

Corporate eGateway
Message Implementation Guideline

camt.054.001.02 – Debit Notification

BankToCustomerDebitCreditNotificationV02

This Message Implementation Guide **only** includes description of **Debit** entries.

MIG version: 1.9
Date: 2020-11-30

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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 terms and definitions used in this document are defined in a separate document, “Glossary for Corporate eGateway”, which can be found on the Nordea Group’s homepage: www.nordea.com/eGateway.

The purpose of this documentation is to define how information in a debit advice messages is structured for the exchange between the Message Centre at Nordea and the Message receiver.

This MIG complies with the international definitions for content and use of an ISO20022 CAMT.054 Bank to Customer Debit Notification. This version also complies with Common Global Implementation Guidelines (CGI). This MIG does not include any technical issues such as security, retransmissions, or duplicates. Nordea will use encoding UTF-8, but only the characters included in ISO-8859-1.

2. Scope

The Bank-to-Customer Debit Notification message is sent by the account servicer to an account owner or to a party authorized by the account owner to receive the message. It can be used to inform the account owner, or authorized party, of single or multiple **debit** entire reported to the account.

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.054.001.02, BanktoCustomerDebitNotificationV02

4. Debit Notification message - service types and identifications

A debit notification Message with transactions outgoing from an account in Denmark, Finland, Great Britain, Norway, Sweden or USA, is sent by the Message Centre at Nordea to the Customer.

Types of transactions included for the different countries

Denmark

- Domestic transactions originating from pain.001
- Domestic transactions originating from DIRDEB - BetalingsService (BS) (repayments)
- Domestic transactions originating from DIRDEB - LeverandørService (LS) (repayments)
- International transactions originating from pain.001
- Corrections of credit transactions (returned "DANKORT" items)

Finland

- Domestic transactions originating from pain.001
- International transactions originating from pain.001
- Outgoing Cash Pool transactions
- Corrections of credit transactions (returned items)

Great Britain

- Domestic transactions originating from pain.001
- International Transactions originating from pain.001
- Separate booked charges connected to a domestic or international transfer originating from pain.001

Norway

- Domestic transactions originating from pain.001
- Other domestic outgoing transactions not originating from pain.001 (including Revoked Direct Debit transactions)
- International transactions originating from pain.001
- Other international outgoing transactions not originating from pain.001

Sweden

- Domestic transactions originating from pain.001
- International transactions originating from pain.001
- Other international outgoing transactions not originating from PAIN.001
- Internal outgoing Cash Pool transactions from Nordea incl. PlusGiro (KPG)

USA & Canada

- Domestic Wire transactions originating from pain.001
- International transactions originating from pain.001

5. Guideline

ISO Index	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea comment
		Bank To Customer Debit Notification V02	<BkToCstmrD- btCdtNtfctn>		BankToCustomerDebitCreditNotificationV02	
1.0		GroupHeader	<GrpHdr>	[1..1]	GroupHeader42	
1.1		MessageIdentification	<MsgId>	[1..1]	Max35Text	Uniqueness guaranteed for one year for each recipient.
1.2		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	
1.3		MessageRecipient	<MsgRcpt>	[0..1]	PartyIdentification32	This item identifies the recipient(s) as agreed with Nordea. Only identifications registered by Nordea will be provided.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	The identification of the recipient as agreed with Nordea. Code BANK identifies the sender of the message; code CUST identifies the receiver of the message.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Allowed Codes: BANK BankPartyIdentification CUST CustomerNumber
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Max500Text	Allowed Codes: /DEBT/ Notification with Debit entries ONLY.
2.0		Notification	<Ntfctn>	[1..n]	AccountNotification2	Each notification contains one account per Message.
2.1		Identification	<Id>	[1..1]	Max35Text	
2.4		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	
2.10		Account	<Acct>	[1..1]	CashAccount20	
1.2.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.2.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.2.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.2.3		Identification	<Id>	[1..1]	Max34Text	Sweden: If Bankgiro have been used it will be reported as code BGNR in field 2.182 <DbtrAcct><Ptry>.
1.2.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.2.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed Codes: BBAN BBANIdentifier
1.2.11		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
1.2.56		Servicer	<Svcr>	[0..1]	BranchAndFinancialInstitutionIdentification4	
1.2.57		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	

