

Corporate Access Payables
Message Implementation Guidelines

camt.029.001.03

ResolutionOfInvestigationV03

MIG version: 1.0

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CORPORATE
ACCESS

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1. Introduction

This Message Implementation Guideline (MIG) were prepared on behalf of Nordea Group (hereinafter “Nordea”).

The purpose of this documentation is to define how information in resolution Messages should be structured for the exchange between the message recipient and Nordea. Nordea’s MIG is considered as an appendix to the ISO 20022 MDR 2009, why it is expected by the reader of this document to be familiar with general XML rules and structures as referred to in this MIG.

This Message Implementation Guideline comply with the international definitions for content and use of an ISO20022 camt.029.001.03 Resolution Of Investigation, which are available at: [Link](#)

2. About Corporate Access Payables

Corporate Access Payables is Nordea’s file-based payment solution. The service will, in its first releases, enable Nordea’s customers to execute harmonised and straightforward ordinary commercial (incl. SEPA) payments as well as salaries, pension, urgent and cross-border/cross-currency payments from accounts in all the countries in the Nordic and Baltic region. In return, the customer will receive status & investigation reports and debit advice. Financial, commercial same-day-value and cash-pool payments will be included in a later release. *Corporate Access Payables* will be implemented country wise.

This release, which includes all countries, i.e. Denmark, Norway and Sweden, offers the possibility for customers to perform cancellation of payments, sent in pain.001.001.03, by use of Message type camt.055.001.01 (CustomerPaymentCancellationRequest) . Nordea will as a response to Message camt.055.001.01 send Message types pain.002.001.03 and camt.029.001.03 (i.e. ResolutionOfInvestigation).

Note: This document may be subject for future changes and will in those cases be duly informed by Nordea.

For further detailed information about the service and its offering, definition of parties involved, as well as technical information to support customer’s implementation, will be found in *Corporate Access Payables Service description, User guide & Message flow* and in *Country Appendixes* which can be found on: nordea.com/corporateaccess.

3. Nordea usage of ISO20022 XML format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Resolved Case, Status and Cancellation Details for payment level or transaction information. Each file can only contain one Message. A message sent by Nordea will contain resolution of cancellations requested by customer in camt.055.001.01, each Message will always relate to one Debtors agreement with Nordea.

All elements or tags defined as “Mandatory” by ISO20022 for camt.029.001.03 are included in Nordea’s *Corporate Access Payables* MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure). 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*”. 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.001.001.03 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.

Type = States the value to be transferred in the actual XML element. There are a total of seven different “Data Type” representations that can be used in a “ResolutionOfInvestigation”: Identifier, Code, Text, Date Time, and Indicator. See examples below:

Data Type	Type	ISO Index	Example
Identifier	PartyId32	1.8	SALES COMPANY PARTY
Code	PaymentMethod3Code	2.2	TRF = Credit Transfer
Text	Max35Text	2.1	AA22BB11
Date Time	ISODateTime	1.2	2014-01-15T10:15:25+02:00
Indicator	Indicator	2.3	true = Batch booking requested

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO20022 uses the classification “1..n” as mandatory and “0..n” for optional usage. Nordea uses a slightly more gradient classification, such as:

Attribute		
Code	Terminology	Definition
R	Required	Mandatory by ISO20022 or Required by CGI.
XOR	eXclusive Or	Select either field, but not both
C	Conditional	Dependent upon certain conditions <u>or</u> optional to use by Nordea

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

Files sent by Nordea will be in UTF-8 format.

For information/description about technical issues such as security, retransmissions, or duplicates, please see Service description for *Corporate Access File Transfer & Corporate Access Payables* at nordea.com/corporateaccess.

Further information on ISO 20022 definitions on camt.029.001.03 are provided on the ISO20022 website: [Link](#) in the document "Payments_Maintenance_2009.pdf", under the headline "Second version of the Exceptions & Investigations messages".

4. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<Assgne>	1.5 (R)	Assignee equals "Assigner" from the original camt.055 (1.2). Nordea will return the identification with code "CUST".
< RslvdCase><Id>	2.1 (R)	Resolved Case Identification equals "Case Identification" as sent by customer in camt.055 (2.1).
<Cretr>	2.2 (R)	Party that created the cancellation request in original camt.055 (2.2). Nordea will return the identification with code "BANK".
<OrgnlPmtInflId>	4.33 (R)	Original Payment Information Identification, as reported by customer in original camt.055 (4.29) message.
<OrgnlMsgId>	4.35 (R)	Original Message Identification, as reported by customer in original camt.055 (4.31) message.
< OrgnlInstrId >	4.59 (C)	Original Instruction Identification, if present by customer in original camt.055 (4.51) message.
<OrgnlEndToEndId>	4.60 (R)	Original End-To-End Identification, as reported by customer in original camt.055 (4.52) message.

5. 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 ([Link](#)), camt.029.001.03, ResolutionOfInvestigationV03

6. Guidelines

ISO Index No.	Structural sequence	Or	camt.029.001.03 ResolutionOfInvestigationV03 Message Item	Tag Name	Mult.	Type	Nordea Use	Nordea comment v. 1.0
	-		Resolution Of Investigation V03	<RsltnOfInvstgtn>	[1..1]	ResolutionOfInvestigationV03		
1.0	++		Assignment	<Assgnmt>	[1..1]	CaseAssignment2	R	
1.1	+++		Identification	<Id>	[1..1]	Max35Text	R	Identification of the Resolution of Investigation message created by Nordea and will be unique for min. 90 calendar days.
1.2	+++		Assigner	<Assgnr>	[1..1]	Party7Choice	R	
1.4	++++		Agent	<Agt>	[1..1]	BranchAndFinancialInstitutionIdentification4	R	Identification of a financial institution.
2.1.0	+++++		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
2.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	R	Identification of Nordea will always be with BIC = NDEASESS
1.5	+++		Assignee	<Assgne>	[1..1]	Party7Choice	R	This is the party that initiated the investigation by sending in a camt.055. This is also the receiver of the message.
1.6	++++		Party	<Pty>	[1..1]	PartyIdentification32	R	
5.1.12	+++++		Identification	<Id>	[0..1]	Party6Choice	R	
5.1.13	+++++		Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	R	
5.1.14	+++++	{Or	BICOr BEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	XOR	Identification as used by recipient in sent camt.055.001.01 to Nordea.
5.1.15	+++++	Or}	Other	<Othr>	[0..n]	GenericOrganisationIdentification1	XOR	
5.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	Customer identification as agreed with (or assigned by) Nordea. If BICOrBEI not used to identify receiver of the Resolution of Investigation message – then Other Identification as assigned by Nordea will be used with code "CUST".
5.1.17	+++++		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
5.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used Code: CUST CustomerNumber
1.8	+++		Creation Date Time	<CreDtM>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2015-07-21T05:32:31Z
2.0	++		Resolved Case	<RslvdCase>	[0..1]	Case2	R	
2.1	+++		Identification	<Id>	[1..1]	Max35Text	R	Identification returned as received by sender under "Case Identification" in camt.055.001.01
2.2	+++		Creator	<Cretr>	[1..1]	Party7Choice	R	

ISO Index No.	Structural sequence	Or	camt.029.001.03 ResolutionOfInvestigationV03 Message Item	Tag Name	Mult.	Type	Nordea Use	Nordea comment v. 1.0
2.3	++++		Party	<Pty>	[1..1]	PartyIdentification32	R	Party that created the original investigation case, i.e. this is the debtor who owns the debit account in the initial payment instruction.
5.1.12	+++++		Identification	<Id>	[0..1]	Party6Choice	R	Unique and unambiguous identification of either a party or specific agreement with Nordea.
5.1.13	+++++		Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	R	
5.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	Identification assigned between Nordea and the customer.
5.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	Use: Creators (Debtors) agreement identification with Nordea as sent by customer in camt.055.001.01. Will be present with code "BANK".
5.1.17	+++++		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
5.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used Code: BANK = Bank Party Identification
3.0	++		Status	<Sts>	[1..1]	InvestigationStatus2Choice	R	Indicates the status of the investigation.
3.1	+++		Confirmation	<Conf>	[1..1]	InvestigationExecutionConfirmation3Code	R	Specifies the status of the investigation, in a coded form. Used Codes: CNCL CancelledAsPerRequest PECR PartiallyExecutedCancellationRequest RJCR RejectedCancellationRequest
4.0	++		Cancellation Details	<CxlDtls>	[0..n]	UnderlyingTransaction3	R	Specifies the details of the underlying transactions being cancelled.
4.25	+++		Original Payment Information And Status	<OrgnPmtInfAndSts>	[0..n]	OriginalPaymentInformation3	R	Will always be present.
4.33	++++		Original Payment Information Identification	<OrgnPmtInfId>	[1..1]	Max35Text	R	Original Payment Information Identification, as reported by customer in original camt.055 message and containing Payment Information Identification from original pain.001.001.03.
4.34	++++		Original Group Information	<OrgnGrpInf>	[0..1]	OriginalGroupInformation3	R	Used to provide information of the original message.
4.35	+++++		Original Message Identification	<OrgnMsgId>	[1..1]	Max35Text	R	Reference containing original Message Identification as sent by customer in original pain.001.001.03. Nordea: Value will be returned from Nordea's internal records or with "NOTPROVIDED" in case original Payment Information Identification not found.

