

Multi-Payout Instant Message Implementation Guideline

pain.002.001.10

CustomerPaymentStatusReportV10

MIG version: 1.0.0

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1. Introduction

This Message Implementation Guideline (MIG) was prepared on behalf of Nordea Group (hereinafter “Nordea”).

The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and Nordea.

2. About Multi-Payout Instant API

Multi-Payout Instant API (MPI) is a fully automated payment solution for corporate customers with the need to send and process multiple SEPA instant transactions. The service reduces manual workload and speeds up processes by enabling execution of multiple payments in one API request, supported by real-time status responses. Multi-Payout Instant improves the process and provides full transparency and automation with a real-time experience. More details about MPI can be found in our Nordea's API market page.

Please note that while MPI supports various Customer Groups and Agreements (Corporate Access - Corporate Cash Management (CCM), Web Services with Corporate Payments Service (WS), eGateway (EGW), Corporate Access Lite (CAL)), report will always be returned as pain.002.001.10.

3. 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 Credit Transfer Transaction Information. A message sent to Nordea can contain payments from several Debtors/accounts and can also contain several payment messages.

All elements or tags defined as “Mandatory” by ISO20022 for pain.002.001.10 are included in MPI MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure). 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-MP Implementation Guide for ISO 20022 CustomerCreditTransferInitiation”. This is to enable a smooth introduction of the service for potential users.

The following is a description of used fields and columns in the MIG:

ISO In- dex	Structural sequence	Or	pain.002.001.10 Status report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
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ISO Index No = Reference number that refers to the related description in the “ISO 20022 Message Definition Report”

Structural sequence = Informs about which level a specific field is placed within the XML structure

Or = Nordea will provide one or the other field, but not both

Message Item = Refers to the actual tag name in ISO20022 XML, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a “field” in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).

XML Tag = Specific code referring to an XML element and will be part of the XML Schema for the identification of an XML element. The “Tag Name” will be stated at the beginning of a string which is to include the

required information (i.e. <Dbtr>) and will end the string with the same “Tag Name”, starting with a slash (i.e. </Dbtr>).

Multiplicity = Informs how many times an element can or must be used in MPI.

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

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

Data Type	Type	ISO Index	Example
Identifier	PartyId135	6.1.12.5.6	SALES COMPANY PARTY
Code	PaymentMethod3Code	6.1.15.4.2	TRF = Credit Transfer
Text	Max35Text	6.1.15.4.1	AA22BB11
Rate	Rate	6.1.15.6.4	10.99999
Date Time	ISODatetime	6.1.12.5.1.2	2014-01-15T10:15:25+02:00
Amount	DecimalNumber	6.1.15.6.3	99999.99
Indicator	Indicator	6.1.15.4.3	true = Batch booking requested

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO20022 uses the classification “1.. ∞” as mandatory and “0..∞” for optional usage. Nordea uses a slightly more gradient classification, such as:

Attribute		
Code	Terminology	Definition
R	Required	Mandatory by ISO20022 or Required by CGI.
XOR	eXclusive Or	Select either field, but not both.
C	Conditional	Dependent upon certain conditions <u>or</u> optional to use by Nordea.

Nordea comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO20022 applies.

4. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<InitgPty>	6.1.12.4.3	Unique identification of the sender of the pain.001 message.
<OrgnlMsgId>	3.4.2.1	The unique Message or Assignment Identification as sent by the customer in pain.001 message.
<OrgnlNbOfTx>	3.4.2.4	Number of transactions included in the pain.001 message.
<OrgnlCtrlSum>	3.4.2.5	The value of all included Amounts in the pain.001 message.
<OrgnlPmtInfId>	3.4.3.1	Unique identification of each Payment Identification Information level in the pain.001 message.
<OrgnlInstrId>	6.1.15.3.2	Customers own identification for each single Credit Transfer Transaction in the pain.001 (2.29) message.
<OrgnlEndToEndId>	6.1.15.3.3	Unique End-to-End Identification for each single Credit Transfer Transaction in the pain.001 message.
<OrgnlUETR>	6.1.15.3.4	Unique End-to-End Tracker Identification for each single Credit Transfer Transaction in the pain.001 message, if tracked.

5. Guidelines

NOTE: Table below presents the core subset and structure of data returned by the API in pain.002.001.10. Actual data returned might be altered based on contents of pain.001.001.09 delivered by Customer in payment request.