ISO Index	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea comment
1.2.58		BIC	<BIC>	[0..1]	BICIdentifier	Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Great Britain = NDEAGB2L Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS Nordea Bank USA = NDEAUS3N
1.2.65		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
1.2.74		Country	<Ctry>	[0..1]	CountryCode	Allowed Codes: DK = Denmark FI = Finland GB = Great Britain NO = Norway SE = Sweden US = USA
2.56		Entry	<Ntry>	[0..n]	ReportEntry2	
2.57		EntryReference	<NtryRef>	[0..1]	Max35Text	Increased by one (1) for each entry.
2.58		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Posted amount is the total of one or many entry details.
2.59		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	Allowed Codes: DBIT Debit
2.61		Status	<Sts>	[1..1]	EntryStatus2Code	Allowed Codes: BOOK Booked
2.62		BookingDate	<BookgDt>	[0..1]	DateAndDateTimeChoice	Booking date will always be present.
4.1.0	{Or	Date	<Dt>	[1..1]	ISODate	Booking date will always be present.
2.63		ValueDate	<ValDt>	[0..1]	DateAndDateTimeChoice	
4.1.0	{Or	Date	<Dt>	[1..1]	ISODate	Value date will be present if received from local bank/clearinghouse.
2.64		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	

ISO Index	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea comment
2.71		BankTransactionCode	<BkTxCd>	[1..1]	BankTransactionCodeStructure4	ISO Transaction Codes and service code in proprietary item are used (see Appendix 1).
2.72		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	
2.73		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	
2.74		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	
2.75		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	
2.76		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	
2.77		Proprietary	<Prtry>	[0..1]	ProprietaryBankTransactionCodeStructure1	Used by Nordea for payment service description. See Appendix 1.
2.78		Code	<Cd>	[1..1]	Max35Text	
2.79		Issuer	<Issr>	[0..1]	Max35Text	Allowed Codes: NORDEA
2.85		Charges	<Chrgs>	[0..n]	ChargesInformation6	Nordea books all charges in separate entries according to rules in "Payment Services Directive" (PSD). This means, that this element is NOT used by Nordea for PSD countries, as ISO definition only allows reporting of charges included in the entry amount.
2.87		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	
2.115		EntryDetails	<NtryDtIs>	[0..n]	EntryDetails1	
2.122		TransactionDetails	<TxDtIs>	[0..n]	EntryTransaction2	
2.123		References	<Refs>	[0..1]	TransactionReferences2	
2.124		MessageIdentification	<MsgId>	[0..1]	Max35Text	Increased by one for each Transaction detail.
2.125		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	Use: Reported when available. Only used for international payments. For international payments this reference may be present. Norway: No bank reference will be provided from Norway. Sweden: Bank reference will always be present for international payments and returned items. For international payments this reference may be present. International: Bank reference may be present and will then contain either the bank reference or reference from the original transaction or the bank processing channel reference.
2.126		PaymentInformationIdentification	<PmtInfId>	[0..1]	Max35Text	Payment information id will always be present if the original payment instruction is sent through Corporate eGateway with payment id.
2.127		InstructionIdentification	<InstrId>	[0..1]	Max35Text	Instruction identification will be present if used in payment instruction.

ISO Index	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea comment
2.128		EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	Unique reference returned if used by the ordering customer.
2.129		TransactionIdentification	<TxId>	[0..1]	Max35Text	Use: Only used by Denmark, Finland and Sweden. Finland: For returned items original reference will be present. For corrections of debit transactions the bank reference of the originating debit transaction will be provided.
2.131		ChequeNumber	<ChqNb>	[0..1]	Max35Text	
2.133		Proprietary	<Prtry>	[0..1]	ProprietaryReference1	
2.134		Type	<Tp>	[1..1]	Max35Text	Allowed Codes: ACD = Additional Reference
2.135		Reference	<Ref>	[1..1]	Max35Text	For international payments this reference may be present.
2.136		AmountDetails	<AmtDtls>	[0..1]	AmountAndCurrencyExchange3	
2.1.0		InstructedAmount	<InstdAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	Only used for international payments.
2.1.1		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	
2.1.9		TransactionAmount	<TxAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	
2.1.10		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Denmark: Will be used for revoked and re-funded direct debit transactions. Sweden: Zero amount is possible i.e. digit "0" may occur. Will be used for revoked and re-funded direct debit transactions
2.1.11		CurrencyExchange	<CcyXchg>	[0..1]	CurrencyExchange5	
2.1.12		SourceCurrency	<SrcCcy>	[1..1]	ActiveOrHistoricCurrencyCode	
2.1.13		TargetCurrency	<TrgtCcy>	[0..1]	ActiveOrHistoricCurrencyCode	
2.1.15		ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	Exchange rate will be stated with maximum 5 decimals. Nordea will currently present currency exchange rate as expressed by the local country, i.e. against currency base denominations "1" or "100". Will only be stated for Denmark, Finland, Norway and Sweden.
2.1.16		ContractIdentification	<CtrctId>	[0..1]	Max35Text	
2.1.18		CounterValueAmount	<CntrValAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	Only used for international payments.
2.1.19		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Only used for international payments.
2.1.36		ProprietaryAmount	<PrtryAmt>	[0..n]	AmountAndCurrencyExchangeDetails4	
2.1.37		Type	<Tp>	[1..1]	Max35Text	Allowed Codes: IBS = Interbank Settlement Amount
2.1.38		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	International The amount transferred between the DebtorBank and the CreditorBank.
2.152		Charges	<Chrgs>	[0..n]	ChargesInformation6	
2.154		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	

