

# SEPA Direct Debit Status

## Danske Bank's interpretation of ISO 20022 – pain.002.001.03 (Payment Status Report)

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### Introduction

This document covers Danske Bank's interpretation of the "CustomerPaymentStatusReportV03" as described by the ISO 20022 – pain.002.001.03 standard. The format is used for sending status information about Core and B2B SEPA Direct Debit transactions from Collection Service to the creditor.

Parts of this document is based on the information found in the two below mentioned guidelines published by the European Payment Council (EPC):

- SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines v 4.0 (EPC130-08)
- SEPA Business to Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines v 2.0 (EPC131-08)

They can be found at: <http://www.europeanpaymentscouncil.eu/>

This document also contains an overview of the file layout and an example file.

## The setup

After you have sent a SEPA Direct Debit Initiation file you will receive a SEPA Direct Debit Status file if there are rejected transactions. This is the standard setup for SEPA Direct Debit Status files.

Danske Bank offers four additional setups:

- NONE: Indicates that no SEPA Direct Debit Status files should be generated.
- ALL: On a daily basis a SEPA Direct Debit Status file with the transactions that have changed status will be generated.
- NEGATIVE: On a daily basis a SEPA Direct Debit Status file with the transactions that have changed to a negative status will be generated. When a transaction ends in error or is not being paid it is considered to have a negative status. Negative corresponds to the code 'RJCT'.
- POSITIVE: On a daily basis a SEPA Direct Debit Status file with the transactions that have changed to a positive status will be generated. It is considered positive if the status is anything other than the transaction ended in error or not being paid.

To order one of these additional setups you have to fill in the field '2.75 - Instruction for Creditor Agent' in the SEPA Direct Debit Initiation file with one of the following four values: NONE, ALL, POSITIVE or NEGATIVE.

If 'Instruction for Creditor Agent' in the SEPA Direct Debit Initiation file is not used the standard setup will be used.

Because of these additional possibilities, some of the fields in the format are not used exactly like specified in the EPCs guidelines. See the column with Danske Bank comments for information about the use of the different fields.

## Change log

| Date and version  | Comment                                  |
|-------------------|--|
| 10.11.2010 - 1.00 | First version of the format description. |
| 05.09.2019 - 1.01 | Minor update on BIC usage.               |

## File layout

The XML file starts with the following:

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
```

After this there is one instance of a "Group Header", one instance of "Original Group Information And Status" and then there can be multiple instances of "Original Payment Information and Status" (one for each transaction that there is status information on):

```
    <GrpHdr>
      ...
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      ...
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      ...
    </OrgnlPmtInfAndSts>
    <OrgnlPmtInfAndSts>
      ...
    </OrgnlPmtInfAndSts>
    ...
```

The file ends by closing the two start tags:

