



Best Practice Guide to eBAM

A short guide what eBAM means,
how you can benefit from it
and how to get started

Author: CGI-MP Working Group 4

Intended audience – this guide is for corporates that want to improve their bank account management using modern standards



Table of Contents

1 Introduction	3
2 What does eBAM mean?	4
2.1 The basic elements of bank account management	4
2.2 The benefits of eBAM	4
2.3 How to get the “e” into eBAM	5
2.4 eBAM is not KYC	5
3 The eBAM processes in detail	6
3.1 Information request	7
3.2 Account opening	8
3.3 Changes to accounts/mandates/personal data	9
3.4 Closing of accounts	11
4 Communication between bank and corporate	12
4.1 Request Messages that corporate sends to start the process	12
4.2 Response Messages Bank sends to corporate requests	12
4.3 Transmission channels	13
4.4 Identity management	13
4.5 Electronic signatures	13
4.6 Systems in use	13
5 Five steps towards successful eBAM-implementation	14
5.1 Get in touch with your banks/vendors	14
5.2 Ensure internal readiness and define internal processes	14
5.3 Decide about system support	15
5.4 Technical implementation	15
5.5 Live the new process	16
6 Navigate the market / conduct RFPs	17
6.1 Request for proposals excel template	17
6.2 List of banks providing eBAM support	18
6.3 List of vendors providing eBAM solutions	19
7 Overview over messages and their usage	21
8 How to contribute	22
9 Group members	22

1 Introduction

In corporate treasuries it is still common today for information on bank accounts (IBAN, bank details, authorized representatives, etc.) to be stored in various systems and/or in Excel. With the increasing number of bank accounts, this procedure is becoming more and more error-prone, time consuming and is not audit-proof.

This means that the management of bank accounts is still one of the few remaining paper-based processes in treasury departments. Starting with the opening of the account, where the bank's own forms, which are not standardized across the industry, are usually filled out and signed by legal representatives and then sent to the banks in the original, through to frequent changes to signatories and all the way to the year-end confirmations where information about accounts and balances is still collected manually. In all these steps a paper-based approach is still prevalent with all the disadvantages that come along with that.

BAM and especially eBAM show ways how the management of this data can be carried out more efficiently.



2 What does eBAM mean?

2.1 The basic elements of bank account management

Before the term eBAM can be defined, some basic requirements of corporate Bank Account Management (BAM) should first be explained. Essentially, BAM is the administration and maintenance of account relevant data via internal and external processes. The first focus always needs to be to have BAM in place and to build eBAM on top of it.

The following data must be available in the BAM:

- Bank and account master data
- Authorized representatives/bank mandates/signatories for these accounts (electronically and regularly/also physical signature) and signature limits, if applicable.
- Documents for bank account management (account opening documents including Power of Attorney agreements, change of authorized representatives, deletions, etc.)
- Deposit and withdrawal cards/credit cards (optional)
- Contact details of persons at banks for various products and services (optional)
- Standard Settlement Instructions (SSI, optional)

The following processes are part of BAM and thus basically the life cycle of an account:

- Account inventory/recording of existing accounts
- Request for information on accounts
- Opening an account
- Change of accounts
- Changes of bank mandates (changes to authorized signatories or access to electronic banking systems)
- Changes of personal data of signatories
- Closing of accounts
- Request for balance confirmations (not in scope of eBAM)

2.2 The benefits of eBAM

eBAM uses all of BAM's data and processes and additionally the possibilities of digitalization. It uses standardized formats and digital communication channels to further automate the processes needed for eBAM.

Companies and banks alike benefit from the resulting advantages of fully electronic bank account management, whereby particular relevance can be attributed to the following points:

- **Increasing the degree of automation in communication with the bank:**
The exchange of messages takes place in the background at the push of a button. When a message from a bank is received, the specialist department is automatically informed. This frees up time for the specialist departments, which can then concentrate on checking the content of the account opening or adjustments.
- **Increased transparency in account management:**



The respective processing status can be viewed at any time by the internal entity requesting the account as well as by the central treasury. The logging of all application and inventory processes makes them transparent, clear and audit-proof.

- **Up-to-date information about bank mandates:**

The regular updating and adjustment of bank mandates, which is very important especially from a fraud point of view, can benefit the most from eBAM of all processes. Since these activities are carried out frequently, they should also occur as quickly as possible for security reasons. Electronic support not only saves time, prevents fraud but also ensures better audit security.

- **Information about required documents for account opening:**

An important point in the opening process is the knowledge about which documents are required by a bank to open an account in the first place. Requesting this information electronically can act as first step in the account opening process.

