Business Transaction

BANKING STATUS MESSAGE

Rev 2003-04-15

Swedish Bankers´ Association
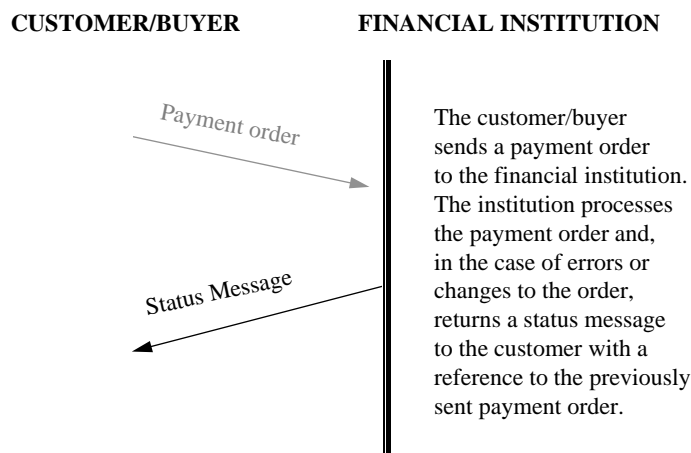## Svenska Bankföreningen

1. Functional Definition

A Banking Status Message is sent from the financial institution to the customer and contains information about the status of previously sent orders, for instance payment orders. It is used to inform about the status of these original orders in those cases they are accepted by the financial institution, or alternatively if they have been rejected by the financial institution, together with information about the reason. The Banking Status Message is intended to provide information on the application level and is therefore not used to report syntax errors or violations of security requirements in relation to the executed order.

A Banking Status Message can refer to several previously sent orders. The Banking Status Message is then a Multiple Banking Status Message.
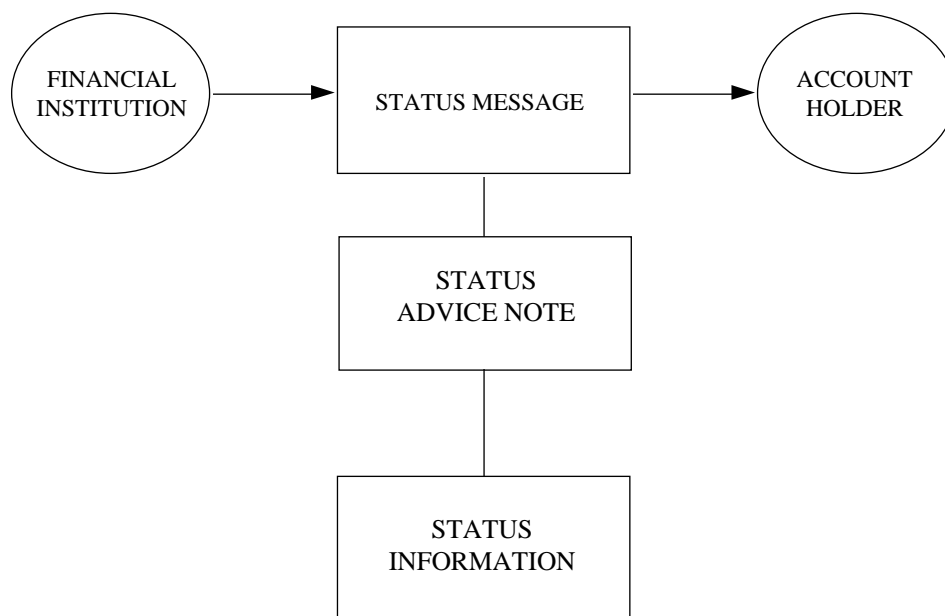
2. Scope

The Banking Status Message subset is intended for use within Sweden. The business transaction Banking Status Message is described in this document as regards use, function, structure, implementation, and content.

CUSTOMER/BUYER   **FINANCIAL INSTITUTION**

Payment order

Status Message

The customer/buyer sends a payment order to the financial institution. The institution processes the payment order and, in the case of errors or changes to the order, returns a status message to the customer with a reference to the previously sent payment order.

