

Corporate eGateway Message Implementation Guideline

pain.008.001.02

CustomerDirectDebitInitiationV02

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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 direct debit 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.008.001.02 Customer Direct Debit Initiation and Common Global Implementation (CGI) Direct Debit Initiation 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 “Nordea Account Structure”. Both documents can be found from Nordea eGateway web page.

For further information on ISO 20022 definitions on pain.008.001.02 can be found from ISO20022 homepage from document “Payments_Maintenance_2009.pdf”, under the headline “pain – Payments initiation”.

Note: Nets has during 2020 sold their account-to-account based services to Mastercard.

2. Scope

The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor's agent. It is used to request movement of funds from debtor's account to a creditor.

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. One file can contain several messages.

4. 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.008.001.02, CustomerDirectDebitInitiationV02

5. Services

Services for which this MIG is applicable

1. **Denmark**
 - Betalingsservice (BS)
 - LeverandørService (LS)
2. **Norway**
 - Avtalegiro Norway
3. **Sweden**
 - Autogiro through Bankgiro
4. **USA**
 - Federal reserve
5. **Canada**
 - Via Royal Bank of Canada

6. Use of references and identifications

Reference type	ISO index	Description
<MsgId>	1.1	Unique identification of the pain.008 message. Will be returned in pain.002 (2.1) message from Nordea. Used by Nordea for duplicate control.
<PmtInfId>	2.1	The direct debit reference is used to uniquely identify the credit side of a direct debit transaction, and will be returned in the Status Report. Used by Nordea for duplicate control.
<InstrId>	2.30	Instruction Identification is used to uniquely identify the credit side of a direct debit transaction, and will be returned in the Status Report. Used by Nordea for duplicate control. If Instruction Identification is missing, Nordea will use EndToEndId as customer reference.
<EndToEndId>	2.31	The End to End Identification must be unique. This will be used for duplicate control on transaction level, if Instruction Id is not present. It will be returned in the status reports, but it will not be forwarded to beneficiary.
<CdtrRefInf> / <Ref>	2.116	Creditor Reference is the unique Creditor's identification of the debit side of the direct debit. Will be forwarded to debtor and returned in credit advice. Used by Nordea for duplicate control except for Denmark, USA and Canada.

7. Guideline

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	Nordea comment
		Customer Direct Debit Initiation	<CstmrDrctDbtInitn>		CustomerDirectDebitInitiationV02	
1.0		GroupHeader	<GrpHdr>	[1..1]	GroupHeader39	
1.1		MessageIdentification	<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		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.
1.6		NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumericText	Number of transactions must match with the number of DirectDebitTransactionInformation
1.7		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	
1.8		InitiatingParty	<InitgPty>	[1..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Required by CGI.
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	Required by CGI.
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	Presently not used.
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	Required by CGI. The agreement Identification that is agreed with Nordea.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Required by Nordea. CUST is the agreement Identification that is agreed by Nordea. Allowed Codes: CUST CustomerNumber
2.0		PaymentInformation	<PmtInf>	[1..9999]	PaymentInstructionInformation4	All direct debit transactions for the same credit account, collection date and currency must be stated under the same Payment level. Each PaymentInformation in one message has to be same currency.
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	The direct debit reference is used to uniquely identify the credit side of a direct debit transaction, and will be returned in the Status Report. This will be used for duplicate control.
2.2		PaymentMethod	<PmtMtd>	[1..1]	PaymentMethod2Code	Allowed Code: DD DirectDebit
2.5		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	Nordea comment
2.6		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformation20	Payment type must be instructed on Payment Information level but not on Direct Debit Transaction Information level.
2.7		InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	Not used
2.8		ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	Denmark: Use proprietary code to indicate Betalingsservice with payment slip
2.9	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	
2.10	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed code: PSEP - Payment slip electronic or print Used in Denmark for Betalingsservice Transfer forms
2.11		LocalInstrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	User community specific instrument. Denmark: CORE Betalingsservice (BS) via MASTERCARD B2B LeverandørService (LS) via MASTERCARD Norway: CORE - AvtaleGiro Sweden: CORE - Autogiro via Bankgiro USA and Canada: CCD - NACHA
2.12	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	Allowed codes: CORE - Core direct debit B2B - Business to Business Direct Debit CCD - Cash Concentration or Disbursement Corporate counterparty
2.15		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	USA and Canada: Can be used by the originator to describe the transaction for the receiver
2.16	{Or	Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	Allowed codes: Valid Category Purpose code from ISO 20022 external code set
2.18		RequestedCollectionDate	<ReqdColltnDt>	[1..1]	ISODate	Date and time at which the creditor requests that the amount of money is to be collected from the debtor
2.19		Creditor	<Cdtr>	[1..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	Creditor name required (CGI). Only 35 characters will be processed unless otherwise expressed. Norway and Sweden: Name will be ignored. USA: First 16 characters will be processed. May appear on the Debtor's account statement.
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	Required by CGI.
9.1.10		Country	<Ctry>	[0..1]	CountryCode	Required by CGI.
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	Not used.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Creditor identification will be ignored.

