Corporate eGateway
Message Implementation Guideline

pain.012.001.03
MandateAcceptanceReportV03

MIG version: 1.0
Date: 02-01-2017

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1. Introduction

The purpose of this documentation is to define how information in mandate Messages should be structured for the exchange between the Message sender and Nordea.

The terms and definitions used in this document are defined in a separate document, "Glossary for Corporate eGateway", which can be found on the Nordea Group's homepage: www.nordea.com/eGateway.

This Message Implementation Guide complies with the international definitions for content and use of an ISO20022 pain.012.001.03 Mandate Acceptance Report.

The files sent to Nordea must be in UTF-8 format, using only the characters included in ISO-8859-1.

This MIG does not include any technical issues such as security, retransmissions, or duplicates.

For more information about Direct debit services, please read the document "Functional specification for Nordea Direct Debits (NDD)".
Additional information about account number structure, and usage, can be found in the document "Accounts in Nordea.doc" Both documents can be found from Nordea eGateway web page.

For further information on ISO 20022 definitions on pain.012.001.03 can be found from ISO20022 homepage from document "ISO20022_PaymentsMandates_MDR1.pdf" and
"ISO20022_PaymentsMandates_MDR2.pdf" under the headline "Payments Mandates".

Note!

1. The MandateAcceptanceReportV03 is ISO20022 Maintenance 2013 version, due to being able to cater for multiple mandates.
2. Nordea does not store any mandate information sent by the customer. The information is translated and forwarded to the service provider. The Mandate Acceptance Report message described in this implementation guide is created solely based on the information received from the service provider. If an element is mandatory in XML schema, but not received from the service provider, this is indicated with text "NOTPROVIDED".

2. Scope

The MandateAcceptanceReport message is used

- to respond on the Mandate Initiation and Cancellation Request messages holding the confirmation of either acceptance or rejection of the request sent by the initiating party.
- as the confirmation (accept/reject) by the Creditor to the mandate request initiated by the Debtor. Note!: This service is available only in Autogiro via Bankgirot in Sweden.
- in Corporate eGateway to report, upon request by the Creditor, all the active mandates at the time of the request.

3. Document references

This chapter contains references to documents relevant for this MIG:
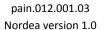
1. ISO 20022, Payments Mandates – Maintenance 2013, Approved May 2013, Message Definition Report, Edition May 2013, pain.012.001.03, MandateAcceptanceReportV03

4. Services

Services for which this MIG is applicable

1. **Denmark**
   - Betalingsservice (BS)
   - LeverandørService (LS)
2. **Norway**
   - Avtalegiro
3. **Sweden**
   - Autogiro through Bankgiro

5. Guideline

ISO Index No.	Or	Pain.012.001.03 MandateAcceptanceReportV03 Message Item	Tag Name	Mult.	Type	Nordea comment
		Mandate Acceptance Report V03	<MndtAccptncRpt>	[1..1]	MandateAcceptanceReportV03	Mandate Acceptance Report **from customer to Nordea is used only for Sweden** for the acceptance and rejection of debtor intitated mandates.
5.4.1		Group Header	<GrpHdr>	[1..1]	GroupHeader47	
5.4.1.1		Message Identification	<MsgId>	[1..1]	Max35Text	Identification of the Mandate Acceptance Report message
5.4.1.2		Creation Date Time	<CreDtTm>	[1..1]	ISODateTime	Expressed using UTC designator [Z] with or without offset.
5.4.1.4		Initiating Party	<InitgPty>	[0..1]	PartyIdentification43	
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		AnyBIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	Required by Nordea. The agreement identification that is agreed with Nordea. **From Nordea to customer:** Code BANK is used to identify the bank.
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	Required by Nordea.
6.1.6.1.3.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**Allowed Codes:** BANK BankPartyIdentification CUST CustomerNumber
5.4.2		Underlying Acceptance Details	<UndrlygAccptncDtls>	[1..n]	MandateAcceptance3	
5.4.2.1		Original Message Information	<OrgnlMsgInf>	[0..1]	OriginalMessageInformation1	
6.1.5.1.1		Message Identification	<MsgId>	[1..1]	Max35Text	Identification from original pain.009.001.01 or pain.011.001.01. **From Nordea to customer:** Value DEBTORINITIATED, if the mandate request has been initiated by the debtor or debtor bank. Otherwise NOTPROVIDED
6.1.5.1.2		Message Name Identification	<MsgNmId>	[1..1]	Max35Text	The name of the original message, either "pain.009.001.01" when new mandate "pain.011.001.01" when cancellation of the mandate or "Mandate Status List" in case contains all active