3.   Structure
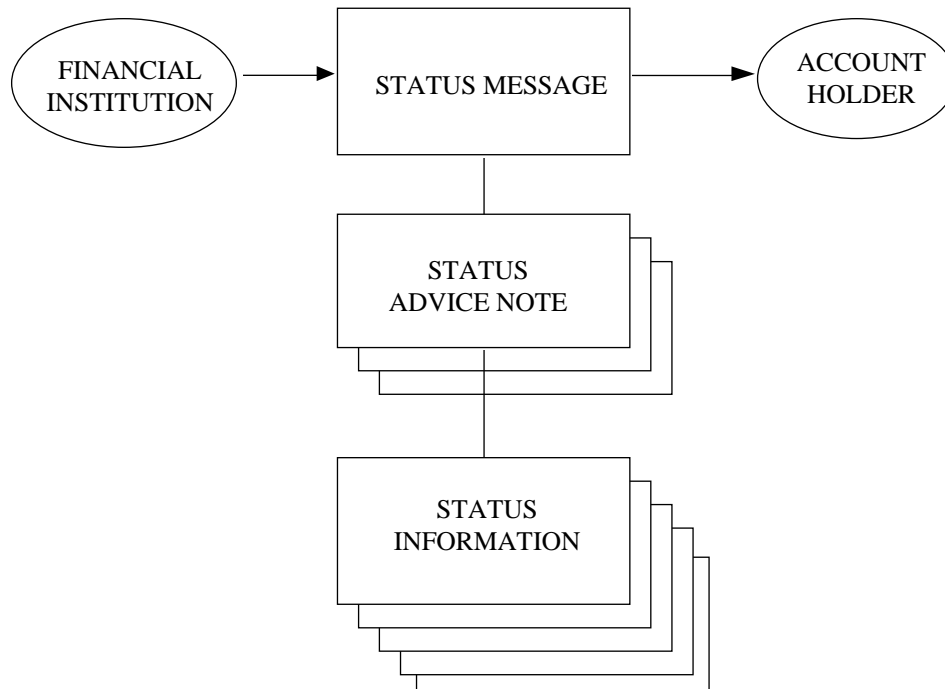
The business transaction Banking Status Message can be divided logically into the following groups of information:

```
  ┌──────────────┐          ┌──────────────┐          ┌──────────────┐
  │  FINANCIAL   │  ──────▶ │ STATUS       │ ──────▶  │  ACCOUNT     │
  │ INSTITUTION  │          │ MESSAGE      │          │  HOLDER      │
  └──────────────┘          └──────────────┘          └──────────────┘
                                   │
                            ┌──────────────┐
                            │  STATUS      │
                            │ ADVICE NOTE  │
                            └──────────────┘
                                   │
                            ┌──────────────┐
                            │  STATUS      │
                            │ INFORMATION  │
                            └──────────────┘
```

Logical structure for a Banking Status Message. The structure is hierarchical and shall be interpreted from left to right, top to bottom.

The *Banking Status Message* contains information about the status of a previously sent order.

Information about several previously sent orders can be grouped in one banking status message, and each one of these orders can be reported by different reasons. The business transaction then becomes a multiple banking status message.

```
┌──────────────┐         ┌──────────────────┐         ┌──────────────┐
│  FINANCIAL   │  ────►  │  STATUS MESSAGE  │  ────►  │   ACCOUNT    │
│ INSTITUTION  │         │                  │         │    HOLDER    │
└──────────────┘         └──────────────────┘         └──────────────┘
                                  │
                         ┌──────────────────┐
                         │     STATUS       │
                         │   ADVICE NOTE    │
                         └──────────────────┘
                                  │
                         ┌──────────────────┐
                         │     STATUS       │
                         │   INFORMATION    │
                         └──────────────────┘
```

Logical structure for a Multiple Banking Status Message. The structure is hierarchical and shall be interpreted from left to right, top to bottom

The **Status Advice Note** refers to a previously sent order or groups of orders using the identification reference of the order.

