

Bank Connect

Customer Payment Status Report Pain 002.001.03

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Introduction

This document defines how a CustomerPaymentStatusReport version 002.001.03 will be structured when sent from banks in the BankConnect community.

The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and the banks in the BankConnect community.

Files sent from the BankConnect community will be valid according to the XML Schema for pain.002.001.03 as published on the <http://www.iso20022.org> website.

Scope

The CustomerPaymentStatusReport message is sent by the bank to the previous party in the payment chain. It is used to inform this party about the negative status of an instruction (either single or file).

Character set

The following character set can be used: UTF-8

The document includes information in the form of a table concerning the structure of a message as well as the contents of a message. Some columns refer to the Common Global Implementation MIG of the CustomerPaymentStatusReport.

Change log

Version no.	Date	Change
0.1	02.07.2014	Document created
0.2	31.10.2014	Rules added
1.0	30.12.2014	After review
1.1	20.03.2015	Conditional changed to Optional

Mapping of ExternalStatusReason codes

Specifies the reason for the status as an optional code or proprietary (Max35Text). If a status is requested in coded form, then one of following values will be provided:

ISO code	ISO Name	ISO Description
AC01	IncorrectAccountNumber	Account number is invalid or missing
AC02	InvalidDebtorAccountNumber	Debtor account number invalid or missing
AC03	InvalidCreditorAccountNumber	Creditor account number invalid or missing
AC04	ClosedAccountNumber	Account number specified has been closed on the Receiver's books
AC05	ClosedDebtorAccountNumber	Debtor account number closed
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it
AC07	ClosedCreditorAccountNumber	Creditor account number closed
AG01	TransactionForbidden	Transaction forbidden on this type of account
AG03	TransactionNotSupported	Transaction type not supported/authorized on this account
AG06	InvalidCreditorAgentCountry	Creditor agent country code is missing or invalid
AG08	InvalidAccessRights	Transaction failed due to invalid or missing user or access right
AM01	ZeroAmount	Specified message amount is equal to zero
AM02	NotAllowedAmount	Specified transaction/message amount is greater than allowed maximum
AM03	NotAllowedCurrency	Specified message amount is in a non processable currency outside of existing agreement
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient
AM09	WrongAmount	Amount received is not the amount agreed or expected.
AM11	InvalidTransactionCurrency	Transaction currency is invalid or missing
AM12	InvalidAmount	Amount is invalid or missing
AM13	AmountExceedsClearingSystemLimit	Transaction amount exceeds limits set by clearing system

ISO code	ISO Name	ISO Description
AM14	AmountExceedsAgreedLimit	Transaction amount exceeds limits agreed between bank and client
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct.
BE06	UnknownEndCustomer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books
BE09	InvalidCountry	Country code is missing or invalid. Generic usage if cannot specifically identify debtor or creditor
BE19	InvalidChargeBearerCode	Charge bearer code for transaction type is invalid
BE21	MissingName	Name missing or invalid. Generic usage if cannot specifically identify debtor or creditor
BE22	MissingCreditorName	Creditor name is missing
DT01	InvalidDate	Invalid date (eg, wrong settlement date).
DT03	InvalidNonProcessingDate	Invalid non bank processing date (eg, weekend or local public holiday)
DT04	FutureDateNotSupported	Future date not supported
DT05	InvalidCutOffDate	Associated message, payment information block or transaction was received after agreed processing cut-off date, i.e. date in the past
DT06	ExecutionDateChanged	Execution Date has been modified in order for transaction to be processed
DU01	DuplicateMessageID	Message Identification is not unique
DU02	DuplicatePaymentInformatonID	Payment Information Block is not unique
DU03	DuplicateTransaction	Transaction is not unique
DU04	IncorrectAccountNumb	Account number is invalid or
ED05	SettlementFailed	Settlement of the transaction has failed
NARR	Narrative	Reason is provided as narrative information in the additional reason information.

ISO code	ISO Name	ISO Description
RC04	InvalidCreditorBankIdentifier	Creditor bank identifier is invalid or missing
RC10	InvalidCreditorClearingSystemMemberIdentifier	Creditor ClearingSystemMember identifier is invalid or missing
RR05	RegulatoryInformationInvalid	Regulatory or Central Bank Reporting information
RR07	RemittanceInformationInvalid	Remittance information structure does not comply with rules for payment type
TM01	CutOffTime	Associated message was received after agreed processing cut-off time (payment information block or transaction)

Explanation on format usage

The table below explains the usage of the columns

Column Header	Contents
ISO Index No.	The index used by the CGI initiative in the official Customer Payment Status Report pain.002.001.03
Or	Select one or the other, but not both
Message Item	Message item used by the CGI initiative in the official Customer Payment Status Report pain.002.001.03
XML Tag	XML Tag Name used by the CGI initiative in the official Customer Payment Status Report pain.002.001.03
Mult.	[0..1] : Element is optional [1..1] : Element is required [0..n] : Optional with unlimited repetition [1..n] : Required with unlimited repetition
Type	Description of all data type and components used
Attribute	CGI attributes
Rules	CGI rules
Remarks	Remarks on how to use Message Item

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
1.0		+GroupHeader	<GrpHdr>	[1..1]	Component	Required	Set of characteristics shared by all individual transactions included in the message.	
1.1		++MessageIdentification	<MsgId>	[1..1]	Max35Text	Required	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.	Unique for each cust. min. 3 months
1.2		++CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Required	Date and time at which the (group of) status report(s) was created by the instructing party.	
1.3 +		++InitiatingParty	<InitgPty>	[1..1]	Party Identification Component	Required	Party that initiates the status message.	HREG or BIC.
		+++Identification	<Id>	[0..1]	Choice Component	Required	Unique and unambiguous way of identifying an organisation or an individual person.	
		++++OrganisationIdentification	<OrgId>	[1..1]	Component	Required	Unique an unambiguous way of identifying an organisation.	
		+++++BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Optional	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	Bank only
		+++++Other	<Othr>	[0..n]	Component	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	For customer identification only
		++++++Identification	<Id>	[1..1]	Max35Text	Optional	Identification assigned by an institution.	