2.3 How to get the “e” into eBAM

eBAM pursues the goal of simplifying and standardizing the previously paper-based and time-consuming administration of bank accounts and thus contributing to more transparency, overview, security and historization of the life cycles of bank accounts in the company at any time. The “e” stands for electronic communication in relation to the processes with and from the bank. To achieve this standardization bodies (like this group) must create certain prerequisites. These include:

- **Uniform formats:** The creation of uniform formats so that companies and banks can communicate with each other electronically. The CGI-MP (Common Global Implementation Market Practice) working group already defined the corresponding XML messages in 2010, so that the most important prerequisite has already been met.
- **Generation and acceptance of these formats:** The generation of these uniform formats by the systems used in companies and the acceptance or return of these formats by the bank. This means that there must be corresponding systems on both sides that can send and process messages and adhere to the standards defined.
- **Technical and professional framework conditions:** Further technical and legal conditions that must be fulfilled to enable the fully electronic administration of accounts. These include requirements for the technical transmission of messages as well as the clarification of the legal questions of who is responsible for the transmission of messages. For example, how to send a message and in what form the signature may be made.

2.4 eBAM is not KYC

While eBAM operates within a given corporate bank relationship, KYC is needed to setup and maintain that relationship from a regulatory perspective. There are business cases, e.g., account opening, where documents required by the KYC process can be added to eBAM messages as attachment so there is of course some overlap as could be expected.



3 The eBAM processes in detail

The following processes are an integral part of eBAM using appropriate systems, electronic formats, transmission channels and by providing attachments to those messages where applicable:

Internal processes at corporate typically within a system:

- Account application (for example, the local entity applies for a bank account at the central treasury)
- Regular account inventory
- Registration of existing accounts
- Registration of an account change
- Notification of a change in authorized signatories

External processes between corporate and bank and therefore subject to use of acmt-messages and exchanged between bank and corporate systems.

- Request for information on accounts
- Opening an account
- Changes to existing accounts
- Change of authorized signatories/bank mandates /electronic banking rights
- Changes to personal data
- Closing of accounts

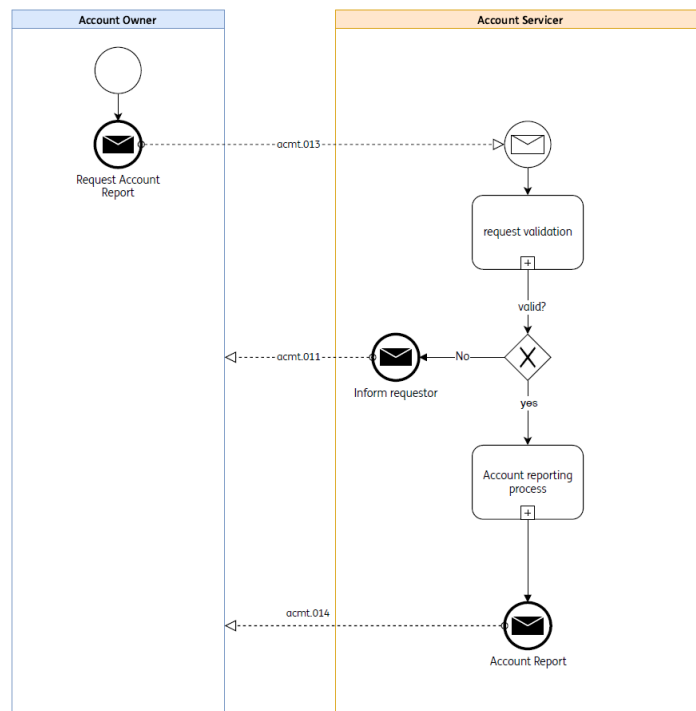
In the following sections we will focus purely on the **external** processes between the corporate and banks and assume that internal processes at the corporate is handled via a Treasury Management System or other means.

3.1 Information request

The information request makes it possible to request information from the bank including account static data, signing authorizations and electronic banking users.

The data can be used to determine differences between the data stored in corporate internal systems and the external data held at the bank.

The following diagram depicts this process and the messages involved:



Thus, this process must support the following messages:

- acmt.013 – Request message to the bank to request information
- acmt.010 – Acknowledgement of request received (optional)
- acmt.011 – Message from the bank to the corporate about invalid request
- acmt.014 – Bank response to the requested account