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	Nordea comment
2.20		CreditorAccount	<CdtrAcct>	[1..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: IBAN or BBAN can be used Norway: IBAN or BBAN can be used Sweden: Bankgiro number must be used USA and Canada: BBAN must be used
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed code: BBAN
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed code: BGNR for Sweden
2.21		CreditorAgent	<CdtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	Nordea's SWIFT BIC code must be used for Denmark, Norway and Sweden. For US and Canada direct debits either BIC or Clearing System Identification of Nordea US must be used. BIC for the creditor bank: NDEADKKK=Denmark NDEANOKK=Norway NDEASESS=Sweden NDEAUS3N=New York branch
6.1.2		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	
6.1.3		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	
6.1.4	{Or	Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	Valid code: USABA United States Routing Number (Fedwire, NACHA)
6.1.6		MemberIdentification	<MmbId>	[1..1]	Max35Text	Valid branch number: 026010786 = Nordea New York branch
2.24		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	Shared charges will be applied. Allowed codes: SHAR Shared

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2.27		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	PartyIdentification32	Credit party that signs the mandate. Currently only at Payment Information level. Denmark: Betalingservice - Used for creditor identification (BS-number/Mastercard-number) and Debtor group number LeverandørService - Used for creditor identification (Creditor number) Not used for the other countries.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..2]	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
9.1.16		Identification	<Id>	[1..1]	Max35Text	Creditor identification Debtor group number
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed codes: CreditorNo Creditor Identification in LS BSno Creditor Identification in BS DebtorGroupNo Debtor group number in BS
2.28		DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..9999]	DirectDebitTransactionInformation9	For each direct debit collection under <PaymentInformation> block a maximum of 9.999 instances of <DirectDebitTransactionInformation> is allowed.
2.29		PaymentIdentification	<PmtId>	[1..1]	PaymentIdentification1	
2.30		InstructionIdentification	<InstrId>	[0..1]	Max35Text	Instruction Id – Customer reference number - must be unique. It will be returned in the status reports. If Instruction Id is missing, Nordea will use EndToEndId as customer reference. This will be used for duplicate control on transaction level.
2.31		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	The End to End Identification must be unique. This will be used for duplicate control on transaction level, if Instruction Id is not present. It will be returned in the status reports, but will not be forwarded to the local service.

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2.32		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformation20	Payment type must be instructed on Payment Information level but not on Direct Debit Transaction Information level.
2.44		InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	All Direct Debit Transactions within one Payment Information, must have the same currency. For direct debits valid values for currency code are: Canada: CAD Denmark: DKK Norway: NOK Sweden: SEK USA: USD
2.46		DirectDebitTransaction	<DrctDbtTx>	[0..1]	DirectDebitTransaction6	
2.47		MandateRelatedInformation	<MndtRltdInf>	[0..1]	MandateRelatedInformation6	
2.48		MandateIdentification	<MndtId>	[0..1]	Max35Text	Denmark only: Mandatory for Betalningsservice. Identifies the agreement between Creditor and Debtor. The agreement number can be 9 positions long and must be numeric. Not used for LS.
2.66		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	PartyIdentification32	CreditorSchemeIdentification must be instructed on Payment Information level but not on Direct Debit Transaction Information level.
2.70		DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification4	Debtor Agent required by XML schema, but not used in the direct debit processing for Denmark, Norway and Sweden. Debtor Agent Clearing System Member Identification required for US and Canada.
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	Not used
6.1.2		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	
6.1.3		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	
6.1.4	{Or	Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	Valid code: CACPA Canadian Payments Association Payment Routing Number USABA United States Routing Number (Fedwire, NACHA)
6.1.5	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.6		MemberIdentification	<MmbId>	[1..1]	Max35Text	Valid clearing number
6.1.8		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	Required by CGI.
6.1.17		Country	<Ctry>	[0..1]	CountryCode	Required by CGI.
6.1.19		Other	<Othr>	[0..1]	GenericFinancialIdentification1	
6.1.20		Identification	<Id>	[1..1]	Max35Text	Only NOTPROVIDED is allowed

