

SEPA Direct Debit Cancellation

Danske Bank's interpretation of ISO 20022 – camt.055.001.01 (Payment Cancellation Request)

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Introduction

This document covers Danske Bank's interpretation of the "CustomerPaymentCancellationRequestV01" as described by the ISO 20022 – camt.055.001.01 standard. The format is used for sending cancellation requests regarding Core and B2B SEPA Direct Debit transactions to Collection Service.

Files received by Danske Bank must adhere to this standard and must be valid according to the XML Schema for camt.055.001.01 as published on <http://www.iso20022.org>.

Parts of this document is based on the information found in the ISO 20022 document: "Message Definition Report (Edition April 2009)".

Change log

Date and version	Comment
10.11.2010 - 1.00	First version of the format description.
22.12.2010 - 1.01	Minor corrections to information about ACK handling.
01.10.2013 - 1.01	BIC has changed status from mandatory to optional.
12.07.2021 - 1.02	End to End Identification information updated

File layout

The XML file starts with the following:

```
<?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>
```

After this there is one instance of "Assignment" and one instance of "Underlying":

```
  <Assgnmt>
    ...
  </Assgnmt>
  <Undrlyg>
    ...
  </Undrlyg>
```

In "Underlying" there can either be one instance of "Original Group Information And Cancellation "

```
    <OrgnlGrpInfAndCxl>
      ...
    </OrgnlGrpInfAndCxl>
```

or there can be one instance of "Original Payment Information And Cancellation" that can contain multiple instances of "Transaction Information".

```
    <OrgnlPmtInfAndCxl>
      <TxInf>
        ...
      </TxInf>
      ...
      <TxInf>
        ...
      </TxInf>
    </OrgnlPmtInfAndCxl>
```

