

## Message Implementation Guideline

### **pain.007.001.02**

CustomerPaymentReversalV02

SEPA Direct Debit

MIG version: 1.0  
Date: 23-04-2018

## Table of Contents

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

## 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 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 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 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 Customer SEPA Direct Debit transaction that has been settled. The result will be a credit on the debtor account.

Note! The CustomerPaymentReversal message refers to the original Customer SEPA Direct Debit transaction, 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. 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>
<RvslPmtInflId>	3.1	Reversal Payment Information Identification - Unique Payment Information level identification required for the reversal.
<RvslId>	3.14	Reversal Identification - Unique Transaction level identification required for the reversal.

## 5. Guideline

ISO Index No.	Or	pain.007.001.02 - CustomerPaymentReversalV02 Message Item	Tag Name	Mult.	Type	SEPA Direct Debit Usage Rule
		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	
1.10		Initiating Party	<InitgPty>	[0..1]	PartyIdentification32	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	The agreement Identification (Palvelutunnus) that is agreed with Nordea.
9.1.17		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	<b>Allowed Codes:</b> CUST CustomerNumber
1.13		Creditor Agent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	Customer payment reversals can only be used for Nordea Finland.
6.1.0		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	BIC for the account servicing bank, for reversals only NDEAFIHH is allowed
2.0		Original Group Information	<OrgnlGrpInf>	[1..1]	OriginalGroupInformation22	Original Group Information mandatory in the message
2.1		Original Message Identification	<OrgnlMsgId>	[1..1]	Max35Text	
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 SEPA Direct Debit credit side reference, will not be used by Nordea
3.13		Transaction Information	<TxInf>	[1..9999]	PaymentTransactionInformation28	

ISO Index No.	Or	pain.007.001.02 - CustomerPaymentReversalV02 Message Item	Tag Name	Mult.	Type	SEPA Direct Debit Usage Rule
3.14		Reversal Identification	<RvslId>	[0..1]	Max35Text	Unique Transaction level identification required for the reversal
3.16		Original End To End Identification	<OrgnlEndToEndId>	[0..1]	Max35Text	Original End To End Identification must be used.
3.17		Original Instructed Amount	<OrgnlInstdAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	Original Instructed amount must be included
3.20		Reversal Reason Information	<RvslRsnInf>	[0..n]	ReversalReasonInformation6	Information on the reversed transaction
3.22		Reason	<Rsn>	[0..1]	ReversalReason4Choice	Reversal reason must be used
3.23	{Or	Code	<Cd>	[1..1]	ExternalReversalReason1Code	<b>Use code:</b> MS02 NotSpecifiedReasonCustomerGenerated
		Original Transaction Reference	<OrgnlTxRef>	[0..1]	OriginalTransactionReference13	
3.49		Payment Type Information	<PmtTpInf>	[0..1]	PaymentTypeInfo22	
3.52		Service Level	<SvcLvl>	[0..1]	ServiceLevel8Choice	
3.53	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	Only value SEPA is allowed.