```
  </CstmrPmtStsRpt>
</Document>
```

## Description

The format is described in a table structure. The below table indicates what the different columns in the table contain.

| Column Header                  | Content   |
|--------------------------------|---|
| Index                          | The index used in the official ISO description and the EPC descriptions   |
| Mult                           | <p>Indicates the cardinality of the element according to the ISO 20022 XML standard. The first digit indicates the minimum number of repetitions and the second digit indicates the maximum of repetitions ('n' is used to indicate that there is no limit).</p> <p>E.g.: [1..1] means that the element should be there at least 1 time and maximum 1 time. This is the same as saying that the field is mandatory and there is only one occurrence.</p> <p>The field is also used to indicate conditional relationships between elements, where one of two elements should be present, but not both. This is indicated by using '{or}' and 'or}''.</p> |
| Message Element                | The ISO-name of the elements. The number of plus (+) signs preceding the element name indicates the nesting level of the tag in the xml file.   |
| SEPA B2B and Core Requirements | The requirements stated by EPC in the Core and B2B guidelines. Be aware that Danske Bank uses this format for more than described in the EPC guidelines. This also means that some fields are not used as specified by EPC.   |
| <XML Tag>                      | The actual XML-tag for the element.   |
| Danske Bank Comments           | Comments regarding the information that is present in the field. Be aware that Danske Bank is not always using the fields as described by EPC.  |

## Group Header

Description of the header part of the file.

| Index | Mult   | Message Element           | SEPA B2B and Core Requirements                               | <XML tag> | Danske Bank Comments            |
|-------|--------|---------------------------|--|-----------|---------------------------------|
| 1.0   | [1..1] | + Group Header            |  | <GrpHdr>  |                                 |
| 1.1   | [1..1] | ++ Message Identification | (R5 Specific reference of the bank initiating the R-message) | <MsgId>   | Danske Bank's file reference.   |
| 1.2   | [1..1] | ++ Creation Date Time     |  | <CreDtTm> | Date and time of file creation. |

## Original Group Information and Status

Description of the group part of the file.

| Index | Mult   | Message Element                         | SEPA B2B and Core Requirements | <XML tag>           | Danske Bank Comments  |
|-------|--------|---|--------------------------------|---------------------|---|
| 2.0   | [1..1] | + Original Group Information And Status |                                | <OrgnlGrpInfAndSts> |   |
| 2.1   | [1..1] | ++ Original Message Identification      |                                | <OrgnlMsgId>        | The message id from the original SEPA Direct Debit Initiation file.                                       |
| 2.2   | [1..1] | ++ Original Message Name Identification |                                | <OrgnlMsgNmId>      | Contains the string: 'pain.008.001.02'. This is the original format that the transaction(s) were sent in. |

## Original Payment Information and Status

Description of the transaction part of the file.

| Index | Mult   | Message Element                                | SEPA B2B and Core Requirements   | <XML tag>          | Danske Bank Comments  |
|-------|--------|--|--|--------------------|---|
| 3.0   | [0..n] | + Original Payment Information and Status      |  | <OrgnPmtInfAndSts> |   |
| 3.1   | [1..1] | ++ Original Payment Information Identification |  | <OrgnPmtInfId>     | The original payment information identification of the transaction.   |
| 3.15  | [0..n] | ++ Transaction Information And Status          |  | <TxInfAndSts>      |   |
| 3.17  | [0..1] | +++ Original Instruction Identification        |  | <OrgnInstrId>      | The original instruction identification of the transaction.   |
| 3.18  | [0..1] | +++ Original End To End Identification         | (AT-10 Creditor's reference of the Direct Debit Transaction)   | <OrgnEndToEndId>   | The original end-to-end id of the transaction.  |
| 3.19  | [0..1] | +++ Transaction Status                         | Usage Rule: 'Group Status', Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.  | <TxSts>            | <p>Danske Bank uses the field 'Transaction Status' to give status information.</p> <p>Codes in the standard setup for SEPA Direct Debit Status files:<br/>RJCT: Transaction has been rejected</p> <p>Codes when using Danske Banks additional setup for SEPA Direct Debit Status files<br/>ACTC: Transaction is accepted, and is awaiting further processing.<br/>ACSP: Transaction has been accepted and is awaiting settlement.<br/>ACWC: Transaction has been deleted.<br/>ACSC: Transaction has been paid.<br/>PDNG: Transaction is pending (awaiting deletion).</p> <p>Note that the possible values for this field depends on the "level" of status information that was ordered on the original transaction.</p> |
| 3.20  | [0..n] | +++ Status Reason Information                  | Usage Rule: 'Status Reason Information' may be present in 'Original Group Information and Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'. | <StsRsnInf>        |   |

| Index | Mult   | Message Element                     | SEPA B2B and Core Requirements  | <XML tag>      | Danske Bank Comments   |
|-------|--------|-------------------------------------|---|----------------|--|
| 3.21  | [0..1] | ++++ Originator                     | (R2 Identification of the type of party that initiated the reject)  | <Orgtr>        | BIC of creditor's bank.  |
