

# ISO20022 Message Specification

---

## **NPA\_camt.036.001.05\_DebitAuthorisationResponse**

Scope: A Debit Authorisation Response message is used by the Sponsoring Agent of a Direct Submitter to authorise (or not) the instruction of a payment initiated by a Direct Submitter.

Usage: Sent by the Sponsoring Agent of a Direct Submitter to the NPA in response to a Debit Authorisation Request (camt.037) message in order to authorise (or not) the instruction of a payment initiated by a Direct Submitter.

As of Date: 23/06/2023  
Author: Pay.UK Standards Authority  
Version: V1.1.0

## Change History

Revised Version	Release Date	Xpath	Description of Change	Reason for Change
V1.1.0	June'23	Document/Payment Scenarios	Updated terminology in line with CTS (DCC to DSP and DNCC to DNSP and Corporates to DS)	Align terminology with other Pay.UK artefacts
V1.1.0	June'23	Document/DbtAuthstnRspn/Assgnmt/Id	Updated pattern on Message Id.	Consistency Purposes
V1.1.0	June'23	Document/DbtAuthstnRspn/Assgnmt/Assgne/Agt/FinInstnId/LEI	Made Assignee LEI Mandatory	This will always be the NPA's LEI.
V1.1.0	June'23	Document/DbtAuthstnRspn/Conf/AmtToDbt/Ccy	Restricted Amount to Debit Currency to GBP	Amount to Debit will always be GBP

## Contents

---

Message Overview.....	4
Implementation Guideline.....	5

## Message Overview

Index	Item	XML Tag	Mult.	Orig.	Type	Max Length
		<Document>				
	Debit Authorisation Response V05	<DbtAuthstnRspn>	[1..1]	[1..1]	DebitAuthorisationResponseV05	
1.0	Assignment	<Assgnmt>	[1..1]	[1..1]	CaseAssignment5	
1.1	Identification	<Id>	[1..1]	[1..1]	Max35Text	35
1.2	Assigner	<Assgnr>	[1..1]	[1..1]	Party40Choice	
1.65	Agent	<Agt>	[1..1]	[1..1]	BranchAndFinancialInstitutionIdentification6	
1.66	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
1.73	LEI	<LEI>	[1..1]	[0..1]	LEIIdentifier	
1.129	Assignee	<Assgne>	[1..1]	[1..1]	Party40Choice	
1.192	Agent	<Agt>	[1..1]	[1..1]	BranchAndFinancialInstitutionIdentification6	
1.193	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
1.200	LEI	<LEI>	[1..1]	[0..1]	LEIIdentifier	
1.256	Creation Date Time	<CreDtTm>	[1..1]	[1..1]	ISODateTime	
2.0	Case	<Case>	[1..1]	[0..1]	Case5	
2.1	Identification	<Id>	[1..1]	[1..1]	Max35Text	35
2.2	Creator	<Cretr>	[1..1]	[1..1]	Party40Choice	
2.65	Agent	<Agt>	[1..1]	[1..1]	BranchAndFinancialInstitutionIdentification6	
2.66	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
2.73	LEI	<LEI>	[1..1]	[0..1]	LEIIdentifier	
3.0	Confirmation	<Conf>	[1..1]	[1..1]	DebitAuthorisationConfirmation2	
3.1	Debit Authorisation	<DbtAuthstn>	[1..1]	[1..1]	YesNoIndicator	
3.2	Amount To Debit	<AmtToDbt>	[1..1]	[0..1]	ActiveCurrencyAndAmount	
3.3	Currency	@Ccy			ActiveCurrencyCode	
3.4	Value Date To Debit	<ValDtToDbt>	[0..1]	[0..1]	ISODate	
3.5	Reason	<Rsn>	[0..1]	[0..1]	Max140Text	140