ISO Index	Structural sequence	Or	pain.002.001.10 Status Report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	-		Customer Payment Status Report	<CstmrPmtStsRpt>	[1..1]			
6.1.12.4	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader86	R	
6.1.12.4.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Identification created by Nordea.
6.1.12.4.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Expressed using UTC designator [Z] with or without offset. Nordea applies UTC or local time. Example: 2021-06-15T12:15:15Z
6.1.12.4.3	++		InitiatingParty	<InitgPty>	[1..1]	PartyIdentification135	R	Used to identify bank (BIC) and the Customer who has initiated the original Message.
6.1.14.1.1	+++		Name	<Nm>	[0..1]	Max140Text	C	
6.1.14.1.3	+++		Identification	<Id>	[1..1]	Party38Choice	R	
6.1.14.2.1	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	
6.1.13.1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	
6.1.13.1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	
6.1.13.1.3	+++++		Other	<Othr>	[1..1]	GenericOrganisationIdentification1	R	
6.1.13.1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	
6.1.13.1.3.2	+++++		SchemeName	<SchmeNm>	[1..1]	OrganisationIdentificationSchemeName1Choice	R	
6.1.13.1.3.2.1	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	

ISO Index	Structural sequence	Or	pain.002.001.10 Status Report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
3.4.2	+		OriginalGroupInformationAndStatus	<OrgnlGrplnfAndSts>	[1..1]	OriginalGroup-Header17	R	
3.4.2.1	++		OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Max35Text	R	Message or Assignment Identification originating from either pain.001.001.09.
3.4.2.2	++		OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Max35Text	R	The name of the original Message will be "pain.001.001.09".
3.4.2.3	++		OriginalCreationDateTime	<OrgnlCreDtTm>	[1..1]	DateTime	R	Will only be returned as part of the technical validation for pain.001.001.09.
3.4.2.4	++		OriginalNumberOfTransactions	<OrgnlNbOfTx>	[1..1]	Max15NumericText	R	Original number of transactions, as reported in pain.001.001.09.
3.4.2.5	++		OriginalControlSum	<OrgnlCtrlSum>	[0..1]	DecimalNumber	C	Will be reported back to customer If present in the original pain.001.001.09 Message.
3.4.2.6	++		GroupStatus	<GrpSts>	[1..1]	ExternalPayment-GroupStatus1Code	R	Used codes: ACTC = Accepted Technical Validation. Authentication and syntactical and semantic validation are successful. Syntax control accepted. Further details of processing are available at individual PaymentInformationStatus and TransactionStatus. RJCT = Rejected Payment initiation or individual transaction included in the payment initiation (pain.001) has been rejected. Note: In case status code RJCT is sent by Nordea, it means that the whole request 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.
3.4.2.7	++		StatusReasonInformation	<StsRsnInf>	[0..1]	StatusReasonInformation12	C	If GroupStatus is ACTC then StatusReasonInformation / AdditionalInformation will not be present.
3.4.2.7.2	+++		Reason	<Rsn>	[1..1]	StatusReason6Choice	R	Used for rejection (RJCT) for technical validation.
3.4.2.7.2.1	++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	R	
3.4.2.7.3	+++		AdditionalInformation	<AddtlInf>	[0..∞]	Max105Text	C	Only used for rejection (RJCT).
3.4.3	+		OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	[1..∞]	OriginalPaymentInstruction32	R	This level and below is only used for content validation of pain.001.001.09.
3.4.3.1	++		OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[1..1]	Max35Text	R	Payment identification information as sent in pain.001.001.09 will be reported back.

ISO Index	Structural sequence	Or	pain.002.001.10 Status Report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
3.4.3.4	++		PaymentInformationStatus	<PmtInfSts>	[1..1]	ExternalPayment-GroupStatus1Code	R	Used codes: ACCP = Accepted technical, syntactical and profile; passed to back office ACSC = Executed PART = Contains transactions that are both accepted, executed and rejected PDNG = Pending confirmation. Required action is described in AddtlInf element RJCT = Rejection
3.4.3.5	++		StatusReasonInformation	<StsRsnInf>	[0..1]	StatusReasonInformation12	C	
3.4.3.5.2	+++		Reason	<Rsn>	[1..1]	StatusReason6Choice	R	
3.4.3.5.2.1	++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	R	If applicable, Nordea will use External Code List, otherwise code NARR will be used.
3.4.3.5.3	+++		AdditionalInformation	<AddtlInf>	[0..∞]	Max105Text	C	Will always be provided, except for PaymentInformationStatus "ACCP/ACSC".
3.4.3.7	++		TransactionInformationAndStatus	<TxInfAndSts>	[1..∞]	PaymentTransaction105	R	
6.1.15.3.2	+++		OriginalInstructionIdentification	<OrgnlInstrId>	[1..1]	Max35Text	R	
6.1.15.3.3	+++		OriginalEndToEndIdentification	<OrgnlEndToEndId>	[1..1]	Max35Text	R	Will contain original EndtoEndId from pain.001.001.09.
6.1.15.3.4	+++		OriginalUETR	<OrgnlUETR>	[0..1]	UUIDv4Identifier	C	Will contain original UETR from pain.001.001.09.
6.1.15.3.5	+++		TransactionStatus	<TxSts>	[1..1]	ExternalPayment-TransactionStatus1Code	R	Used codes: ACCP = Accepted technical, syntactical and profile; passed to back office ACSC = Executed PDNG = Pending confirmation. Required action is described in AddtlInf element RJCT = Rejection
6.1.15.3.6	+++		StatusReasonInformation	<StsRsnInf>	[0..1]	StatusReasonInformation12	C	
6.1.15.3.6.2	++++		Reason	<Rsn>	[1..1]	StatusReason6Choice	R	
6.1.15.3.6.2.1	+++++		Code	<Cd>	[1..1]	ExternalStatusReason1Code	R	If applicable, Nordea will use External Code List, otherwise code NARR will be used.
6.1.15.3.6.3	++++		AdditionalInformation	<AddtlInf>	[0..∞]	Max105Text	C	Will always be provided, except for TransactionStatus "ACCP/ACSC".
6.1.15.3.12	+++		OriginalTransactionReference	<OrgnlTxRef>	[1..1]	OriginalTransaction-Reference28	R	

