LegalAddress	<LglAdr>		Legal address of organisation as registered in SEB.
6.1.9	[0..7]	R	[2..2]	+++AddressLine	<AdrLine>	35	Two instances of AdrLine will be used. First line will contain Street name and number (or box address). Second line will contain postal code and city.
3.8	[1..1]	R	[1..1]	++OrganisationIdentification	<OrgId>		
3.10	[0..n]	R	[1..1]	+++Other	<Othr>		
3.11	[1..1]	R	[1..1]	++++Identification	<Id>	35	Organisation identification as stated in SEB system.
3.12	[0..1]	R	[1..1]	++++SchemeName	<SchmeNm>		
3.13	[1..1]	R	[1..1]	+++++Code	<Cd>	4	BANK will be used to specify Organisation Identification type.
3.16	[0..1]	R	[1..1]	++RepresentativeOfficer	<RprtvOffcr>		Both RepresentativeOfficer and MainMandateHolder can be used to specify contact for Account information. Can be a maximum of one istances of contact persons as RepresentativeOfficers
5.1.0	[0..1]	R	[1..1]	+++Name	<Nm>	70	Factoring, will be used as indication of RSCF clients.
5.1.25	[0..1]	R	[1..1]	+++ContactDetails	<CtcDtls>		Means of contact. Can be both PhoneNumber and EmailAddress.
5.1.28	[0..1]	O	[0..1]	++++PhoneNumber	<PhnNb>		
5.1.31	[0..1]	O	[0..1]	++++EmailAddress	<EmailAdr>		
3.19	[0..n]	R	[1..1]	++MainMandateHolder	<MainMndtHldr>		Authorised signatory is the main mandate holder. Can delegate to other individuals. These are then stated as RepresentativeOfficers in 3.16
5.1.0	[0..1]	R	[1..1]	+++Name	<Nm>		
5.1.25	[0..1]	R	[1..1]	+++ContactDetails	<CtcDtls>		Means of contact. Can be both PhoneNumber and EmailAddress.
5.1.27	[0..1]	R	[1..1]	++++Name	<Nm>		
5.1.28	[0..1]	O	[0..1]	++++PhoneNumber	<PhnNb>		
5.1.31	[0..1]	R	[1..1]	++++EmailAddress	<EmailAdr>		

D. Report

Index	Occurrences	SEB	Occurrences SEB	Message Item	<XML tag>	Length	Comments
4.0	[0..n]	R	[1..n]	+Report	<Rpt>		
4.1	[1..1]	R	[1..1]	++Account	<Acct>		
4.2	[1..1]	R	[1..1]	+++Identification	<Id>		IBAN when available. Other types available: BBAN (Othr/SchmeNm/Cd)
2.1.0	[1..1]	XOR	[1..1]	++++IBAN	<IBAN>	34	
2.1.1	[1..1]	XOR	[1..1]	++++Other	<Othr>		
2.1.2	[1..1]	R	[1..1]	+++++Identification	<Id>	35	
2.1.3	[0..1]	R	[1..1]	+++++SchemeName	<SchmeNm>		
2.1.4	[1..1]	R	[1..1]	++++++Code	<Cd>	4	BBAN
4.4	[0..1]	O	[0..1]	++++Status	<Sts>		Valid values: ENAB = Enabled. Extended reporting activated for camt.054.
4.8	[1..1]	R	[1..1]	++++Currency	<CCy>		Currency of the account
4.13	[0..1]	O	[0..1]	++++AccountPurpose	<AcctPurp>		Characteristics of the Account. Can be populated with values 1-5. 1 = No OCR check on account 2 = Soft OCR check will be performed on account 3 = Hard OCR check, check digit algorithm 4 = Hard OCR check, check digit and fixed length algorithm