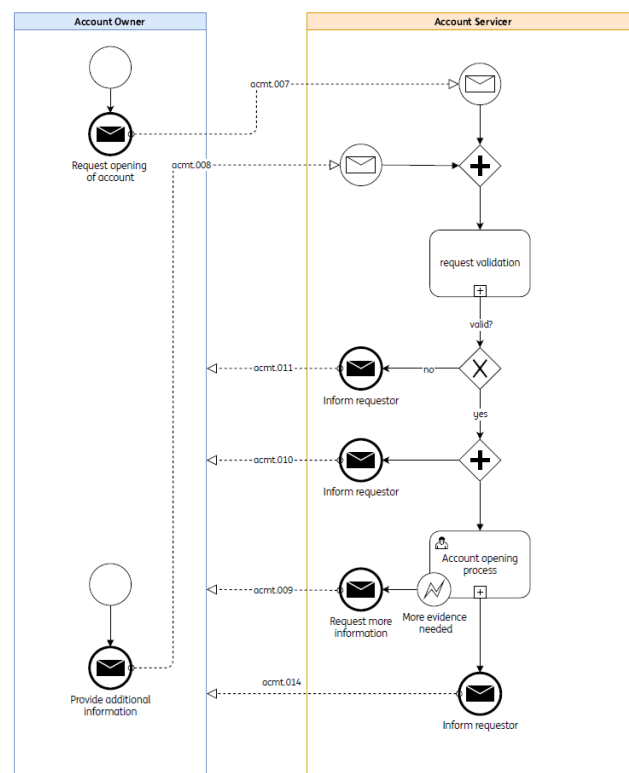
3.2 Account opening

After the preceding internal necessity check for a new account and validity checks (is all required data available, are all documents available needed by the bank) of the account to be opened, an acmt-message is created in the company's internal system and send to the bank. Mandatory account opening documents are attached to that message.

The following documents are examples of the documents required to open an account:

- Account opening application
- Signature card
- Copies of identity cards
- Agreements for electronic banking (e.g., via EBICS / Swift)
- Agreement on MT940/camt.053 or MT942/camt.052 account statements
- Billing information from the bank, e.g., via camt.086
- Contracts for overdraft facilities
- Credit card contracts
- DSGVO declaration on data exchange
- Others

The following diagram depicts this process and the messages involved:



After positive electronic (paper only as workaround) confirmation by the bank, the company can start the technical processing/usage of the bank account in the internal ERP system, payments, and other systems.

Thus, this process must support the following EBAM messages:

- acmt.007 – Request to the bank to open an account
- acmt.010 – Acknowledgement of request received
- acmt.009 – Request for more information (optional)
- acmt.008 – Additional information provided (optional)
- acmt.011 – Message from the bank to the corporate about invalid request
- acmt.014 – Bank response to the requested account once successfully opened

3.3 Changes to accounts/mandates/personal data

Changes to accounts might cover a range of use cases:

- Changes to the account static data
- Change to rights on account level like signatories or electronic banking rights
- Change to personal data of people with right on accounts and bank systems

The following documents may be required in the event of a change of purpose, changes to the authorized signatories or change of personal data:

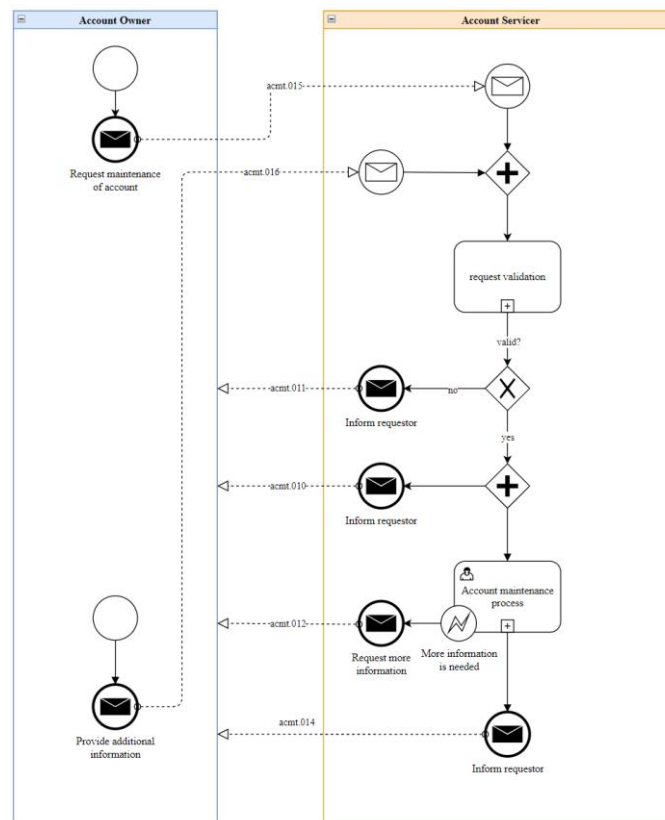
- Account change request
- Legitimation (e.g. ID card, passport copy)
- Further orders for connection to electronic banking systems

These three change processes will be described below in more detail:

3.3.1 Changes to accounts

Within eBAM, the change is made as an electronic message in the corresponding acmt form via the secure channel contractually agreed with the bank. The deletion of an authorization is carried out in the same way as a change.