ISO Index No.	Or	Pain.012.001.03 MandateAcceptanceReportV03 Message Item	Tag Name	Mult.	Type	Nordea comment
						mandates
5.4.2.2		Acceptance Result	<AccptncRslt>	[1..1]	AcceptanceResult6	
5.4.2.2.1		Accepted	<Accptd>	[1..1]	YesNoIndicator	**True**, if new mandate (pain.009) or cancellation of mandate (pain.011) is accepted. **False**, if new mandate or cancellation or mandate has been rejected.
5.4.2.2.2		Reject Reason	<RjctRsn>	[0..1]	MandateReason1Choice	
5.4.2.2.2.1		Code	<Cd>	[1..1]	ExternalMandateReason1Code	**Codes:** NARR Narrative
5.4.2.2.2.2		Proprietary	<Prtry>	[1..1]	Max35Text	
5.4.2.2.3		Additional Reject Reason Information	<AddtlRjctRsnInf>	[0..n]	Max105Text	Reject reason text
5.4.2.3		Original Mandate	<OrgnlMndt>	[1..1]	OriginalMandate2Choice	
5.4.2.3.1		Original Mandate Identification	<OrgnlMndtId>	[1..1]	Max35Text	Not used
5.4.2.3.2		Original Mandate	<OrgnlMndt>	[1..1]	Mandate1	Details of the original mandate
5.4.2.3.2.1		Mandate Identification	<MndtId>	[1..1]	Max35Text	**Denmark:** Agreement between Debtor and Creditor **Other countries:** NOTPROVIDED
5.4.2.3.2.2		Mandate Request Identification	<MndtReqId>	[0..1]	Max35Text	Value "ON REQUEST" if the creditor has requested the list of all active mandates "Mandate Status List".
5.4.2.3.2.3		Type	<Tp>	[0..1]	MandateTypeInformation1	
5.4.2.3.2.3.1		Service Level	<SvcLvl>	[0..1]	ServiceLevel8Choice	
5.4.2.3.2.3.1.1	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	
5.4.2.3.2.3.1.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
5.4.2.3.2.3.2		Local Instrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	
5.4.2.3.2.3.2.1	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	**Codes:** **Denmark** - LeverandørService B2B Business to Business Direct Debit (LB) **All other services:** CORE Direct Debit - Core
5.4.2.3.2.3.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
4.1.10		Sequence Type	<SeqTp>	[1..1]	SequenceType2Code	**From Nordea to customer:** Sequence Type recurring always returned. **Code:** RCUR Recurring
4.1.12		Duration	<Drtn>	[0..1]	DatePeriodDetails1	**From Nordea to customer:** Related dates to the new or cancelled mandates
4.1.13		From Date	<FrDt>	[1..1]	ISODate	
4.1.14		To Date	<ToDt>	[0..1]	ISODate	

ISO Index No.	Or	Pain.012.001.03 MandateAcceptanceReportV03 Message Item	Tag Name	Mult.	Type	Nordea comment
5.4.2.3.2.7		Creditor Scheme Identification	<CdtrSchmeId>	[0..1]	PartyIdentification43	**Only used for Denmark** to identify the creditor (BS and LS) and Debtor group number (BS)
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		AnyBIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	**Denmark:** Creditor identification information Creditor identifier in BS or LS Debtor group number in BS
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	Creditor identifier Debtor group number
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
6.1.6.1.3.1.2.2.1	{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
6.1.6.1.3.1.2.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed codes:** CreditorNo Creditor Identifier in LS BSno Creditor Identifier in BS DebtorGroupNo Debtor group number in BS
6.1.6.1.3.2		Private Identification	<PrvtId>	[1..1]	PersonIdentification5	
5.4.2.3.2.8		Creditor	<Cdtr>	[1..1]	PartyIdentification43	Creditor information not received from the service provider. Since this is a mandatory element, BG-number or account number is returned in the organisation identification.
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	Not used
6.1.6.1.2		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	Not used
6.1.7.1.2		Department	<Dept>	[0..1]	Max70Text	
6.1.7.1.3		Sub Department	<SubDept>	[0..1]	Max70Text	
6.1.7.1.4		Street Name	<StrtNm>	[0..1]	Max70Text	
6.1.7.1.5		Building Number	<BldgNb>	[0..1]	Max16Text	
6.1.7.1.6		Post Code	<PstCd>	[0..1]	Max16Text	
6.1.7.1.7		Town Name	<TwnNm>	[0..1]	Max35Text	
6.1.7.1.8		Country Sub Division	<CtrySubDvsn>	[0..1]	Max35Text	
6.1.7.1.9		Country	<Ctry>	[0..1]	CountryCode	
6.1.7.1.10		Address Line	<AdrLine>	[0..7]	Max70Text	
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	Organisation identification is returned
6.1.6.1.3.1.1		AnyBIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	**Norway:** Creditor account **Sweden:** BG-number
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	