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
2.0		+OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]	Component	Required	Original group information concerning the group of transactions, to which the status report message refers to.	
2.1		++OriginalMessageIdentification	<OrgnlMsgId>		Max35Text	Required	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	Message-Identification in Group Header in Pain 001.001.03
2.2		++OriginalMessageNameIdentification	<OrgnlMsgNmId>		Max35Text	Required	Specifies the original message name identifier to which the message refers, eg, pain.001.001.03	pain.001.001.03

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2.6		++GroupStatus	<GrpSts>		Code	Optional	Specifies the status of a group of transactions.	<p>R1 If 2.6 is present and equal to ACTC, ACCP, ACSP, ACSC or ACWC, then RJCT is not allowed in 3.4</p> <p>R2 If 2.6 is present and equal to PDNG, then RJCT is not allowed in 3.4</p> <p>R3 If 2.6 is present and equal to RJCT, then, if 3.4 is present, must be equal to RJCT</p> <p>R4 If 2.6 is present and equal to RCVD, then 3.4 is not allowed</p> <p>R5 If 2.6 is present and is different from RJCT or PDNG then 2.12 must be absent.</p> <p>ACTC: Group only</p> <p>ACCP: Group only and/or Consolidated status</p> <p>ACSP: Group only and/or Consolidated status</p> <p>PART: Group only and/or Consolidated status</p>
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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
								RJCT: Group only and/or Consolidated status
2.7		++StatusReasonInformation	<StsRsnInf>		Component	Optional	Detailed information on the status reason.	
2.9		+++Reason	<Rsn>	[0..1]	Component	Optional	Specifies the reason for the status report.	
2.10		++++Code	<Cd>	[1..1]	Code	Bilaterally Determined	Reason for the status in a coded form.	
2.12		+++AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Bilaterally Determined	Further details on the status.	R5 If 2.6 is present and is different from RJCT or PDNG then 2.12 must be absent.
3.0		+OriginalPaymentInformationAndStatus	<OrgnPmtInfAndSts>	[0..n]	Component	Required		
3.1		++OriginalPaymentInformationIdentification	<OrgnPmtInfId>	[1..1]	Max35Text	Required	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.	

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3.4		++PaymentInformationStatus	<PmtInfSts>	[0..1]	Code	Optional	Information concerning the originalpayment information, to which the status report message refers.	<p>R1 If 2.6 is present and equal to ACTC, ACCP, ACSP, ACSC or ACWC, then RJCT is not allowed in 3.4</p> <p>R2 If 2.6 is prented and equal to PDNG, then RJCT is not allowed in 3.4</p> <p>R3 If 2.6 is present and equal to RJCT, then, if 3.4 is present, must be equal to RJCT</p> <p>R4 If 2.6 is present and equal to to RCVD, then 3.4 is not allowed</p> <p>R7 If 3.4 is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then 3.19 must be different from RJCT.</p> <p>R8 If 3.4 is present and is equal to RJCT, then 3.19, if present, must be equal to RJCT.</p> <p>R9 If 3.4 is present and is equal to</p>
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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
								RJCT, then 3.19, if present, must be equal to RJCT. R10 If 3.4 is present and is equal to RCVD, then 3.19 is not allowed.
3.5		++StatusReasonInformation	<StsRsnInf>	[0..n]	Component	Optional	Specifies the status of the payment information group.	
3.7		+++Reason	<Rsn>	[0..1]	Component	Optional	Specifies the reason for the status report.	
3.8		++++Code	<Cd>	[1..1]	Code	Bilaterally Determined	Reason for the status in a coded form.	R6 If 2.6 is equal to NARR, then 3.10 must be present
3.10		+++AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Bilaterally Determined	Further details on the status.	Uses [0..5] R6 If 2.6 is equal to NARR, then 3.10 must be present
3.15		++TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	Component	Optional	Information concerning the original transactions, to which the status report message refers.	Handled to pain 001 from tag: /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Definition	Remarks on Danish CGI usage
3.18		+++OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Max35Text	Optional	Original unique identification assigned by the initiating party to unambiguously identify the original transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	Handled to pain 001 from tag: /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId

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3.19		+++TransactionStatus	<TxSts>	[0..1]	Code	Optional	Specifies the status of a transaction, in a coded form.	<p>R7 If 3.4 is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then 3.19 must be different from RJCT.</p> <p>R8 If 3.4 is present and is equal to RJCT, then 3.19, if present, must be equal to RJCT.</p> <p>R9 If 3.4 is present and is equal to RJCT, then 3.19, if present, must be equal to RJCT.</p> <p>R10 If 3.4 is present and is equal to RCVD, then 3.19 is not allowed.</p> <p>ACCP: Accepted technical, syntactical and profile; passed to back office ACSP: Accepted back office; passed to clearing ACWC: Accepted with change PDNG: Pending further</p>
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								processingRJCT: Rejection
3.20		+++StatusReasonInformation	<StsRsnInf>	[0..n]	Component	Optional	Detailed information on the status reason	
3.22		++++Reason	<Rsn>	[0..1]	Component	Optional	Specifies the reason for the status report.	
3.23		+++++Code	<Cd>	[1..1]	Code	Bilaterally Determined	Reason for the status in a coded form.	
3.25		+++++AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Bilaterally Determined	Further details on the status.	Uses [0..5]