Index	Occurrences	SEB	Occurrences SEB	Message Item	<XML tag>	Length	Comments
							5 = Hard OCR check, check digit and variable length algorithm
4.18	[0..n]	O	[0..1]	++++Restriction	<Rstrctn>		Used for presenting length of OCR
4.19	[1..1]	R	[1..1]	+++++RestrictionType	<RstrctnTp>		
4.21	[1..1]	R	[1..1]	++++++Proprietary	<Prtry>		
4.1.0	[1..1]	R	[1..1]	+++++++Identification	<Id>		Length of OCR if fixed length algorithm is chosen in 4.13
4.1.2	[1..1]	R	[1..1]	+++++++Issuer	<Issr>		**'SEB' will be used as value**
4.22	[1..1]	R	[1..1]	++++ValidFrom	<VldFr>	ISO Date	Date value will be copied from CreationDate.
4.35	[0..n]	R	[1..1]	++Mandate	<Mndt>		Mandate structure present if parent company details is presented.
4.36	[1..1]	R	[1..1]	+++Identification	<Id>		Id. Not needed but is schema mandatory will be populated by a unique id
4.37	[1..1]	R	[1..1]	+++RequiredSignatureNumber	<ReqrdSgntrNb>		Dummy value will be created as this is schema mandatory but not part of the information given. Will always be set to 1.
4.38	[1..1]	R	[1..1]	+++SignatureOrderIndicator	<SgntrOrdInd>		Signature order indicator. Indicates whether or not customer signature of payment instructions on account is to take place at SEB or with Customer interface/Service Provider. Can be value true or false True = Signature will be made in SEB interface. False = Signature will be made in customer or service provider interface. Note. This value needs to be acknowledged by Customer/Service provider in acmt.010 Refs/Sts field with same value provided before first payment instruction is sent.
4.81	[1..n]	R	[1..2]	+++BankOperation	<BkOpr>		Can occur multiple times to indicate what type of action has been taken.
4.82	[0..1]	R	[1..1]	++++Domain	<Domn>		
4.83	[1..1]	R	[1..1]	+++++Code	<Cd>	4	ACMT – Account Management
4.84	[1..1]	R	[1..1]	+++++Family	<Fmly>		
4.85	[1..1]	R	[1..1]	++++++Code	<Cd>	4	OPCL – Code used used to indicate Opening/Closing
4.86	[1..1]	R	[1..1]	++++++SubFamilyCode	<SubFmlyCd>	4	ACCC for Account Closing ACCO for Account Opening SGCH for Signature principle changed SGRE for Signature principle remains
4.87	[0..1]	R	[1..1]	++++Proprietary	<Prtry>		
4.88	[1..1]	R	[1..1]	+++++Code	<Cd>	35	Account holder identification
4.92	[0..1]	O	[0..1]	++ReferenceAccount	<RefAcct>		Account reference/proxy given to account number. Typically Bankgiro number for corporate accounts.
1.1.0	[1..1]	R	[1..1]	+++Identification	<Id>		
1.1.2	[1..1]	R	[1..1]	++++Other	<Othr>		
1.1.3	[1..1]	R	[1..1]	+++++Identification	<Id>		Id of proxy for account number (Bankgiro number)
1.1.4	[0..1]	R	[1..1]	+++++SchemeName	<SchmeNm>		
1.1.6	[1..1]	R	[1..1]	++++++Proprietary	<Prtry>		BGNR if account proxy is a Bankgiro number
4.96	[0..1]	R	[1..1]	++TransferAccountServiceIdentification	<TrfAcctSvcrId>		
3.1.0	[1..1]	R	[1..1]	+++FinancialInstitutionIdentification	<FinInstId>		
3.1.1	[1..1]	R	[1..1]	++++BIC	<BIC>		Account holding BIC of the account.

3. Message item description with comments / acmt.014.001.01

3.1. References
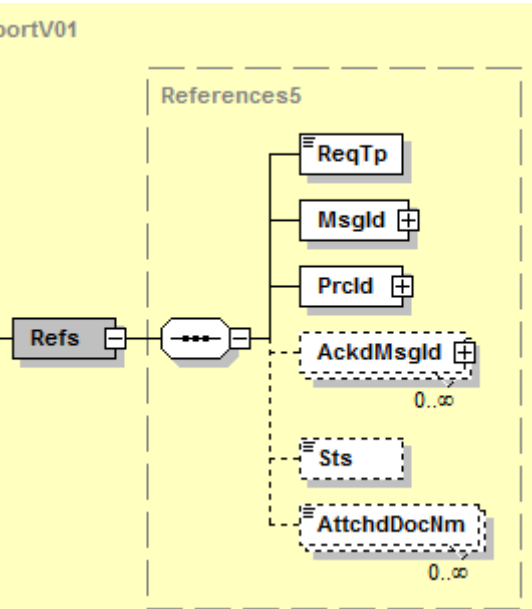
3.1.1. RequestType

Occurrences: [1..1]
Format: Codes

Code	Name	Definition	Comment
CLSG	Closing	Code indicating the closing of an account	supported by SEB
MNTN	Maintenance	Code indicating the maintenance of an account	supported by SEB
OPEN	Opening	Code indicating the opening of an account	supported by SEB
VIEW	View	Code indicating the view of an account	Not supported by SEB

Code OPEN indicates new setup, MNTN changed setup and CLSG closed setup.

3.1.2. MessageIdentification & ProcessIdentification

Occurrences: [1..1]
Format: The item is composed of the following elements:

Name	XML tag	Occurrence	Comment
Identification	<Id>	[1..1]	Message ID: Unique identification of message. Process ID: Identification of Service provider.
CreationDateTime	<CreDtTm>	[1..1]	ISO Date Time

