Corporate eGateway

Message Implementation Guideline

pain.011.001.01

MandateCancellationRequestV01

MIG version: 1.1

Date: 02-01-2017

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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.

This Message Implementation Guide complies with the international definitions for content and use of an ISO20022 pain.011.001.01 Mandate Cancellation Request and Common Global Implementation (CGI) Mandate Cancellation request recommendations.

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.011.001.01 can be found from ISO20022 homepage from document "Mandate.pdf", under the headline "First version of the Mandate 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 2009,
   Approved by the Payments SEG on 30 March 2009,
   Message Definition Report, Edition September 2009,
   pain.011.001.01, MandateCancellationRequestV01

4. Services

Services for which this MIG is applicable

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

Note! 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.009 message. Will be returned in pain.002 (2.1) message from Nordea. **Used by Nordea for duplicate control.**
<MndtId>	4.1.0	**Denmark:** Mandatory for Betalingsservice. Identifies the agreement between Creditor and Debtor.
Identification of the Creditor		
<CdtrSchmeId><Id><OrgId><Othr><Id>	6.1.16	**Denmark** Creditor identification in BS or LS
<CdtrAcct><Id><Othr><Id>	1.1.3	**Sweden** Bankgiro number must be used
Identification of the Debtor		
<CdtrSchmeId><Id><OrgId><Othr><Id>	6.1.16	**Denmark** Debtor group number in BS
<Ddtr><Id><OrgId><Othr><Id>	6.1.16	**Denmark:** Two possible Ids for an organisation -The debtor's identification with creditor is maximum 15 chr. -Debtor's SE-number maximum 8 chr.
<Ddtr><Id><PrvId><Othr><Id>	6.1.28	**Denmark:** Two possible Ids for private persons -The debtor's identification with creditor is maximum 15 chr. -Debtor's CPR-number maximum 10 digits
<Ddtr><Id><OrgId><Othr><Id>	6.1.16	**Sweden** -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	**Sweden** -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 No.	Or	Message Item	Tag Name	Mult.	Type	Nordea comment
		Mandate Cancellation Request V01	<MndtCxlReq>	[1..1]	MandateCancellationRequestV01	
1.0		Group Header	<GrpHdr>	[1..1]	GroupHeader31	
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.
1.6		Initiating Party	<InitgPty>	[0..1]	PartyIdentification32	
6.1.0		Name	<Nm>	[0..1]	Max140Text	
6.1.12		Identification	<Id>	[0..1]	Party6Choice	
6.1.13	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
6.1.14		BICOr BEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	Presently not used.
6.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.16		Identification	<Id>	[1..1]	Max35Text	Required by CGI. The agreement Identification that is agreed with Nordea.
6.1.17		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	Required by Nordea.
6.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**Allowed Codes:** CUST CustomerNumber
6.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.20		Issuer	<Issr>	[0..1]	Max35Text	
2.0		Underlying Cancellation Details	<UndrlygCxlDtls>	[1..1]	MandateCancellation1	
2.2		Cancellation Reason	<CxlRsn>	[1..1]	CancellationReasonInformation2	
2.4		Reason	<Rsn>	[1..1]	MandateReason1Choice	
2.5		Code	<Cd>	[1..1]	ExternalMandateReason1Code	Code required by message schema, no impact on the cancellation process. Recommended codes: MD16 RequestedByCustomer MD17 RequestedByInitiatingParty
2.8		Original Mandate	<OrgnlMndt>	[1..1]	OriginalMandate1Choice	
2.9	{Or	Original Mandate Identification	<OrgnlMndtId>	[1..1]	Max35Text	Not used
2.10	Or}	Original Mandate	<OrgnlMndt>	[1..1]	MandateInformation1	
4.1.0		Mandate Identification	<MndtId>	[1..1]	Max35Text	**Denmark:** Mandatory for Betalingsservice. 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.