ISO Index No.	Or	Pain.012.001.03 MandateAcceptanceReportV03 Message Item	Tag Name	Mult.	Type	Nordea comment
6.1.6.1.3.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**Codes:** CUST CustomerNumber
6.1.6.1.3.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
5.4.2.3.2.9		Creditor Account	<CdtrAcct>	[0..1]	CashAccount24	
6.1.1.1.1		Identification	<Id>	[1..1]	AccountIdentification4Choice	
6.1.2.1.1		IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
6.1.2.1.2		Other	<Othr>	[1..1]	GenericAccountIdentification1	Used for Norway and Sweden
6.1.2.1.2.1		Identification	<Id>	[1..1]	Max34Text	**Sweden:** Bankgiro number **Norway:** Bank account number
6.1.2.1.2.2		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
6.1.2.1.2.2.1	{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**Allowed code:** BBAN for Norway
6.1.2.1.2.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed code:** BGNR for Sweden
6.1.2.1.2.3		Issuer	<Issr>	[0..1]	Max35Text	
6.1.1.1.2		Type	<Tp>	[0..1]	CashAccountType2Choice	
6.1.1.2.1	{Or	Code	<Cd>	[1..1]	ExternalCashAccountType1Code	
6.1.1.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.1.1.3		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
5.4.2.3.2.10		Creditor Agent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification5	
6.1.4.1.1		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification8	
6.1.4.1.1.1		BICFI	<BICFI>	[0..1]	BICFIIdentifier	The BIC of the Creditor's Agent is returned, either NDEADKKK, NDEANOKK or NDEASESS
5.4.2.3.2.12		Debtor	<Dbtr>	[1..1]	PartyIdentification43	
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	
6.1.6.1.2		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	
6.1.7.1.1		Address Type	<AdrTp>	[0..1]	AddressType2Code	
6.1.7.1.2		Department	<Dept>	[0..1]	Max70Text	
6.1.7.1.3		Sub Department	<SubDept>	[0..1]	Max70Text	
6.1.7.1.4		Street Name	<StrtNm>	[0..1]	Max70Text	
6.1.7.1.5		Building Number	<BldgNb>	[0..1]	Max16Text	
6.1.7.1.6		Post Code	<PstCd>	[0..1]	Max16Text	
6.1.7.1.7		Town Name	<TwnNm>	[0..1]	Max35Text	
6.1.7.1.8		Country Sub Division	<CtrySubDvsn>	[0..1]	Max35Text	
6.1.7.1.9		Country	<Ctry>	[0..1]	CountryCode	
6.1.7.1.10		Address Line	<AdrLine>	[0..7]	Max70Text	
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		AnyBIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	

