

Message Implementation Guideline

pain.002.001.03

CustomerPaymentStatusReportV03

SEPA Direct Debit

MIG version: 1.1
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Nordea

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1. Introduction

This Message Implementation Guideline (MIG) is prepared on behalf of Nordea Group (hereinafter also referred to as “Nordea”).

The purpose of this documentation is to define how information in status report messages will be structured for the exchange between the message recipient and Nordea.

2. Nordea usage of ISO20022 XML format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Payment Information and SEPA Direct Debit Transaction Information. One file will only contain one Message. A message sent to Nordea can contain collections from several Debtors/accounts, and can also contain several SEPA Direct Debit messages.

All elements or tags defined as “Mandatory” by ISO20022 for pain.002.001.03 are included in Nordea’s *SEPA Direct Debit MIG*. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service. Elements or tags not used by the service are not included in this MIG, even if they are included in the “*ISO 20022 Message Definition Report*” or in the “*CGI Implementation Guide for ISO 20022 CustomerDirectDebitInitiation*”. This is to enable a smooth introduction of the service for potential users.

The following is a description of used fields and columns in the MIG:

ISO Index	Structural sequence	Or	pain.002.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
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ISO Index No = Reference number that refers to the related description in the “*ISO 20022 Message Definition Report*”

Structural sequence = Informs about which level a specific field is placed within the XML structure

Or = Nordea will provide one or the other field, but not both

Message Item = Refers to the actual tag name in ISO20022 XML, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a “field” in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).

XML Tag = Specific code referring to an XML element, and will be part of the XML Schema for the identification of an XML element. The “Tag Name” will be stated at the beginning of a string which is to include the required information (i.e. <Dbtr>) and will end the string with the same “Tag Name”, starting with a slash (i.e. </Dbtr>).

Multiplicity = Informs how many times an element can or must be used, as defined by ISO.

1..1	One occurrence (required)
1..n	One or several occurrences (value for “n” represents total number of occurrences)
1..3	Minimum one occurrence must be used and maximum 3 occurrences can be used. Note: True value of “n” represents unlimited number of occurrences
0..1	None or one occurrence to be used (optional)
0..n	None or several occurrences can be used (value for “n” represents total number of occurrences) Note: True value of “n” represents unlimited number of occurrences.

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Type = States the value to be transferred in the actual XML element. There are different “Data Type” representations that can be used in a “CustomerDirectDebitInitiation”: Identifier, Code, Text, Rate, Date Time, Amount. See examples below:

Data Type	Type	ISO Index	Example
Identifier	PartyId32	1.8	SALES COMPANY PARTY
Code	PaymentMethod3Code	2.2	DD = Direct Debit
Text	Max35Text	2.1	AA22BB11
Rate	Rate	2.48	10.99999
Date Time	ISODateTime	1.2	2015-06-15T12:15:15Z
Amount	DecimalNumber	2.5	99999.99

Nordea comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO20022 applies.

The files sent from Nordea is in UTF-8 format.

3. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<InitgPty>	1.3 (R)	Unique identification of the sender of the pain.008 message. Nordea will return the identification under code “CUST”.
<OrgnlMsgId>	2.1 (R)	The Original Message Identification as sent by the customer in pain.008, pain.007 or camt.055 message.
<OrgnlNbOfTxes>	2.4 (R)	Original Number of transactions included in the original message.
<OrgnlCtrlSum>	2.5 (C)	The total value of all included Instructed Amounts in the original message, if used by customer
<OrgnlPmtInflId>	3.1 (R)	Unique identification of each Payment Information level in the original message.
<OrgnlInstrId>	3.17 (C)	Customers own identification for each single SEPA Direct Debit Transaction Information in the original message, if used by customer as a “point-to-point” reference.
<OrgnlEndToEndId>	3.18 (R)	Unique End-to-End Identification for each single Direct Debit Transaction Information in the original message.

4. Document references

This chapter contains references to documents relevant for this MIG:

1. ISO 20022, Payments – Maintenance 2009, Approved by the Payments SEG on 30 March 2009, Message Definition Report, Edition March 2009, pain.002.001.03, CustomerPaymentStatusReportV03



5. Guideline

ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	SEPA Direct Debit Usage Rule
	-		Customer Payment Status Report	<CstmrPmtStsRpt>	[1..1]		
1.0	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader32	Message name is always pain.002.001.03
1.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	Identification created by Nordea and will be unique for min. 90 calendar days.
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODatetime	Expressed using UTC designator [Z] with or without offset. Nordea applies UTC or local time. Example: 2016-08-15T12:15:15Z
1.3	++		InitiatingParty	<InitgPty>	[0..1]	PartyId32	Used to identify bank (BIC) and Customer who has initiated the original Message.
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	The Sender of the Message identification is sent either in <BICorBEI> or <Othr> with <SchmeNm><Cd> = BANK, not both. Note: For the technical validation Messages Nordea will use BICorBEI (i.e. NDEAFIHH), while for the content validation code BANK will be used.
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15	+++++	Or}	Other	<Othr>	[0..n]	GenericOrganisationIdentification1	Only 'CUST' used to identify the receiver of the Message.
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	Initiating Party Identification in original "pain.008.001.02", "pain.007.001.02" or "camt.055.001.01" message will be returned in this field.
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Valid codes: only CUST is used
2.0	+		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]	OriginalGroupHeader1	Contains the original message data.



ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	SEPA Direct Debit Usage Rule
2.1	++		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Max35Text	Message or Assignment Identification originating from either "pain.007.001.02", "pain.008.001.02" or "camt.055.001.01"
2.2	++		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Max35Text	The name of the original Message. Will either be "pain.007.001.02", "pain.008.001.02" or "camt.055.001.01" dependent on message recieved by Nordea.
2.3	++		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	ISO DateTime	
2.4	++		OriginalNumberOfTransactions	<OrgnlNbOfTxs>	[0..1]	Max15NumericText	Original number of transactions, as reported in original Message Note: Will only be reported as part of the technical validation.
2.5	++		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Decimal-Number	Will be reported back to customer If present in the original Message. Note: Will only be reported as part of the technical validation.
2.6	++		GroupStatus	<GrpSts>	[0..1]	TransactionGroupStatus3Code	Valid codes: ACTC = Accepted Technical Validation. Authentication and syntactical and semantic validation are successful. Syntax control accepted. ACCP= after Agreement & account check RJCT = Rejected Payment initiation or individual transaction included in the payment initiation has been rejected. PART = one or more transactions in the original file have been rejected Note: In case status code RJCT is sent by Nordea, it means that the whole file is rejected and cannot be processed by Nordea. When status code ACTC is provided the technical validation has passed and the file content will be sent further on to Nordea's back-end systems for content validation.
2.7	++		StatusReasonInformation	<StsRsnInf>	[0..n]	StatusReasonInformation9	If GroupStatus is ACTC then StatusReasonInformation / AdditionalInformation will not be present.
2.9	+++		Reason	<Rsn>	[0..1]	StatusReason6Choice	If Group status RJCT, this element has Reject reason.
2.10	++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	Not used for Accepted Technical Validation purposes. Reason code is used.
2.12	+++		AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Not used for technical validation purposes. Reason code text.



ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	SEPA Direct Debit Usage Rule
3.0	+		OriginalPaymentInformationAndStatus	<OrgnPmtInfAndSts>	[0..n]	OriginalPaymentInstruction6	This level and below is only used for content validation.
3.1	++		OriginalPaymentInformationIdentification	<OrgnPmtInfId>	[1..1]	Max35Text	Payment identification information as sent in original Message will be reported back.
3.2	++		OriginalNumberOfTransactions	<OrgnNbOfTxs>	[0..1]	Text	Number of transactions
3.3	++		OriginalControlSum	<OrgnCtrlSum>	[0..1]	Quantity	Control Sum
3.4	++		PaymentInformationStatus	<PmtInfSts>	[0..1]	TransactionGroupStatus3-Code	Will be provided if reporting on a payment level or combined payment and transaction levels. Valid codes: ACCP = Accepted technical, syntactical and profile; passed to back office RJCT = Rejection
3.5	++		StatusReasonInformation	<StsRsnInf>	[0..n]	StatusReasonRule	Status reason information
3.7	+++		Reason	<Rsn>	[0..1]	StatusReason6Choice	
3.8	++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	If applicable, Nordea will use External Code List, otherwise code NARR will be used.
3.10	+++		AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Will only be provided for "RJCT". When information derives from External Code List, the first 3 positions will consist of code ISO and code CAP will be used when Nordea provides additional information. Note: Nordea will provide information only on rejection.
3.15	++		TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	PaymentTransaction46	Only used if not rejected on a higher level.
3.17	+++		OriginalInstructionIdentification	<OrgnInstrId>	[0..1]	Max35Text	If InstructionIdentification was provided in original Message, it will be reported back to the customer.
3.18	+++		OriginalEndToEndIdentification	<OrgnEndToEndId>	[0..1]	Max35Text	Will contain original EndToEndId from original Message.
3.19	+++		TransactionStatus	<TxSts>	[0..1]	TransactionIndividualStatus3Code	Required if reporting at a transaction level. Not Used if reporting only at a group or payment level. Valid codes: RJCT = Rejection
3.20	+++		StatusReasonInformation	<StsRsnInf>	[0..n]	StatusReasonInformation9	Status reason information



ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	SEPA Direct Debit Usage Rule
3.22	++++		Reason	<Rsn>	[0..1]	StatusReason6Choice	
3.23	+++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	If applicable, Nordea will use External Code List, www.iso20022.org , otherwise code NARR will be used.
3.25	++++		AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	If provided, TransactionStatus "RJCT". When information derives from External Code List, the first 3 positions will consist of code ISO and code SDD will be used when Nordea provides additional information. Note: Nordea will provide information only on rejection.
3.32	+++		OriginalTransactionReference	<OrgnITxRef>	[0..1]		
3.33	++++		InterbankSettlementAmount	<IntrBkSttlmAmt Ccy="AAA">	[0..1]	Amount	
3.34	++++		Amount	<Amt>	[0..1]		
3.35	+++++	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	Amount	
3.40	++++		RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime	
3.121	++++		Debtor	<Dbtr>	[0..1]		
9.1.0	+++++		Name	<Nm>	[0..1]	Text	
3.122	++++		DebtorAccount	<DbtrAcct>	[0..1]		
1.1.0	+++++		Identification	<Id>	[1..1]		
1.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	Identifier	
1.1.2	+++++	Or}	Other	<Othr>	[1..1]		
1.1.3	+++++		Identification	<Id>	[1..1]	Text	
3.123	++++		DebtorAgent	<DbtrAgt>	[0..1]		
6.1.0	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
6.1.1	+++++		BIC	<BIC>	[0..1]	Identifier	
3.125	++++		CreditorAgent	<CdtrAgt>	[0..1]		
6.1.0	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
6.1.1	+++++		BIC	<BIC>	[0..1]	Identifier	
3.127	++++		Creditor	<Cdtr>	[0..1]		
9.1.0	+++++		Name	<Nm>	[0..1]	Text	