Index	Mult	Element/Attribute	Guideline value(s)	
	[1..1]	Document +Debit Authorisation Response V05	ISO Definition  ISO Name ISO Type XML Tag	Scope The DebitAuthorisationResponse message is sent by an account owner to its account servicing institution. This message is used to approve or reject a debit authorisation request. Usage The DebitAuthorisationResponse message: - is used to reply to a Debit Authorisation Request message; - covers one and only one payment instruction at a time. If an account owner needs to reply to several DebitAuthorisationRequest messages, then multiple DebitAuthorisationResponse messages must be sent; - indicates whether the account owner agrees with the request by means of a code. It also allows further details to be given about the debit authorisation, such as acceptable amount and value date for the debit; - must be used exclusively between the account owner and the account servicing institution. It must not be used in place of a Resolution Of Investigation message between subsequent agents. <b>Debit Authorisation Response V05</b> DebitAuthorisationResponseV05 <DbtAuthstnRspn>
1.0	[1..1]	Document +Debit Authorisation Response V05 ++Assignment	ISO Definition  ISO Name ISO Type XML Tag	Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver. <b>Assignment</b> CaseAssignment5 <Assgnmt>
1.1	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Identification	ISO Name ISO Definition ISO Type XML Tag Length Pattern  <b>Pay.UK Rule(s)</b>	<b>Identification</b> Uniquely identifies the case assignment. Max35Text <Id> 1 .. 35 (M)[0-9]{8}[A-Za-z0-9]{12}(S M F)[A-Za-z0-9]{13}  The Message Identifier must be in the following format:  MYYYYYMMDDDEEEEEEEEEEEEESSNNNNNNNNNNNNNN  Pos. 01-01 – Prefix “M” Pos. 02-09 – ID Creation Date Pos. 10-21 – Entity Identifier (Characters 07-18 of Sending LEI) Pos. 22-22 – Submission Type (S-Single/M-Multi/F-File) Pos. 23-35 – Unique string
1.2	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Assigner	ISO Definition  ISO Name ISO Type XML Tag	Party who assigns the case. Usage: This is also the sender of the message. <b>Assigner</b> Party40Choice <Assgnr>

Index	Mult	Element/Attribute	Guideline value(s)	
1.65	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Assigner ++++Agent	ISO Definition ISO Name ISO Type XML Tag	Identification of a financial institution. <b>Agent</b> BranchAndFinancialInstitutionIdentification6 <Agt>
1.66	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Assigner ++++Agent +++++Financial Institution Identification	ISO Definition  ISO Name ISO Type XML Tag	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. <b>Financial Institution Identification</b> FinancialInstitutionIdentification18 <FinInstnId>
1.73	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Assigner ++++Agent +++++Financial Institution Identification +++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern  <b>Pay.UK Rule(s)</b>	<b>LEI</b> Legal entity identifier of the financial institution. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}  This must always contain the Sponsoring Agent's LEI.
1.129	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Assignee	ISO Definition  ISO Name ISO Type XML Tag	Party to which the case is assigned. Usage: This is also the receiver of the message. <b>Assignee</b> Party40Choice <Assgne>
1.192	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Assignee ++++Agent	ISO Definition ISO Name ISO Type XML Tag	Identification of a financial institution. <b>Agent</b> BranchAndFinancialInstitutionIdentification6 <Agt>
1.193	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Assignee ++++Agent +++++Financial Institution Identification	ISO Definition  ISO Name ISO Type XML Tag	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. <b>Financial Institution Identification</b> FinancialInstitutionIdentification18 <FinInstnId>
1.200	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Assignee ++++Agent +++++Financial Institution Identification +++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern  <b>Pay.UK Rule(s)</b>	<b>LEI</b> Legal entity identifier of the financial institution. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}  This must always contain the NPA's LEI.