| 3.22  | [0..1] | ++++ Reason                         | (R3 Reason code for non-acceptance)   | <Rsn>          |  |
| 3.23  | {Or    | +++++ Code                          | See Message Element Specifications below.   | <Cd>           | A four char reason code. A list of the possible ISO codes can be found on <a href="http://www.iso20022.org">www.iso20022.org</a> . It is called: "Payments External Code Lists spreadsheet".   |
| 3.24  | Or}    | +++++ Proprietary                   |   | <Prtry>        |  |
| 3.25  | [0..n] | ++++ Additional Information         |   | <AddtlInf>     | Additional information about the status. The first three characters indicates a code that can be found in the list of all Collection Service status codes. This list can be found on Danske Bank's homepage under Cash Management - Collection Service.  |
| 3.32  | [0..1] | +++ Original Transaction Reference  | Mandatory (An exact copy of all attributes of the received DS-04 which is being rejected)<br>Usage Rule: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements. | <OrgnlTxRef>   | This section (3.32 to 3.129) contains some of the information sent in the original transaction. It might not be all of the fields that was part of the original transaction.<br>See the description below of which fields are part of this status file (information is only present in the file if they were available in the original transaction). |
| 3.34  | [0..1] | ++++ Amount                         | (AT-06 Amount of the Collection in euro)  | <Amt>          | Transaction amount.  |
| 3.40  | [0..1] | ++++ Requested Collection Date      | (AT-11 Due date of the Collection)  | <ReqdColltnDt> | Due date.  |
| 3.42  | [0..1] | ++++ Creditor Scheme Identification | (AT-02 Identifier of the Creditor)  | <CdtrSchmeld>  | SEPA Direct Debit identifier.  |
| 3.55  | [0..1] | ++++ Payment Type Information       | (AT-20 Identification code of the Scheme)<br>(AT-21 Transaction Type)<br>(AT-59 Category purpose of the Collection)   | <PmtTpnf>      | Contains the scheme (Core or B2B), the type of transaction (FRST, RCUR, FNAL or OOFF), and the category purpose of the collection.   |
| 3.68  | [0..1] | ++++ Payment Method                 |   | <PmtMtd>       | Always containing the string 'DD'.   |

| Index | Mult   | Message Element                  | SEPA B2B and Core Requirements  | <XML tag>     | Danske Bank Comments   |
|-------|--------|----------------------------------|---|---------------|--|
| 3.69  | [0..1] | ++++ Mandate Related Information | (AT-01 Unique Mandate reference)<br>(AT-16 Placeholder for the electronic signature data, if applicable)<br>(AT-17 Type of Mandate (paper or electronic))<br>(AT-18 Identifier of the original Creditor who issued the Mandate)<br>(AT-19 Unique Mandate reference as given by the original Creditor who issued the Mandate)<br>(AT-24 Reason for Amendment of the Mandate)<br>(AT-25 Signing date of the Mandate)<br>(AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) | <MndtRltdInf> | This section contains the mandate identification and the mandates signature date. No other information is present. |
| 3.120 | [0..1] | ++++ Ultimate Debtor             | (AT-15 Name of the Debtor Reference Party)<br>(AT-37 Identification code of the Debtor Reference Party)   | <UltmtDbtr>   | Name of the ultimate debtor.   |
| 3.121 | [0..1] | ++++ Debtor                      | (AT-14 Name of the Debtor)<br>(AT-09 Address of the Debtor)   | <Dbtr>        | Name and address of the debtor.  |
| 3.122 | [0..1] | ++++ Debtor Account              | (AT-07 Account number (IBAN) of the Debtor)   | <DbtrAcct>    | Debtor's account number.   |
| 3.123 | [0..1] | ++++ Debtor Agent                | (AT-13 BIC of the Debtor bank) has to be provided only when the Creditor Bank explicitly requests the BIC of the Debtor Bank where at least one of two Banks is located in a non-EEA SEPA area  | <DbtrAgt>     | BIC of debtor's bank.  |
| 3.125 | [0..1] | ++++ Creditor Agent              | (AT-12 BIC of the Creditor bank) has to be provided only when the Creditor Bank explicitly requests and this Creditor Bank is located in a non-EEA SEPA area. This attribute remains mandatory in DS-04 (interbank collection)  | <CdtrAgt>     | BIC of creditor's bank.  |

|       |        |                        |   |             |                                   |
|-------|--------|------------------------|---|-------------|-----------------------------------|
| 3.127 | [0..1] | ++++ Creditor          | (AT-03 Name of the Creditor)<br>(AT-05 Address of the Creditor)   | <Cdtr>      | Name and address of the creditor. |
| 3.128 | [0..1] | ++++ Creditor Account  | (AT-04 Account number (IBAN) of the Creditor)   | <CdtrAcct>  | Creditor's account number.        |
| 3.129 | [0..1] | ++++ Ultimate Creditor | (AT-38 Name of the Creditor Reference Party)<br>(AT-39 Identification code of the Creditor Reference Party) | <UltmtCdtr> | Name of ultimate creditor.        |

## Example file

Here is an example of a status file on a single SEPA Direct Debit transaction that was test marked.

- The Message Identification from the original file is 20101101-0001 (line 9).
- The end-to-end id from the original file is 20101101-5555-0001 (line 15). This is the unique key to identify the original transaction.
- The original transaction has been rejected (line 16).
- The reason code for the rejection is SL02 (line 26), which corresponds to: "Specific Service offered by Creditor Agent".
- Additional information is provided in line 28: "305: The transaction is test-marked and will not be handled".  
305 is the status code from the Collection Service code list.
- The rest of the file contains information from the original transaction file (line 30 to 78).

