

Corporate eGateway  
Message Implementation Guideline

## **pain.011.001.03**

MandateCancellationRequestV03

MIG version: 1.2  
Date: 2018-10-01

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## 1. Introduction

The purpose of this documentation is to define how information in mandate 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.011.001.03 Mandate Cancellation Request. Common Global Implementation (CGI) has not specified the recommendations for Mandate Initiation request version 3, only version 1.

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 "Accounts in Nordea.doc" Both documents can be found from Nordea eGateway web page.

For further information on ISO 20022 definitions on pain.011.001.03 can be found from ISO20022 homepage from document "ISO20022\_PaymentsMandates\_MDR1.pdf", under the headline "Third version of the Payments Mandates messages".

## 2. Scope

The MandateCancellationRequest message is sent by the initiating party to the forwarding agent or creditor's agent. It is used to set-up the instruction that allows the debtor agent to accept instructions from the creditor, through the creditor agent, to debit the account of the debtor.

## 3. Document references

This chapter contains references to documents relevant for this MIG:

1. ISO 20022, Payments – Maintenance 2013, Approved by the Payments SEG in January 2013, Message Definition Report, Payments Mandates May 2013, pain.011.001.03, MandateCancellationRequestV03

## 4. Services

Services for which this MIG is applicable

1. **Denmark**
  - Betalingservice (BS)
  - LeverandørService (LS)
2. **Sweden**
  - Autogiro through Bankgiro

### Note!

1. MandateCancellationRequest message may contain mandates for one creditor and one service.
2. MandateCancellationRequest to service provider is not supported for Avtalegiro Norway.

## 5. Use of references and identifications

Reference type	ISO index	Description
<MsgId>	1.1	Unique identification of the pain.011 message. Will be returned in pain.002 (2.1) message from Nordea. <b>Used by Nordea for duplicate control.</b>
<MndtId>	4.1.0	<b>Denmark:</b> Mandatory for Betalingservice. Identifies the agreement between Creditor and Debtor.
<b>Identification of the Creditor</b>		
<CdtrSchmeld><Id> <OrgId><Othr><Id>	6.1.16	<b>Denmark</b> Creditor identification in BS or LS
<CdtrAcct><Id><Othr><Id>	1.1.3	<b>Sweden</b> Bankgiro number must be used
<b>Identification of the Debtor</b>		
<CdtrSchmeld><Id> <OrgId><Othr><Id>	6.1.16	<b>Denmark</b> Debtor group number in BS
<Ddtr><Id><OrgId> <Othr><Id>	6.1.16	<b>Denmark:</b> Two possible Ids for an organisation -The debtor's identification with creditor is maximum 15 char. -Debtor's SE-number maximum 8 chr.
<Ddtr><Id><Prvid> <Othr><Id>	6.1.28	<b>Denmark:</b> Two possible Ids for private persons -The debtor's identification with creditor is maximum 15 char. -Debtor's CPR-number maximum 10 digits

<Ddtr><Id><OrgId> <Othr><Id>	6.1.16	<b>Sweden</b> -The debtor's payor number must be maximum 16 digits -Debtor's organisation number is required, if debtor's payor number is not BG-number.
<Ddtr><Id><Prvid> <Othr><Id>	6.1.28	<b>Sweden</b> -The debtor's payor number must be maximum 16 digits - Debtor's personal identity number is required for new authorisations for private persons.

## 6. Guideline

ISO Index	Or	pain.011.001.03 Mandate Cancellation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
		<b>Mandate Cancellation Request V03</b>	<MndtCxlReq>	[1..1]	<b>MandateCancellationRequestV03</b>	
4.4.1		<b>Group Header</b>	<GrpHdr>	[1..1]	GroupHeader47	
4.4.1.1		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
4.4.1.2		Creation Date Time	<CreDtTm>	[1..1]	ISODatetime	Date and time at which the message was created.
4.4.1.4		<b>Initiating Party</b>	<InitgPty>	[0..1]	PartyIdentification43	
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		Any BIC	<AnyBIC>	[0..1]	AnyBICIdentifier	Presently not used.
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	Required by CGI. The agreement Identification that is agreed with Nordea.
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	Required by Nordea.
6.1.6.1.3.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	<b>Allowed Codes:</b> CUST CustomerNumber
6.1.6.1.3.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.6.1.3.1.2.3		Issuer	<Issr>	[0..1]	Max35Text	
4.4.2		<b>Underlying Cancellation Details</b>	<UndrlygCxlDtls>	[1..9999]	MandateCancellation3	<b>Note!</b> Mandate Cancellation Request message may contain mandates cancellations for one service in one message. Mandate cancellation requests for each service must be stated in separate Mandate Cancellation Request messages. The Creditor and direct debit service information found in the first Underlying Cancellation Details will be applied to all mandates in the message. The services are  <b>Denmark:</b> CORE Betalingservice (BS) via NETS B2B LeverandørService (LS) via NETS <b>Sweden:</b> CORE - Autogiro via Bankgiro

