

Introduction

This document defines how a ISO20022 Customer Payment Cancellation Request message should be structured when sent to Danske Bank. Files sent to Danske Bank must be valid according to the XML Schema for camt.055.001.01 as published on the <http://www.iso20022.org> website.

Message flow and usage

The Customer Payment Cancellation Request message camt.055.001.01 can be used for cancellation of payments initiated in ISO20022 messages CustomerCreditTransferInitiationV02 (pain.001.001.02) and CustomerCreditTransferInitiationV03 (pain.001.001.03). The bank will always send a reply back to a customer in a ResolutionOfInvestigationV03 (camt.029.001.03) message which contains status on the cancellation request (camt.055.001.01). A reject/accept status is always present at the transaction level in camt.029.001.03.

In case a camt.055.001.01 is rejected due to schema error (syntax error) a pain.002.001.03 status file will be send to the customer with <GrpSts>RJCT</GrpSts>. Original Message Id in the pain.002.001.03 will refer to the Assignment Id from the camt.055.001.01 (if it is present) for easy identification.

Scope

With the camt.055.001.01 message it is possible to request a cancellation of all payment types initiated via pain.001.001.02/pain.001.001.03 messages.

Danske Bank comments

The Danske Bank column contains the interpretation made by Danske Bank and explains the usage of the tags in Danske Bank.

Unique Id's

Since cancellation is based on the use of original Id's from the pain payment files it is strongly recommended to use unique Id's. Otherwise it is not possible for Danske Bank to uniquely identify the payments to be cancelled.

ISO index no.	Cancellation level	Guiding Id(s)	Usage
4.9	Group	<OrgnlMsgId>	Delete all payments and transactions in the original pain.001.001.02 or pain.001.001.03 file
4.29	Payment	<OrgnlPmtInflId>	Delete a payment block and all underlying transactions
4.29 4.52	Transaction	<OrgnlPmtInflId> <OrgnlEndToEndId>	Delete a transaction

XML Header

The XML header must follow the recommendation from <http://www.iso20022.org>:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

Encoding

It is advised to encode the camt.055.001.01 message in UTF-8 to secure compliance with ISO20022's recommendations. However please notice that Danske Bank also supports ISO8859-1 and ISO8859-15 encodings. These must be used when the following options are true for a camt.055.001.01 file:

- The file is protected with Danske Bank EDISec security (encrypted and/or signed)
- The file contains certain special characters like the Scandinavian letters (æ, ø, å, ö, ä, Æ, Ø, Ö, Ä)

The camt.029.001.03 and pain.002.001.03 (technical validation) messages from Danske Bank will be UTF-8 encoded.

Content

The Danske Bank implementation guide mainly contains tags that are supported by Danske Bank. This is to make the guide easy to read and understand. All tags that are valid according to the XML Schema for camt.055.001.01 will be accepted by Danske Bank but will be ignored if not supported by Danske Bank.

The table below explains the usage of the columns.

Column Header	Contents
ISO Index no.	Refers to the official index number in the ISO20022 Message Definition Report for camt.055.001.01
Message Item	Message Item
Tag Name	Tag Name
Mult.	(0..1) - Element is optional (1..1) - Element is required (0..n) - Optional with unlimited repetition (1..n) - Required with unlimited repetition
Type	Description of all data types and components used
ISO Definition	ISO Definition of Message Item
Danske Bank Comments	Danske Bank usage of the tags. Applies to all countries that Danske Bank Group operate in

Color/Background	Meaning
	Root tag of message
	Level Component Tag; no data content
	Component Tag; no data content
	Data content

Change log

Version no.	Date	Change
1.0	01.09.2019	Document created

ISO Index No.	Message Item	Tag Name	Multiplicity	ISO Data Type / Format	ISO Definition	Danske Bank Comments
	Message root	<CstmrPmtCxlReq>	[1..1]			
1.0	+ Assignment	<Assgnmt>	[1..1]		Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The Assigner must be the sender of this confirmation and the Assignee must be the receiver.	
1.1	++ Identification	<Id>	[1..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Uniquely identifies the case assignment.	No duplicate control. The Id will be returned in pain.002.001.03 (<OrgnlMsgld>) if the camt.055.001.01 message is not schema valid.
1.2	++ Assigner	<Assgnr>	[1..1]		Party who assigns the case. Usage: This is also the sender of the message.	
1.3	+++ Party	<Pty>	[1..1]		Identification of a person or an organisation.	
5.1.0	++++ Name	<Nm>	[0..1]	Data Type: Max140Text Format: maxLength: 140 minLength: 1		Returned in tag 1.6:5.1.0 in camt.029.001.03.
5.1.12	++++ Identification	<Id>	[0..1]		Unique and unambiguous identification of a party.	
5.1.13	+++++ OrganisationIdentification	<Orgld>	[1..1]		Unique and unambiguous way to identify an organisation.	
5.1.14	+++++ BICOrBEI	<BICOrBEI>	[0..1]	Data Type: AnyBICIdentifier Format: [A-Z](6,6)[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	Returned in tag 1.6:5.1.14 in camt.029.001.03.
5.1.15	+++++ Other	<Othr>	[0..n]		Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
5.1.16	+++++ Identification	<Id>	[1..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Identification assigned by an institution.	Returned in tag 1.6:5.1.16 in camt.029.001.03.
5.1.17	+++++ SchemeName	<SchmeNm>	[0..1]		Name of the identification scheme.	

