

Corporate eGateway  
Message Implementation Guideline

## **pain.007.001.02**

CustomerPaymentReversalV02

MIG version: 1.3  
Date: 2020-11-30

## Table of Contents

1. Introduction.....	3
2. Scope .....	3
3. Document references.....	3
4. Services.....	4
5. Use of references and identifications .....	4
6. Guideline .....	5

## 1. Introduction

The purpose of this documentation is to define how information in direct debit 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](http://www.nordea.com/eGateway).

This Message Implementation Guide complies with the international definitions for content and use of an ISO20022 pain.007.001.02 Customer Payment Reversal.

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)”. Additional information about account number structure, and usage, can be found in the document “Nordea Account Structure”. Both documents can be found from Nordea eGateway web page.

For further information on ISO 20022 definitions on pain.007.001.02 can be found from ISO20022 homepage from document “Payments\_Maintenance\_2009.pdf”, under the headline “pain – Payments initiation”.

## 2. Scope

The CustomerPaymentReversal message is exchanged between a non-financial institution customer and an agent to reverse a CustomerDirectDebitInitiation message that has been settled. The result will be a credit on the debtor account.

Note! The CustomerPaymentReversal message refers to the original CustomerDirectDebitInitiation message, therefore the creditor account in the message will be debited and debtor account will be credited.

## 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, pain.007.001.02, CustomerPaymentReversalV02

## 4. Services

Services for which this MIG is applicable

### 1. Sweden

- Autogiro

## 5. Use of references and identifications

Reference type	ISO index	Description
<MsgId>	1.1	Unique identification of the pain.007 message. Will be returned in pain.002 (2.1) message from Nordea. <b>Used by Nordea for duplicate control.</b>
<RvslPmtInfId>	3.1	Reversal Payment Information Identification - Unique Payment Information level identification required for the reversal. <b>Used by Nordea for duplicate control.</b>
<RvslId>	3.14	Reversal Identification - Unique Transaction level identification required for the reversal. <b>Used by Nordea for duplicate control.</b>
<CdtrRefInf> / <Ref>	3.110	Creditor reference has to be unique for every reversal transaction. <b>Used by Nordea for duplicate control.</b>

## 6. Guideline

ISO Index No.	Or	pain.007.001.02 CustomerPaymentReversalV02 Message Item	Tag Name	Mult.	Type	Nordea comment 1.2
		Customer Payment Reversal V02	<CstmrPmtRvsl>	[1..1]	CustomerPaymentReversalV02	
1.0		Group Header	<GrpHdr>	[1..1]	GroupHeader40	
1.1		Message Identification	<MsgId>	[1..1]	Max35Text	This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report
1.2		Creation Date Time	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.
1.7		Number Of Transactions	<NbOfTxs>	[1..1]	Max15NumericText	Number of transactions must match with the number of Transaction Information
1.8		Control Sum	<CtrlSum>	[0..1]	DecimalNumber	
1.9		Group Reversal	<GrpRvsl>	[0..1]	TrueFalseIndicator	Group Reversal not used. Allowed to us "false" only.
1.10		Initiating Party	<InitgPty>	[0..1]	PartyIdentification32	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.14		BICOr BEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	Presently not used.
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	Required by CGI. The agreement Identification that is agreed with Nordea.
9.1.17		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	Required by Nordea.
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	<b>Allowed Codes:</b> CUST CustomerNumber
2.0		Original Group Information	<OrgnlGrpInf>	[1..1]	OriginalGroupInformation22	Original Group Information mandatory in the message, but will be ignored by Nordea
2.1		Original Message Identification	<OrgnlMsgId>	[1..1]	Max35Text	If Original Message Identification not used NOTPROVIDED can be used
2.2		Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	Max35Text	Use pain.008.001.02
3.0		Original Payment Information And Reversal	<OrgnlPmtInfAndRvsl>	[1..9999]	OriginalPaymentInformation2	
3.1		Reversal Payment Information Identification	<RvslPmtInfId>	[0..1]	Max35Text	Unique Payment Information level identification required for the reversal
3.2		Original Payment Information Identification	<OrgnlPmtInfId>	[1..1]	Max35Text	Original direct debit credit side reference, will not be used by Nordea