The following diagram depicts this process and the messages involved:



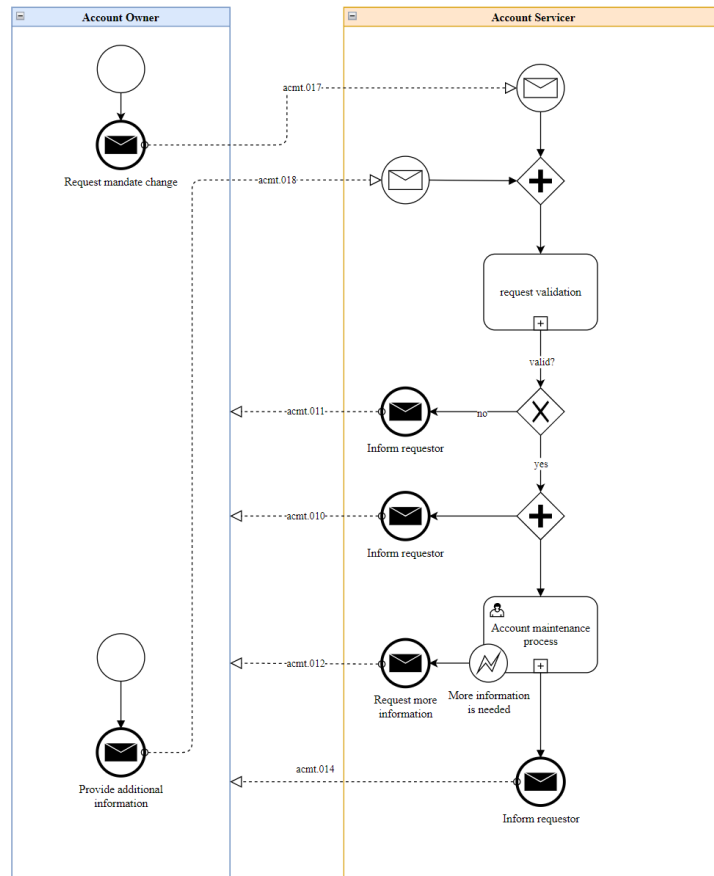
Thus, this process must support the following eBAM messages:

- acmt.015 – Request to amend account details (without authorized signatories)
- acmt.010 – Acknowledgement of request received
- acmt.011 – Message from the bank to the corporate about invalid request
- acmt.012 – Additional information is required (optional)
- acmt.016 – Response to additional information request (optional)
- acmt.014 – Bank response to the requested account once successfully modified

3.3.2 Changes to mandates

Changes to mandates are required whenever the persons authorized for these account needs to be adjusted.

The following diagram depicts this process and the messages involved:



Thus, this process must support the following eBAM messages:

- acmt.017 – Request to Change Signatory Authorizations
- acmt.010 – Acknowledgement of request received
- acmt.011 – Message from the bank to the corporate about invalid request
- acmt.012 – Additional information is required (optional)
- acmt.018 – Additional information provided (optional)
- acmt.014 – Bank response to the requested account once successfully modified

