Nordea

Corporate Access Payables

Examples status reporting - **pain.002.001.03**

Country: All

Date: 2019-02-15

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1. Status report message on different levels

A status report message – pain.002.001.03 – from Nordea can occur on different levels, i.e. on:

 - Group Header = OriginalGroupInformationAndStatus (`<OrgnlGrpInfAndSts>`) which will always be provided by Nordea to confirm the receipt of customers payment order file, i.e. pain.001.001.03. This status report will only consist of either RJCT (rejection) or ACTC (accepted) and is mainly related to syntax and compliance validations of the whole payment order message. In case of rejection the whole pain.001.001.03 message must be corrected and re-sent to Nordea. If accepted, Nordea will process the payment order message further for back-end processing and perform content (business) validation.

 - Payment Information Level = OriginalPaymentInformationAndStatus (`<OrgnlPmtInfAndSts>`) which indicates that Nordea has found a business error on Payment level. In case RJCT (rejected) used then all underlying Credit Transactions are consequently rejected and customers are expected to correct the error(s) and re-send the payment order message. In case business error found on one or more Credit Transaction levels, then PART (partly) will be used to indicate that not all underlying Credit Transactions has been rejected. Also codes ACWC (accepted with change) can occur to indicate the requested execution date has been changed due to cut-off time but otherwise accepted or PDNG (pending) in case the whole Payment level has been stopped by Nordea due to in-sufficient funds.

 - Credit Transaction Level = TransactionInformationAndStatus (`<TxInfAndSts>`) which indicates that each single transaction being part of the status report message have either been rejected (RJCT) and needs to be corrected and re-sent to Nordea, are pending (PDNG), i.e. awaiting final processing by Nordea or action by customer (in-sufficient funds) or ACWC (accepted with change) which is only to inform that requested execution date has been changed due to cut-off time has passed, but otherwise accepted by Nordea.

Note: In later phase Nordea will also provide the option for customers to choose to receive ACCP (accepted) status report messages, which is a confirmation from Nordea that the payment order message is accepted. This acceptance can occur on both Payment level as well as on Credit Transaction level.

2. Group header rejection

```xml
<?xml version="1.0" encoding="UTF-8" ?>
- <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
- <CstmrPmtStsRpt>
- <GrpHdr>
  <MsgId>XML990920150810101909283</MsgId>
  <CreDtTm>2015-08-10T10:19:09</CreDtTm>
- <InitgPty>
- <Id>
- <OrgId>
  <BICOrBEI>NDEASESS</BICOrBEI>
- <Othr>
  <Id>1825226354</Id>
- <SchmeNm>
  <Cd>CUST</Cd>
  </SchmeNm>
  </Othr>
  </OrgId>
  </Id>
  </InitgPty>
  </GrpHdr>
- <OrgnlGrpInfAndSts>
  <OrgnlMsgId>MSGID-PS-TEST-0708-01</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
  <OrgnlCreDtTm>2015-08-10T10:48:47</OrgnlCreDtTm>
  <GrpSts>RJCT</GrpSts>
- <StsRsnInf>
- <Rsn>
  <Cd>DU01</Cd>
  </Rsn>
  <AddtlInf>ISO Duplicate Message ID</AddtlInf>
  </StsRsnInf>
  </OrgnlGrpInfAndSts>
  </CstmrPmtStsRpt>
  </Document>
```

3. Payment level rejection

```xml
<?xml version="1.0" encoding="UTF-8" ?>
- <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
- <CstmrPmtStsRpt>
- <GrpHdr>
  <MsgId>XML990920150717170814238</MsgId>
  <CreDtTm>2015-07-17T15:08:14Z</CreDtTm>
- <InitgPty>
- <Id>
- <OrgId>
- <Othr>
  <Id>NDEATEST</Id>
- <SchmeNm>
  <Cd>BANK</Cd>
  </SchmeNm>
  </Othr>
- <Othr>
  <Id>1825226354</Id>
- <SchmeNm>
  <Cd>CUST</Cd>
  </SchmeNm>
  </Othr>
  </OrgId>
  </Id>
  </InitgPty>
  </GrpHdr>
- <OrgnlGrpInfAndSts>
  <OrgnlMsgId>MSGID-COM-SCE25-1707-01</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
  </OrgnlGrpInfAndSts>
- <OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>PMTINFID-COM-SCE25-1707-01</OrgnlPmtInfId>
  <PmtInfSts>RJCT</PmtInfSts>
- <StsRsnInf>
- <Rsn>
  <Cd>NARR</Cd>
  </Rsn>
  <AddtlInf>CAP Invalid code or combinations in CategoryPurpose or ServiceLevel</AddtlInf>
  </StsRsnInf>
  </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
  </Document>
```

