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Corporate Access Payables  
Message Implementation Guidelines

**pain.002.001.03**

CustomerPaymentStatusReportV03

MIG version: 1.6

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## 1. Introduction

These Message Implementation Guidelines (MIG) were prepared on behalf of Nordea Group (hereinafter “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.

These Message Implementation Guidelines comply with the international definitions for content and use of an ISO20022 pain.002.001.03 Customer Payment Status Report and Common Global Implementation (CGI) Payment Status Report recommendations, which are available at: [CGI link](#)

## 2. About Corporate Access Payables

*Corporate Access Payables* is Nordea’s file-based payment solution. The service will enable Nordea’s customers to execute harmonised and straightforward ordinary commercial payments (incl. SEPA) as well as salaries, pension, urgent and cross-border/cross-currency payments from accounts in all the countries in the Nordic region including Singapore. Additionally, the service enables customers to send instructions (Request for Transfers) for execution by Nordea’s branches in Germany, Great Britain, Russia and USA as well as to any bank world-wide provided a signed Request for Transfer agreement between Debtor’s bank and Nordea exists. In return, the customer will receive status reports and debit advice.

This release (v. 1.8), which is the latest version for all included countries, i.e. Denmark, Finland, Norway, Singapore and Sweden, also includes the payment category Treasury Payments, providing the payment types Financial/Same-Day-Value Payments and Cash Pool transfers.

**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](http://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 Group Header, Payment Information and Credit Transfer Transaction Information. One file will only contain one Message. A message sent to Nordea can contain payments from several Debtors/accounts and can also contain several payment messages.

All elements or tags defined as “Mandatory” by ISO20022 for pain.002.001.03 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*” or in the “*CGI Implementation Guide for ISO 20022 CustomerCreditTransferInitiation*”. 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. <b>Note:</b> 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) <b>Note:</b> True value of “n” represents unlimited number of occurrences.

**Type** = States the value to be transferred in the actual XML element. There is a total of seven different “Data Type” representations that can be used in a “CustomerCreditTransferInitiation”: Identifier, Code, Text, Rate, Date Time, Amount & 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	2015-06-15T12:15:15Z
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.

If Nordea forwards a cross-border/cross-currency payment to a beneficiary's bank or an intermediary bank via the SWIFT network, the non-permitted SWIFT characters will be replaced by Nordea.

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 [www.nordea.com/cashmanagement](http://www.nordea.com/cashmanagement).

Further information on ISO 20022 definitions on pain.002.001.03 are provided on the ISO20022 website: [Link](#) in the document "Payments\_Maintenance\_2009.pdf", under the headline "pain – Payments initiation".

## 4. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<InitgPty>	1.3 (R)	Unique identification of the signer of the pain.001 (1.8) or camt.055 (1.2) message. Nordea will return the identification under code "CUST".
<OrgnlMsgId>	2.1 (R)	The unique Message or Assignment Identification as sent by the customer in pain.001 (1.1) or camt.055 (1.1) message. <b>Part of Nordea's duplicate control.</b>
<OrgnlNbOfTx>	2.4 (R)	Number of transactions included in the pain.001 (1.6) message. Not used for camt.055
<OrgnlCtrlSum>	2.5 (C)	The hash value of all included Instructed or Equivalent Amounts in the pain.001 (1.7) message, if used by customer. Not used for camt.055
<OrgnlPmtInflId>	3.1 (R)	Unique identification of each Payment Identification Information level in the pain.001 (2.1) message. <b>Part of Nordea's pain.001 duplicate control.</b>
<OrgnlInstrId>	3.17 (C)	Customers own identification for each single Credit Transfer Transaction in the pain.001 (2.29) message, if used by customer as a "point-to-point" reference.
<OrgnlEndToEndId>	3.18 (R)	Unique End-to-End Identification for each single Credit Transfer Transaction in the pain.001 (2.30) message. <b>Part of Nordea's pain.001 duplicate control.</b>