3.3.3 Change to personal data

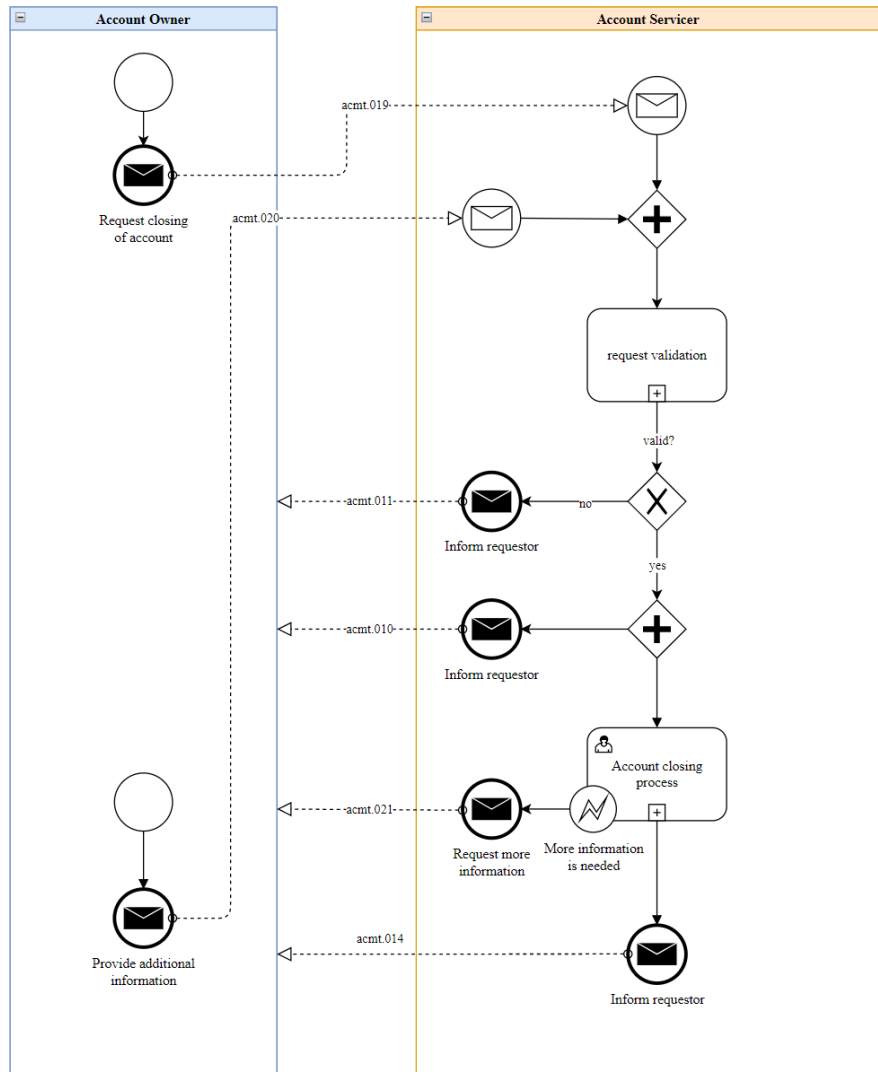
This process allows to change previously established personal data and the following messages are involved in this process:

- acmt.022 – Request for identification modification
- acmt.023 – Request for identification verification
- acmt.024 – Bank response with identification verification report

While this process and the formats associated with it are valid as they are now they are currently under revision and an updated description will be provided in future enhancements to this document.

3.4 Closing of accounts

The following diagram depicts this process and the messages involved:



Thus, this process must support the following eBAM messages:

- acmt.019 – Account closure request
- acmt.010 – Acknowledgement of request received
- acmt.011 – Message from the bank to the corporate about invalid request
- acmt.014 – Bank response to the requested account once successfully modified
- acmt.020 – Additional information provided (optional)
- acmt.021 – Additional information requested (optional)

4 Communication between bank and corporate

Communication electronically between bank and corporate requires that a framework agreement has been concluded with the respective bank in advance and the KYC process has been completed. This agreement specifies, among other things, the secure channels to be used, the required information to be provided as well as the message formats. The entire data exchange takes place via the channels agreed in advance with the banks (e.g., via Swift, H2H, EBICS or API). The same requirements that apply for any data exchange between bank and corporates also apply for eBAM messages:

- The security of the data must be guaranteed
- The authenticity of the data must be guaranteed
- The authorization of individuals must be guaranteed
- Compliance with standards needs to be adhered to and is the basis of efficient data exchange

It is thus essential that secure communication between the company and the bank takes place via standardized formats, secure transmission channels, through appropriately authorized persons and in compliance with the defined standards. This is typically not decided upon within an eBAM project but beforehand as part of setting up the bank connectivity and payments.

4.1 Request Messages that corporate sends to start the process

- acmt.007 Account Opening Request
- acmt.013 Account Reporting Request
- acmt.015 Account Maintenance Request (Exclude Mandate)
- acmt.017 Account Maintenance Request (Mandate only)
- acmt.019 Account Closing Request
- acmt.008/016/018/020 Additional information provided (optional)
- acmt.022 Request for identification modification
- acmt.023 Request for identification verification

4.2 Response Messages Bank sends to corporate requests

- acmt.010 Account Request Acknowledgement: Technical Message Receipt
- acmt.011 Account Request Rejection: Business verification failed, request is rejected, reason codes available / to be agreed
- acmt.014 Account Report: reflects current of account setup, end of process confirmation
- acmt.009/012/021: Request for more information
- acmt.024 Bank response with identification verification report



4.3 Transmission channels

The following channels are available for transport:

- EBICS
- Swift
- Host-to-Host (h2h)
- API (Application Programming Interface)

4.4 Identity management

Identity management refers to confirming the identity of an individual (i.e., a natural person) and ensuring that the proof of identity remains current. This is often the responsibility of a separate department within banks to that responsible for opening and maintaining bank accounts. Identity management is also handled differently bank by bank and is closely aligned with the KYC and AML processes. Therefore, this process should be completed by the bank prior to any eBAM processes. In general identity management and eBAM should be seen as separate processes.