The group **Status Information** contains information about whether a previously sent order has been accepted by the financial institution or not, and in the case of a rejection, the reason for that, for example, wrong account number or lack of funds.
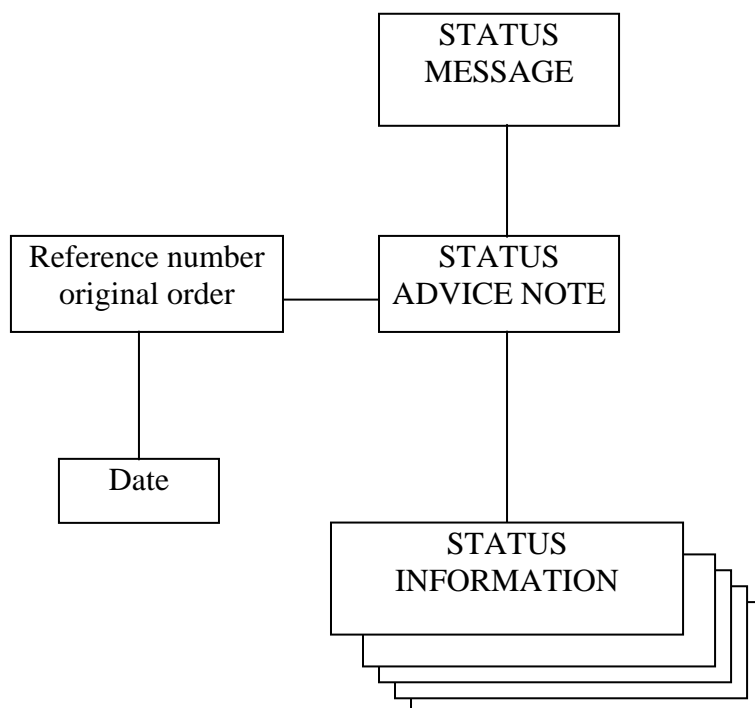
3.2   Banking Status Message
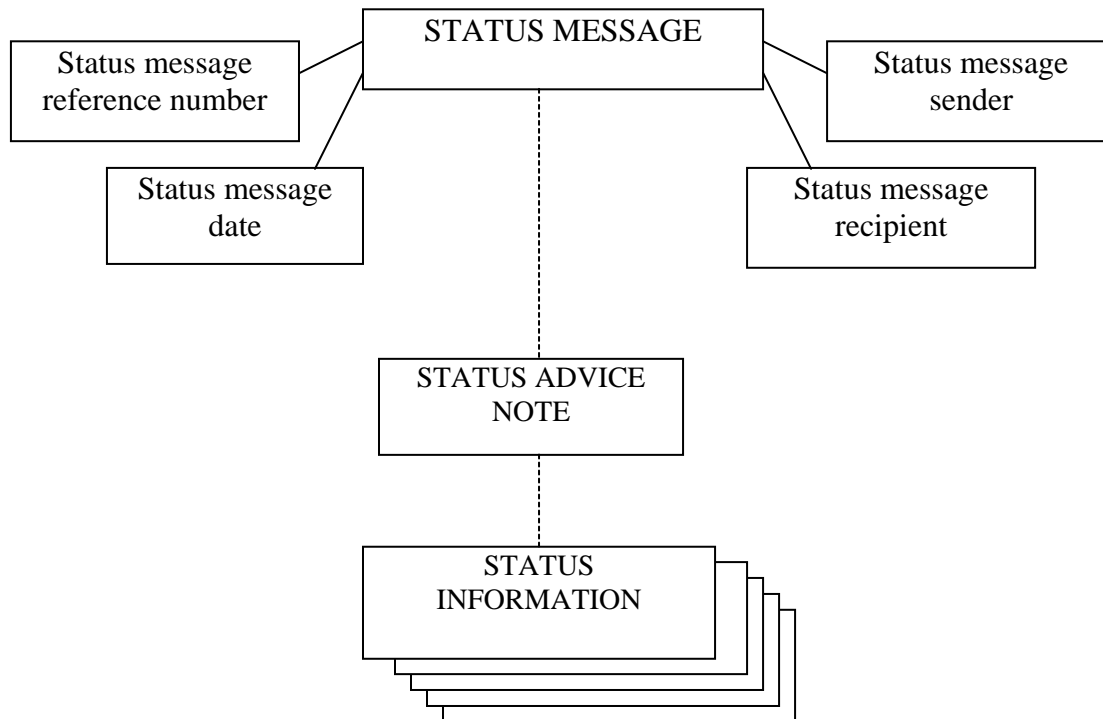
Banking Status Message Reference Number is a unique reference number identifying this Banking Status Message. This number is used in enquiries to the financial institution.

