# Change Request for the update of an External Code Set

Note: this document is to be completed by parties that request to either add new codes or clarify the definition of existing codes or replace existing codes by new one(s) or expire existing codes in one of the [*External Code Sets*](http://www.iso20022.org/external_code_list.page) used in ISO 20022 messages. All change requests conforming to this template that are received prior to the end of a quarter (31 March, 30 June, 30 September, 31 December) will be evaluated by the SEG and, if approved, incorporated in the following quarterly publication cycle of the External Code Sets (respectively, by end of May, August, November and February), unless otherwise specified by the SEG.

# Origin of the request:

## A.1 Submitter:

|  |  |
| --- | --- |
| Name of the company, organization, group, initiative or community that submits the change request. | Nordic Payments Council (NPC) |

## A.2 Contact person:

Person that can be contacted for additional information on the request

|  |  |
| --- | --- |
| A.2.1. First name, Last name | Maria Brogren |
| A.2.2. Email address | [maria.brogren@npcouncil.org](mailto:maria.brogren@npcouncil.org) |
| A.2.3. Telephone | +46 73-051 77 43 |

## A.3 Sponsors:

If the submitter acts on behalf of or has gained support from other organizations, groups, initiatives or communities, these should be listed as sponsors.

|  |
| --- |
| NPC member Banks part of the development of NPC Confirmation of Payee Scheme, Confirmation of Payee Working Group:  Nordea Bank Abp  Swedbank AB  Svenska Handelsbanken AB  Skandinaviska Enskilda Banken AB (publ)  Danske Bank A/S  BITS AS, Norway |

# Description of the change request:

Specify the request type: creation of new code set, update of existing code set, deletion of existing code set.

For the creation of a new code set or for updating an existing code set, also complete the table in section H below. For the addition of new codes, all the details must be specified, including a proposed code, a proposed code name, a clear definition, and any other indications, such as an example or format to be published with the code set.

|  |  |
| --- | --- |
| Request type: creation, update, deletion | update |

# Related External Code Set:

For updating or deleting an existing code set, indicate the exact name of the code set as indicated in the [*External Code Sets*](http://www.iso20022.org/external_code_list.page)documents on iso20022.org. For creating a new code set, indicate a proposed name for the new code set.

A specific change request form must be completed for each code set to be updated.

|  |
| --- |
| ExternalVerificationReason1Code |

# Purpose of the change:

Background, business context, community of users interested by the change and expected benefits/savings.

This section must explain why the existing code set needs to be changed. The reason for the update may be a business reason (e.g., evolution of market practice, or creation of new financial instruments), a technical reason (e.g., automation of the business process, or switch from a batch to a real time process), a regulatory reason (introduction, generally mandatory, of new rule/law) or the extension of the user community (newly identified business requirements).

|  |
| --- |
| The Nordic Payment Council has developed a Confirmation of Payee Scheme that will allow a Payer to confirm the details of a Payee before making a payment. This will prevent misdirected payments, fraudulent payment, create trust in the system for account-to-account payments and enhance the end-user’s overall experience.  The Identification Verification Request (acmt.023) and Identification Verification Report (acmt.024) will be used to validate account numbers and account number in combination with name or identification number. There is a need to provide more information if the verification is FALSE and a reason code is required.  The list (ExternalVerificationReason1Code) has 3 codes, as of March 2021 version.  The table in section H provides the existing ISO codes that are required to be listed under ExternalVerificationReason1Code and the new codes that are required to be listed as ExternalVerificationReason1Code. |

# Urgency of the request:

By default, valid change requests, subsequently approved by the SEG will be included in the following quarterly publication of External Code Sets, unless decided otherwise by the SEG.

If there is a need to have the new version of the related code set published earlier, the reason for the urgency and the expected consequences of a delay should be described here. Acceptance of such an unscheduled publication is subject to approval by the SEG.

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| As soon as possible, for next publication |

# Business examples:

Provide examples illustrating usage of the code set and indicate messages where the code set may be used.

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| The codes will be used in acmt.024.001.03 message, to give detailed description of the reason for why a Confirmation of Payee request, made through an acmt.023.001.003 message, is not a match. |

# SEG recommendation:

This section will be completed by the SEG in charge of the related External Code Set.

|  |  |  |  |
| --- | --- | --- | --- |
| Accept | | X | Timing |
|  | | Next possible quarterly release | | X |
|  | | Urgent request | |  |

Comments:

|  |  |
| --- | --- |
| Reject |  |

Reason for rejection:

# DESCRIPTION OF THE CHANGE REQUEST

The following existing ISO codes, that already today exist under other codes sets, these we want to be added to the ExternalVerificationReason1Code.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Type | Code Value | Code Name | Code Definition | Replaced By | Additional Information |
| Add | AG01 | TransactionForbiddenOnThisAccount | Transaction forbidden on this type of account (Payment cannot be made to this account e.g. not open for deposits, blocked, closed). |  |  |
| Add | BNOR | AccountHoldingBankNotRegistered | PSP is not registered under this Scheme. |  |  |
| Add | DS28 | ReturnForTechnicalReason | Return following technical problems resulting in erroneous transaction. |  |  |
| Add | FF01 | InvalidFileFormat | File format incomplete or invalid. |  |  |
| Add | MS03 | NotSpecifiedReasonAgentGenerated | Reason has not been specified by agent. |  |  |
| Add | NORR | NoReportRecieved | No response on request within timeframe. |  |  |
| Add | NR01 | NoReasonPossible | PSP not able to confirm details and no reason is stated. |  |  |
| Add | RC03 | InvalidDebtorBankIdentifier | Debtor bank identifier is invalid or missing |  |  |
| Add | RC04 | InvalidCreditorBankIdentifier | Creditor bank identifier is invalid or missing |  |  |
| ~~Add~~ | ~~RC06~~ | ~~InvalidDebtorBICIdentifier~~ | ~~Debtor BIC identifier is invalid or missing.~~ |  |  |
| ~~Add~~ | ~~RC07~~ | ~~InvalidCreditorBICIdentifier~~ | ~~Creditor BIC identifier is invalid or missing.~~ |  |  |
| Add | TM01 | InvalidCutOffTime | Associated message was received after agreed processing cut-off time. |  |  |

The following codes are new codes that we suggest being listed as a ExternalVerificationReason1Code

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Type | Code Value | Code Name | Code Definition | Replaced By | Additional Information |
| Add | PN01 | AccountOwnerNameDoNotMatch | Account Owner name and Payment Account number do not match. |  | New ISO code |
| Add | PN02 | AccountOwnerNameCloseMatch | Account Owner name and Payment Account number is a close match. |  | New ISO code |
| Add | PI01 | AccountOwnerIdentificationDoNotMatch | Account Owner Identification and Payment Account number do not match. |  | New ISO code |