ISO Index No.	Or	pain.007.001.02 CustomerPaymentReversalV02 Message Item	Tag Name	Mult.	Type	Nordea comment 1.2
3.13		Transaction Information	<TxInf>	[1..9999]	PaymentTransactionInformation28	
3.14		Reversal Identification	<RvslId>	[0..1]	Max35Text	Unique Transaction level identification required for the reversal
3.15		Original Instruction Identification	<OrgnlInstrId>	[0..1]	Max35Text	Original Instruction Identification, will not be used by Nordea
3.16		Original End To End Identification	<OrgnlEndToEndId>	[0..1]	Max35Text	Original End To End Identification can be used. Nordea will not validate the content of this identification.
3.17		Original Instructed Amount	<OrgnlInstdAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	Original Instructed amount
3.18		Reversed Instructed Amount	<RvslInstdAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	Amount of the reversal required, has to be the same as original amount of the collection
3.20		Reversal Reason Information	<RvslRsnInf>	[0..n]	ReversalReasonInformation6	Information on the reversed transaction
3.22		Reason	<Rsn>	[0..1]	ReversalReason4Choice	Reversal reason can be used, not processed by Nordea.
3.23	{Or	Code	<Cd>	[1..1]	ExternalReversalReason1Code	<b>Recommended code:</b> MS02 NotSpecifiedReasonCustomerGenerated
3.24	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
3.26		Original Transaction Reference	<OrgnlTxRef>	[0..1]	OriginalTransactionReference13	
3.34		Requested Collection Date	<ReqdColltnDt>	[0..1]	ISODate	Original Requested Collection Date, not mandatory. All reversals will be executed when the instruction has been received by Corporate eGateway within cut-off times or the following banking day.
3.49		Payment Type Information	<PmtTpInf>	[0..1]	PaymentTypeInfo22	
3.55		Local Instrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	User community specific instrument. <b>Sweden:</b> CORE or B2B - Autogiro
3.56	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	<b>Allowed codes:</b> CORE Core direct debit B2B Business to Business Direct Debit
3.56	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.

ISO Index No.	Or	pain.007.001.02 CustomerPaymentReversalV02 Message Item	Tag Name	Mult.	Type	Nordea comment 1.2
3.82		Remittance Information	<RmtInf>	[0..1]	RemittanceInformation5	
3.83		Unstructured	<Ustrd>	[0..n]	Max140Text	Not used
3.84		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	Structured remittance information is used to indicate Creditor reference.
3.104		Creditor Reference Information	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	Creditor reference has to be unique for every reversal transaction. It is used by Nordea's Message Centre in duplicate checks. If a transaction has been cancelled successfully or rejected, the same Creditor Reference reference can be reused. <b>Sweden:</b> OCR reference must be used
3.105		Type	<Tp>	[0..1]	CreditorReferenceType2	
3.106		Code Or Proprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	
3.107	{Or	Code	<Cd>	[1..1]	DocumentType3Code	<b>Allowed code:</b> SCOR StructuredCommunicationReference
3.110		Reference	<Ref>	[0..1]	Max35Text	<b>Sweden:</b> OCR reference is maximum 16 positions long
3.115		Debtor	<Dbtr>	[0..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	<b>Sweden:</b> Not used
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.14		BICOr BEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
9.1.16		Identification	<Id>	[1..1]	Max35Text	<b>Sweden:</b> Maximum 16 positions can be used
9.1.17		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	<b>Allowed codes:</b> CUST CustomerIdentificationNumber
9.1.21	Or}	Private Identification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	<b>Sweden:</b> Personal security number or other identification
9.1.29		Scheme Name	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	<b>Allowed codes:</b> CUST CustomerIdentificationNumber SOSE SocialSecurityNumber

ISO Index No.	Or	pain.007.001.02 CustomerPaymentReversalV02 Message Item	Tag Name	Mult.	Type	Nordea comment 1.2
3.119		Creditor Agent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	Customer payment reversals can only be used for Nordea Sweden.
6.1.0		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	BIC for the account servicing bank, reversals only for NDEASESS=Sweden
3.122		Creditor Account	<CdtrAcct>	[0..1]	CashAccount16	
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	Creditor account is used as the debit account in direct debit reversals.
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	<b>Sweden:</b> Bankgiro number must be used
1.1.4		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	<b>Allowed code:</b> BGNR for Sweden