

Guidance On Reason Codes For SCT R-transactions

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1. SCT R-transaction definition

The content of this document applies to the SEPA Credit Transfer (SCT) rulebook effective **as of 21 November 2021**.

Some SCT transactions require exception handling, because one of the parties involved does not or cannot process the transaction in the normal way. This exception handling involves the sending of messages called R-transactions because their names all start with an R: Rejects, Recalls, Request for Recall by the Originator (RFRO) and Returns. The definitions of the various R-transactions are outlined in the Exception Processing Flow section of the SCT rulebook. The rulebook also defines in a separate section an SCT Inquiry process for a Claim of Non-Receipt, and for a Claim for Value Date Correction.

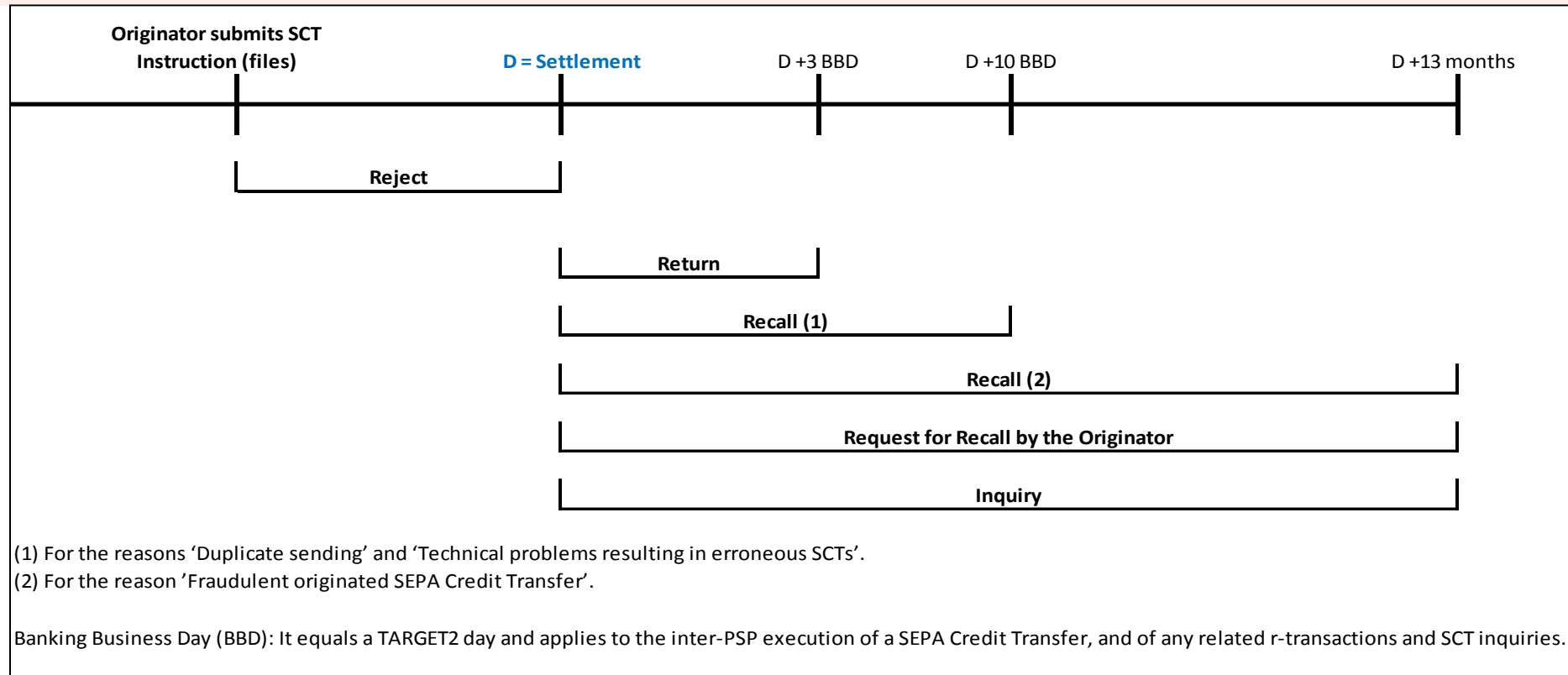
The type of R-transaction used depends on the point in time in the processing chain at which the R-transaction is initiated or sent as well as on the party initiating or sending the R-transaction. The process of exception handling starts at the point in the process where the problem is detected.

It is important to note that a SCT scheme participant must channel Rejects, Recalls, RFROs, Returns and SCT Inquiries through the same Clearing and Settlement Mechanism (CSM¹) used for the clearing and settlement of the initial SCT transaction, unless otherwise agreed between the SCT scheme participants.

The R-transactions and the SCT Inquiries foreseen within the SCT scheme must be initiated within the timeline described below. It is pointed out that the Beneficiary PSP is in breach with the SCT rulebook if it does not send **its answer**:

- to a Recall or an RFRO within **15** Banking Business Days following the receipt of the Recall or the RFRO from the Originator PSP;
- to an SCT Inquiry within **10** Banking Business Days following the receipt of the SCT inquiry from the Originator PSP.