ISO Index	Or	pain.011.001.03 Mandate Cancellation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
4.4.2.2		<a href="#">Cancellation Reason</a>	<CxlRsn>	[1..1]	PaymentCancellationReason1	
4.4.2.2.2		Reason	<Rsn>	[1..1]	MandateReason1Choice	
4.4.2.2.2.1		Code	<Cd>	[1..1]	ExternalMandateReason1Code	Code required by message schema, no impact on the cancellation process.  Recommended codes: MD16 RequestedByCustomer MD17 RequestedByInitiatingParty
4.4.2.3		<a href="#">Original Mandate</a>	<OrgnlMndt>	[1..1]	OriginalMandate2Choice	
4.4.2.3.1	{Or	Original Mandate Identification	<OrgnlMndtId>	[1..1]	Max35Text	Not used
4.4.2.3.2	Or}	Original Mandate	<OrgnlMndt>	[1..1]	Mandate1	
4.4.2.3.2.1		Mandate Identification	<MndtId>	[1..1]	Max35Text	<b>Denmark:</b> Mandatory for Betalingservice. Identifies the agreement between Creditor and Debtor. The agreement number may be 9 positions long and must be numeric.  For the other services NOTPROVIDED can be used.
4.4.2.3.2.2		Mandate Request Identification	<MndtReqId>	[0..1]	Max35Text	Not used NOTPROVIDED can be used.
4.4.2.3.2.3		Type	<Tp>	[0..1]	MandateTypeInfoInformation1	Local instrument in type specifies the service
4.4.2.3.2.3.1		Service Level	<SvcLvl>	[0..1]	ServiceLevel8Choice	
4.4.2.3.2.3.1.1	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	Not required, NURG can be used
4.4.2.3.2.3.1.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used
4.4.2.3.2.3.2		Local Instrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	User community specific instrument. <b>Denmark:</b> CORE Betalingservice (BS) via NETS B2B LeverandørService (LS) via NETS <b>Sweden:</b> CORE - Autogiro via Bankgiro
4.4.2.3.2.3.2.1	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	<b>Allowed codes:</b> CORE Core direct debit B2B Business to Business Direct Debit
4.4.2.3.2.3.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used
4.4.2.3.2.4		Occurrences	<Ocrncs>	[0..1]	MandateOccurrences2	Required by CGI
4.4.2.3.2.4.1		Sequence Type	<SeqTp>	[1..1]	SequenceType2Code	<b>Allowed codes:</b> RCUR Recurring
4.4.2.3.2.4.2		Frequency	<Frqcy>	[0..1]	Frequency6Code	Will be ignored
4.4.2.3.2.4.3		Duration	<Drtn>	[0..1]	DatePeriodDetails1	Used only for <b>Denmark</b>