3.2. AccountServicerIdentification
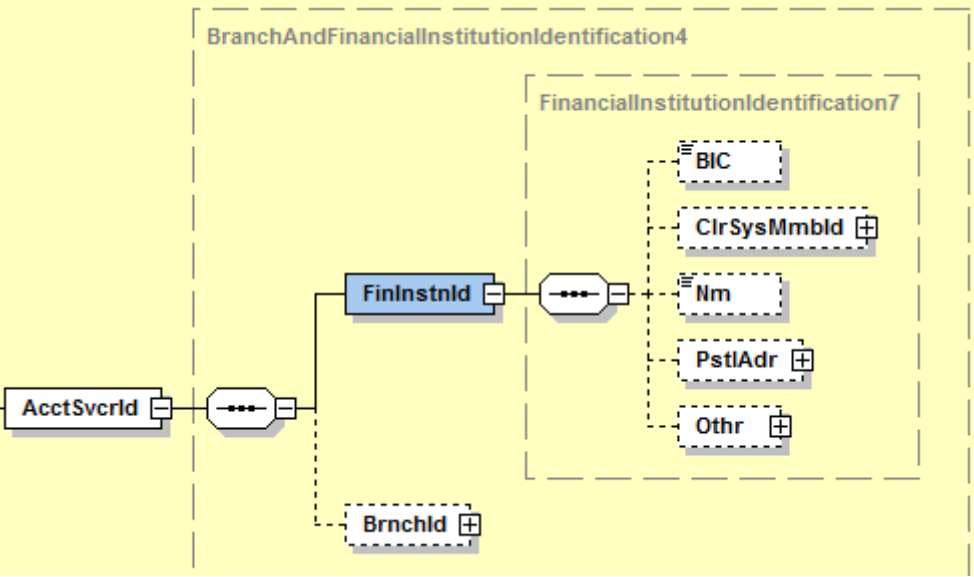
Definition:	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
Occurrences:	[1..1]
Format:	This item is composed of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstId>	[1..1]	
BIC	<BIC>	[0..1]	Identifier
ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	
ClearingSystemIdentification	<ClrSysId>	[0..1]	Code or Prtry
MemberId	<MmbId>	[1..1]	Max35Text
Name		[0..1]	Max140Text
PostalAddress	<PstlAdr>	[0..1]	
Other	<Othr>	[0..1]	
Identification	<Id>	[1..1]	Max35Text

Usage: SEB will always use the BIC and the value for Sweden – ESSESESS(XXX)

3.3. Organisation
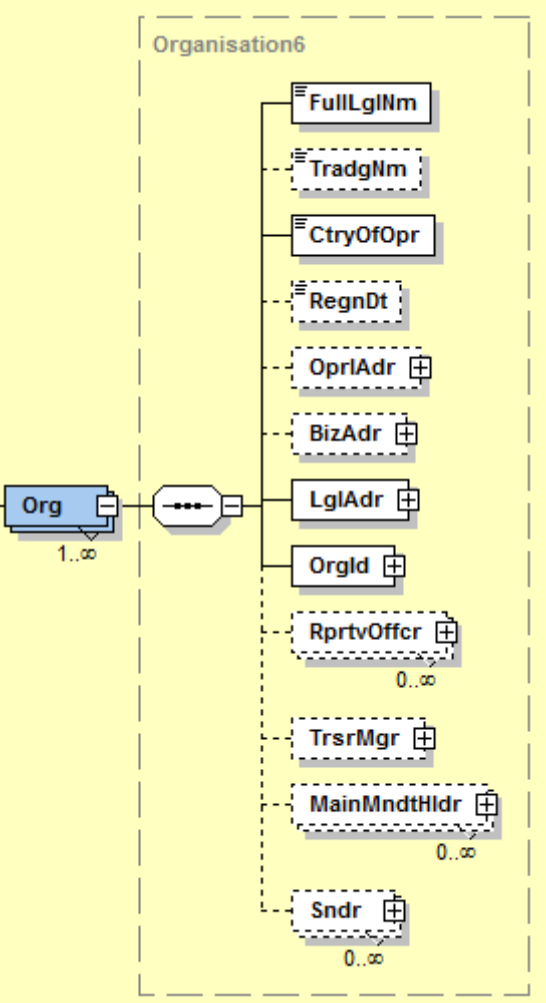
Occurrences:	[1..n]
Usage:	Note! SEB will only use one instance of Organisation per message.

3.3.1. FullLegalName

Definition:	Name by which a party is known, and which is usually used to identify that party.
Occurrences:	[1..1]
Format:	Max350Text

3.3.2. CountryOfOperation

Definition:	Country in which the organisation has its business activity.
Occurrences:	[1..1]
Format:	ISO Country Code

3.3.3. RegistrationDate

Definition:	Date and time at which a given organisation was officially registered.
Occurrences:	[1..1]
Format:	ISO Date
Usage:	Date and time at when organisation was registered in SEB system.