Index	Mult	Element/Attribute	Guideline value(s)	
1.256	[1..1]	Document +Debit Authorisation Response V05 ++Assignment +++Creation Date Time	ISO Name ISO Definition ISO Type XML Tag Pattern  Pay.UK Comments	<b>Creation Date Time</b> Date and time at which the assignment was created. ISODateTime <CreDtTm> .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]+  Coordinated Universal Time (UTC) with time offset.
2.0	[1..1]	Document +Debit Authorisation Response V05 ++Case	ISO Definition ISO Name ISO Type XML Tag	Identifies the investigation case. <b>Case</b> Case5 <Case>
2.1	[1..1]	Document +Debit Authorisation Response V05 ++Case +++Identification	ISO Name ISO Definition ISO Type XML Tag Length Pattern  Pay.UK Comments	<b>Identification</b> Uniquely identifies the case. Max35Text <Id> 1 .. 35 (C)[0-9]{8}[A-Za-z0-9]{12}(S M F)[A-Za-z0-9]{13}  Contains the Case Identification which was assigned by the NPA and transmitted via the original camt.037 Debit Authorisation Request.
2.2	[1..1]	Document +Debit Authorisation Response V05 ++Case +++Creator	ISO Definition ISO Name ISO Type XML Tag	Party that created the investigation case. <b>Creator</b> Party40Choice <Cretr>
2.65	[1..1]	Document +Debit Authorisation Response V05 ++Case +++Creator ++++Agent	ISO Definition ISO Name ISO Type XML Tag	Identification of a financial institution. <b>Agent</b> BranchAndFinancialInstitutionIdentification6 <Agt>
2.66	[1..1]	Document +Debit Authorisation Response V05 ++Case +++Creator ++++Agent +++++Financial Institution Identification	ISO Definition  ISO Name ISO Type XML Tag	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. <b>Financial Institution Identification</b> FinancialInstitutionIdentification18 <FinInstnId>
2.73	[1..1]	Document +Debit Authorisation Response V05 ++Case +++Creator ++++Agent +++++Financial Institution Identification ++++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern  Pay.UK Rule(s)	<b>LEI</b> Legal entity identifier of the financial institution. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}  This must always contain the NPA's LEI.

Index	Mult	Element/Attribute	Guideline value(s)	
3.0	[1..1]	Document +Debit Authorisation Response V05 ++Confirmation	ISO Definition ISO Name ISO Type XML Tag  <b>Pay.UK Rule(s)</b>	Indicates if the debit authorisation is granted or not. <b>Confirmation</b> DebitAuthorisationConfirmation2 <Conf>  If DbtAuthstn = False then Rsn must be present. If DbtAuthstn = True then Rsn must be absent.
3.1	[1..1]	Document +Debit Authorisation Response V05 ++Confirmation +++Debit Authorisation	ISO Name ISO Definition  ISO Type XML Tag  <b>Pay.UK Comments</b>	<b>Debit Authorisation</b> Code expressing the decision taken by the account owner relative to the request for debit authorization. YesNoIndicator <DbtAuthstn>  The files of payments can be either fully accepted (true) or fully rejected (false).
3.2	[1..1]	Document +Debit Authorisation Response V05 ++Confirmation +++Amount To Debit	ISO Name ISO Definition  ISO Type XML Tag FractionDigits TotalDigits Inclusive ISO Rule(s)  <b>Pay.UK Rule(s)</b>	<b>Amount To Debit</b> Amount of money authorised for debit. Usage: The party approving the debit may want to authorise the amount less charges and may only be prepared to approve the debit for value today rather than the original value date. ActiveCurrencyAndAmount <AmtToDbt> 2 18 0 .. The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.  This must be the full amount requested in the original camt.037 Debit Authorisation Request.
3.3		Document +Debit Authorisation Response V05 ++Confirmation +++Amount To Debit ++++Currency	ISO Name ISO Definition  ISO Type XML Tag Use Pattern ISO Rule(s)  <b>Codes</b> <b>GBP</b>	Currency A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". ActiveCurrencyCode Ccy required [A-Z]{3,3} The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.
3.4	[0..1]	Document +Debit Authorisation Response V05 ++Confirmation +++Value Date To Debit	ISO Name ISO Definition ISO Type XML Tag	Pound Sterling <b>Value Date To Debit</b> Value date for debiting the amount. ISODate <ValDtToDbt>



Index	Mult	Element/Attribute	Guideline value(s)
3.5	[0..1]	Document +Debit Authorisation Response V05 ++Confirmation +++Reason	<p><b>ISO Name</b> <b>ISO Definition</b> <b>ISO Type</b> <b>XML Tag</b> <b>Length</b></p> <p><b>Reason</b> Specifies the reason for the debit authorisation request. Max140Text &lt;Rsn&gt; 1 .. 140</p> <p><b>Pay.UK</b> <b>Comments</b> <b>Pay.UK Rule(s)</b></p> <p>Pay.UK to determine all the applicable Debit Authorisation Rejection Reason Codes during the Detailed Design Elaboration Phase. Must contain an NPA Debit Authorisation Rejection Reason Code.</p>