```

1 <?xml version="1.0" encoding="utf-8"?>
2 <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
3   <CstmrPmtStsRpt>
4     <GrpHdr>
5       <MsgId>01-11-2010 15:14:42</MsgId><!-- Message id for this file -->
6       <CreDtTm>2010-11-01T15:14:42.5018634+02:00</CreDtTm><!-- The date and time for the creation of the file -->
7     </GrpHdr>
8     <OrgnlGrpInfAndSts>
9       <OrgnlMsgId>20101101-0001</OrgnlMsgId><!-- Message id from the original file -->
10      <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId><!-- The format of the original file -->
11    </OrgnlGrpInfAndSts>
12    <OrgnlPmtInfAndSts>
13      <OrgnlPmtInfId>PmtInfId-001</OrgnlPmtInfId><!-- Payment information id from the original file -->
14      <TxInfAndSts>
15        <OrgnlEndToEndId>20101101-5555-0001</OrgnlEndToEndId><!-- The end-to-end id from the original file -->
16        <TxSts>RJCT</TxSts><!-- Transaction status. This transaction has been rejected -->
17        <StsRsnInf>
18          <Orgtr>
19            <Id>
20              <OrgId>
21                <BICOrBEI>DABADKKK</BICOrBEI><!-- Creditor's bank BIC -->
22              </OrgId>

```

```

23     </Id>
24 </Orgtr>
25 <Rsn>
26     <Cd>SL02</Cd><!-- Reason code. Corresponds to: "Specific Service offered by Creditor Agent" -->
27 </Rsn>
28 <AddtlInf>305: The transaction is test-marked and will not be handled</AddtlInf><!-- Additional status information -->
29 </StsRsnInf>
30 <OrgnlTxRef><!-- This section contains information from the original transaction -->
31 <Amt>
32     <InstdAmt Ccy="EUR">100.00</InstdAmt><!-- Original transaction amount -->
33 </Amt>
34 <ReqdColltnDt>2010-12-01</ReqdColltnDt><!-- Original due date -->
35 <CdtrSchmeId>
36     <Nm>DK67ZZZ30007777777</Nm><!-- Creditor's SEPA Direct Debit Identifier -->
37 </CdtrSchmeId>
38 <PmtTpInf>
39     <SvcLvl>
40         <Cd>SEPA</Cd><!-- Indicates that the original was a SEPA transaction -->
41     </SvcLvl>
42     <LclInstrm>
43         <Cd>CORE</Cd><!-- Original transaction was a core -->
44     </LclInstrm>
45     <SeqTp>FRST</SeqTp><!-- Original transaction was a first -->
46 </PmtTpInf>
47 <PmtMtd>DD</PmtMtd><!-- Original transaction was a Direct Debit -->
48 <MndtRltdInf>
49     <MndtId>5555</MndtId><!-- Mandate identification from the original transaction -->
50     <DtOfSgntr>2010-10-01</DtOfSgntr><!-- Date when debtor has signed the mandate -->
51 </MndtRltdInf>
52 <Dbtr>
53     <Nm>Alice</Nm><!-- Debtor's name -->
54 </Dbtr>

```

```
55     <DbtrAcct>
56         <Id>
57             <IBAN>DK3030000987654321</IBAN><!-- Debtor's account in IBAN format -->
58         </Id>
59     </DbtrAcct>
60     <DbtrAgt>
61         <FinInstnId>
62             <BIC>DABADKKK</BIC><!-- Debtor's bank BIC-->
63         </FinInstnId>
64     </DbtrAgt>
65     <CdtrAgt>
66         <FinInstnId>
67             <BIC>DABADKKK</BIC><!-- Creditor's bank BIC-->
68         </FinInstnId>
69     </CdtrAgt>
70     <Cdtr>
71         <Nm>Bob A/S</Nm><!-- Creditor's name -->
72     </Cdtr>
73     <CdtrAcct>
74         <Id>
75             <IBAN>DK1030001234567890</IBAN><!-- Creditor's account in IBAN format -->
76         </Id>
77     </CdtrAcct>
78 </OrgnlTxRef>
79 </TxInfAndSts>
80 </OrgnlPmtInfAndSts>
81 </CstmrPmtStsRpt>
82 </Document>
```