

Message Implementation Guideline

camt.055.001.01

CustomerPaymentCancellationRequestV01

SEPA Direct Debit

MIG version: 1.0
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1. Introduction

The purpose of this documentation is to define how information in SEPA Direct Debit Messages should be structured for the exchange between the Message sender and Nordea.

This Message Implementation Guide complies with the international definitions for content and use of an ISO20022 camt.055.001.01 Customer Payment Cancellation Request.

The files sent to Nordea must be in UTF-8 format, using only the characters included in ISO-8859-1.

This MIG does not include any technical issues such as security, retransmissions, or duplicates.

For more information about SEPA Direct Debit service, please read:

<https://www.nordea.com/en/our-services/cashmanagement/supportandcontact/ERP-vendor-information/#Seminars>

For further information on ISO 20022 definitions on camt.055.001.01 can be found from ISO20022 homepage from document "Enl_Maintenance_2009.pdf", under the headline "Second version of the Exceptions & Investigations messages".

2. Scope

The Customer Payment Cancellation Request message is sent by a case creator/case assigner to a case assignee. This message is used to request the cancellation of an original SEPA Direct Debit transaction.

3. 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 September 2009,
camt.055.001.01, CustomerPaymentCancellationRequestV01

4. Use of references and identifications

Reference type	ISO index	Description
<Assgnmt><Id>	1.1	Assignment Identification - Unique identification of the camt.055 message. Will be returned in pain.002 (2.1) message and camt.029 (4.35) message from Nordea. Used by Nordea for duplicate control.
<PmtCxlId>	4.22	Payment Cancellation Identification - Unique identification of the cancellation transaction.
<OrgnlPmtInfId>	4.29	Original Payment Information Identification – required by the schema.
<OrgnlInstrId>	4.51	Original Customer reference to the SEPA Direct Debit transaction. Not required.
<OrgnlEndToEndId>	4.52	Original End to End identification – Required by Nordea.

5. Guideline

ISO Index No.	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	SEPA Direct Debit Usage Rule
		Customer Payment Cancellation Request V01	<CstmrPmtCxlReq>	[1..1]	CustomerPaymentCancellationRequestV01	
1.0		Assignment	<Assgnmt>	[1..1]	CaseAssignment2	
1.1		Identification	<Id>	[1..1]	Max35Text	Required. This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report and resolution of investigation message.
1.2		Assigner	<Assgnr>	[1..1]	Party7Choice	Sender of the cancellation request
1.3	{Or	Party	<Pty>	[1..1]	PartyIdentification32	
5.1.0		Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party. Not required by Nordea
5.1.12		Identification	<Id>	[0..1]	Party6Choice	
5.1.13	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
5.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
5.1.16		Identification	<Id>	[1..1]	Max35Text	The agreement Identification (Palvelutunnus) that is agreed with Nordea.
5.1.17		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
5.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Required code: CUST CustomerNumber
1.5		Assignee	<Assgne>	[1..1]	Party7Choice	Receiver of the cancellation request. Required by ISO.
1.7	Or}	Agent	<Agt>	[1..1]	BranchAndFinancialInstitutionIdentification4	
2.1.0		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
2.1.1		BIC	<BIC>	[0..1]	BICIdentifier	Use value NDEAFIHH for all cancellations.
1.8		Creation Date Time	<CreDtTm>	[1..1]	ISODateTime	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 -15 calendar days. Recommendation: Current date.
3.0		Control Data	<CtrlData>	[0..1]	ControlData1	
3.1		Number Of Transactions	<NbOfTxs>	[1..1]	Max15NumericText	Must match with the number of Transaction Information under all Original Payment Information and Cancellation
4.0		Underlying	<Undrlyg>	[1..n]	UnderlyingTransaction1	Identifies payment instruction(s) to be cancelled.
4.1		Original Group Information And Cancellation	<OrgnlGrpInfAndCxl>	[0..1]	OriginalGroupInformation23	