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	Nordea comment
2.72		Debtor	<Dbtr>	[1..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	Debtor name recommended for Denmark, Norway and Sweden and required for US and Canada. Only 35 characters will be processed unless otherwise expressed. Denmark: For transfer forms (FIK) name and address are required Norway: Only 10 characters will be processed. Sweden: Not used USA and Canada: Name and structured address are required. PO Box is not allowed. <AddressLine> is ignored.
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	Required by CGI. Denmark: Debtor structured postal address is required only for Danish transfer forms. Norway: Not used. Sweden: Not used. USA and Canada: Debtor structured postal address, including CountrySubDivision, is required.
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	Only 35 characters will be processed. USA and Canada: Required. PO Box is not allowed.
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Max16Text	Street Name and Building Number will be concatenated into 35 characters. USA and Canada: Required.
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	USA and Canada: Required.
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	USA and Canada: Required.
9.1.9		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	USA and Canada: Required.
9.1.10		Country	<Ctry>	[0..1]	CountryCode	Required for all countries (CGI).
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	Not used.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Denmark: Debtor's identification with the Creditor is required Norway: Not used Sweden: Debtor's payor number required. It can be social security number, corporate ID or payer number.
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	Denmark: Maximum 15 positions will be processed Sweden: Maximum 16 numeric characters will be processed
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Allowed codes: CUST CustomerIdentificationNumber

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	Nordea comment
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	Denmark: Maximum 15 positions will be processed Sweden: Maximum 16 numeric characters will be processed
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	Allowed codes: CUST CustomerIdentificationNumber SOSE SocialSecurityNumber
2.73		DebtorAccount	<DbtrAcct>	[1..1]	CashAccount16	Debtor Account required by XML schema, but not used in the direct debit processing for Denmark, Norway and Sweden. Debtor Account required for USA and Canada.
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	Denmark, Norway and Sweden: Only NOTPROVIDED is allowed. USA and Canada: Payer's bank account number required.
1.1.8		Type	<Tp>	[0..1]	CashAccountType2	Only used for Canada and USA for account type. Canada: Account type must be stated. Default value CACC. USA: Account type must be stated. Default value CACC.
1.1.9	{Or	Code	<Cd>	[1..1]	CashAccountType4Code	Allowed Codes: CACC Current SVGS Savings
1.1.10	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
1.1.11		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
2.81		RelatedRemittanceInformation	<RltdRmtInf>	[0..1]	RemittanceLocation2	Used in Norway for Fremmedreferanse
2.82		RemittanceIdentification	<RmtId>	[0..1]	Max35Text	Norway: 25 positions will be processed. Payer's identification of the payment/payee. If the external reference field in the payment claim is completed, the external reference will appear in AvtaleGiro info and on the payer's account statement.
2.83		RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	RemittanceLocationMethod2Code	

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2.88		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	Unstructured Remittance Information will not be processed if Structured Remittance Information exists, except for Denmark.
2.89		Unstructured	<Ustrd>	[0..n]	Max140Text	Canada: Unstructured Remittance Information is not allowed. Denmark: BetalingsService: A maximum of 5.000 x 60 char. can be reported. It is recommended to report in strings of 60 characters. A string of 140 will be divided into three lines of 60, 60 and 20 characters in the debit advice to Debtor. LeverandørService: No text at all can be used. Norway: No text information can be used. Sweden BG: No text information can be used. USA: For Domestic ACH payment a maximum of 1.999 occurrences of 140 characters can be used.
2.90		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	Structured remittance information to indicate Creditor reference. The reference has to be unique for every transaction. It is used by Nordea's Message Centre in duplicate checks for all countries except Denmark, USA and Canada, so it must be unique per creditor number (except for Denmark, USA, Canada). If a transaction has been cancelled successfully or rejected, the same Creditor Reference can be reused. Canada: Structured Remittance Information is not allowed. Denmark: For BS Transfer forms and BS Automatic payments a reference to the credit entry can be used. Norway: KID reference must be used Sweden: This reference is used as creditor own reference and can max. be 16 alphanumeric characters. USA: One occurrence of <Strd> may be used.

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	Nordea comment
2.110		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	
2.111		Type	<Tp>	[0..1]	CreditorReferenceType2	
2.112		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	
2.113	{Or	Code	<Cd>	[1..1]	DocumentType3Code	Allowed code: SCOR StructuredCommunicationReference
2.115		Issuer	<Issr>	[0..1]	Max35Text	Allowed Codes: ISO International Standardisation Organisation
2.116		Reference	<Ref>	[0..1]	Max35Text	Canada: Not used. Denmark: For collections via BetalingsService Transfer forms the reference is maximum 9 positions long. For BetalingsService Automatic payments the reference is maximum 30 positions long. The reference is optional. For LeverandørService the reference is not used. Note! This element is not used for OCR reference. Norway: KID reference is maximum 25 positions long. Numeric values and hyphen (-) can be used. Sweden: Max. 16 alphanumeric characters. USA: Creditor Reference is maximum 20 characters.