4.5 Electronic signatures

There is an increasing demand from bank customers across all segments to move away from “wet ink” signatures on paper documents and use digital signatures on electronic documents instead. This trend has been accelerated by increasing numbers of people working from home during the pandemic. Within the European Union and in the UK, there is a defined standard for a Qualified Electronic Signature (QES) that is legally enforceable and the acceptance of this type of signature is legally mandated. However, this is not a global standard. The challenge for any large corporate working with multiple banks is therefore to identify digital signature technologies that are accepted by most of their banking partners.

Such digital signatures are like a “wet ink” signature, an attribute of an individual (natural person) and are therefore to be used on documents, not on messages. They are unlike the corporate seal typically used to authorize a Swift message, which is an attribute of the sending organization. Using the corporate seal approach, you can define in the frame agreement with the bank that any acmt-message is legally binding if received over this channel. This is currently the prevalent approach as compared to attached documents to acmt-messages which might be digitally signed but this might change in the future and will also not work for every channel. In any case this needs to be addressed in the framework agreement with the bank.

4.6 Systems in use

A wide range of systems are already in use to handle BAM and eBAM needs of corporates and that facilitate communication between corporates and banks using acmt-messages.

Typically, they fall into the following categories:

Specialized solutions that cover BAM and eBAM

- Treasury Management Systems with integrated BAM and eBAM functionality
- ERP Systems with integrated BAM and eBAM functionality
- Electronic Banking systems with integrated BAM and eBAM functionality



5 Five steps towards successful eBAM-implementation

5.1 Get in touch with your banks/vendors

There are numerous things to be considered during the initial project steps that will involve your banking partners:

- Initially you need to discuss which eBAM messages are supported by your banks and in which countries they are supported. This needs to be properly documented and a timeline should be agreed with the bank and the vendor to ensure proper support during the implementation.
- Apart from the general willingness and the technical capabilities of your banking partners also the legal framework needs to be established. This can either be part of existing legal contracts like cash-pooling or cash-management agreements or via a separate legal document.
- Discuss any identification and signature needs during the process. This is especially relevant for modification of signature rights on accounts. The person contained in the eBAM messages needs to be identified by the bank. How this is done needs to be agreed with each bank and might require some offline processes as well.
- Ask your bank also for example messages they might have and ideally an implementation guide that defines their needs. Ideally, they will stick to the eBAM message user guide developed by this working group to make everybody's life easier.
- Discuss the communication channel to exchange the messages. In an ideal world this would be the same channel that you use for daily bank account statements and payments. Typical channels could be Swift, EBICS, H2H, etc.
- If banks are not willing to exchange eBAM messages leave no doubt that for future bank relationships the automation of processes is a relevant selection criterion.

5.2 Ensure internal readiness and define internal processes

- Depending on the current treasury setup this might require an internal power of attorney (PoA) agreement with your entities. This might also be part of an existing agreement for cash-pooling, etc. or a separate legal document.
- From a functional point of overview there should be a clear understanding of the internal processes needed in your bank account management and a clear understanding who would finally authorize the eBAM messages that are sent to the bank.
- Assuming you already have a system vendor for BAM you need to verify the capabilities of the vendor or plan an RFP to select a new vendor for that functionality.



- The fields required for eBAM messages need to be analyzed and possible added to your current BAM solutions as basis to create eBAM messages.
- A typical step is also the cleanup of your current BAM data. Proper naming of account numbers, company names, etc. are crucial to avoid misalignment with data held at banks.

5.3 Decide about system support

System support is crucial for successful eBAM implementations. There are essentially two options. Either go with an existing system vendor and build the functionalities with this vendor should they not yet support it or run an RFP to select a new vendor. In any case there are a few things to be considered which are similar to the items you need to discuss with your banks:

- Which processes are supported by the vendor?
- Which messages can be sent by the vendor over which channel?
- Which messages can be received by the vendor over which channel?
- Are the eBAM processes integrated part of the BAM solution?
- Does the solution cover all the fields required for creating eBAM messages?
- Is there a proper overview over each process step?
- Can you apply a proper user rights concept that fits to your organizational needs?

5.4 Technical implementation

During the technical implementation, the following points might take quite some time and should be considered in the project plan:

- Clarification with banks about required fields in messages, allowed codes and field lengths as not all banks adhere to the defined standards. This needs to be done per message and per bank and needs to be planned accordingly.
- This also needs to be properly documented and we suggest a spreadsheet-based solution that will not only help to facilitate the discussion, helps in setting up required data but also acts as documentation later during the productive phase in case of questions.
- Ensure there is a testing facility provided by the banks and at what times this facility can be used. Ideally you can send messages to this testing facility at your convenience and get automated answers back. It is crucial to discuss this as the speed and extent of that service impacts your project plan. There are cases where the answer is created manually, leading to waiting times from a few hours to weeks.