3.3.4. LegalAddress

Definition:	It is the address where the entity resides and is registered. More generically, it is the home address (Residential address).
Occurrences:	[1..1]
Format:	This item is composed of the following elements:

Name	XML tag	Occurrence	Format	
AddressType	<AdrTp>	[0..1]	Max70Text	Not supported by SEB
Department	<Dept>	[0..1]	Max70Text	Not supported by SEB
SubDepartment	<SubDept>	[0..1]	Max70Text	Not supported by SEB
StreetName	<StrtNm>	[0..1]	Max70Text	Not supported by SEB
BuildingNumber	<BldgNb>	[0..1]	Max16Text	Not supported by SEB
PostCode	<PstCd>	[0..1]	Max16Text	Not supported by SEB
TownName	<TwnNm>	[0..1]	Max35Text	Not supported by SEB
CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Not supported by SEB
Country	<Ctry>	[0..1]	ISO Country Code	Not supported by SEB
AddressLine	<AdrLine>	[0..7]	Max70Text	Supported by SEB (2 instances only)

Usage:	Two instances of AdrLine will be used. First line will contain Street name and number (or box address). Second line will contain postal code and city

3.3.5. OrganisationIdentification
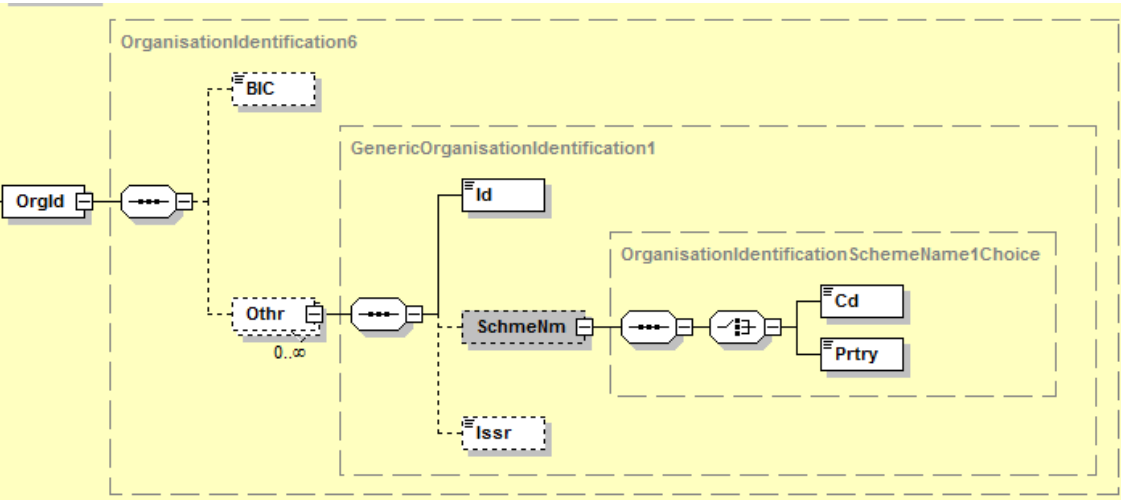
Occurrences:	[1..1]
Format:	This item is composed of the following elements:

Name	XML tag	Occurrence	Format	
BIC	<BIC>	[0..1]	Text 8 or 11 long	Not supported by SEB
Other	<Othr>	[0..n]		
Identification	<Id>	[0..1]	Max35Text, Organisation	Supported by SEB

Name	XML tag	Occurrence	Format	
			identification as stated in SEB system	
SchemeName – Code	\<SchmeNm\> \<Cd\>	[0..1] [1..1]	"BANK"	
Issuer	\<Issr\>	[0..1]	Max35Text	Not supported by SEB

3.3.6. RepresentativeOfficer

Occurrences: [0..n]
Format: This item is composed of the following elements:

Name	XML tag	Occurrence	Format	Comment
Name	\<Nm\>	[0..1]	Max140Text	Name of contact person Factoring, will be used as indication of RSCF clients.
PostalAddress	\<Othr\>	[0..n]		Not supported by SEB
Identification	\<Id\>	[0..1]		Not supported by SEB
ContactDetails	\<CtctDtls\>	[0..1]		Means of contact. Can be both PhoneNumber and EmailAddress.
NamePrefix	\<NmPrfx\>	[0..1]	Code	Not supported by SEB
Name	\<Nm\>	[0..1]	Max140Text	Not supported by SEB
PhoneNumber	\<PhneNb\>	[0..1]	PhoneNumber	Supported by SEB
MobileNumber	\<MobNb\>	[0..1]	PhoneNumber	Not supported by SEB
FaxNumber	\<FaxNb\>	[0..1]	PhoneNumber	Not supported by SEB
EmailAddress	\<EmailAdr\>	[0..1]	Max2048Text	Supported by SEB
Other	\<Othr\>	[0..1]	Max35Text	Not supported by SEB

Usage: Both RepresentativeOfficer and MainMandateHolder can be used to specify contact for Account information. Can be a maximum of one instance of contact persons as RepresentativeOfficer.