Banking Status Message Date is the date when this Banking Status Message was created.

Banking Status Message Sender and Recipient respectively identify the party that sends and the party that receives the Banking Status Message. These numbers are only used in special implementations and shall not be used without prior agreement.

Status Advice Note and Status Information – see below.

3.2   Status Advice Note

```
                              ┌──────────────┐
                              │   STATUS     │
                              │   MESSAGE    │
                              └──────┬───────┘
                                     │
┌──────────────────┐         ┌──────┴───────┐
│ Reference number │         │   STATUS     │
│  original order  │─────────│ ADVICE NOTE  │
└────────┬─────────┘         └──────┬───────┘
         │                          │
    ┌────┴────┐              ┌───────┴────────┐
    │  Date   │              │    STATUS      │
    └─────────┘              │  INFORMATION   │
                             └────────────────┘
```
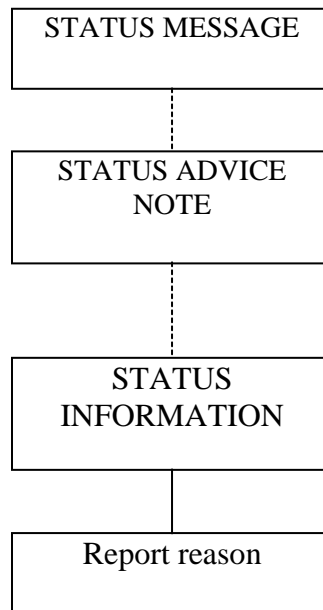
Reference Number Original Order identifies the original order or the group of previously sent orders to which the Status Information from the financial institution refers.

*Date* indicates when the original order was created.

Status Information – see below.

3.3   Status Information

```
          ┌─────────────────────┐
          │   STATUS MESSAGE    │
          │                     │
          └──────────┊──────────┘
                     ┊
          ┌──────────┊──────────┐
          │   STATUS ADVICE     │
          │       NOTE          │
          └──────────┊──────────┘
                     ┊
          ┌──────────┊──────────┐
          │      STATUS         │
          │    INFORMATION      │
          └──────────┬──────────┘
                     │
          ┌──────────┴──────────┐
          │                     │
          │    Report reason    │
          │                     │
          └─────────────────────┘
```

Report Reason specifies the reason for why the Status Information is given for the designated original order. For instance, this could be that the payment day for a payment order has been postponed, that the wrong amount or the wrong account number has been given or that a cancellation has arrived too late at the financial institution. The Report Reason is given in coded form but can also be supplemented with additional information regarding status in plain language.

3.4   Structure of the Multiple Banking Status Message
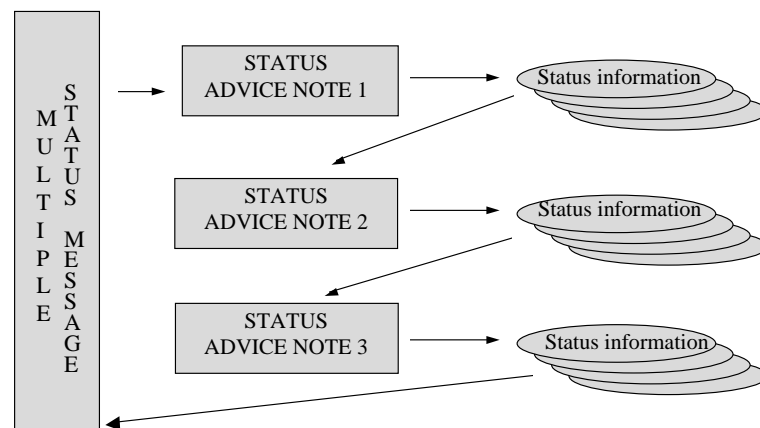
The Multiple Banking Status Message can contain several Status Advice Notes with references to original orders. The original orders can be an individual order (e.g. a credit order from a multiple payment order), groups of individual orders (e.g. a debit order from a multiple payment order), or whole business transactions (e.g. a multiple payment order). Each Multiple Banking Status Message can contain 99 Status Advice Notes.