The file ends by closing the two start tags:

```
  </CstmrPmtCxlReq>
</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	Indicates the cardinality of the element according to how Danske Bank uses the format. This might be different from the ISO 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). 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.
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 M/C/O	Indicates how Danske Bank uses an element: M = Mandatory (must be filled in) C = Conditionally (must in some cases be filled in depending on other information in the file) O = Optional (can be used)
Danske Bank Comments	Comments regarding an element that might be useful when creating a file.

Assignment

Index	Mult	Message Element	<XmlTag>	Danske Bank M/C	Danske Bank Comments
1.0	[1..1]	+ Assignment	<Assgnmt>	M	
1.1	[1..1]	++ Identification	<Id>	M	Id for the cancellation file.
1.2	[1..1]	++ Assigner	<Assgnr>	M	
1.3	[1..1]	+++ Party	<Pty>	M	
1.3	[1..1]	++++ Identification	<Id>	M	
1.3	[1..1]	+++++ Private Identification	<PrvtId>	M	
1.3	[1..1]	+++++ Other	<Othr>	M	
1.3	[1..1]	+++++ Identification	<Id>	M	Creditor's SEPA Direct Debit identifier.
1.5	[1..1]	++ Assignee	<Assgne>	M	
1.7	[1..1]	+++ Agent	<Agt>	M	
1.7	[1..1]	++++ Financial Institution Identification	<FinInstnId>	M	
1.7	[1..1]	+++++ BIC	<BIC>	O	Creditor's bank BIC.
1.7	[0..1]	+++++ Other	<Othr>	O	This tag and its subtags must be present if no acknowledgement file should be created for this file.
1.7	[1..1]	+++++ Identification	<Id>	C	Must contain the string 'ACKNOWLEDGEMENT' if no acknowledgement file should be created for this file.
1.7	[1..1]	+++++ SchemeName	<SchmeNm>	C	Must be present if no acknowledgement file should be created.
1.7	[1..1]	+++++ Proprietary	<Prtry>	C	Must contain the string 'ACKNOWLEDGE=NO' if no acknowledgement file should be created for this file.
1.8	[1..1]	++ Creation Date Time	<CreDtTm>	M	Date and time for the creation of this cancellation file. Must be in the format: [YYYY]-[MM]-[DD]T[hh]:[mm]:[ss] (e.g.: 2010-11-02T12:24:42).

Underlying

Index	Mult	Message Element	<XmlTag>	Danske Bank M/C	Danske Bank Comments
4.0	[1..n]	+ Underlying	<Undrlyg>	M	
		Group Cancellation			
4.1	[0..1]	++ Original Group Information And Cancellation	<OrgnlGrpInfAndCxl>	C	This section (4.1 to 4.18) must be used when making a group cancellation. Either this section or the section with transaction cancellations must be present (4.21 to 4.59).
4.9	[1..1]	+++ Original Message Identification	<OrgnlMsgId>	C	Mandatory if 4.1 is present. The unique 'Message Identification' from 'Group Header' of the original SEPA Direct Debit file.
4.10	[1..1]	+++ Original Message Name Identification	<OrgnlMsgNmId>	C	Mandatory if 4.1 is present. Must contain the string 'pain.008.001.02'.
4.15	[1..1]	+++ Cancellation Reason Information	<CxlRsnInf>	C	Mandatory if 4.1 is present.
4.17	[1..1]	++++ Reason	<Rsn>	C	Mandatory if 4.1 is present.
4.18	[1..1]	+++++ Code	<Cd>	C	Mandatory if 4.1 is present. Contains the reason for cancellation. There are the following possibilities: AGNT: Agent is incorrect. CURR: Currency of the transaction is incorrect. CUST: Cancellation requested by the debtor. CUTA : Cancellation requested because an investigation request has been received and no remediation is possible. DUPL: Transaction is a duplicate of another transaction. UPAY: Transaction is not justified.

Index	Mult	Message Element	<XmlTag>	Danske Bank M/C	Danske Bank Comments
		Transaction Cancellation			
4.21	[0..1]	++ Original Payment Information And Cancellation	<OrgnPmtInfAndCxl>	C	This section (4.21 to 4.59) must be used when making cancellations of individual transactions. Only one occurrence of 4.21 is allowed. Either this section or the section with group cancellations must be present (4.1 to 4.18).
4.29	[1..1]	+++ Original Payment Information Identification	<OrgnPmtInfId>	C	Mandatory if 4.21 is present. The payment information identification from the original file.
4.43	[1..n]	+++ Transaction Information	<TxInf>	C	If 4.21 is present there must be at least one occurrence of this section. It is allowed to have multiple occurrences.
4.52	[1..1]	++++ Original End To End Identification	<OrgnEndToEndId>	C	Mandatory if 4.21 is present. End-to-end id of the original transaction that should be cancelled. Must be used when cancelling one collection and must contain the unique End To End ID of the original collection. If not unique, Danske Bank will cancel first not paid SEPA Direct Debit with the same End To End ID.
4.55	[0..1]	++++ OriginalRequestedCollectionDate	<OrgnReqdColltnDt>	C	
4.56	[1..1]	++++ Cancellation Reason Information	<CxlRsnInf>	C	Mandatory if 4.21 is present.
4.58	[1..1]	++++ Reason	<Rsn>	C	Mandatory if 4.21 is present.
4.59	[1..1]	+++++ Code	<Cd>	C	Mandatory if 4.21 is present. Contains the reason for cancellation. There are the following possibilities: AGNT: Agent is incorrect. CURR: Currency of the transaction is incorrect. CUST: Cancellation requested by the debtor. CUTA : Cancellation requested because an investigation request has been received and no remediation is possible. DUPL: Transaction is a duplicate of another transaction. UPAY: Transaction is not justified.

Example file - group cancellation

Here is an example of a file with a cancellation of a SEPA Direct Debit transaction file.

- The SEPA Creditor Identifier is DK67ZZZ30007777777 (line 11). This is used to identify the creditor.
- The creditor's bank BIC is DABADKKK (line 20).
- The original Message Identification is 20201101-0001 (line 28). This is used to find the original message that should be cancelled. All transactions from the file with the Message Identification 20201101-0001 will be cancelled, unless the transactions have already been booked.
- The reason for the cancellation is that the file is a duplicate of another file (line 32).

