**CA419 Definition of INBA / UNBA**

Christine’s proposal to add a new paragraph 3.10.3 in GMP1 and validated by Steve

**3.10.3 About Instructed and Uninstructed Balances**

Instructed and Uninstructed Balances are applicable to elective (Voluntary or Mandatory with Options) events, and usage of these are generally only for messages subject to SLA such as reminders.

If used, the Instructed Balance is from the account servicer’s/sender’s perspective, and should represent – at the time the message is sent by the account servicer to the account holder – the sum of all instructed quantities in instructions that have been received by the account servicer and that are neither cancelled, nor rejected.

Accordingly, the Instructed Balance can be higher than the Eligible Balance, in case the account servicer accepts instructions on a pending basis.

The Uninstructed Balance is the difference between the Eligible Balance and the Instructed Balance, and hence may be negative in case the account servicer has provisionally accepted instructions for a higher quantity/nominal amount than the Eligible Balance.