ISO Index	Or	pain.011.001.03 Mandate Cancellation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.3.1.1		From Date	<FrDt>	[1..1]	ISODate	Both dates ('FromDate' and 'ToDate') are mandatory but since the 'FromDate' is not passed on to the clearing, any date can be populated.
6.1.3.1.2		To Date	<ToDt>	[0..1]	ISODate	For mandate cancellations the expiry date of the mandate must be given.
4.4.2.3.2.7		Creditor Scheme Identification	<CdtrSchmeId>	[0..1]	PartyIdentification43	<b>Note!</b> Only one creditor identification can be used in Mandate Cancellation Request message. The first creditor identification found in the message will be applied to all mandate cancellations.  Is used only for <b>Denmark</b> to identify the creditor (BS and LS) and Debtor group number (BS)
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		Any BIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	Required for <b>Denmark</b> , not used for other countries. For BS two identifications and for LS one identification.  Creditor identification in BS or LS Debtor group number in BS
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	Creditor identification Debtor group number
6.1.6.1.3.1.2.2.1	{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
6.1.6.1.3.1.2.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	<b>Allowed codes:</b> CreditorNo Creditor Identifier in LS BSno Creditor Identifier in BS DebtorGroupNo Debtor group number in BS BS
4.4.2.3.2.8		Creditor	<Cdtr>	[1..1]	PartyIdentification43	
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	Name is recommended by CGI, but not processed by Nordea
6.1.6.1.2		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	Not used
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	Not used
4.4.2.3.2.9		Creditor Account	<CdtrAcct>	[0..1]	CashAccount24	Unambiguous identification of the account of the creditor to which a credit entry will be



ISO Index	Or	pain.011.001.03 Mandate Cancellation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
						<p>posted as a result of the payment transaction.</p> <p><b>Note!</b> Only one creditor account can be used in Mandate Cancellation Request message. The first creditor account found in the message will be applied to all mandate cancellations in the message.</p> <p><b>Denmark:</b> For LS IBAN or BBAN required, for BS it will not be processed</p> <p><b>Sweden:</b> Bankgiro number must be used</p>
6.1.1.1.1	{Or	Identification	<Id>	[1..1]	AccountIdentification4Choice	
6.1.2.1.1	Or}	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
6.1.2.1.2		Other	<Othr>	[1..1]	GenericAccountIdentification1	
6.1.2.1.2.1		Identification	<Id>	[1..1]	Max34Text	
6.1.2.1.2.2		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
6.1.2.1.2.2.1	{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	<b>Allowed codes:</b> BBAN BBANIdentifier
6.1.2.1.2.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	<b>Allowed codes:</b> BGNR Bankgiro number for Sweden
6.1.2.1.2.3		Issuer	<Issr>	[0..1]	Max35Text	
6.1.1.1.2		Type	<Tp>	[0..1]	CashAccountType2Choice	
6.1.1.2.1	{Or	Code	<Cd>	[1..1]	ExternalCashAccountType1Code	
	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.1.1.3		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
4.4.2.3.2.10		<b>Creditor Agent</b>	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification5	
6.1.4.1.1		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification8	
6.1.4.1.1.1		BICFI	<BICFI>	[0..1]	BICFIIdentifier	Nordea's SWIFT BIC for the account servicing branch must always be present. BIC for the creditor bank: NDEADKKK=Denmark NDEASESS=Sweden
6.1.4.1.1.2		Clearing System Member Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	Not used
4.4.2.3.2.12		<b>Debtor</b>	<Dbtr>	[1..1]	PartyIdentification43	
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	Debtor's name is recommended by CGI

ISO Index	Or	pain.011.001.03 Mandate Cancellation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.6.1.2		Postal Address	<PstAdr>	[0..1]	PostalAddress6	Debtor's postal address is recommended by CGI
6.1.7.1.2		Department	<Dept>	[0..1]	Max70Text	
6.1.7.1.3		Sub Department	<SubDept>	[0..1]	Max70Text	
6.1.7.1.4		Street Name	<StrtNm>	[0..1]	Max70Text	
6.1.7.1.5		Building Number	<BldgNb>	[0..1]	Max16Text	
6.1.7.1.6		Post Code	<PstCd>	[0..1]	Max16Text	
6.1.7.1.7		Town Name	<TwnNm>	[0..1]	Max35Text	
6.1.7.1.8		Country Sub Division	<CtrySubDvsn>	[0..1]	Max35Text	
6.1.7.1.9		Country	<Ctry>	[0..1]	CountryCode	
6.1.7.1.10		Address Line	<AdrLine>	[0..7]	Max70Text	
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		Any BIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	<b>Denmark:</b> One Organisation Identifications are required: [1] Debtor's identification with the creditor required [2] Debtor's official Id with Nets is the organisation number <b>Sweden:</b> One or two occurrences of Organisation Identifications are required: [1] Debtor's payor number
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	<b>Denmark:</b> [1] The debtor's identification with creditor is maximum 15 chr. [2] Debtor's SE-number maximum 8 chr. <b>Sweden:</b> [1] The debtor's payor number can be a BG-number, payor number etc. The debtor's payor number must be maximum 16 digits numeric.
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
6.1.6.1.3.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	<b>Allowed Codes for [1]:</b> CUST CustomerNumber

