

Corporate Access Payables
Message Implementation Guidelines

camt.055.001.01

CustomerPaymentCancellationRequestV01

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 payment Messages should be structured for the exchange between the Message sender 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.055.001.01 Customer Payment Cancellation Request, 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 Assignment, Case and Underlying (containing payment level and optionally transaction information). Each file can only contain one Message. A message sent to Nordea can contain cancellations for any payment offered by Nordea in pain.001.001.03 and from several accounts, but each Message must always relate to one Debtors agreement with Nordea.

All elements or tags defined as “Mandatory” by ISO20022 for camt.055.001.01 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 “CustomerPaymentCancellationRequest”: Identifier, Code, Text, Rate, Date Time, Amount 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
Rate	Rate	2.48	10.99999
Date Time	ISODateTime	1.2	2014-01-15T10:15:25+02:00
Amount	DecimalNumber	2.5	99999.99
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.

The files sent to Nordea must be in UTF-8 format.

Note: In general such characters as “-“and “/” should be avoided. Nordea will if needed convert these characters to blank spaces.

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.055.001.01 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
<Assgnmt>	1.1 (R)	Assignment Identification - Unique identification of the camt.055 message. Will only be returned in pain.002 (2.1) message and not used in camt.029 message from Nordea. Used by Nordea for duplicate control. Note: Nordea strongly recommends to use same identification for both Assignment and Case Identification for efficient processes in customers ERP environments
<Assgnr>	1.2 (R)	Assigner equals “Initiating Party” from the original pain 001. Will be returned in the pain.002 (1.3) and/or camt.029 (1.5) messages by Nordea. Nordea will return the identification with code “CUST”.
<Case>	2.1 (R)	Uniquely identifies the case. Will be returned in the camt.029 (2.1) message by Nordea. Note: Please see information under Assignment Identification
<Cretr>	2.2 (R)	Party that created the investigation case. As initial instruction always derives from a pain.001 message, this is the debtor who owns the debit account in the initial instruction. Will be returned in camt.029 (2.2) message by Nordea. Nordea will return the identification with code “BANK”.

Reference type	ISO Index (Attribute)	Description
<OrgnlPmtInflId>	4.29 (R)	Original Payment Information Identification, as assigned by the original sending party in the pain.001 message. Will be returned in camt.029 (4.33) message by Nordea.
<OrgnlMsgId>	4.31 (C)	Original Message Identification, as assigned by the original sending party in the pain.001 message. Will be returned in camt.029 (4.35) by Nordea.
< OrgnlInstrId >	4.51 (C)	Original Instruction Identification, as assigned by the original sending party in the pain.001 message. Will be returned in camt.029 (4.59) by Nordea if used by customer.
<OrgnlEndToEndId>	4.52 (R)	Original End-To-End Identification, as assigned by the original sending party in the pain.001 message. Will always be returned in camt.029 (4.60) by Nordea.

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.055.001.01, CustomerPaymentCancellationRequestV01

6. Guidelines

ISO Index No.	Structural sequence	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	Nordea Use	Nordea comment v.1.0
	-		Customer Payment Cancellation Request V01	<CstmrPmtCxlReq>	[1..1]	CustomerPaymentCancellationRequestV01		
1.0	++		Assignment	<Assgmt>	[1..1]	CaseAssignment2	R	Uniquely identifies the case assignment.
1.1	+++		Identification	<Id>	[1..1]	Max35Text	R	This Id will be stored for 90 calendar days and will be used for duplicate control. Will be returned in status report (pain.002) message. Nordea: Please see chapter 4, for further information about usage by Nordea
1.2	+++		Assigner	<Assgnr>	[1..1]	Party7Choice	R	Sender of the cancellation request
1.3	++++		Party	<Pty>	[1..1]	PartyIdentification32	R	
5.1.0	+++++		Name	<Nm>	[0..1]	Max140Text	C	Name by which a party is known and which is usually used to identify that party. Nordea: Not required by Nordea
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	Code allocated to organisations by the ISO9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). Nordea: Must be agreed with Nordea
5.1.15	++++++	Or}	Other	<Othr>	[0..n]	GenericOrganisationIdentification1	XOR	
5.1.16	++++++		Identification	<Id>	[1..1]	Max35Text	R	Customer identification (Signer Id) as agreed with (or assigned by) Nordea, max. 13 digits. Nordea: Must be used If BICOrBEI is not used
5.1.17	++++++		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
5.1.18	++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used Code: CUST CustomerNumber
1.5	+++		Assignee	<Assgne>	[1..1]	Party7Choice	R	Receiver of the cancellation request.
1.7	++++		Agent	<Agt>	[1..1]	BranchAndFinancialInstitutionIdentification4	R	Identification of a financial institution (i.e. Nordea).
2.1.0	+++++		Financial Institution Identification	<FinInstId>	[1..1]	FinancialInstitutionIdentification7	R	