3.3.7. MainMandateHolder

Occurrences: [0..n]
Format: This item is composed of the following elements:

Name	XML tag	Occurrence	Format	Comment
Name	\<Nm\>	[0..1]	Max140Text	Name of the company (agreement party)
PostalAddress	\<Othr\>	[0..n]		Not supported by SEB
Identification	\<Id\>	[0..1]		Not supported by SEB
ContactDetails	\<CtctDtls\>	[0..1]		Means of contact. Can be both PhoneNumber and EmailAddress.
NamePrefix	\<NmPrfx\>	[0..1]	Code	Not supported by SEB

Name	XML tag	Occurrence	Format	Comment
Name	<Nm>	[0..1]	Max140Text	Supported by SEB
PhoneNumber	<PhneNb>	[0..1]	PhoneNumber	Supported by SEB
MobileNumber	<MobNb>	[0..1]	PhoneNumber	Not supported by SEB
FaxNumber	<FaxNb>	[0..1]	PhoneNumber	Not supported by SEB
EmailAddress	<EmailAdr>	[0..1]	Max2048Text	Supported by SEB
Other	<Othr>	[0..1]	Max35Text	Not supported by SEB

Usage: Authorised signatory is the main mandate holder. Can delegate to other individuals. These are then stated as RepresentativeOfficers

3.4. Report
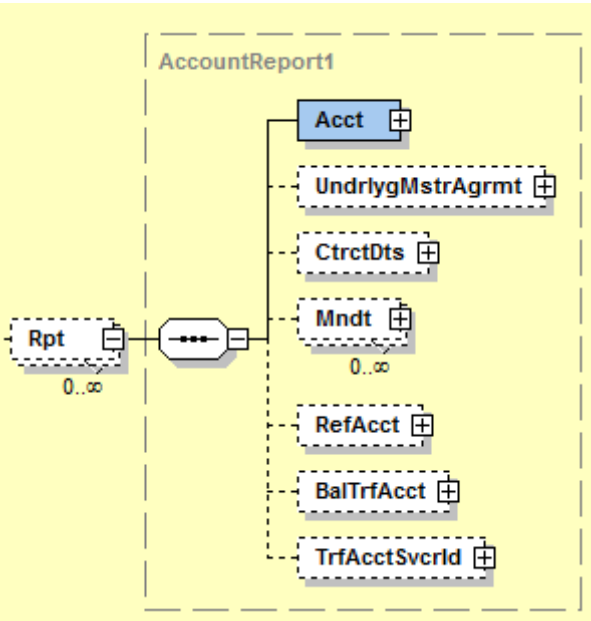
Account report

Occurrences: [0..n]

3.4.1. Account

Definition:	Characteristics of the account.
Occurrences:	[1..1]

3.4.1.1. Identification

Definition: Identification of the account.
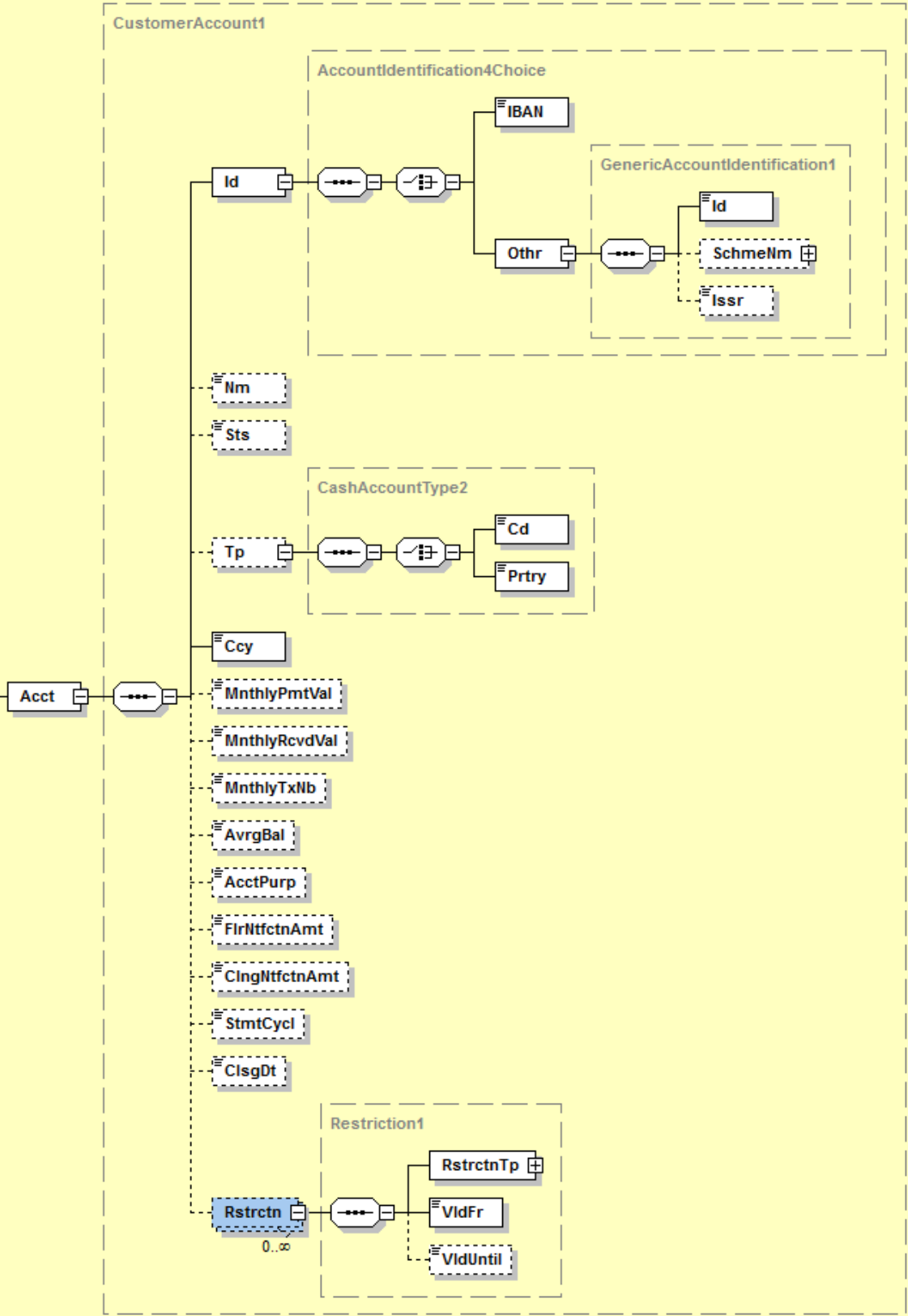Occurrences: [1..1]
Format: This item is composed of the following elements:

Or	Name	XML Tag	Occurrences	Format	Comment
{or	IBAN	<IBAN>	[1..1]	Identifier	IBAN when available.
or}	Other	<Othr>	[1..1]		Or BBAN
	Identification	<Id>	[0..1]	Max34Text	
	SchemeName	<SchmeNm>	[0..1]		
{or	Code	<Cd>	[1..1]	Code	Only BBAN used as code (if used)
or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not supported by SEB

3.4.1.2. Status

Definition: Specifies the current state of an account, eg, enabled or deleted.
Occurrences: [0..1]
Format: Code

Code	Name	Definition	Comment
DISA	Disabled	Account cannot be used for its intended purpose, either temporarily or permanently.	Not supported by SEB
ENAB	Enabled	Account can be used for its intended purpose.	Supported by SEB
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.	Not supported by SEB

Usage: ENAB = Enabled. Extended reporting activated for camt.054.

3.4.1.3. Currency

Definition: Medium of exchange of value.
Occurrences: [1..1]
Format: ActiveCurrencyCode
Usage: Currency of the account

3.4.1.4. AccountPurpose

Definition: Specifies the purpose of the account.
Occurrences: [0..1]
Format: Max140Text
Usage: Characteristics of the Account to further detail type of structured reference
                                               check (OCR). Can be populated with values 1-5.
                                               1 = No OCR check on account

2 = Soft OCR check will be performed on account
3 = Hard OCR check, check digit algorithm
4 = Hard OCR check, check digit and fixed length algorithm
5 = Hard OCR check, check digit and variable length algorithm

3.4.1.5. Restriction

Definition: Restriction on capability or operations allowed.
Occurrences: [0..n]
Format: This item is composed of the following elements:

Or	Name	XML Tag	Occurrences	Format	Comment
	RestrictionType	<RstrctnTp>	[1..1]		
{or	Code	<Cd>	[1..1]	Code	Not used by SEB
or}	Proprietary	<Prtry>	[1..1]		
	Identification	<Id>	[1..1]	Max4AlphaNumericText	See usage below
	SchemeName	<SchmeNm>	[0..1]	Max35Text	Not used by SEB
	Issuer	<Issr>	[1..1]		SEB will be used as value
	ValidFrom	<VldFr>	[1..1]	ISO Date	Date value will be copied from CreationDate for schema purposes
	ValidUntil	<VldUntil>	[0..1]	ISO Date	Not used by SEB

