

## Message Implementation Guideline

### **pain.002.001.10**

CustomerPaymentStatusReportV10

SEPA Direct Debit

MIG version: 1.2  
Date: 2026-04-27

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## 1. Introduction

This Message Implementation Guideline (MIG) is prepared on behalf of Nordea Group (hereinafter also referred to as “Nordea”). The purpose of this documentation is to define how information in status report messages will be structured for the exchange between the message recipient and Nordea.

## 2. Nordea usage of ISO20022 XML format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Payment Information and SEPA Direct Debit Transaction Information. One file will only contain one Message. A message sent to Nordea can contain collections from several Debtors/accounts, and can also contain several SEPA Direct Debit messages.

All elements or tags defined as “Mandatory” by ISO20022 for pain.002.001.10 are included in Nordea’s *SEPA Direct Debit MIG*. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service. Elements or tags not used by the service are not included in this MIG, even if they are included in the “*ISO 20022 Message Definition Report*” or in the “*CGI Implementation Guide for ISO 20022 CustomerDirectDebitInitiation*”. This is to enable a smooth introduction of the service for potential users.

1..1	One occurrence (required)
1..n	One or several occurrences (value for “n” represents total number of occurrences). <b>Note:</b> True value of “n” represents unlimited number of occurrences
1..3	Minimum one occurrence must be used and maximum 3 occurrences can be used.
0..1	None or one occurrence to be used (optional)
0..n	None or several occurrences can be used (value for “n” represents total number of occurrences) <b>Note:</b> True value of “n” represents unlimited number of occurrences.

**Type** = States the value to be transferred in the actual XML element. There are different “Data Type” representations that can be used in a “*CustomerDirectDebitInitiation*”: Identifier, Code, Text, Rate, Date Time, Amount. See examples below:

Data Type	Type	Example
Identifier	PartyId32	SALES COMPANY PARTY
Code	PaymentMethod3Code	DD = Direct Debit
Text	Max35Text	AA22BB11
Rate	Rate	10.99999
Date Time	ISODateTime	2015-06-15T12:15:15Z
Amount	DecimalNumber	99999.99

The files sent from Nordea is in UTF-8 format.

### 3. Identification and usage of references

Reference type	Description
<InitgPty>	Unique identification of the sender of the pain.008 message. Nordea will return the identification under code "CUST".
<OrgnlMsgId>	The Original Message Identification as sent by the customer in pain.008.
<OrgnlNbOfTxs>	Original Number of transactions included in the original message.
<OrgnlCtrlSum>	The total value of all included Instructed Amounts in the original message, if used by customer
<OrgnlPmtInfId>	Unique identification of each Payment Information level in the original message.
<OrgnlInstrId>	Customers own identification for each single SEPA Direct Debit Transaction Information in the original message, if used by customer as a "point-to-point" reference.
<OrgnlEndToEndId>	Unique End-to-End Identification for each single Direct Debit Transaction Information in the original message.

### 4. Field descriptions

**Fields** - Field name and structure of XML, hover for hierarchy

**Real Name** - Real name of the field

**Occurs** - minimum - maximum

**Type** - Data type, if any

**Min & Max** - Length of field

**2025** - Indicates if the field is new in the 2025 rule book & schema

**Description** - Description of the field

## 5. Guideline

Fields	Real Name	Occurs	Type	Min	Max	2025	Description
<Document>		1 -					—
__ <CstmrPmtStsRpt>	Customer Payment Status Report	1 - 1					—
___ <GrpHdr>	GroupHeader	1 - 1					Message name is always pain.002.001.10
_____ <MsgId>	MessageIdentification	1 - 1	string	1	35		Identification created by Nordea and will be unique for min. 90 calendar days.
_____ <CreDtTm>	CreationDateTime	1 - 1	datetime				Expressed using UTC designator [Z] with or without offset. Nordea applies UTC or local time. Example: 2016-08-15T12:15:15Z
_____ <InitgPty>	InitiatingParty	0 - 1					Used to identify bank (BIC) and Customer who has initiated the original Message.
_____ <Id>	Identification	0 - 1	choice				The Sender of the Message identification is sent either in <AnyBIC> or <Othr> with <SchmeNm><Cd> = BANK, not both. Note: For the technical validation Messages Nordea will use AnyBIC (i.e. NDEAFIHH), while for the content validation code BANK will be used.
_____ <OrgId>	OrganisationIdentification	1 - 1					—
_____ <Othr>	Other	0 - n					Only 'CUST' used to identify the receiver of the Message.
_____ <Id>	Identification	1 - 1	string	1	35		Initiating Party Identification in original, e.g. "pain.008.001.08" message will be returned in this field.
_____ <SchmeNm>	SchemeName	0 - 1	choice				—
_____ <Cd>	Code	1 - 1	string	1	4		Valid codes: only CUST is used