ISO Index No.	Message Item	Tag Name	Multiplicity	ISO Data Type / Format	ISO Definition	Danske Bank Comments
5.1.18	+++++++ Code	<Cd>	[1..1]	Data Type: ExternalOrganisationIdentification1Code Format: maxLength: 4 minLength: 1	Name of the identification scheme, in a coded form as published in an external list.	Accepted and ignored.
1.5	++ Assignee	<Assgne>	[1..1]		Party to which the case is assigned. Usage: This is also the receiver of the message.	
1.7	+++ Agent	<Agt>	[1..1]		Identification of a financial institution.	
2.1.0	++++ FinancialInstitutionIdentification	<FinInstnId>	[1..1]		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	
2.1.1	+++++ BIC	<BIC>	[0..1]	Data Type: BICIdentifier Format: [A-Z][6,6][A-Z2-9][A-NP-Z0-9][A-Z0-9][3,3][0,1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	Recommended values: DABADKKK DABAN022 DABASESX DABAFIHH DABADEHH DABAGB2L DABAGB2B DABAIE2D DABAPLPW
1.8	++ CreationDateTime	<CreDtTm>	[1..1]	Data Type: ISODateTime	Date and time at which the assignment was created.	Accepted and ignored. Returned in pain.002.001.03 {<OrgnlCreDtTm>} if the camt.055.001.01 message is not schema valid.
2.0	+ Case	<Assgmt>	[0..1]		Identifies the investigation case.	
2.1	++ Identification	<Id>	[1..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Uniquely identifies the case.	Returned in tag 2.1 in camt.029.001.03.
2.2	++ Creator	<Cretr>	[1..1]		Party that created the investigation case.	
2.3	+++ Party	<Pty>	[1..1]		Identification of a person or an organisation.	
5.1.0	++++ Name	<Nm>	[0..1]	Data Type: Max140Text Format: maxLength: 140 minLength: 1	Name by which a party is known and which is usually used to identify that party.	Accepted and ignored

ISO Index No.	Message Item	Tag Name	Multiplicity	ISO Data Type / Format	ISO Definition	Danske Bank Comments
5.1.12	++++ Identification	<Id>	[0..1]		Unique and unambiguous identification of a party.	
5.1.13	+++++ OrganisationIdentification	<OrgId>	[1..1]		Unique and unambiguous way to identify an organisation.	
5.1.14	++++++ BICOrBEI	<BICOrBEI>	[0..1]	Data Type: AnyBICIdentifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-ZO-9][A-ZO-9]{3,3}{0,1}	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	Accepted and ignored
4.0	+ Underlying	<Undrlyg>	[1..n]		Identifies the payment instruction to be cancelled.	
4.1	++ OriginalGroupInformationAndCancellation	<OrgnlGrplnfAndCxl>	[0..1]		Set of elements used to provide information on the original message, to which the cancellation refers.	
4.9	+++OriginalMessageIdentification	<OrgnlMsgld>	[1..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	If the Id cannot unambiguously identify the original message (either because it does not exist in Danske Bank, or it is a duplicate instance in the camt.055.001.01) the cancellation request will be rejected. If present, then 4.21 <OrgnlPmtlnfAndCxl> is not allowed. Do not use blanks in front of the Id. Returned in tag 4.9 in camt.029.001.03
4.10	+++ OriginalMessageNameIdentification	<OrgnlMsgNmld>	[1..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Specifies the original message name identifier to which the message refers.	pain.001.001.02 or pain.001.001.03. Returned in tag 4.10 in camt.029.001.03
4.21	++OriginalPaymentInformationAndCancellation	<OrgnlPmtlnfAndCxl>	[0..n]		Set of elements used to provide information on the original (group of) transactions, to which the cancellation request refers.	