¹ For the definition of the term CSM in this guidance document, we refer to Chapter 7 of the rulebook



2. Issues reported in the use of SCT R-transaction reason codes

Some SCT scheme participants, when acting as a Beneficiary PSP, are not applying the correct R-transaction reason codes. Therefore, all scheme participants are reminded to use the correct SCT R-transaction reason codes described in the SCT rulebook.

Section 3 of this document provides guidance to the SCT scheme participants about the reason codes to be used to report specific SCT transaction issues, SCT inquiries and related responses.

SCT scheme participants should avoid the use of general codes when a more precise reason can be given which is not legally forbidden in the country of the Beneficiary PSP. However, there are some restrictions in the use of R-transaction reason codes due to national legislation (e.g., data protection laws).



3. Guidance in using SCT R-transaction and SCT Inquiry reason codes

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
AC01	Incorrect Account Number	Account identifier invalid or incorrect (i.e. invalid IBAN or account number does not exist).	Reject, Return.	Reject: <ul style="list-style-type: none"> Invalid format of the IBAN; IBAN not existing at the Beneficiary PSP level. Return: IBAN not existing at Beneficiary PSP level.	<ul style="list-style-type: none"> Beneficiary gave invalid IBAN; Originator used wrong IBAN data from its customers' database; Originator had technical problem during the processing of the SCT instruction issuance. 	Originator to contact the Beneficiary to get the correct IBAN of the Beneficiary.
AC03	Invalid Creditor Account Number	Wrong unique identifier of the Beneficiary account.	RFRO.	Originator has made an SCT transaction which was addressed to a wrong IBAN.	Originator itself selected or entered a wrong IBAN of the Beneficiary when issuing the SCT instruction.	Originator: <ul style="list-style-type: none"> Adapt this internal SCT instruction issuance processes to avoid the selection of a wrong IBAN in the future; Pay more attention in selecting/ entering the IBAN when issuing a SCT instruction.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
AC04	Closed Account Number	Account closed.	Return, Negative answer to a Recall or to a RFRO.	The account of the Beneficiary is closed at the Beneficiary PSP. Note: This code cannot be used in certain SEPA countries for reasons of data protection. MS03 could be used as an alternative.	Beneficiary closed his account since the last time the Originator made a SCT instruction to this Beneficiary.	Originator to contact the Beneficiary for the new account.
AC06	Blocked Account	Account blocked.	Return.	Account blocked for any financial transaction.	<ul style="list-style-type: none"> Beneficiary PSP has blocked the account due to a Court Order; Beneficiary PSP has blocked the account (e.g., suspicion of misuse, request from the Beneficiary). 	Originator to contact the Beneficiary for alternative account/ solution to pay.
ACNR	Accepted Claim Non-Receipt	Inter-PSP positive response to Claim Non-Receipt.	Positive answer to SCT Inquiry "Claim Non-Receipt".	The Beneficiary PSP confirms to have credited the initial SCT transaction on the IBAN of the Beneficiary. It provides the Originator PSP with the date on which this SCT transaction has been credited.	No root cause to be defined.	Originator PSP to report back to the Originator that its SCT instruction was processed according to his/her instructions.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
ACVA	Accepted Value Date Adjustment	Inter-PSP positive response to Claim for Value Date Correction.	Positive answer to SCT Inquiry “Claim for Value Date Correction”.	The Beneficiary PSP: <ul style="list-style-type: none"> • Accepts to correct the currently applied value date of the SCT transaction; and • Requests an interest compensation from the Originator PSP before it executes this correction. 	The cause for the claimed incorrect value date lies not with the Beneficiary PSP.	Originator PSP to pay first the interest compensation to the Beneficiary PSP.
AG01	Transaction Forbidden	Credit transfer forbidden on this account (e.g., savings account).	Return.	A SCT transaction cannot be booked on this type of account.	Beneficiary gave information of an account on which SCT transactions cannot be booked.	Originator to contact the Beneficiary to agree on another payment instrument.
AG02	Invalid Bank Operation Code	Operation code/ transaction code incorrect, invalid file format.	Reject, Return.	The identification code of the scheme (i.e. service level or local instrument) specified in the message is incorrect. For specific XML file setting issues (i.e. invalid file format), please use FF01 instead.	Originator: technical error or error due to the processing of the SCT transaction or the file containing SCT instructions.	Originator to correct the wrong information.
AM04	Insufficient Funds	Insufficient funds on the account.	Negative answer to a Recall or to a RFRO.	There are not enough funds on the Beneficiary’s account to debit the full	Insufficient funds on the Beneficiary’s account.	Originator (and Originator PSP if it concerns a Recall due to an error made by