## 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](#)),  
pain.002.001.03, CustomerPaymentStatusReportV03

## 6. Guidelines

ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	-		<b>Customer Payment Status Report</b>	<CstmrPmtStsRpt>	[1..1]			
1.0	+		<b>GroupHeader</b>	<GrpHdr>	[1..1]	GroupHeader32	R	Message name is always pain.002.001.03
1.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Identification created by Nordea and will be unique for min. 90 calendar days.
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODatetime	R	Expressed using UTC designator [Z] with or without offset. Nordea applies UTC or local time. Example: 2015-06-15T12:15:15Z
1.3	++		<b>InitiatingParty</b>	<InitgPty>	[0..1]	PartyId32	R	Used to identify bank (BIC) and Customer who has initiated the original Message.
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	The Sender of the Message identification is sent either in <BICorBEI> or <Othr> with <SchmeNm><Cd> = BANK, not both. <b>Note:</b> For the technical validation Messages Nordea will use <BICorBEI> (i.e. NDEASESS), while for the content validation <Othr> with code BANK will be used.
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.14	+++++	{Or	BICorBEI	<BICorBEI>	[0..1]	AnyBICIdentifier	XOR	Only used for technical validation purposes BIC = NDEASESS
9.1.15	+++++	Or}	Other	<Othr>	[0..n]	GenericOrganisationIdentification1	XOR	Used for identifying the receiver of the message (with code CUST) and for content validation the sender of the message ("NDEAPROD" with code BANK)  <b>Note:</b> If <BICorBEI> used as identification in pain.001.001.03 or camt.055.001.01 will this value be returned in <Othr> with code "CUST" in pain.002.001.03.
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	<b>Used codes:</b> BANK = Bank Party Identification CUST = Customer Number
2.0	+		<b>OriginalGroupInformationAndStatus</b>	<OrgnlGrpInfAndSts>	[1..1]	OriginalGroupHeader1	R	
2.1	++		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Max35Text	R	Message or Assignment Identification originating from either pain.001.001.03 or camt.055.001.01.
2.2	++		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Max35Text	R	The name of the original Message will either be "pain.001.001.03" or "camt.055.001.01" dependent on message received by Nordea.
2.3	++		OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime	C	Will only be returned as part of the technical validation for pain.001.001.03.

ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.4	++		OriginalNumberOfTransactions	<OrgnInbOfTx>	[0..1]	Max15NumericText	C	Original number of transactions, as reported in pain.001.001.03. <b>Note:</b> Will only be reported for message pain.001.001.03 and only as part of the technical validation.
2.5	++		OriginalControlSum	<OrgnCtrlSum>	[0..1]	Decimal-Number	C	Will be reported back to customer If present in the original pain.001.001.03 Message. <b>Note:</b> Will only be reported for message pain.001.001.03 and only as part of the technical validation.
2.6	++		GroupStatus	<GrpSts>	[0..1]	TransactionGroupStatus3Code	C	<b>Used codes:</b> ACTC = Accepted Technical Validation. Authentication and syntactical and semantic validation are successful. Syntax control accepted. RJCT = Rejected Payment initiation or individual transaction included in the payment initiation (pain.001) has been rejected, or rejected cancellation request (camt.055).  <b>Note:</b> 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	C	If GroupStatus is ACTC then StatusReasonInformation / AdditionalInformation will not be present.
2.9	+++		Reason	<Rsn>	[0..1]	StatusReason6Choice	R	Used for rejection (RJCT) for technical validation of all Messages and for rejection of entire camt.055.001.01 Message.
2.10	++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	R	
2.12	+++		AdditionalInformation	<AddtInf>	[0..n]	Max105Text	C	Only used for rejection (RJCT) of entire camt.055.001.01 Message.
3.0	+		OriginalPaymentInformationAndStatus	<OrgnPmtInfAndSts>	[0..n]	OriginalPaymentInstruction6	C	This level and below is only used for content validation of pain.001.001.03 (i.e. not used for camt.055.001.01).
3.1	++		OriginalPaymentInformationIdentification	<OrgnPmtInfId>	[1..1]	Max35Text	R	Payment identification information as sent in pain.001.001.03 will be reported back.
3.4	++		PaymentInformationStatus	<PmtInfSts>	[0..1]	TransactionGroupStatus3-Code	C	Will be provided for pain.001.001.03 if reporting on a payment level or combined payment and transaction levels. <b>Used codes:</b> ACCP = Accepted technical, syntactical and profile; passed to back office ACWC = Accepted with change PART = Partially accepted and rejected PDNG = Pending further processing RJCT = Rejection
3.5	++		StatusReasonInformation	<StsRsnInf>	[0..n]	StatusReasonRule	C	
3.7	+++		Reason	<Rsn>	[0..1]	StatusReason6Choice	C	



ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
3.8	++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	R	If applicable, Nordea will use External Code List, otherwise code NARR will be used.
3.10	+++		AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	C	Will always be provided, except for PaymentInformationStatus "ACCP". 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.
3.15	++		TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	PaymentTransaction46	C	Only used if not rejected on a higher level.
3.17	+++		OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Max35Text	C	If InstructionIdentification was provided in pain.001.001.03, it will be reported back to the customer.
3.18	+++		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Max35Text	R	Will contain original EndToEndId from pain.001.001.03.
3.19	+++		TransactionStatus	<TxSts>	[0..1]	TransactionIndividualStatus3Code	C	Required if reporting at a transaction level. Not Used if reporting only at a group or payment level. <b>Used codes:</b> ACCP = Accepted technical, syntactical and profile; passed to back office ACWC = Accepted with change PDNG = Pending further processing RJCT = Rejection
3.20	+++		StatusReasonInformation	<StsRsnInf>	[0..n]	StatusReasonInformation9	C	
3.22	++++		Reason	<Rsn>	[0..1]	StatusReason6Choice	C	
3.23	+++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	R	If applicable, Nordea will use External Code List, otherwise code NARR will be used.
3.25	++++		AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	C	Will always be provided, except for TransactionStatus "ACCP". 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.
3.32	+++		OriginalTransactionReference	<OrgnlTxRef>	[0..1]	OriginalTransactionReference13	C	<b>Nordea:</b> This level and below is used on two occasions: 1) When TransactionStatus (<TxSts>) equals "RJCT" and more than one occurrence of Structured (<Strd>) used in pain.001.001.03, of which at least one is rejected (RJCT). Will be reported as stated in pain.001.001.03. <b>Note:</b> Only the rejected (RJCT) occurrence(s) of references used under Structured Remittance Information (<Strd>) will be reported. <b>Denmark:</b> Only used for cross-border (incl. SEPA) payments. <b>Norway &amp; Sweden:</b> Used for both domestic and cross-border (incl. SEPA) payments <b>Finland:</b> Used for both currency/cross-border and SEPA payments <b>Singapore:</b> Not used  2) When TransactionStatus (TxSts) equals "ACWC" and StatusReasonInformation Code (<StsRsnInf><Cd>) "MS02" to inform about changed Creditor Account. <b>Note:</b> Only valid for Finland

ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
3.34	++++		Amount	<Amt>	[0..1]	AmountType3Choice	R	
3.35	+++++	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	XOR	Reported as sent in pain.001.001.03
3.36	+++++	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	EquivalentAmount2	XOR	If used, reported as sent in pain.001.001.03
3.37	+++++		Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
3.38	+++++		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
3.41	++++		RequestedExecutionDate	<ReqdExctnDt>	[0..1]	ISODate	R	Date in the original message.
3.88	++++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	R	<b>Nordea:</b> Only rejected references will be reported as stated in original pain.001.001.03.  <b>Note:</b> No RemittanceInformation will be provided when change of Creditor Account occurs (Finland)
3.90	+++++		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	R	
3.91	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	ReferredDocumentInformation3	C	Set of elements used to identify the documents referred to in the remittance information.
3.92	+++++		Type	<Tp>	[0..1]	ReferredDocumentType2	C	
3.93	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	R	Provides the type details of the referred document.
3.94	+++++		Code	<Cd>	[1..1]	Code	R	<b>Used codes:</b> CINV = Commercial Invoice CREN = Credit Note
3.97	+++++		Number	<Nb>	[0..1]	Max35Text	C	
3.98	+++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Only used for Norway
3.99	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount1	C	Reported if available
3.102	+++++		CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Reported as sent in pain.001.001.03
3.109	+++++		RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Reported as sent in pain.001.001.03
3.110	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	Reported if available

ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
3.111	+++++		Type	<Tp>	[0..1]	CreditorReferenceType2	C	
3.112	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	
3.113	+++++		Code	<Cd>	[1..1]	Code	R	<b>Used code:</b> SCOR = Structured Communication Reference
3.115	+++++		Issuer	<Issr>	[0..1]	Text	C	Only reported if ISO 11649 used in original message.
3.116	+++++		Reference	<Ref>	[0..1]	Max35Text	R	
3.121	++++		<b>Debtor</b>	<Dbtr>	[0..1]	PartyIdentification32	C	Will be reported as registered in Nordea's internal records
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	
3.122	++++		<b>DebtorAccount</b>	<DbtrAcct>	[0..1]	CashAccount32	R	
1.1.0	++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.1.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	IBAN account number
1.1.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	
1.1.3	++++		Identification	<Id>	[1..1]	Max34Text	R	BBAN account number
1.1.4	++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	
1.1.5	++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	<b>Used code:</b> BBAN
3.123	++++		<b>DebtorAgent</b>	<DbtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification5	R	
6.1.0	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	++++	{Or	BIC	<BIC>	[0..1]	BICIdentifier	XOR	<b>Valid Nordea BICs are:</b> NDEADFFF=Germany (Request for Transfer) NDEADKKK=Denmark NDEAFIHH=Finland NDEAGB2L=Great Britain (Request for Transfer) NDEANOKK=Norway NDEARUMM=Russia (Request for Transfer) NDEASGSG=Singapore NDEASESS=Sweden NDEAUS3N=USA (Request for Transfer)  Any other BIC will be reported as used by executing bank as a response to a Request for Transfer instructed by customer in pain.001.001.03 message.

ISO Index	Structural sequence	Or	pain.002.001.03 Status report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.2	+++++	Or}	ClearingSystemMemberIdentificat- ion	<ClrSysMmbld>	[0..1]		XOR	Only used for Sweden.  Will be used if ClearingSystemIdentification used by Debtor in pain.001.001.03
6.1.3	+++++		ClearingSystemIdentification	<ClrSysId>	[0..1]		R	
6.1.4	+++++		Code	<Cd>	[1..1]	Code	R	<b>Used code:</b> SESBA Swedish Bankers Association
6.1.6	+++++		MemberIdentification	<Mmbld>	[1..1]	Text	R	Valid branch number 9960 for Nordea
3.127	++++		<b>Creditor</b>	<Cdtr>	[0..1]	PartyIdentification32	R	
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	
3.128	++++		<b>CreditorAccount</b>	<CdtrAcct>	[0..1]	CashAccount24	C	Dependent upon transaction type. When changes of Creditor Account occur (only Finland) the <b>new</b> Creditor Account will be reported.
1.1.0	++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	IBAN account number
1.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	
1.1.3	+++++		Identification	<Id>	[1..1]	Max34Text	R	
1.1.4	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	
1.1.5	+++++	{{Or	Code	<Cd>	[1..1]	Code	XOR	<b>Used code:</b> BBAN
1.1.6	+++++	Or}}	Proprietary	<Prtry>	[1..1]	Text	XOR	<b>Used code:</b> BGNR BankGiro Number