In each Status Advice Note, Status Information is specified which covers up to 99 different report reasons.

4.   Business Terms, Content

The following pages specify the detailed contents and occurrence of business terms and groups of terms within the framework of the above structure. Definitions and descriptions of individual business terms are given in a separate *Term Directory*, using the specified identification number (e.g. A001).

In order to improve readability, related business terms have been grouped into *groups of terms*, each of these has been allocated an explanatory heading. A group of terms with special significance for a business transaction must always carry an allocated value, while others are conditional and their use is therefore related to the various conditions that apply to the implementation of the business transaction in each individual case.

Conditions for the occurrence of business terms or groups of terms can be as follows:
- M (mandatory)
- R (required)
- D (dependent)
- A (advised)
- O (optional)

'Mandatory' means that the business term must be specified under all circumstances.
'Required' means that the term must be specified from a business point of view, but the data element is not mandatory in the currently selected syntax, UN/EDIFACT.
'Dependent' means that the business term has to be specified but according to certain rules.
'Advised' means that use is recommended since it facilitates processing, but it is not mandatory.
'Optional' means that it is up to the party creating the order whether to use the business term or not. Thus, the information does not have to be specified.

This means that the conditions need to be agreed by the parties before being applied in practice. The conditions are reported where appropriate. Experience shows that the goal should be for the recipient of a message to be fully aware in advance of the detailed conditions for the use of both groups of terms and individual Business Terms. This can be specified in an appendix to the EDI agreement between the parties to the transaction (Interchange Agreement, IA).

5.   Business Transaction Banking Status Message

5.1   Banking Status Message   M

5.1.1 Identifications and References   M

A007   Banking status message, reference number   *R*

A027   Message function code   *R*

A032   Previous banking status message, reference number   *D*
This business term is only used when re-sending messages

5.1.2 Date   M

B025   Banking status message, date   *R*

B026   Previous banking status message, date   *D*
This business term is only used when re-sending messages.

5.1.3 Parties   O

C095   Banking status message sender, identification   *D*

C097   Banking status message recipient, identification   *D*

These business terms are only used in special implementations and after agreement.
When the message comes from a foreign financial institution, the banking status
message sender will be identified by the institution's SWIFT address. When the
banking status message comes from a financial institution in Sweden, the institution is
identified by its clearing number.

5.2   Status Advice Note   R

5.2.1 Identifications and References   M

The status information can refer to an entire business transaction, for instance a
multiple payment order. The original order is identified by its message reference, for
instance the payment order number.

A033   Original order, message reference   *D*

The status information can refer to parts of a business transaction, for instance the
debit order with accompanying credit orders in a multiple payment order. The original
order is then identified by the relevant debit order reference. If the status information
only relates to an individual credit order within a debit order, the original order is
identified with both debit order reference and credit order reference.

A034   Original order, debit reference   *D*

A035   Original order, credit reference   *D*

In those cases when the banking status message concerns answers to a request for cancellation, information is given about the cancelled order as well as the reference to the sent cancellation order.

A038   Original order, Interchange reference   *D*

5.2.2   Date   **R**

B020   Original order, date   *R*

5.3   Status Information   **M**

5.3.1   Report Reason   **M**

D025   Status accepted orders, code   *D*

Is used when the order is accepted by the financial institution.

D026   Error reason rejected orders, code   *D*

Is used when the order is rejected by the financial institution due to errors in the order.

F012   Reference information, free text   *O*

F013   Text, language   *O*

Is used for supplementing status information in plain language.