ISO Index No.	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	SEPA Direct Debit Usage Rule
4.9		Original Message Identification	<OrgnMsgId>	[1..1]	Max35Text	
4.10		Original Message Name Identification	<OrgnMsgNmId>	[1..1]	Max35Text	
4.21		Original Payment Information And Cancellation	<OrgnPmtInfAndCxl>	[1..n]	OriginalPaymentInformation4	Required to indicate the collection(s) to be cancelled. Rules for the message: 1. One message can contain several Original Payment Information And Cancellation blocks. 2. Transactions to be cancelled in <TxInf> under one Original Payment Information And Cancellation block can only be collections from the same creditor and service, i.e. Creditor information, Local Instrument and Creditor Agent must be the same.
4.22		Payment Cancellation Identification	<PmtCxlId>	[0..1]	Max35Text	Unique identification for the credit side of the cancellation transaction
4.29		Original Payment Information Identification	<OrgnPmtInfId>	[1..1]	Max35Text	Original SEPA Direct Debit credit side reference
4.43		Transaction Information	<TxInf>	[0..n]	PaymentTransactionInformation30	
4.51		Original Instruction Identification	<OrgnInstrId>	[0..1]	Max35Text	Original Customer reference. Not required.
4.52		Original End To End Identification	<OrgnEndToEndId>	[0..1]	Max35Text	Original End to End identification
4.53		Original Instructed Amount	<OrgnInstdAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	The amount of the SEPA Direct Debit to be cancelled required
4.54		Original Requested Execution Date	<OrgnReqdExctnDt>	[0..1]	ISODate	Not required.
4.55		Original Requested Collection Date	<OrgnReqdColltnDt>	[0..1]	ISODate	Original requested collection date can be given, but the cancellation will be executed when received by Nordea within cut-off times or the following banking day
4.56		Cancellation Reason Information	<CxlRsnInf>	[0..n]	CancellationReasonInformation3	Cancellation reason required
4.58		Reason	<Rsn>	[0..1]	CancellationReason2Choice	
4.59	{Or	Code	<Cd>	[1..1]	CancellationReason4Code	Allowed codes: AGNT IncorrectAgent CUST RequestedByCustomer CUTA CancelUponUnableToApply DUPL DuplicatePayment UPAY UnduePayment
4.61		Additional Information	<AddtlInf>	[0..n]	Max105Text	Not required.
4.62		Original Transaction Reference	<OrgnTxRef>	[0..1]	OriginalTransactionReference13	
6.1.1		Amount	<Amt>	[0..1]	AmountType3Choice	
6.1.2	{Or	Instructed Amount	<InstdAmt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	

ISO Index No.	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	SEPA Direct Debit Usage Rule
6.1.1.9		Creditor Scheme Identification	<CdtrSchmeId>	[0..1]	PartyIdentification32	Is used for Finland to identify the creditor. Note! Must be the same for all transactions under one Original Payment Information And Cancellation.
6.1.1.22		Identification	<Id>	[0..1]	Party6Choice	
6.1.1.23	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
6.1.1.25		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.1.26		Identification	<Id>	[1..1]	Max35Text	Creditor ID
6.1.1.233		Payment Type Information	<PmtTpInf>	[0..1]	PaymentTypeInfo22	
6.1.1.236		Service Level	<SvcLvl>	[0..1]	ServiceLevel8Choice	
6.1.1.237	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	Allowed code: SEPA
6.1.1.239		Local Instrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	
6.1.1.240	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	Allowed codes: CORE Core direct debit B2B Business to Business Direct Debit
6.1.1.737		Creditor Agent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	Nordea's SWIFT BIC for the account servicing branch required. Note! Must be the same for all transactions under one Original Payment Information And Cancellation.
6.1.1.738		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1.739		BIC	<BIC>	[0..1]	BICIdentifier	BIC for the creditor bank: NDEAFIHH=Finland