Usage: Length of OCR if fixed length algorithm is chosen in AccountPurpose

3.4.2. Mandate
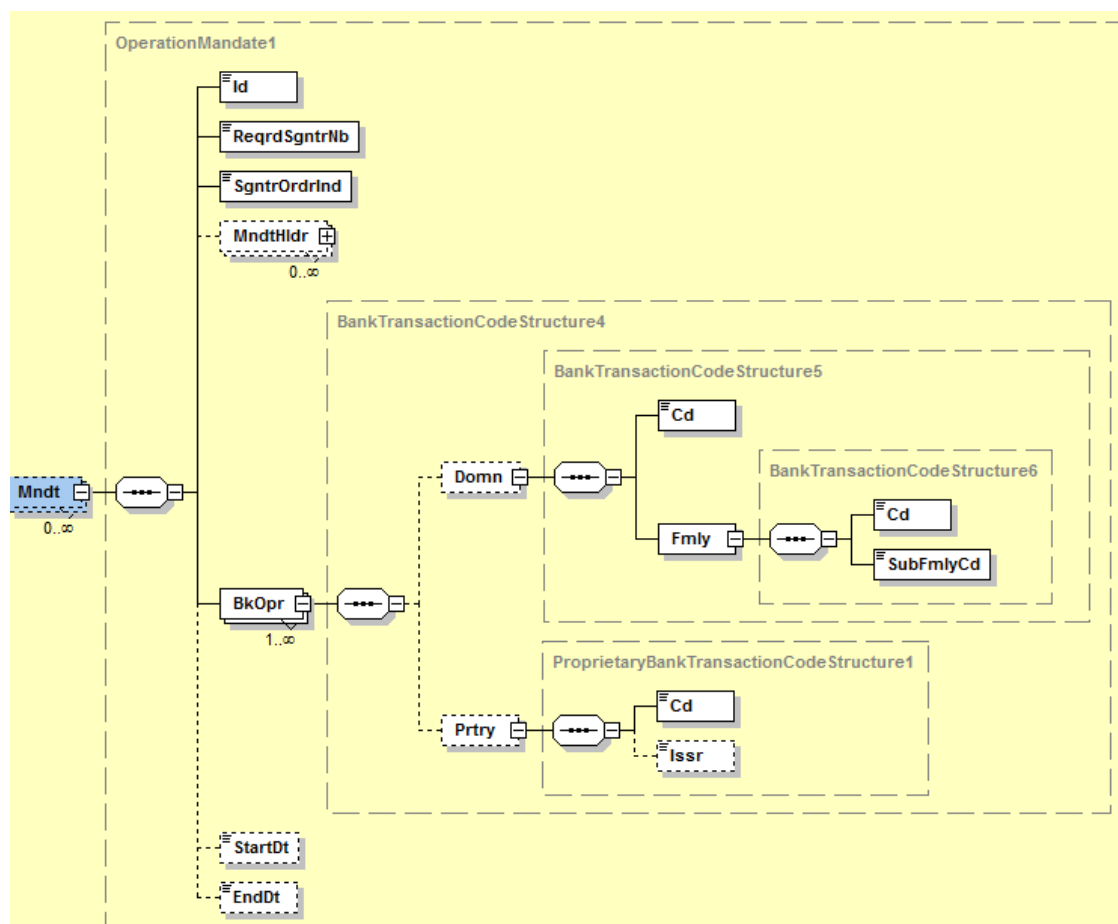
Definition: Information specifying the account mandate.
Occurrences: [0..n]
Usage: Structure to present account specific information

3.4.2.1. Identification

Definition: Unique and unambiguous identification of the mandate.
Occurrences: [1..1]
Format: Max35Text
Usage: Not needed but is schema mandatory will be populated by a unique id

3.4.2.2. RequiredSignatureNumber

Definition: Number of required and necessary signatures by the mandate.
Occurrences: [1..1]
Format: Max15PlusSignedNumericText
Usage: Dummy value will be created as this is schema mandatory but not part of
                         the information given. Will always be set to 1.

3.4.2.3. SignatureOrderIndicator

Definition: Indicator whether a certain order of signatures has to be respected or not.
Occurrences: [1..1]
Format: Indicator
Usage: Signature order indicator. Indicates whether or not customer signature of payment instructions on account is to take place at SEB or with Customer interface/Service Provider. Can be value true or false
True = Signature will be made in SEB interface.
False = Signature will be made in customer or service provider interface.
Note: This value needs to be acknowledged by Customer/Service provider in acmt.010 Refs/Sts field with same value provided before first payment instruction is sent.

3.4.2.4. BankOperation

Definition: Restriction on capability or operations allowed.
Occurrences: [1..n]
Format: This item is composed of the following elements:

Name	XML tag	Index	Occurrences	Format	Comments
Domain	<Domn>	4.82	[0..1]		
Code	<Cd>	4.83	[1..1]	Code	ACMT
Family	<Fmly>	4.84	[1..1]		
Cd	<Cd>	4.85	[1..1]	Code	OPCL used for Opening/Closing
SubFamilyCode	<SubFmlyCd>	4.86	[1..1]	Code	ACCC - Account Closing ACCO - Account Opening SGCH - Signature principle changed SGRE - Signature principle remains
Proprietary	<Prtry>	4.87	[0..1]		
Code	<Cd>	4.88	[1..1]	Max35Text	Account holder identification

Usage: Can occur multiple times to indicate what type of action has been taken.

3.4.3. ReferenceAccount

Definition: Account alias/proxy given to account number. Typically Bankgiro number for corporate accounts.
Occurrences: [0..1]
Format: This item is composed of the following elements:

Or	Name	XML Tag	Occurrences	Format	Comment
	Identification	<Id>	[1..1]		
{or	IBAN	<IBAN>	[1..1]	Identifier	Not used by SEB
or}	Other	<Othr>	[1..1]		
	Identification	<Id>	[0..1]	Max34Text	Id of proxy or alias for account number.
	SchemeName	<SchmeNm>	[0..1]		

{or	Code	<Cd>	[1..1]	Code	Not used by SEB
or}	Proprietary	<Prtry>	[1..1]	Max35Text	BGNR if account proxy is a Bankgiro number

3.4.4. TransferAccountServicerIdentification

Definition: Identification of the transfer account servicer.
Occurrences: [0..1]
Format: This item is composed of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstId>	[1..1]	
BIC	<BIC>	[0..1]	Identifier
ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	Not used by SEB
ClearingSystemIdentification	<ClrSysId>	[0..1]	Code or Prtry
MemberId	<MmbId>	[1..1]	Max35Text
Name		[0..1]	Max140Text
PostalAddress	<PstlAdr>	[0..1]	
Other	<Othr>	[0..1]	
Identification	<Id>	[1..1]	Max35Text

Usage: Account holding BIC of the account.