ISO Index No.	Message Item	Tag Name	Multiplicity	ISO Data Type / Format	ISO Definition	Danske Bank Comments
4.29	+++ OriginalPaymentInformationIdentification	<OrgnPmtInflD>	[1..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Unique and unambiguous identifier of the original payment information block, as assigned by the original sending party.	If the Id cannot unambiguously identify the original message (either because it does not exist in Danske Bank, or it is a duplicate instance in the camt.055.001.01) the cancellation request will be rejected. If present, then 4.1 <OrgnlGrpInfAndCxl> is not allowed. Do not use blanks in front of the Id. Returned in tag 4.33 in camt.029.001.03
4.30	+++ OriginalGroupInformation	<OrgnlGrpInf>	[0..1]		Information concerning the original group of transactions, to which the message refers.	
4.31	++++ OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.	If the Id cannot unambiguously identify the original message (either because it does not exist in Danske Bank, or it is a duplicate instance in the camt.055.001.01) the cancellation request will be rejected. If there is no match between 4.29 <OrgnPmtInflD> and 4.31 <OrgnlMsgId> the cancellation request will be rejected. Do not use blanks in front of the Id. Returned in tag 4.35 in camt.029.001.03.
4.32	++++ OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.	pain.001.001.02 or pain.001.001.03. Returned in tag 4.36 in camt.029.001.03.
4.43	+++ TransactionInformation	<TxInf>	[0..n]		Information concerning the original transactions, to which the cancellation request message refers.	
4.51	++++ OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.	Accepted and ignored. It is not possible to make a cancellation based on <OrgnlInstrId>. Returned in tag 4.59 in camt.029.001.03.

ISO Index No.	Message Item	Tag Name	Multiplicity	ISO Data Type / Format	ISO Definition	Danske Bank Comments
4.52	++++ OriginalEndToEndIdentification	<OrgnEndToEndId>	[0..1]	Data Type: Max35Text Format: maxLength: 35 minLength: 1	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.	Required for transaction level cancellation. If the Id cannot unambiguously identify the original transaction (either because it does not exist in Danske Bank, or it is a duplicate instance in the camt.055,001,01] the cancellation request will be rejected. If there is no match between 4.29 <OrgnPmtInflId> and 4.52 <OrgnEndToEndId> the cancellation request will be rejected. Do not use blanks in front of the Id. Returned in tag 4.60 in camt.029.001.03.

Danske Bank Message Implementation Guide

Customer Payment Cancellation Request
camt.055.001.01

Examples CustomerPaymentCancellationRequestV01, camt.055.001.01

Cancellation: OrigMsgId

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>Assignment Id # 1</Id>
      <Assgnr>
        <Pty>
          <Nm>Customer Corporation</Nm>
          <Id>
            <OrgId>
              <BICOrBEI>ABCCUS33</BICOrBEI>
            </OrgId>
          </Id>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>DABADKKK</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2018-09-08T16:12:15</CreDtTm>
    </Assgnmt>
    <Case>
      <Id>CASE ID # 1</Id>
      <Cretr>
        <Pty>
          <Nm>ABC Corporation</Nm>
        </Pty>
      </Cretr>
    </Case>
    <Undrlyg>
      <OrgnlGrpInfAndCxl>
        <OrgnlMsgId>Msg Id 123456789</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      </OrgnlGrpInfAndCxl>
    </Undrlyg>
  </CstmrPmtCxlReq>
</Document>
```


Danske Bank Message Implementation Guide

Customer Payment Cancellation Request
camt.055.001.01

Cancellation OrigPmtInflId

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>Assignment Id #2</Id>
      <Assgnr>
        <Pty>
          <Nm>ABC Corporation</Nm>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>DABADKKK</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2018-03-22T10:17:32</CreDtTm>
    </Assgnmt>
    <Case>
      <Id>Case Id #2</Id>
      <Cretr>
        <Pty>
          <Id>
            <OrgId>
              <BICOrBEI>CUSDDEFF</BICOrBEI>
            </OrgId>
          </Id>
        </Pty>
      </Cretr>
    </Case>
    <Undrlyg>
      <OrgnPmtInfAndCxl>
        <OrgnPmtInflId>PmtInflId reference</OrgnPmtInflId>
      </OrgnPmtInfAndCxl>
    </Undrlyg>
  </CstmrPmtCxlReq>
</Document>
```

Danske Bank Message Implementation Guide

Customer Payment Cancellation Request
camt.055.001.01

Cancellation: OrigPmtInflId and OrigEndToEndId

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>Assignment Id #3</Id>
      <Assgnr>
        <Pty>
          <Nm>ABC Corporation</Nm>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>DABADKKK</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2018-09-08T16:12:05</CreDtTm>
    </Assgnmt>
    <Case>
      <Id>CASE ID #3</Id>
      <Cretr>
        <Pty>
          <Nm>ABC Corporation</Nm>
          <Id>
            <OrgId>
              <BICOrBEI>ABCCUS33</BICOrBEI>
            </OrgId>
          </Id>
        </Pty>
      </Cretr>
    </Case>
    <Undrlyg>
      <OrgnlPmtInfAndCxl>
        <OrgnlPmtInflId>PmtInflId reference</OrgnlPmtInflId>
        <TxInf>
          <OrgnlEndToEndId>E2E reference</OrgnlEndToEndId>
        </TxInf>
      </OrgnlPmtInfAndCxl>
    </Undrlyg>
  </CstmrPmtCxlReq>
</Document>
```