ISO Index	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea comment
2.160		Bearer	 	[0..1]	ChargeBearerType1Code	Allowed Codes: CRED BorneByCreditor DEBT BorneByDebtor SHAR Shared
2.179		RelatedParties	<RltdPties>	[0..1]	TransactionParty2	
2.182		DebtorAccount	<DbtrAcct>	[0..1]	CashAccount16	
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	Denmark: For revoked Direct Debit, creditor number will be reported as code DREF. Sweden: If bankgiro have been used it will be reported as code BGNR.
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed Codes: BBAN BBANIdentifier
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: BGNR = BankGiro number DREF = Debit reference OCR = Nets (PBS) Creditor number PACC = Payers account
2.183		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	
9.1.10		Country	<Ctry>	[0..1]	CountryCode	
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Allowed Codes: CUST = CustomerNumber
9.1.33		CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	
2.184		Creditor	<Cdtr>	[0..1]	PartyIdentification32	Denmark: Used for "Easy Account" (Nem-Konto) in Denmark.
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	

ISO Index	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea comment
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	
9.1.10		Country	<Ctry>	[0..1]	CountryCode	DK = Denmark FI = Finland NO = Norway SE = Sweden
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	Denmark: Used for "Easy Account" (Nem-Konto) payments. Central Business Register Number (CVR no.) reported with code TXID. Format: 8 digits.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Denmark: TXID used for CVR no. as Id. Allowed Codes: CUST = CustomerNumber TXID = TaxIdentificationNumber
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	Denmark: Used for "Easy Account" (Nem-Konto) payments. Social Security Number (CPR no.) reported with code SOSE. Format: 10 digits.
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	Denmark: SOSE used for CPR no. as Id. Allowed Codes: SOSE = SocialSecurityNumber
9.1.33		CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	DK = Denmark FI = Finland NO = Norway SE = Sweden

ISO Index	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea comment
2.185		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount16	
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	Sweden: When debtor account is 8 digits or less, it may be either a Plusgiro account or a Bankgiro number, why Nordea will use code PACC.
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed Codes: BBAN = BBANIdentifier.
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: BGNR = BankGiro Number OCR = Nets (PBS) Creditor Number PACC = Payers Account
2.186		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	
9.1.10		Country	<Ctry>	[0..1]	CountryCode	
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Allowed Codes: CUST = CustomerNumber
2.191		RelatedAgents	<RltdAgts>	[0..1]	TransactionAgents2	
2.193		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	
6.1.8		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
6.1.17		Country	<Ctry>	[0..1]	CountryCode	
2.194		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	
6.1.7		Name	<Nm>	[0..1]	Max140Text	
6.1.8		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
6.1.17		Country	<Ctry>	[0..1]	CountryCode	

ISO Index	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea comment
2.214		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	
2.215		Unstructured	<Ustrd>	[0..n]	Max140Text	
2.216		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	Only used for Finland, Norway and Sweden. Only reported to customers having signed up for the Structured reporting.
2.217		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	ReferredDocumentInformation3	
2.218		Type	<Tp>	[0..1]	ReferredDocumentType2	
2.219		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	
2.220	{Or	Code	<Cd>	[1..1]	DocumentType5Code	Allowed Codes: CINV = Commercial Invoice CREN = CreditNote
2.223		Number	<Nb>	[0..1]	Max35Text	
2.224		RelatedDate	<RltdDt>	[0..1]	ISODate	
2.225		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount1	
2.228		CreditNoteAmount	<Cdt-NoteAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	
2.235		RemittedAmount	<RmtdAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	
2.236		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	
2.237		Type	<Tp>	[0..1]	CreditorReferenceType2	
2.238		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	
2.239	{Or	Code	<Cd>	[1..1]	DocumentType3Code	Allowed Codes: SCOR = StructuredCommunicationReference
2.240	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
2.241		Issuer	<Issr>	[0..1]	Max35Text	Allowed Codes: ISO
2.242		Reference	<Ref>	[0..1]	Max35Text	