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4. Credit Transaction level

4.1. Credit Transaction level rejection

```xml
<?xml version="1.0" encoding="UTF-8" ?>
- <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
- <CstmrPmtStsRpt>
- <GrpHdr>
  <MsgId>XML990920150728124014189</MsgId>
  <CreDtTm>2015-07-28T10:40:14Z</CreDtTm>
- <InitgPty>
- <Id>
- <OrgId>
- <Othr>
  <Id>NDEATEST</Id>
- <SchmeNm>
  <Cd>BANK</Cd>
  </SchmeNm>
  </Othr>
- <Othr>
  <Id>1825226354</Id>
- <SchmeNm>
  <Cd>CUST</Cd>
  </SchmeNm>
  </Othr>
  </OrgId>
  </Id>
  </InitgPty>
  </GrpHdr>
- <OrgnlGrpInfAndSts>
  <OrgnlMsgId>MSGID-950-TEST2-2807-01</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
  </OrgnlGrpInfAndSts>
- <OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>PMTINFID-950-TEST2-2807-01</OrgnlPmtInfId>
  <PmtInfSts>RJCT</PmtInfSts>
- <TxInfAndSts>
  <OrgnlInstrId>INSTRID-950-TEST2-2807-02</OrgnlInstrId>
  <OrgnlEndToEndId>ENDTOENDID-950-TEST2-2807-02</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
- <StsRsnInf>
- <Rsn>
  <Cd>NARR</Cd>
  </Rsn>
  <AddtlInf>CAP Invalid code or combinations in CategoryPurpose or ServiceLevel</AddtlInf>
  </StsRsnInf>
  </TxInfAndSts>
- <TxInfAndSts>
  <OrgnlInstrId>INSTRID-950-TEST2-2807-01</OrgnlInstrId>
  <OrgnlEndToEndId>ENDTOENDID-950-TEST2-2807-01</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
```

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```
- <StsRsnInf>
- <Rsn>
  <Cd>NARR</Cd>
  </Rsn>
  <AddtlInf>CAP Invalid code or combinations in CategoryPurpose or ServiceLevel</AddtlInf>
  </StsRsnInf>
  </TxInfAndSts>
  </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
  </Document>
```

4.2. Credit Transactions partly rejected

```
<?xml version="1.0" encoding="UTF-8" ?>
- <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
- <CstmrPmtStsRpt>
- <GrpHdr>
  <MsgId>XML990920150731103010603</MsgId>
  <CreDtTm>2015-07-31T08:30:10Z</CreDtTm>
- <InitgPty>
- <Id>
- <OrgId>
- <Othr>
  <Id>NDEATEST</Id>
- <SchmeNm>
  <Cd>BANK</Cd>
  </SchmeNm>
  </Othr>
- <Othr>
  <Id>1825226354</Id>
- <SchmeNm>
  <Cd>CUST</Cd>
  </SchmeNm>
  </Othr>
  </OrgId>
  </Id>
  </InitgPty>
  </GrpHdr>
- <OrgnlGrpInfAndSts>
  <OrgnlMsgId>MSGID-QC352-CHKUSD1-3107-01</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
  </OrgnlGrpInfAndSts>
- <OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>PMTINFID-QC352-CHKUSD-3107-01</OrgnlPmtInfId>
  <PmtInfSts>PART</PmtInfSts>
- <TxInfAndSts>
  <OrgnlInstrId>INSTRID-QC352-CHKTND-3107-02</OrgnlInstrId>
  <OrgnlEndToEndId>ENDTOENDID-QC352-CHKTND-3107-02</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
- <StsRsnInf>
```

```
- <Rsn>
  <Cd>AM11</Cd>
  </Rsn>
  <AddtlInf>ISO Invalid Transaction Currency</AddtlInf>
  </StsRsnInf>
  </TxInfAndSts>
- <TxInfAndSts>
  <OrgnlInstrId>INSTRID-QC352-CHKTND-3107-01</OrgnlInstrId>
  <OrgnlEndToEndId>ENDTOENDID-QC352-CHKTND-3107-01</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
- <StsRsnInf>
- <Rsn>
  <Cd>AM11</Cd>
  </Rsn>
  <AddtlInf>ISO Invalid Transaction Currency</AddtlInf>
  </StsRsnInf>
  </TxInfAndSts>
- <TxInfAndSts>
  <OrgnlInstrId>INSTRID-QC352-CHKINR-3107-02</OrgnlInstrId>
  <OrgnlEndToEndId>ENDTOENDID-QC352-CHKINR-3107-02</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
- <StsRsnInf>
- <Rsn>
  <Cd>AM11</Cd>
  </Rsn>
  <AddtlInf>ISO Invalid Transaction Currency</AddtlInf>
  </StsRsnInf>
  </TxInfAndSts>
- <TxInfAndSts>
  <OrgnlInstrId>INSTRID-QC352-CHKINR-3107-01</OrgnlInstrId>
  <OrgnlEndToEndId>ENDTOENDID-QC352-CHKINR-3107-01</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
- <StsRsnInf>
- <Rsn>
  <Cd>AM11</Cd>
  </Rsn>
  <AddtlInf>ISO Invalid Transaction Currency</AddtlInf>
  </StsRsnInf>
  </TxInfAndSts>
  </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
  </Document>
```

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4.3. Credit Transaction on hold, i.e. pending (in-sufficient funds)

