

Differences in the interpretation between the datacenters.

Differences in the interpretation of ISO20022 and the Bank Connect solution between the datacenters.

Introduction

The purpose of this document is to describe the known differences in the interpretation of the ISO20022 standard used in the datacenters as well as the Bank Connect solution.

We strive to make handling and interpretation as uniform as possible, but the inevitable differences between implementations, is shown in this document.

The differences are grouped according to which part of the solution they are affecting

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The solution in general

Difference	Datacenter	Description
Association of certificates	BEC	Certificates are associated with the user at BEC, while the other centers associate the certificate with the customer.
Encryption and signing flow	BEC	The encryption and signing flow differ for BEC compared to NBS and Bankdata. For NBS and Bankdata, the process follows the standard flow described in the step-by-step guides: 1. Sign the content of SOAP:Body (Business Signature) 2. Encrypt content of SOAP:Body 3. Sign the SOAP:Envelope (Envelope Signature) For BEC, the order of operations is different: 1. Sign the content of SOAP:Body (Business Signature) 2. Sign the SOAP:Envelope (Envelope Signature) – with unencrypted content! 3. Encrypt content of SOAP:Body

CAMT

Difference	Datacenter	Description
Differences between the location of the OCR reference (CAMT.054)	NBS	In notifications of inpayment forms, NBS places the payment slip code together with the creditor number in Reference. According to the format description, the payment slip code and payment ID must be placed in Reference, while the creditor number must be placed in CreditorAccount.
Different transaction types in CAMT (CAMT.054 in time)	ALL	The centrals do not offer the same specification of the bank transaction codes in the CAMT's. The centrally chosen bank transaction codes are placed in: BkTxCd, Domn, Fmly, SubFmlyCd.
AccountServiceReference is not populated	NBS	The tag in CAMT.052/CAMT.053/CAMT.054 is not populated. BEC and Bankdata populate the tag. The tag is not required.
Social security number (CPR-number) instead of account number in NemKonto payments	BEC	BEC returns the CPR-number in the CAMT instead of the corresponding account number.
Amount charge	BEC	BEC posts the total amount, whereas Bankdata and NBS post the single payments and only show the total amount charged.

PAIN

Difference	Datacenter	Description
Differences in sending PAIN.002 if payment is rejected	NBS	If a user in a NBS bank rejects a payment, a PAIN.002 with the rejected payment is not created. BEC and Bankdata create a PAIN.002 with rejected payments included.
Payments on non-banking days are rejected	BEC	If a user sends a payment, on a non-banking day, the payment is rejected at BEC. Bankdata and NBS changes the executions date to the next banking day.
Different return codes in PAIN.002	ALL	Error messages in PAIN.002 is not the same across the datacenters. Some uses the ISO codes in the format, while other uses NARR (narrative) to describe the error. BD: Is sending both English and Danish error messages BEC: A mix of English and Danish. NARR is written as narrative. NBS: A mix of English and Danish + an error code.
Required BIC address	BEC	The BIC address is required for foreign payments in BEC. BIC address for foreign payments is no longer required at NBS and Bankdata.

Transaction text for receiver	NBS	NBS uses the first line in ... <RmtInf> <Ustrd> as transaction text, while the other centrals uses <pre> <CrdTrfTxInf> * * * <Purp> <Prty> [transactiontext] </Prty> </Purp> * * * </CrdTrfTxInf> </pre>
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