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	Nordea comment
4.1.1		Mandate Request Identification	<MndtReqId>	[0..1]	Max35Text	Not used NOTPROVIDED can be used.
4.1.2		Type	<Tp>	[0..1]	MandateTypeInformation1	Local instrument in type specifies the service
4.1.3		Service Level	<SvcLvl>	[0..1]	ServiceLevel8Choice	
4.1.4	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	Not required, NURG can be used
4.1.5	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Notused
4.1.6		Local Instrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	User community specific instrument. **Denmark:** CORE Betalingsservice (BS) via NETS B2B LeverandørService (LS) via NETS **Sweden**: CORE or B2B - Autogiro via Bankgiro
4.1.7	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	**Allowed codes:** CORE Core direct debit B2B Business to Business Direct Debit
4.1.8	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used
4.1.9		Occurrences	<Ocrncs>	[0..1]	MandateOccurrences1	Required by CGI
4.1.10		Sequence Type	<SeqTp>	[1..1]	SequenceType2Code	**Allowed codes:** RCUR Recurring
4.1.11		Frequency	<Frqcy>	[0..1]	Frequency1Code	Will be ignored
4.1.12		Duration	<Drtn>	[0..1]	DatePeriodDetails1	Used only for **Denmark**
4.1.13		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.
4.1.14		To Date	<ToDt>	[0..1]	ISODate	For mandate cancellations the expiry date of the mandate must be given.
4.1.19		Creditor Scheme Identification	<CdtrSchmeId>	[0..1]	PartyIdentification32	Is used only for **Denmark** to identify the creditor (BS and LS) and Debtor group number (BS)
4.1.32		Identification	<Id>	[0..1]	Party6Choice	
4.1.33	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
4.1.34		BICOr BEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
4.1.35		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	Required for **Denmark**, 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
4.1.36		Identification	<Id>	[1..1]	Max35Text	Creditor identification Debtor group number
4.1.37		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
4.1.38	{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	Nordea comment
4.1.39	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed codes:** CreditorNo Creditor Identifier in LS BSno Creditor Identifier in BS DebtorGroupNo Debtor group number in BS
4.1.62		Creditor	<Cdtr>	[1..1]	PartyIdentification32	
4.1.63		Name	<Nm>	[0..1]	Max140Text	Name is recommended by CGI, but not processed by Nordea
4.1.64		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	Not used
4.1.66		Department	<Dept>	[0..1]	Max70Text	
4.1.67		Sub Department	<SubDept>	[0..1]	Max70Text	
4.1.68		Street Name	<StrtNm>	[0..1]	Max70Text	
4.1.69		Building Number	<BldgNb>	[0..1]	Max16Text	
4.1.70		Post Code	<PstCd>	[0..1]	Max16Text	
4.1.71		Town Name	<TwnNm>	[0..1]	Max35Text	
4.1.72		Country Sub Division	<CtrySubDvsn>	[0..1]	Max35Text	
4.1.73		Country	<Ctry>	[0..1]	CountryCode	
4.1.74		Address Line	<AdrLine>	[0..7]	Max70Text	
4.1.75		Identification	<Id>	[0..1]	Party6Choice	Not used
4.1.76	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
4.1.77		BICOr BEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
4.1.78		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
4.1.79		Identification	<Id>	[1..1]	Max35Text	
4.1.80		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
4.1.81	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
4.1.82	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.83		Issuer	<Issr>	[0..1]	Max35Text	
4.1.105		Creditor Account	<CdtrAcct>	[0..1]	CashAccount16	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. **Denmark:** For LS IBAN or BBAN required, for BS it will not be processed **Sweden:** Bankgiro number must be used
4.1.106		Identification	<Id>	[1..1]	AccountIdentification4Choice	
4.1.107		IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
4.1.108		Other	<Othr>	[1..1]	GenericAccountIdentification1	
4.1.109		Identification	<Id>	[1..1]	Max34Text	
4.1.110		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
4.1.111	{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**Allowed codes:** BBAN BBANIdentifier

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	Nordea comment
4.1.112	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed codes:** BGNR Bankgiro number for Sweden
4.1.113		Issuer	<Issr>	[0..1]	Max35Text	
4.1.114		Type	<Tp>	[0..1]	CashAccountType2	
4.1.115	{Or	Code	<Cd>	[1..1]	CashAccountType4Code	
4.1.116	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.117		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
4.1.119		Creditor Agent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	
4.1.120		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
4.1.121		BIC	<BIC>	[0..1]	BICIdentifier	Nordea's SWIFT BIC for the account servicing branch must always be present. BIC for the creditor bank: NDEADKKK=Denmark NDEASESS=Sweden
4.1.122		Clearing System Member Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	Not used
4.1.123		Clearing System Identification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	
4.1.124	{Or	Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	
4.1.125	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.126		Member Identification	<MmbId>	[1..1]	Max35Text	
4.1.128		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	
4.1.137		Country	<Ctry>	[0..1]	CountryCode	
4.1.202		Debtor	<Dbtr>	[1..1]	PartyIdentification32	
4.1.203		Name	<Nm>	[0..1]	Max140Text	Debtor's name is recommended by CGI
4.1.204		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	Debtor's postal address is recommended by CGI
4.1.206		Department	<Dept>	[0..1]	Max70Text	
4.1.207		Sub Department	<SubDept>	[0..1]	Max70Text	
4.1.208		Street Name	<StrtNm>	[0..1]	Max70Text	
4.1.209		Building Number	<BldgNb>	[0..1]	Max16Text	
4.1.210		Post Code	<PstCd>	[0..1]	Max16Text	
4.1.211		Town Name	<TwnNm>	[0..1]	Max35Text	
4.1.212		Country Sub Division	<CtrySubDvsn>	[0..1]	Max35Text	
4.1.213		Country	<Ctry>	[0..1]	CountryCode	
4.1.214		Address Line	<AdrLine>	[0..7]	Max70Text	
4.1.215		Identification	<Id>	[0..1]	Party6Choice	
4.1.216	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification4	
4.1.217		BICOr BEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
4.1.218		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	**Denmark:** One Organisation Identifications are required:

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	Nordea comment
						[1] Debtor's identification with the creditor required [2] Debtor's official Id with Nets is the organisation number **Sweden:** One or two occurrences of Organisation Identifications are required: [1] Debtor's payor number
4.1.219		Identification	<Id>	[1..1]	Max35Text	**Denmark:** [1] The debtor's identification with creditor is maximum 15 chr. [2] Debtor's SE-number maximum 8 chr. **Sweden:** [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.
4.1.220		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
4.1.221	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**Allowed Codes for [1]:** CUST CustomerNumber **Allowed Codes for [2]:** TXID TaxIdentificationNumber
4.1.222	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.224	Or}	Private Identification	<PrvtId>	[1..1]	PersonIdentification5	
4.1.225		Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	DateAndPlaceOfBirth	
4.1.226		Birth Date	<BirthDt>	[1..1]	ISODate	
4.1.227		Province Of Birth	<PrvcOfBirth>	[0..1]	Max35Text	
4.1.228		City Of Birth	<CityOfBirth>	[1..1]	Max35Text	
4.1.229		Country Of Birth	<CtryOfBirth>	[1..1]	CountryCode	
4.1.230		Other	<Othr>	[0..n]	GenericPersonIdentification1	**Denmark:** 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 **Sweden:** One Private Identifications are required: [1] Debtor's payor number
4.1.231		Identification	<Id>	[1..1]	Max35Text	**Denmark:** [1] The debtor's identification with creditor is maximum 15 chr. [2] Debtor's CPR-number maximum 10 digits

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	Nordea comment
						Sweden: [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.
4.1.232		Scheme Name	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
4.1.233	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	**Allowed Codes [1]:** CUST CustomerNumber **Allowed Codes [2]:** SOSE SocialSecurityNumber
4.1.234	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.235		Issuer	<Issr>	[0..1]	Max35Text	
4.1.236		Country Of Residence	<CtryOfRes>	[0..1]	CountryCode	
4.1.245		Debtor Account	<DbtrAcct>	[0..1]	CashAccount16	Debtor Account number **Denmark:** Required **Sweden:** Required if payor number is not BG-number
4.1.246		Identification	<Id>	[1..1]	AccountIdentification4Choice	
4.1.247	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	IBAN can be used
4.1.248	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
4.1.249		Identification	<Id>	[1..1]	Max34Text	Account number
4.1.250		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
4.1.251	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**Allowed Codes:** BBAN BBANIdentifier
4.1.252	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.253		Issuer	<Issr>	[0..1]	Max35Text	
4.1.254		Type	<Tp>	[0..1]	CashAccountType2	
4.1.255	{Or	Code	<Cd>	[1..1]	CashAccountType4Code	
4.1.256	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.257		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
4.1.258		Name	<Nm>	[0..1]	Max70Text	
4.1.259		Debtor Agent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification4	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.
4.1.260		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
4.1.261		BIC	<BIC>	[0..1]	BICIdentifier	
4.1.262		Clearing System Member Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	
4.1.263		Clearing System Identification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	Nordea comment
4.1.264	{Or	Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	
4.1.265	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.266		Member Identification	<MmbId>	[1..1]	Max35Text	
4.1.268		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	
4.1.279		Other	<Othr>	[0..1]	GenericFinancialIdentification1	
4.1.280		Identification	<Id>	[1..1]	Max35Text	NOTPROVIDED can be used
4.1.281		Scheme Name	<SchmeNm>	[0..1]	FinancialIdentificationSchemeName1Choice	
4.1.282	{Or	Code	<Cd>	[1..1]	ExternalFinancialInstitutionIdentification1Code	
4.1.283	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.284		Issuer	<Issr>	[0..1]	Max35Text	
4.1.285		Branch Identification	<BrnchId>	[0..1]	BranchData2	
4.1.286		Identification	<Id>	[0..1]	Max35Text	
4.1.342		Referred Document	<RfrdDoc>	[0..1]	ReferredDocumentInformation3	Not used
4.1.348		Number	<Nb>	[0..1]	Max35Text	
4.1.349		Related Date	<RltdDt>	[0..1]	ISODate	