Nordea

Corporate eGateway

Message Implementation Guideline

camt.055.001.01

CustomerPaymentCancellationRequestV01

MIG version:	1.2
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Table of Contents

1. Introduction....3

2. Scope....3

3. Document references....3

4. Services....4

5. Use of references and identifications....4

4. Guideline....5

1. Introduction

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.

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.

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 Direct debit services, please read the document “Functional specification for Nordea Direct Debits (NDD)”.

For further information on ISO 20022 definitions on camt.055.001.01 can be found from ISO20022 homepage from document “EnI_Maintenance_2009.pdf”, under the headline “Second version of the Exceptions & Investigations messages”.

Note: Nets has during 2020 sold their account-to-account based services to Mastercard.

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 direct debit instruction.

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. Services

Services for which this MIG is applicable

1. **Denmark**
    - Betalingsservice (BS)
    - LeverandørService (LS)
2. **Norway**
    - Avtalegiro Norway
3. **Sweden**
    - Autogiro Sweden

5. 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. **Used by Nordea for duplicate control.**
<OrgnlPmtInfId>	4.29	Original Payment Information Identification – required by the schema. **Not used by Nordea.**
<OrgnlInstrId>	4.51	Original Instruction Identification – Customers reference to the direct debit transaction to be cancelled is required.
<OrgnlEndToEndId>	4.52	Original End to End identification - Not required, except if in the original direct debit Instruction Identification was not given and only End to End identification was given.
<MndtRltdInf><MndtId>	6.1.248	**Used only for Betalningsservice in Denmark.** Identifies the agreement between Creditor and Debtor. The agreement number is mandatory and 9 positions long and must be numeric.

6. Guideline

ISO Index No.	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	Nordea comment
		Customer Payment Cancellation Request V01	<CstmrPmtCxlReq>	[1..1]	CustomerPaymentCancellationRe-questV01	
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	This must include the name of the customer holding the Corporate eGateway agreement with the bank
5.1.1		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	Not used
5.1.12		Identification	<Id>	[0..1]	Party6Choice	
5.1.13	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
5.1.14		BICOr BEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	Presently not used
5.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
5.1.16		Identification	<Id>	[1..1]	Max35Text	Required by Nordea. The agreement Identification that is agreed with Nordea.
5.1.17		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentifica-tionSchemeName1Choice	Required by Nordea.
5.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**Allowed codes:** CUST CustomerNumber
5.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
5.1.20		Issuer	<Issr>	[0..1]	Max35Text	
1.5		Assignee	<Assgne>	[1..1]	Party7Choice	Receiver of the cancellation request. Re-quired by ISO.
1.6	{Or	Party	<Pty>	[1..1]	PartyIdentification32	
1.7	Or}	Agent	<Agt>	[1..1]	BranchAndFinancialInstitutionIdentifica-tion4	
2.1.0		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
2.1.1		BIC	<BIC>	[0..1]	BICIdentifier	Not processed in Nordea, recommended to use value NDEASESS for all cancellations.
1.8		Creation Date Time	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.
2.0		Case	<Case>	[0..1]	Case2	Not used

ISO Index No.	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	Nordea comment
2.1		Identification	<Id>	[1..1]	Max35Text	
3.0		Control Data	<CtrlData>	[0..1]	ControlData1	
3.1		Number Of Transactions	<NbOfTxs>	[1..1]	Max15NumericText	If given must match with the number of Transaction Information under all Original Payment Information and Cancellation
4.0		Underlying	<Undrlyg>	[1..n]	UnderlyingTransaction1	
4.1		Original Group Information And Cancellation	<OrgnlGrpInfAndCxl>	[0..1]	OriginalGroupInformation23	Not used
4.21		Original Payment Information And Cancellation	<OrgnlPmtInfAndCxl>	[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. The blocks must have the same currency. 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 is required
4.23		Case	<Case>	[0..1]	Case2	Not used
4.29		Original Payment Information Identification	<OrgnlPmtInfId>	[1..1]	Max35Text	Original direct debit credit side reference, will not be processed
4.30		Original Group Information	<OrgnlGrpInf>	[0..1]	OriginalGroupInformation3	Not used
4.43		Transaction Information	<TxInf>	[0..n]	PaymentTransactionInformation30	
4.44		Cancellation Identification	<CxlId>	[0..1]	Max35Text	Not used
4.45		Case	<Case>	[0..1]	Case2	Not used
4.46		Identification	<Id>	[1..1]	Max35Text	
4.51		Original Instruction Identification	<OrgnlInstrId>	[0..1]	Max35Text	Original Customer reference required
4.52		Original End To End Identification	<OrgnlEndToEndId>	[0..1]	Max35Text	Original End to End identification not required, except if in the original direct debit Instruction Identification was not given and only End to End identification was given.
4.54		Original Requested Execution Date	<OrgnlReqdExctnDt>	[0..1]	ISODate	
4.55		Original Requested Collection Date	<OrgnlReqdColltnDt>	[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