5.5 Live the new process

- Extend the process to more countries and to additional banks
- Try to avoid manual workarounds and rather improve the process if needed but exceptional cases should be treated as exceptional cases and should not to an unnecessary complication within your regular process
- Mention the need for eBAM in any new banking RFP



6 Navigate the market / conduct RFPs

The success of eBAM strongly depends on the maturity of the offerings by banks and system vendors alike. We assume that corporates are more than willing to improve their bank account management processes using eBAM but require more transparency which banks and vendors could support them along this way. We therefore propose a measurement of the eBAM readiness of a banks/system vendors offering. This will also result in a template for a request for proposal (RFP) that can be used by corporates to approach their banks. Additionally, a non-comprehensive list of banks and vendors is provided that are already active in the area of eBAM.

6.1 Request for proposals excel template

This list contains the actual questions that you are free to use.

When are you are looking to implement EBAM? (select one)

Next 6-12 months

12-24 months

24+ months

Just EBAM curious

What attracts you to EBAM? (multiple answers possible)

Bank agnostic account management

Digitally manage accounts in TMS/ERP

Increase automation and improve processes

Other.... Free format

What functionality do you want to achieve with EBAM? (multiple answers possible)

Account reporting

Account opening

Account closure

Account maintenance

Mandate maintenance

Volumes (answer all points with guesstimates)

How many and which legal entities do you want to manage using EBAM?

What is the expected frequency of requests?

What is the approximate amount of accounts?

In which locations do you expect EBAM to work?

What communication channels do you expect to use? (multiple answers possible)

API

EBICS

SWIFT

H2H

Online Banking upload feature

Are you already a system available on the market or maybe a proprietary one? (select one)

Serrala

Omicron

Nomentia

FIS

ION

SAP

Others



6.2 List of banks providing eBAM support

Name of bank	How to get in touch	Statement
CITI Bank	Treasury and Trade Solutions Client Executive, Global Solution Sales Manager	Citi supports eBAM messages
Commerzbank	Client Service Team (Sales representative, Cash Management)	Commerzbank supports eBAM messages and works together with customers to expand the services
Crédit Agricole CIB	Contact Head of eBAM Qiaoda.sprauer@ca-cib.com	CACIB supports eBAM since April 2022 for the bank mandate management. Four ISO messages (acmt017, acmt014, acmt010 and acmt011) are supported.
Deutsche Bank	Reach out to your Relationship Manager or write an email to corporate.bank@db.com	Deutsche Bank is one of the early adopters of eBAM and is closely cooperating with existing and new clients to implement their strategic digital account management.
HSBC	michele.m.brew@hsbc.com	HSBC continues to focus on building out eBAM capability and is currently working in partnership with key clients, testing account opening functionality.,
ING Bank	TS account manager	ING supports the complete bank account management live cycle (all ACMT messages) through multiple channels, such as SwiftNet FileAct, EBICS and sFTP. Our eBAM offering is available to corporate customers in Austria, France, Germany, the Netherlands and Romania. Based on customer demand, we intend to extend the scope further.
SEB	EBS.support@seb.se	SEB closely monitors the development of eBAM and plans to start first development initiatives based on client demands.
Societe Generale	Client Service department: Sales representative for cash management, request for proposal)	Societe Generale supports clients throughout the construction of eBAM project.

6.3 List of vendors providing eBAM solutions

Name of vendor	How to get in touch	Statement
CEGID	https://www.cegid.com/fr/products/cegid-treasury/	We are fully committed to managing return messages and sending bank credentials update messages with 3 Skey signatures.
Delega	https://delega-banks.com/contact-us/	Delega is a multi-bank tool that enables corporates to manage signatory rights on a full end to end basis and in an easy and uncomplicated way.
FinanceKey	Veikko Koski, veikko@financekey.com	FinanceKey offers BAM and starts to explore the electronic options to automatically open accounts.
FIS Bank	Account Manager getinfo@fisglobal.com	BAM automates the bank account management process and improves reporting. The solution enables you to save time and reduce risks by using standard workflows to open, close and maintain bank accounts. You can also generate documents, correspondence, and electronic messages automatically, and deliver them via Swift or directly to your banking partners.
ION Treasury	treasury@iongroup.com	Has your bank account management process become overly administrative and challenging to control? Do you know the true full cost of services at your banks? ION Bank Account Management (IBAM) makes bank account management simple, efficient, and orderly, so you can focus on your business without the headache of manually managing bank accounts. IBAM gives you a single source of truth for management of all bank accounts and bank fees, enhancing visibility, oversight, and compliance.
Nomentia	https://www.nomentia.com/solutions/nomentia-bank-account-management or contact Hubert Rappold at hubert.rappold@nomentia.com	Nomentia provides BAM and eBAM solutions with a clear focus on end-to-end automation between corporates and banks and supports all in- and out-going acmt-messages and all eBAM processes.
Omikron	https://www.omikron.de/en/solutions/corporates/multicash/electronic-bank-account-management/	Omikron's MultiCash EBAM enables fully digital account lifecycle management from account opening, via mandate management to account closure by use of acmt message types and further bank interfaces.
PPI	https://www.ppi.de/en/payments/operations-it-architecture/ebam-engine/	PPI's eBAM Engine provides banks with all necessary functionalities in a simple, reliable, and quickly implementable tool. The experienced specialists at PPI can