ISO Index No.	Or	Pain.012.001.03 MandateAcceptanceReportV03 Message Item	Tag Name	Mult.	Type	Nordea comment
6.1.6.1.3.1.2.1		Identification	\<Id\>	[1..1]	Max35Text	Debtor Identification, if corporate Id **Sweden:** One or two occurrences of Organisation Identifications are possible: [1] Debtor's payor number [2] Debtor's official Id which for organisations is the organisation number
6.1.6.1.3.1.2.2		Scheme Name	\<SchmeNm\>	[0..1]	OrganisationIdentificationSchemeName1Choice	
6.1.6.1.3.1.2.2.1	{{Or	Code	\<Cd\>	[1..1]	ExternalOrganisationIdentification1Code	**Codes:** [1] CUST CustomerNumber [2] TXID TaxIdentificationNumber
6.1.6.1.3.1.2.2.2	Or}}	Proprietary	\<Prtry\>	[1..1]	Max35Text	
6.1.6.1.3.2	Or}	Private Identification	\<PrvtId\>	[1..1]	PersonIdentification5	
6.1.6.1.3.2.2		Other	\<Othr\>	[0..n]	GenericPersonIdentification1	
6.1.6.1.3.2.2.1		Identification	\<Id\>	[1..1]	Max35Text	Debtor Identification, if private Id or Id type not known **Sweden:** One or two occurrences of Private Identifications are required: [1] Debtor's payor number [2] Debtor's official Id which for private is the personal identity number
6.1.6.1.3.2.2.2		Scheme Name	\<SchmeNm\>	[0..1]	PersonIdentificationSchemeName1Choice	
6.1.6.1.3.2.2.2.1	{{Or	Code	\<Cd\>	[1..1]	ExternalPersonIdentification1Code	**Codes:** [1] CUST CustomerNumber [2] SOSE SocialSecurityNumber NIDN NationalIdentityNumber
6.1.6.1.3.2.2.2.2	Or}}	Proprietary	\<Prtry\>	[1..1]	Max35Text	
6.1.6.1.3.2.2.3		Issuer	\<Issr\>	[0..1]	Max35Text	
6.1.6.1.4		Country Of Residence	\<CtryOfRes\>	[0..1]	CountryCode	
5.4.2.3.2.13		Debtor Account	\<DbtrAcct\>	[0..1]	CashAccount24	Debtor's bank account number will be returned for Sweden, if received from Bankgirot.
6.1.2.1		Identification	\<Id\>	[1..1]	AccountIdentification4Choice	
6.1.2.1.1	{Or	IBAN	\<IBAN\>	[1..1]	IBAN2007Identifier	
6.1.2.1.2	Or}	Other	\<Othr\>	[1..1]	GenericAccountIdentification1	
6.1.2.1.2.1		Identification	\<Id\>	[1..1]	Max34Text	
6.1.2.1.2.2		Scheme Name	\<SchmeNm\>	[0..1]	AccountSchemeName1Choice	
6.1.2.1.2.2.1	{{Or	Code	\<Cd\>	[1..1]	ExternalAccountIdentification1Code	**Code:** BBAN for Sweden
6.1.2.1.2.2.2	Or}}	Proprietary	\<Prtry\>	[1..1]	Max35Text	
6.1.2.1.2.3		Issuer	\<Issr\>	[0..1]	Max35Text	
6.1.1.1.2		Type	\<Tp\>	[0..1]	CashAccountType2Choice	

ISO Index No.	Or	Pain.012.001.03 MandateAcceptanceReportV03 Message Item	Tag Name	Mult.	Type	Nordea comment
6.1.1.2.1	{Or	Code	<Cd>	[1..1]	ExternalCashAccountType1Code	
6.1.1.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
5.4.2.3.2.14		Debtor Agent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification5	
6.1.4.1.1		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification8	
6.1.4.1.1.1		BICFI	<BICFI>	[0..1]	BICFIIdentifier	
6.1.4.1.1.2		Clearing System Member Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	
6.1.4.1.1.2.1		Clearing System Identification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	
6.1.4.1.1.2.1.1	{Or	Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	
6.1.4.1.1.2.1.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.4.1.1.2.2		Member Identification	<MmbId>	[1..1]	Max35Text	
6.1.4.1.1.4		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	
6.1.7.1.9		Country	<Ctry>	[0..1]	CountryCode	
6.1.4.1.1.5		Other	<Othr>	[0..1]	GenericFinancialIdentification1	
6.1.4.1.1.5.1		Identification	<Id>	[1..1]	Max35Text	Value NOTPROVIDED will be returned
6.1.4.1.1.5.2		Scheme Name	<SchmeNm>	[0..1]	FinancialIdentificationSchemeName1Choice	
6.1.4.1.1.5.2.1	{Or	Code	<Cd>	[1..1]	ExternalFinancialInstitutionIdentification1Code	
6.1.4.1.1.5.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.4.1.1.5.3		Issuer	<Issr>	[0..1]	Max35Text	
4.1.342		Referred Document	<RfrdDoc>	[0..1]	ReferredDocumentInformation3	**From Nordea to customer:** Used in Norway, where the Debtor may request or not request a written notification for collections
4.1.343		Type	<Tp>	[0..1]	ReferredDocumentType2	
4.1.344		Code Or Proprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	
4.1.345	{Or	Code	<Cd>	[1..1]	DocumentType5Code	
4.1.346	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	NOTIFICATION to indicate notification will be provided. NO NOTIFICATION to indicate notification will not be provided.
4.1.347		Issuer	<Issr>	[0..1]	Max35Text	
4.1.348		Number	<Nb>	[0..1]	Max35Text	
4.1.349		Related Date	<RltdDt>	[0..1]	ISODate	