ISO Index No.	Structural sequence	Or	camt.029.001.03 ResolutionOfInvestigationV03 Message Item	Tag Name	Mult.	Type	Nordea Use	Nordea comment v. 1.0
4.36	++++		Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	Max35Text	R	Specifies the original message name identifier to which the message refers. Nordea: Will always contains value "pain.001.001.03".
4.40	++++		Payment Information Cancellation Status	<PmtInfCxlSts>	[0..1]	GroupCancellationStatus1Code	R	Specifies the status of a cancellation request, related to a payment information group. Used Codes: ACCR AcceptedCancellationRequest PACR PartiallyAcceptedCancellationRequest RJCR RejectedCancellationRequest
4.41	++++		Cancellation Status Reason Information	<CxlStsRsnInf>	[0..n]	CancellationStatusReasonInformation1	C	Used if the cancellation Request was not accepted (RJCR) in <PmtInfCxlSts>.
4.43	++++		Reason	<Rsn>	[0..1]	CancellationStatusReason1Choice	C	Specifies the reason for the status report.
4.44	+++++		Code	<Cd>	[1..1]	PaymentCancellationRejection1Code	R	Nordea will always use code "AGNT".
4.46	++++		Additional Information	<AddtlInf>	[0..n]	Max105Text	C	Further details on the cancellation status reason will always be provided for status "RJCR" in <PmtInfCxlSts>. Nordea: When additional information provided, the first 3 positions will consist of code "CAP".
4.51	+++		Transaction Information And Status	<TxInfAndSts>	[0..n]	PaymentTransactionInformation32	C	Used if the cancelation request, camt.055.001.01, was related to a Credit Transfer Transaction.
4.59	++++		Original Instruction Identification	<OrgnlInstrId>	[0..1]	Max35Text	C	Identification, as assigned by the original instructing party to identify the original instruction in pain.001.001.03. Nordea: Value will be returned only if present in camt.055.001.01 message and will then be returned as sent in original pain.001.001.03 message.
4.60	++++		Original End To End Identification	<OrgnlEndToEndId>	[0..1]	Max35Text	R	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction in pain.001.001.03. Nordea: Will always be present.
4.61	++++		Transaction Cancellation Status	<TxCxlSts>	[0..1]	CancellationIndividualStatus1Code	R	Specifies the status of a cancellation request, related to Credit Transfer Transaction information. Used Codes: ACCR AcceptedCancellationRequest RJCR RejectedCancellationRequest
4.62	++++		Cancellation Status Reason Information	<CxlStsRsnInf>	[0..n]	CancellationStatusReasonInformation1	C	Used if the cancelation Request was not accepted (RJCR) in <TxCxlSts>.

ISO Index No.	Structural sequence	Or	camt.029.001.03 ResolutionOfInvestigationV03 Message Item	Tag Name	Mult.	Type	Nordea Use	Nordea comment v. 1.0
4.64	+++++		Reason	<Rsn>	[0..1]	CancellationStatusReason1Choice	C	Specifies the reason for the status report.
4.65	+++++		Code	<Cd>	[1..1]	PaymentCancellationRejection1Code	R	Reason for the cancellation status, in a coded form. Nordea: Code "AGNT" will always be used.
4.67	+++++		Additional Information	<AddtlInf>	[0..n]	Max105Text	C	Further details on the cancellation status reason will always be provided when status "RJCR" in <TxCxISts> used. Nordea: When additional information provided, the first 3 positions will consist of code "CAP".