ISO Index	Or	pain.011.001.03 Mandate Cancellation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
						<b>Allowed Codes for [2]:</b> TXID TaxIdentificationNumber
6.1.6.1.3.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.6.1.3.2	Or}	Private Identification	<PrvtId>	[1..1]	PersonIdentification5	
6.1.6.1.3.2.2		Other	<Othr>	[0..n]	GenericPersonIdentification1	<b>Denmark:</b> One or two occurrences of Private Identifications are required: [1] Debtor's identification with the creditor required [2] Debtor's official Id with Nets which for private is CPR the personal number <b>Sweden:</b> One Private Identifications are required: [1] Debtor's payor number
6.1.6.1.3.2.2.1		Identification	<Id>	[1..1]	Max35Text	<b>Denmark:</b> [1] The debtor's identification with creditor is maximum 15 chr. [2] Debtor's CPR-number maximum 10 digits <b>Sweden:</b> [1] The debtor's payor number (which can be a BG-number, payor number etc) is stated with code CUST. The debtor's payor number must be maximum 16 digits numeric.
6.1.6.1.3.2.2.2		Scheme Name	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
6.1.6.1.3.2.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	<b>Allowed Codes [1]:</b> CUST CustomerNumber <b>Allowed Codes [2]:</b> SOSE SocialSecurityNumber
6.1.6.1.3.2.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.6.1.4		Country Of Residence	<CtryOfRes>	[0..1]	CountryCode	
4.4.2.3.2.13		Debtor Account	<DbtrAcct>	[0..1]	CashAccount24	Debtor Account number <b>Denmark:</b> Required <b>Sweden:</b> Required if payor number is not BG-number
6.1.1.1.1		Identification	<Id>	[1..1]	AccountIdentification4Choice	
6.1.2.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	IBAN can be used
6.1.2.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
6.1.2.1.2.1		Identification	<Id>	[1..1]	Max34Text	Account number

ISO Index	Or	pain.011.001.03 Mandate Cancellation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.2.1.2.2		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
6.1.2.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	<b>Allowed Codes:</b> BBAN BBANIdentifier
6.1.2.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.2.1.2.3		Issuer	<Issr>	[0..1]	Max35Text	
6.1.1.1.2		Type	<Tp>	[0..1]	CashAccountType2Choice	
6.1.1.2.1	{{Or	Code	<Cd>	[1..1]	ExternalCashAccountType1Code	
	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.1.1.3		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
4.4.2.3.2.14		Debtor Agent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification5	Debtor Agent required by XML schema, but not used in the direct debit processing. Recommended to use "NOTPROVIDED", if the Debtor Agent is not known.
6.1.4.1.1		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification8	
6.1.4.1.1.1		BICFI	<BICFI>	[0..1]	BICFIIdentifier	
6.1.4.1.1.2		Clearing System Member Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	
6.1.4.1.1.2.1		Clearing System Identification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	
6.1.4.1.1.2.1.1	{Or	Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	
6.1.4.1.1.2.1.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.4.1.1.5		Other	<Othr>	[0..1]	GenericFinancialIdentification1	
6.1.4.1.1.5.1		Identification	<Id>	[1..1]	Max35Text	NOTPROVIDED can be used
6.1.4.1.1.5.2		Scheme Name	<SchmeNm>	[0..1]	FinancialIdentificationSchemeName1Choice	
6.1.4.1.1.5.2.1	{Or	Code	<Cd>	[1..1]	ExternalFinancialInstitutionIdentification1Code	
6.1.4.1.1.5.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.4.1.1.5.3		Issuer	<Issr>	[0..1]	Max35Text	
4.4.2.3.2.16		Referred Document	<RfrdDoc>	[0..1]	ReferredDocumentInformation3	Not used
4.4.2.3.2.16.2		Number	<Nb>	[0..1]	Max35Text	
4.4.2.3.2.16.3		Related Date	<RltdDt>	[0..1]	ISODate	