ISO Index No.	Structural sequence	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	Nordea Use	Nordea comment v.1.0
2.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	R	Value NDEASESS must be used for all cancellations.
1.8	+++		Creation Date Time	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2014-06-03T14:45:35+02:00 Valid values: Current date -7 calendar days
2.0	++		Case	<Case>	[0..1]	Case2	R	Must be present.
2.1	+++		Identification	<Id>	[1..1]	Max35Text	R	Identification will be returned by Nordea in Resolution Of Investigation, i.e. camt.029.001.03. No validation of reference will be performed by Nordea. Nordea: Recommended to use same reference as 1.1 Identification under 1.0 Assignment.
2.2	+++		Creator	<Cretr>	[1..1]	Party7Choice	R	Creator must always be present for each cancellation request.
2.3	++++		Party	<Pty>	[1..1]	PartyIdentification32	R	Party that created the investigation case. When initial instruction was a pain.001.001.03, this is the debtor who owns the debit account in the initial instruction.
5.1.0	+++++		Name	<Nm>	[0..1]	Max140Text	C	Name by which a party is known and which is usually used to identify that party. Nordea: Not required by Nordea
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: Customer agreement identification (i.e. CCM agreement number) with Nordea is mandatory (BANK), minimum 10 and maximum 18 digits must be used.
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
4.0	++		Underlying	<Undrlyg>	[1..n]	UnderlyingTransaction1	R	Identifies payment instruction(s) to be cancelled.

ISO Index No.	Structural sequence	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	Nordea Use	Nordea comment v.1.0
4.21	+++		Original Payment Information And Cancellation	<OrgnPmtInfAndCxl>	[0..n]	OriginalPaymentInformation4	R	Required to use. Rules for the message: One message can contain several Original Payment Information And Cancellation blocks. However, they must be from the same Debtor, i.e. Debtor specified in Creator identification.
4.29	++++		Original Payment Information Identification	<OrgnPmtInfId>	[1..1]	Max35Text	R	Original Payment level Identification from the original pain.001.001.03 to identify the original payment information block, as assigned by the original sending party.
4.30	++++		Original Group Information	<OrgnGrpInf>	[0..1]	OriginalGroupInformation3	C	Optional to provide. If provided Nordea will validate it in accordance to current rules for uniqueness of min. 90 calendar days and possibility for sending 360 days in advance. In case duplicate identification exists Nordea will reject the cancellation message.
4.31	+++++		Original Message Identification	<OrgnMsgId>	[1..1]	Max35Text	R	Original Message Id from original pain.001.001.03 as assigned by the original instructing party, to unambiguously identify the original message.
4.32	+++++		Original Message Name Identification	<OrgnMsgNmId>	[1..1]	Max35Text	R	Specifies the original message name identifier to which the message refers. Nordea: Message name should always be pain.001.001.03
4.43	++++		Transaction Information	<TxInf>	[0..n]	PaymentTransactionInformation30	C	Used if a single Credit Transaction is to be cancelled
4.51	+++++		Original Instruction Identification	<OrgnInstrId>	[0..1]	Max35Text	C	Original Instruction Identification if used in original pain.001.001.03 by sending party. Nordea: The presence of this reference alone will not result in a cancellation by Nordea, i.e. Original End-To-End identification must always be present.
4.52	+++++		Original End To End Identification	<OrgnEndToEndId>	[0..1]	Max35Text	R	Original End to End identification is required, if not present no cancellation will be performed and cancellation transaction will be rejected by Nordea.
4.53	+++++		Original Instructed Amount	<OrgnInstdAmt>	[0..1]	ActiveOrHistoricCurrency-AndAmount	C	Amount as provided in the original transaction, expressed in the currency, as ordered by the original initiating party. Nordea: Will not be validated in order to execute a cancellation request.
4.54	+++++		Original Requested Execution Date	<OrgnReqdExctnDt>	[0..1]	ISODate	C	Date at which the initiating party originally requested Nordea to process the payment. Nordea: Will not be validated in order to execute a cancellation request.