```

1 <?xml version="1.0" encoding="utf-8"?>
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
3   <CstmrPmtCxlReq>
4     <Assgnmt>
5       <Id>Cancellation-001</Id><!-- Cancellation identification -->
6       <Assgnr>
7         <Pty>
8           <Id>
9             <PrvtId>
10              <Othr>
11                <Id>DK67ZZZ30007777777</Id><!-- The SEPA Creditor Identifier -->
12              </Othr>
13            </PrvtId>
14          </Id>
15        </Pty>
16      </Assgnr>
17      <Assgne>
18        <Agt>
19          <FinInstnId>
20            <BIC>DABADKKK</BIC><!-- Creditor's bank BIC -->
21          </FinInstnId>
22        </Agt>
23      </Assgne>
24      <CreDtTm>2020-11-02T12:24:42</CreDtTm><!-- The date and time for the creation of this cancellation file -->
25    </Assgnmt>
26    <Undrlyg>
27      <OrgnlGrpInfAndCxl><!-- This section indicates that this is a group cancellation -->
28        <OrgnlMsgId>20201101-0001</OrgnlMsgId><!-- The MsgId of the file that contains the transactions that should be cancelled -->
29        <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId><!-- The format of the original file -->
30        <CxlRsnInf>
31          <Rsn>
32            <Cd>DUPL</Cd><!-- Reason for cancellation -->
33          </Rsn>
34        </CxlRsnInf>
35      </OrgnlGrpInfAndCxl>
36    </Undrlyg>
37  </CstmrPmtCxlReq>
38 </Document>

```

Example file - transaction cancellation

Here is an example of a file with a cancellation of a single SEPA Direct Debit transaction.

- The SEPA Creditor Identifier is DK67ZZZ30007777777 (line 11). This is used to identify the creditor.
- The creditor's bank BIC is DABADKKK (line 20).
- The original end-to-end id is 20101101-5555-0001 (line 30). This is used to identify the original transaction that should be cancelled. Only the transaction with this end-to-end id will be cancelled.
- The reason for the cancellation is that the transaction is a duplicate of another transaction (line 32).

```

1 <?xml version="1.0" encoding="utf-8"?>
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
3   <CstmrPmtCxlReq>
4     <Assgnmt>
5       <Id>Cancellation-001</Id><!-- Cancellation identification -->
6       <Assgnr>
7         <Pty>
8           <Id>
9             <PrvtId>
10              <Othr>
11                <Id>DK67ZZZ30007777777</Id><!-- The SEPA Creditor Identifier -->
12              </Othr>
13            </PrvtId>
14          </Id>
15        </Pty>
16      </Assgnr>
17      <Assgne>
18        <Agt>
19          <FinInstnId>
20            <BIC>DABADKKK</BIC><!-- Creditor's bank BIC -->
21          </FinInstnId>
22        </Agt>
23      </Assgne>
24      <CreDtTm>2020-11-02T12:24:42</CreDtTm><!-- The date and time for the creation of this cancellation file -->
25    </Assgnmt>
26    <Undrlyg>
27      <OrgnlPmtInfAndCxl><!-- This section indicates that this is a transaction cancellation -->
28        <OrgnlPmtInfId>PmtInfId-001</OrgnlPmtInfId>
29        <TxInf>
30          <OrgnlEndToEndId>20101101-5555-0001</OrgnlEndToEndId><!-- The end-to-end id of the transaction that should be cancelled -->
31          <CxlRsnInf>
32            <Rsn>
33              <Cd>DUPL</Cd><!-- Reason for cancellation -->
34            </Rsn>
35          </CxlRsnInf>
36        </TxInf>
37      </OrgnlPmtInfAndCxl>
38    </Undrlyg>
39  </CstmrPmtCxlReq>
40 </Document>

```