```xml
<?xml version="1.0" encoding="UTF-8" ?>
- <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
- <CstmrPmtStsRpt>
- <GrpHdr>
  <MsgId>XML990920150806201722256</MsgId>
  <CreDtTm>2015-08-06T18:17:22Z</CreDtTm>
- <InitgPty>
- <Id>
- <OrgId>
- <Othr>
  <Id>NDEATEST</Id>
- <SchmeNm>
  <Cd>BANK</Cd>
  </SchmeNm>
  </Othr>
- <Othr>
  <Id>1820337216</Id>
- <SchmeNm>
  <Cd>CUST</Cd>
  </SchmeNm>
  </Othr>
  </OrgId>
  </Id>
  </InitgPty>
  </GrpHdr>
- <OrgnlGrpInfAndSts>
  <OrgnlMsgId>MSGID-PSREG-SCE16-3107-01</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
  </OrgnlGrpInfAndSts>
- <OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>PMTINFID-PSREG-SCE16-3107-01</OrgnlPmtInfId>
- <TxInfAndSts>
  <OrgnlInstrId>INSTRID-PSREG-SCE16-3107-06</OrgnlInstrId>
  <OrgnlEndToEndId>ENDTOENDID-PSREG-SCE16-3107-06</OrgnlEndToEndId>
  <TxSts>PDNG</TxSts>
- <StsRsnInf>
- <Rsn>
  <Cd>AM04</Cd>
  </Rsn>
  <AddtlInf>ISO Insufficient Funds</AddtlInf>
  </StsRsnInf>
  </TxInfAndSts>
  </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
  </Document>
```

4.4. Credit Transaction accepted but execution day changed (payment received after cut off-time). Note: Only for information purposes

```xml
<?xml version="1.0" encoding="UTF-8" ?>
- <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
- <CstmrPmtStsRpt>
- <GrpHdr>
<MsgId>XML990920160222150337602</MsgId>
<CreDtTm>2016-02-22T14:03:37Z</CreDtTm>
- <InitgPty>
- <Id>
- <OrgId>
- <Othr>
<Id>NDEATEST</Id>
- <SchmeNm>
<Cd>BANK</Cd>
</SchmeNm>
</Othr>
- <Othr>
<Id>7771627073</Id>
- <SchmeNm>
<Cd>CUST</Cd>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</InitgPty>
</GrpHdr>
- <OrgnlGrpInfAndSts>
<OrgnlMsgId>SPGBGCAS114</OrgnlMsgId>
<OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
</OrgnlGrpInfAndSts>
- <OrgnlPmtInfAndSts>
<OrgnlPmtInfId>SPGBGCAS114.1</OrgnlPmtInfId>
- <TxInfAndSts>
<OrgnlInstrId>SPGBGCAS114.2</OrgnlInstrId>
<OrgnlEndToEndId>SPGBGCAS114.2</OrgnlEndToEndId>
<TxSts>ACWC</TxSts>
- <StsRsnInf>
- <Rsn>
<Cd>DT06</Cd>
</Rsn>
<AddtlInf>ISO Execution Date has been modified in order for transaction to be processed</AddtlInf>
</StsRsnInf>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

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5. Most common error codes:

BE04| ISO Missing Creditor Address

RR07| ISO Remittance Information Invalid

AC03| ISO Invalid Creditor Account Number

RC10| ISO Invalid Creditor Clearing System Member Identifier

RC07| ISO Invalid Creditor Bank Identifier

NARR| CAP Credit account number must be stated as IBAN

AM11| ISO Invalid Transaction Currency

NARR| CAP Amount is not present or cannot be zero

AM09| ISO Wrong Amount

DT05| Invalid Cut Off Date

DT06| ISO Execution Date has been modified in order for transaction to be processed