

SEPA Direct Debit Acknowledgement

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

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Change log

Date and version	Comment
22.12.2010 – 1.00	First version of the format d description.
18.06.2021 – 1.1	Updates to InitgPty, CtrlSum StsRsnInf and examples
25.03.2025 – 1.2	Updated Accepted example part

Introduction

This document covers Danske Bank's use of the "CustomerPaymentStatusReportV03" as an acknowledgement file. The "CustomerPaymentStatusReportV03" is described by the ISO 20022 – pain.002.001.03 standard. The format is used for sending acknowledgement information about SEPA Core Direct Debit and SEPA B2B Direct Debit Initiation files and SEPA Direct Debit Cancellation files. The file is sent from Collection Service to the creditor. This document also contains an overview of the file layout and two example files.

The setup

After you have sent a SEPA Direct Debit Initiation file or a SEPA Direct Debit Cancellation file, you will receive a SEPA Direct Debit Acknowledgement file. This file indicates if the original file was accepted or rejected. It is possible to indicate in the original file that no Acknowledgement file should be sent. Acknowledgement files can not be received via Business Online.

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" and one instance of "Original Group Information And Status":

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

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.
<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	<XML tag>	Danske Bank Comments
1.0	[1..1]	+ Group Header	<GrpHdr>	
1.1	[1..1]	++ Message Identification	<MsgId>	Danske Bank's file reference.
1.2	[1..1]	++ Creation Date Time	<CreDtTm>	Date and time of the creation of this acknowledgement file.
1.3	[0..1]	++ Initiating Party	<InitgPty>	Sender of the acknowledgement – always DABADKKK in BICOrBEI

Original Group Information and Status

Description of the group part of the file.

Index	Mult	Message Element	<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 file.
2.2	[1..1]	++ Original Message Name Identification	<OrgnlMsgNmId>	The name of the format of the original file. If the original file was a SEPA Direct Debit Initiation file, this field will contain the string 'pain.008.001.02'. If the original file was a SEPA Direct Debit Cancellation file, it will contain the string 'camt.055.001.01'.
2.3	[0..1]	++ Original Creation Date and Time	<OrgnlCreDtTm>	The 'Creation Date and Time' from the original file.
2.4	[0..1]	++ Original Number of Transactions	OrgnlNbOfTxS	The 'Number of Transactions' from the original file.
2.5	[0..1]	++ Original Control Sum	OrgnCtrlSum	The 'Original Control Sum' from the original file.
2.6	[0..1]	++ Group Status	<GrpSts>	Contains either 'ACTC' or 'RJCT'. ACTC: Original file is syntactically ok. RJCT: File is rejected. Further information can be found in '2.12 - Additional Information'.
2.7	[0..n]	++ Status Reason Information	<StsRsnInf>	
2.12	[0..n]	+++ Additional Information	<AddtlStsRsnInf>	If the original file has been rejected, this field contains additional information.

Example file - accepted

Here is an example of an acknowledgement file on a SEPA Direct Debit Initiation file that has been accepted.

- The Message Identification from the original file is 405789 (line 16).
- Additional information from the original file can be found in line 17 - 20.
- The original file has been accepted (line 21).

```

1      <?xml version="1.0" encoding="utf-8" standalone="no"?>
2      <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
3      <CstmrPmtStsRpt>
4      <GrpHdr>
5      <MsgId>f74f60ae6a234bfb29c09800ab54add</MsgId><!-- Message id for this file -->
6      <CreDtTm>2021-01-05T14:04:07</CreDtTm><!-- The date and time for the creation of the file -->
7      <InitgPty>
8      <Id>
9      <OrgId>
10     <BICOrBEI>DABADKKK</BICOrBEI>
11     </OrgId>
12     </Id>
13     </InitgPty>
14     </GrpHdr>
15     <OrgnlGrpInfAndSts>
16     <OrgnlMsgId>405789</OrgnlMsgId><!-- Message id from the original file -->
17     <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId><!-- The format of the original file -->
18     <OrgnlCreDtTm>2020-03-27T13:51:18</OrgnlCreDtTm><!-- The creation date and time from the original file -->
19     <OrgnlNbOfTx>4</OrgnlNbOfTx><!-- The number of transactions from the original file -->
20     <OrgnlCtrlSum>10</OrgnlCtrlSum><!-- The control sum from the original file -->
21     <GrpSts>ACTC</GrpSts><!-- File has been accepted -->
22     </OrgnlGrpInfAndSts>
23     </CstmrPmtStsRpt>
24     </Document>

```

Example file - rejected

Here is an example of an acknowledgement file on a SEPA Direct Debit Initiation file that has been rejected.

- The Message Identification from the original file is 819717 (line 16).
- Additional information from the original file can be found in line 17-20.
- The original file has been rejected (line 21). Additional information is provided in line 26-31.

```

1      <?xml version="1.0" encoding="utf-8" standalone="no"?>
2      <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 pain.002.001.03.xsd"
      xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
3      <CstmrPmtStsRpt>
4      <GrpHdr>
5      <MsgId>ee7bdcdbd490146e1b105a0cc78ebe9a8</MsgId><!-- Message id for this file -->
6      <CreDtTm>2021-06-21T14:17:49</CreDtTm><!-- The date and time for the creation of the file -->
7      <InitgPty>
8      <Id>
9      <OrgId>
10     <BICOrBEI>DABADKKK</BICOrBEI>
11     </OrgId>
12     </Id>
13     </InitgPty>
14     </GrpHdr>
15     <OrgnlGrpInfAndSts>
16     <OrgnlMsgId>819717</OrgnlMsgId><!-- Message id from the original file -->
17     <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId><!-- The format of the original file -->
18     <OrgnlCreDtTm>2020-03-27T13:51:18</OrgnlCreDtTm><!-- The date and time for the creation of the original file -->
19     <OrgnlNbOfTx>4</OrgnlNbOfTx><!-- The number of transactions from the original file -->
20     <OrgnlCtrlSum>10</OrgnlCtrlSum><!-- The control sum from the original file -->
21     <GrpSts>RJCT</GrpSts><!-- File has been rejected -->
22     <StsRsnInf>
23     <Rsn>
24     <Cd>FF02</Cd>
25     </Rsn>
26     <AddtlInf>Rejected by the bank</AddtlInf>
27     <AddtlInf>Validation of MessageIn failed: The element 'urn:iso:std:iso:20022:tech:xsd:pain.008.001.02:Nm' cannot contain child element 'urn:iso:std:iso:20022:tech:xsd:pain.008.001.02:Nm1' because the parent element's content type is not derived from 'urn:iso:std:iso:20022:tech:xsd:pain.008.001.02:Nm1'
29     </AddtlInf>

```

```
30      <AddtlInf>ntent model is text only. Error original line '10' in posistion '41' in the middle line: &lt;InitgPt</AddtlInf>
31      <AddtlInf>y&gt; &lt;Nm&gt;SEPA DD Auto    Generated Test&lt;Nm1&gt;KKKKK&lt;/Nm1&gt;&lt;/Nm&gt; &lt;/InitgPty&gt; </AddtlInf>
32      </StsRsnInf>
33      </OrgnlGrpInfAndSts>
34      </CstmrPmtStsRpt>
35      </Document>
```