4. AccountRequestAcknowledgement, message structure / acmt.010.001.01

The AccountRequestAcknowledgement message is sent by the organisation or service provider to the Bank. This message is sent in response to an Account Report in order to acknowledge the content and notify the Bank of readiness. It is sent after the request has been validated from an authentication and authorization point of view.

4.1. Explanation to use of elements / acmt.010.001.01

A. References

Index	Occurrences	SEB	Occurrences SEB	Message Item	<XML tag>	Length	Comments
				Message root Document / AccountRequestAcknowledgement	<AcctReqAck>		
1.0	[1..1]	R	[1..1]	+References	<Refs>		
1.1	[0..1]	R	[1..1]	++RequestType	<ReqTp>	4	OPEN = new setup MNTN = changed setup Should reflect value sent in acmt.014.
1.2	[1..1]	R	[1..1]	++MessageIdentification	<MsgId>		
4.2.0	[1..1]	R	[1..1]	+++Identification	<Id>	35	
4.2.1	[1..1]	R	[1..1]	+++CreationDateTime	<CreDtTm>	ISO DateTime	
1.3	[1..1]	R	[1..1]	++ProcessIdentification	<PrcId>		
4.2.0	[1..1]	R	[1..1]	+++Identification	<Id>		Identification of Service provider. Will correspond to id used to id of the service provider in our customer channels. The same value as given in acmt.014 should be provided
4.2.1	[1..1]	R	[1..1]	+++ CreationDateTime	<CreDtTm>	ISO DateTime	
1.4	[0..n]	R	[1..1]	++AcknowledgedMessageIdentification	<AckdMsgId>		Only one occurence of AcknowledgeMessageIdentification allowed.
4.2.0	[1..1]	R	[1..1]	+++Identification	<Id>		Reference to the GrpHdr/MsgId (1.2) in the original acmt.014
4.2.1	[1..1]	R	[1..1]	+++ CreationDateTime	<CreDtTm>	ISO DateTime	
1.5	[0..1]	R	[1..1]	++Status	<Sts>	35	Referencing the information given in acmt.014 message (Rpt/Mndt/SgntrOrdrInd) to reflect if customer is signing payment instructions in SEB or other location. Given on customer/message level and will apply to all customer accounts. Values available are 'true' and 'false'. Value true = payment signing to take place at SEB channel. Value false = all other cases.

C. OrganisationIdentification

Index	Occurrences	SEB	Occurrences SEB	Message Item	<XML tag>	Length	Comments
3.0	[1..n]	R	[1..1]	+OrganisationIdentification	<OrgId>		NOTE! Only one organisation item per message.
3.2	[1..1]	R	[1..1]	++Other	<Othr>		
3.3	[1..1]	R	[1..1]	+++Identification	<Id>	35	Organisation identification as stated in SEB system. Should reflect value given in item 3.11 (OrganisationIdentification/Identification) in acmt.014
3.4	[0..1]	R	[1..1]	+++SchemeName	<SchmeNm>		
3.5	[1..1]	R	[1..1]	++++Code	<Cd>	4	BANK or CUST, to be used to specify Organisation Identification type.

C. AccountServicerIdentification

Index	Occurrences	SEB	SEB	Message Item	<XML tag>	Length	Comments
4.0	[1..1]	R	[1..1]	+AccountServicerIdentification	<AcctSvcrId>		
3.1.0	[1..1]	R	[1..1]	++FinancialInstitutionIdentification	<FinInstnId>		
3.1.1	[0..1]	R	[1..1]	+++BIC	<BIC>	11	Will always be SEB BIC for Sweden ESSESESS

5. Annex 1. Change Log and attached documentation

5.1. Change Log

Version	Date	Change description
19.1.0.0	2019-03-08	Refreshed documentation
22.1.0.0	2022-07-08	Documentation updated on extended reporting under Report/Status. Example files updated
22.1.0.1	2022-12-12	Additional information is added for <OrgId><Othr><Id> (3.11) Usage of ID under <MainMndtHldr> is changed Additional information is added for Account holder ID Example files updated
23.1.0.0	2023-01-26	Information is added of RSCF client indication under tag <RprtvOffcr><Nm> Sample file for Factoring is added

5.2. Attachments, supporting documents

Document	Version	Document description
SEB_MIG_acmt_V1_19.1.0.0_AcctTypes	19.1.0.0	First version of refreshed documentation.
SEB_MIG_acmt_V1_22.1.0.0_AcctTypes	22.1.0.0	Documentation updated on extended reporting under Report/Status. Example files updated

Information

SEB Transaction Services

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