		optimally support institutions during the eBAM introduction.
Serrala	https://www.serrala.com/cash-management-forecasting/ebam-for-sap	Serrala's SAP integrated eBAM solution streamlines corporate's processes around bank accounts, bank fees, reporting and signing rights. Within the transition towards electronic processes, FS ² eBAM focuses on ACMT messaging for truly paperless interactions between a corporate's bank account management and their banks. These processes are always in accordance with legal regulations (GDPR) and save a tremendous amount of time. Pre-set mappings for ACMT XML formats also support standardization of corporates entire bank account and mandate management processes.
SAP	William Cao (Chief Product Owner, william.cao@sap.com) and Josef Schlenkrich (Product Management, josef.schlenkrich@sap.com)	SAP's Bank Relationship Management supports tasks related to Bank Account Management. Those include controls and workflows related to processes like opening, modifying, closing and reviewing of bank accounts, management.
The HEPATUS	Jocelyn GAUDEUL, jocelyn.gaudeul@cpisoftware.eu	The HEPATUS software supports signature management using the messages acmt010 / acmt011 / acmt014 / acmt017.

7 Overview over messages and their usage

Number	Description	Direction	Used in
acmt.007	Request to the bank to open an account	Corporate -> Bank	Account opening
acmt.008	Response to additional information request	Corporate -> Bank	Account opening
acmt.009	Request for more information	Bank -> Corporate	Account opening
acmt.010	Acknowledgement of request	Bank -> Corporate	Information request, Account opening, Changes to account, Changes to mandates, Closing of account
acmt.011	Invalid request	Bank -> Corporate	Information request, Account opening, Changes to account, Changes to mandates, Closing of account
acmt.012	Request for more information	Bank -> Corporate	Changes to account, Changes to mandates
acmt.013	Request message to the bank to request information	Corporate -> Bank	Information request
acmt.014	Information about request account	Bank -> Corporate	Information request, Account opening, Changes to account, Changes to mandates, Closing of account
acmt.015	Request to amend account details	Corporate -> Bank	Changes to account
acmt.016	Response to additional information request	Corporate -> Bank	Changes to account
acmt.017	Request to Change Signatory Authorizations	Corporate -> Bank	Changes to mandates
acmt.018	Response to additional information request	Corporate -> Bank	Changes to mandates
acmt.019	Account closure request	Corporate -> Bank	Closing of account
acmt.020	Response to additional information request	Corporate -> Bank	Closing of account
acmt.021	Request for more information	Bank -> Corporate	Closing of account



8 How to contribute

We would appreciate your feedback about this document, any experiences with eBAM or questions about eBAM or list your institutions providing eBAM support in Chapter 6. Please reach out to CGI Support at CGI.Support@swift.com.

9 Group members

A big thank you to all contributors to this document:

Name	Company
Vanessa Scheuerer	Allianz Investment Management SE
Rainer Stirn	B. Braun Service SE & Co. KG
Scott Wilson	CITI Bank
Thomas Ostermüller	Commerzbank AG
Riccardo Balsamo	Delega
Rhys Morgan	Deutsche Bank
Kostiantyn Khoruzhyi	Deutsche Bank
Froujke Smiet	Deutsche Bank
Lior Bornshtain	ING Bank
Tatjana Schäfer	KMPG AG
Uwe Reinemer	Merck KGaA
Christina Easton	Microsoft
Dave Piechowski	Microsoft
Hubert Rappold	Nomentia
Akhil Rao	nth exception
Mario Reichel	PPI
Harri Rantanen	SEB
Mattias Rylander	SEB Bank
Jessica Adamczak	Serrala
Kiyono Hasaka	SWIFT
Holger Kirschbaum	SwissRe

