**BO level and BO details for instruction processing**

Two codes are present in the MT564 in order to advise the account owner to consider BO in his instruction(s).
Both codes correspond to 2 different scenarios:

1) OPTF//BOIS (ISO 15022) or XXXX (ISO 20022): the account servicer requests the account owner to instruct at the level of beneficial owner (this does NOT mean a disclosure is necessary) and not at omnibus level.  In other words he must create as many instructions as the number of BO instructions.

2) CETI//FULL (ISO15022) or XXXX (ISO 20022): the holder of the security has to provide his BO details for disclosure/instruction purposes.  This is typically done by using the BENODET/Beneficial owner details sequence of the instruction.

In the status advice, scenario 1 is difficult to validate for the account servicer as the latter might not have a view on the omnibus account.

Scenario 2 is simpler as the information should be explicitly mentioned in the beneficial owner details of the instruction.  In case the account owner did not comply with the request, the account servicer can reject the instruction using the FULL/XXXXXX reason code.