ISO Index No.	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	Nordea comment
4.56		Cancellation Reason Information	<CxlRsnInf>	[0..n]	CancellationReasonInformation3	Cancellation reason not required
4.58		Reason	<Rsn>	[0..1]	CancellationReason2Choice	
4.59	{Or	Code	<Cd>	[1..1]	CancellationReason4Code	**Allowed codes:** AGNT IncorrectAgent CURR IncorrectCurrency CUST RequestedByCustomer CUTA CancelUponUnableToApply DUPL DuplicatePayment UPAY UnduePayment
4.60	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used
4.61		Additional Information	<AddtlInf>	[0..n]	Max105Text	
4.62		Original Transaction Reference	<OrgnlTxRef>	[0..1]	OriginalTransactionReference13	
6.1.1		Amount	<Amt>	[0..1]	AmountType3Choice	
6.1.2	{Or	Instructed Amount	<InstdAmt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	The amount of the direct debit to be can-celled required
6.1.9		Creditor Scheme Identification	<CdtrSchmeId>	[0..1]	PartyIdentification32	Is used only for Denmark to identify the creditor (BS and LS). **Note!** Must be the same for all transactions under one Original Payment Information And Cancellation.
6.1.10		Name	<Nm>	[0..1]	Max140Text	
6.1.22		Identification	<Id>	[0..1]	Party6Choice	
6.1.23	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
6.1.25		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.26		Identification	<Id>	[1..1]	Max35Text	Required in DK DK - Creditor ID
6.1.27		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentifica-tionSchemeName1Choice	
6.1.28	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Not used
6.1.29	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed codes:** CreditorNo Creditor Identifier in LS BSno Creditor Identifier in BS
6.1.233		Payment Type Information	<PmtTpInf>	[0..1]	PaymentTypeInformation22	
6.1.234		Instruction Priority	<InstrPrty>	[0..1]	Priority2Code	Not used
6.1.235		Clearing Channel	<ClrChanl>	[0..1]	ClearingChannel2Code	Not used
6.1.236		Service Level	<SvcLvl>	[0..1]	ServiceLevel8Choice	
6.1.237	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	**Allowed codes:** NURG - Non-urgent Payment
6.1.238	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used

ISO Index No.	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	Nordea comment
6.1.239		Local Instrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	User community specific instrument. **Note!** Must be the same for all transactions under one Original Payment Information And Cancellation. **Denmark:** CORE Betalningsservice (BS) via Mastercard B2B LeverandørService (LS) via Mastercard **Norway:** CORE or B2B - Autogiro **Sweden:** CORE or B2B - Autogiro
6.1.240	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	**Allowed codes:** CORE Core direct debit B2B Business to Business Direct Debit
6.1.241	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used
6.1.243		Category Purpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	Not used
6.1.244	{Or	Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	
6.1.245	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.247		Mandate Related Information	<MndtRltdInf>	[0..1]	MandateRelatedInformation6	
6.1.248		Mandate Identification	<MndtId>	[0..1]	Max35Text	**Denmark:** Mandatory for Betalningsservice. Identifies the agreement between Creditor and Debtor. The agreement number can be 9 positions long and must be numeric. For LS not used.
6.1.737		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.
6.1.738		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.739		BIC	<BIC>	[0..1]	BICIdentifier	BIC for the creditor bank: NDEADKKK=Denmark (BS or LS) NDEANOKK=Norway (Avtalegiro) NDEASESS=Sweden (Autogiro)
6.1.740		Clearing System Member Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	Not used
6.1.741		Clearing System Identification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	
6.1.834		Creditor Account	<CdtrAcct>	[0..1]	CashAccount16	Creditor account is required. **Note!** Must be the same for all transactions under one Original Payment Information And Cancellation. **Denmark:** Bank account number IBAN or BBAN must be used **Norway:** Bank account number IBAN or

ISO Index No.	Or	camt.055.001.01 CustomerPaymentCancellationRequestV01 Message Item	Tag Name	Mult.	Type	Nordea comment
						BBAN must be used **Sweden:** Bankgiro number must be used
6.1.835		Identification	<Id>	[1..1]	AccountIdentification4Choice	
6.1.836	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	IBAN
6.1.837	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
6.1.838		Identification	<Id>	[1..1]	Max34Text	BBAN or BGNR
6.1.839		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
6.1.840	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**Allowed codes:** BBAN BBANIdentifier
6.1.841	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed codes:** BGNR Bankgiro number for Sweden