Fields	Real Name	Occurs	Type	Min	Max	2025	Description
____<OrgnlGrpInfAndSts>	OriginalGroupInformationAndStatus	1 - 1					Contains the original message data.
____<OrgnlMsgId>	OriginalMessageIdentification	1 - 1	string	1	35		Message or Assignment Identification originating from "pain.008.001.08"
____<OrgnlMsgNmId>	OriginalMessageNameIdentification	1 - 1	string	1	35		The name of the original Message. Will be "pain.008.001.08"
____<OrgnlCreDtTm>	OriginalCreationDateTime	0 - 1	datetime				—
____<OrgnlNbOfTx>	OriginalNumberOfTransactions	0 - 1	string				Original number of transactions, as reported in original Message Note: Will only be reported as part of the technical validation. Pattern ; [0-9]{1,15}
____<OrgnlCtrlSum>	OriginalControlSum	0 - 1	decimal				Will be reported back to customer If present in the original Message. Note: Will only be reported as part of the technical validation.
____<GrpSts>	GroupStatus	0 - 1	string	1	4		Valid codes: ACTC = Accepted Technical Validation. Authentication and syntactical and semantic validation are successful. Syntax control accepted. ACCP= after Agreement & account check RJCT = Rejected Payment initiation or individual transaction included in the payment initiation has been rejected. PART = one or more transactions in the original file have been rejected Note: In case status code RJCT is sent by Nordea, it means that the whole file is rejected and cannot be processed by Nordea. When status code ACTC is provided the technical validation has passed and the file content will be sent further on to Nordea's back-end systems for content validation.
____<StsRsnInf>	StatusReasonInformation	0 - n					If GroupStatus is ACTC then StatusReasonInformation / AdditionalInformation will not be present.
____<Rsn>	Reason	0 - 1	choice				If Group status RJCT, this element has Reject reason.

Fields	Real Name	Occurs	Type	Min	Max	2025	Description
_____<Cd>	Code	1 - 1	string	1	4		Not used for Accepted Technical Validation purposes. Reason code is used.
_____<AddtlInf>	AdditionalInformation	0 - n	string	1	105		Not used for technical validation purposes. Reason code text.
_____<OrgnlPmtInfAndSts>	OriginalPaymentInformationAndStatus	0 - n					This level and below is only used for content validation.
_____<OrgnlPmtInfId>	OriginalPaymentInformationIdentification	1 - 1	string	1	35		Payment identification information as sent in original Message will be reported back.
_____<OrgnlNbOfTx>	OriginalNumberOfTransactions	0 - 1	string				Number of transactions Pattern ; [0-9]{1,15}
_____<OrgnlCtrlSum>	OriginalControlSum	0 - 1	decimal				Control Sum
_____<PmtInfSts>	PaymentInformationStatus	0 - 1	string	1	4		Will be provided if reporting on a payment level or combined payment and transaction levels. Valid codes: ACCP = Accepted technical, syntactical and profile; passed to back office RJCT = Rejection
_____<StsRsnInf>	StatusReasonInformation	0 - n					Status reason information
_____<Rsn>	Reason	0 - 1	choice				—
_____<Cd>	Code	1 - 1	string	1	4		If applicable, Nordea will use External Code List, otherwise code NARR will be used.
_____<AddtlInf>	AdditionalInformation	0 - n	string	1	105		Will only be provided for "RJCT". When information derives from External Code List, the first 3 positions will consist of code ISO and code CAP will be used when Nordea provides additional information. Note: Nordea will provide information only on rejection.
_____<TxInfAndSts>	TransactionInformationAndStatus	0 - n					Only used if not rejected on a higher level.

Fields	Real Name	Occurs	Type	Min	Max	2025	Description
_____ <OrgnlInstrId>	OriginalInstructionIdentification	0 - 1	string	1	35		If InstructionIdentification was provided in original Message, it will be reported back to the customer.
_____ <OrgnlEndToEndId>	OriginalEndToEndIdentification	0 - 1	string	1	35		Will contain original EndtoEndId from original Message.
_____ <TxSts>	TransactionStatus	0 - 1	string	1	4		Required if reporting at a transaction level. Not Used if reporting only at a group or payment level. Valid codes: RJCT = Rejection
_____ <StsRsnInf>	StatusReasonInformation	0 - n					Status reason information
_____ <Rsn>	Reason	0 - 1	choice				—
_____ <Cd>	Code	1 - 1	string	1	4		If applicable, Nordea will use External Code List, <a href="http://www.iso20022.org">www.iso20022.org</a> , otherwise code NARR will be used.
_____ <AddtlInf>	AdditionalInformation	0 - n	string	1	105		If provided, TransactionStatus 'RJCT'. When information derives from External Code List, the first 3 positions will consist of code ISO and code SDD will be used when Nordea provides additional information. Note: Nordea will provide information only on rejection.
_____ <OrgnlTxRef>	OriginalTransactionReference	0 - 1					—
_____ <IntrBkSttlmAmt>	InterbankSettlementAmount	0 - 1	decimal				— Pattern ; [A-Z]{3,3}
_____ <Amt>	Amount	0 - 1	choice				—
_____ <InstdAmt>	InstructedAmount	1 - 1	decimal				— Pattern ; [A-Z]{3,3}
_____ <ReqdColltnDt>	RequestedCollectionDate	0 - 1	date				—
_____ <Dbtr>	Debtor	0 - 1	choice				—

Fields	Real Name	Occurs	Type	Min	Max	2025	Description
_____ <Pty>		1 - 1					—
_____ <Nm>	Name	0 - 1	string	1	140		—
_____ <DbtrAcct>	DebtorAccount	0 - 1					—
_____ <Id>	Identification	1 - 1	choice				—
_____ <IBAN>	IBAN	1 - 1	string				— Pattern ; [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
_____ <Othr>	Other	1 - 1					—
_____ <Id>	Identification	1 - 1	string	1	34		—
_____ <DbtrAgt>	DebtorAgent	0 - 1					—
_____ <FinInstnId>	FinancialInstitutionIdentification	1 - 1					—
_____ <BICFI>	BIC	0 - 1	string			new	— Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
_____ <CdtrAgt>	CreditorAgent	0 - 1					—
_____ <FinInstnId>	FinancialInstitutionIdentification	1 - 1					—
_____ <BICFI>	BIC	0 - 1	string			new	— Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
_____ <Cdtr>	Creditor	0 - 1	choice				—
_____ <Pty>		1 - 1					—