ISO Index	Structural sequence	Or	pain.002.001.10 Status Report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15.7.2	++++		Amount	<Amt>	[1..1]	AmountType4Choice	R	
6.1.13.1.1	+++++		InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Reported as sent in pain.001.001.09.
6.1.15.7.5	++++		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	R	
6.1.17.1.1	+++++		Date	<Dt>	[1..1]	ISODate	R	Requested execution date.
6.1.15.7.8	++++		PaymentTypeInfo	<PmtTpInf>	[1..1]	PaymentTypeInfo27	R	A set of elements used to further specify the type of transaction.
6.1.16.1.2	+++++		ServiceLevel	<SvcLvl>	[1..1]	ServiceLevel8Choice	R	
6.1.16.1.2.1	+++++		Code	<Cd>	[1..1]	ExternalServiceLevel1Code	R	
6.1.16.1.3	+++		LocalInstrument	<LclInstrm>	[1..1]	LocalInstrument2Choice	R	
	++++		Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	R	
6.1.15.7.11	++++		RemittanceInformation	<RmtInf>	[1..1]	RemittanceInformation16	R	
	+++++		Unstructured	<Ustrd>	[0..1]	Max140Text	C	
6.1.20.5.2	+++++		Structured	<Strd>	[0..1]	StructuredRemittanceInformation7	C	
6.1.20.1.1	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..1]	ReferredDocumentInformation3	C	Set of elements used to identify the documents referred to in the remittance information.
6.1.20.1.1.1	+++++		Type	<Tp>	[1..1]	ReferredDocumentType4	R	
6.1.20.1.1.1.1	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType3Choice	R	Provides the type details of the referred document.
6.1.20.1.1.1.1.1	+++++		Code	<Cd>	[1..1]	DocumentType6Code	R	Used codes: CINV = Commercial Invoice CREN = Credit Note
6.1.20.1.1.2	+++++		Number	<Nb>	[0..1]	Max35Text	C	
6.1.20.1.2	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount2	C	Reported if available.
6.1.12.9.1	+++++		DuePayableAmount	<DuePyblAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Reported as sent in pain.001.001.09.

ISO Index	Structural sequence	Or	pain.002.001.10 Status Report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.12.9.3	++++++		CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Reported as sent in pain.001.001.09.
6.1.12.9.6	++++++		RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Reported as sent in pain.001.001.09.
6.1.20.1.3	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	Reported if available.
6.1.9.1.1	++++++		Type	<Tp>	[1..1]	CreditorReferenceType2	R	
6.1.9.1.1.1	++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType2Choice	R	
6.1.9.1.1.1.1	++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	Used code: SCOR = Structured Communication Reference.
6.1.9.1.1.2	++++++		Issuer	<Issr>	[0..1]	Text	C	
6.1.9.1.2	++++++		Reference	<Ref>	[1..1]	Max35Text	R	
6.1.15.7.13	++++		Debtor	<Dbtr>	[1..1]	Party40Choice	R	
6.1.14.3.1	+++++		Party	<Pty>	[1..1]	PartyIdentification135	R	
6.1.14.1.1	+++++		Name	<Nm>	[1..1]	Max140Text	R	
6.1.15.7.14	++++		DebtorAccount	<DbtrAcct>	[1..1]	CashAccount38	R	
6.1.1.4.1	+++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
6.1.2.1.1	+++++		IBAN	<IBAN>	[1..1]	IBAN2007Identifier	R	IBAN account number.
6.1.15.7.15	++++		DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification6	R	
6.1.10.4.1	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	
6.1.10.2.1	+++++		BICFI	<BICFI>	[1..1]	BICFIDec2014Identifier	R	
6.1.15.7.19	++++		Creditor	<Cdtr>	[1..1]	Party40Choice	R	
6.1.14.3.1	+++++		Party	<Pty>	[1..1]	PartyIdentification135	R	
6.1.14.1.1	+++++		Name	<Nm>	[1..1]	Max140Text	R	

ISO Index	Structural sequence	Or	pain.002.001.10 Status Report Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15.7.20	++++		CreditorAccount	<CdtrAcct>	[1..1]	CashAccount38	R	
6.1.1.4.1	+++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
6.1.2.1.1	+++++		IBAN	<IBAN>	[1..1]	IBAN2007Identifier	R	IBAN account number.