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
				amount of the Recall or of the RFRO. Note: This code cannot be used in certain SEPA countries for reasons of data protection. CUST could be used as an alternative.		the Originator PSP itself) to contact the Beneficiary directly to obtain back the funds outside the Recall - or the RFRO procedures of the SCT scheme.
AM05	Duplication	Duplicate payment.	Reject, Return.	CSM or Beneficiary PSP considers that an identical SCT transaction had been sent or processed very recently.	Originator/ Originator PSP: technical or human error.	Originator/ Originator PSP to check if the transaction is really duplicated.
AM09	Wrong Amount	Wrong amount.	RFRO.	Originator has made an SCT instruction for an amount higher than intended.	Originator: technical or human error.	Originator to adapt this internal SCT instruction issuance processes to avoid transferring wrong amounts in the future.
ARDT	The Transaction Has Already Been Returned	Already returned transaction.	Negative answer to a Recall or to a RFRO; Negative answer to SCT Inquiry "Claim Non-Receipt".	<ul style="list-style-type: none"> Negative answer to a Recall or to a RFRO: the Beneficiary has already transferred back the funds to the Originator (via SCT, SCT Inst or another payment means). 	<ul style="list-style-type: none"> Not applicable. 	<ul style="list-style-type: none"> No action.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
				<ul style="list-style-type: none"> Negative answer to SCT Inquiry “Claim Non-Receipt”: the Beneficiary PSP had not been able to process the initial SCT transaction. 	<ul style="list-style-type: none"> See the provided Return reason code for the SCT transaction. 	<ul style="list-style-type: none"> See the suggested actions for the SCT Return reason code.
ARJT	Already Rejected Transaction	Already rejected transaction.	Negative answer to SCT Inquiry “Claim Non-Receipt”.	The Beneficiary PSP had not been able to process the initial SCT transaction.	See the provided Reject reason code for the SCT transaction.	See the suggested actions for the SCT Reject reason code.
BE04	Missing Creditor Address	Account address invalid.	Return.	Address of the Beneficiary is not provided in the SCT transaction.	Missing or invalid address in case it is necessary for further processing.	Originator PSP to ask the Originator to provide the address of the Beneficiary.
CERI	Check ERI	The credit transfer is not tagged as an Extended Remittance Information (ERI) transaction but contains ERI.	Reject.	The SCT instruction is not tagged as an Extended Remittance Information (ERI) instruction but contains ERI.	Error is made at the level of the Originator or the Originator PSP system when creating the payment message.	Originator PSP to check its processes and possibly revert to the Originator.
CNOR	Creditor Bank Is Not Registered	Beneficiary PSP is not registered under this BIC in the CSM.	Reject, Return.	Beneficiary PSP is not/ no longer registered as a SCT scheme participant under this BIC at the CSM.	Beneficiary PSP not/ no longer declared as (indirect) participant to this CSM.	Originator to ask the Beneficiary how that Beneficiary can receive SCT



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
						transactions via another PSP.
CUST	Requested By Customer	a. By request of the Originator without any reason specified. b. Refusal by the Beneficiary.	a. RFRO. b. Negative answer to a Recall or to a RFRO.	a. Originator wishes to recover the funds of an earlier settled SCT transaction. b. Beneficiary does not want to honour the Recall or the RFRO.	a. The Originator does not give a specific reason to recover the funds. b. Beneficiary claims to be entitled to the received funds.	a. No action. b. Originator (and Originator PSP if it concerns a Recall due to an error made by the Originator PSP itself) to contact the Beneficiary directly to obtain back the funds outside the Recall or the RFRO procedures of the SCT scheme.
CVAA	Correct Value Date Already Applied	Inter-PSP negative response to Claim for Value Date Correction.	Negative answer to SCT Inquiry "Claim for Value Date Correction".	The Beneficiary PSP rejects the claim to correct the currently applied value date of the SCT transaction.	The Beneficiary PSP claims to have applied the correct value date as outlined in the SCT transaction.	Originator PSP to explain to the Originator that the SCT instruction has been executed according to the instructions of the Originator.
DNOR	Debtor Bank Is Not Registered	Originator PSP is not registered	Reject.	Originator PSP is not/no longer registered as a SCT	The Originator PSP sends SCT transactions by mistake to its former CSM.	<ul style="list-style-type: none"> Originator PSP to rout its SCT



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		under this BIC in the CSM.		scheme participant under this BIC at the CSM.		transaction to its current CSM; <ul style="list-style-type: none"> Contact Originator to agree on another means of payment with the Beneficiary.
DUPL	Duplicate Payment	Duplicate Sending.	Recall.	Originator or Originator PSP detects itself a duplicate SCT transaction and tries to recover the funds of this duplication.	Originator/ Originator PSP: technical or human error.	Originator and/or Originator PSP: no action apart of setting up measures preventing the duplicate initiation and/or exchange of SCT transactions from happening in the future.
ED05	Settlement Failed	Settlement of the SEPA Credit Transfer failed.	Reject.	The Originator PSP or the CSM must report a settlement failure.	The inter-PSP SCT funding facilities of the Originator PSP are insufficient to settle this transaction.	Action depends on the SLA between the Originator PSP and the CSM.
ERIN	ERI Option Not Supported	The Extended Remittance Information (ERI) option is not supported.	Reject, Return.	<ul style="list-style-type: none"> Reject: the Originator PSP and/or the addressed Beneficiary PSP do not support the ERI option. 	The Originator PSP and/or Beneficiary PSP do not support the ERI option.	At the discretion of the Originator on how to proceed further.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
				<ul style="list-style-type: none"> Return: The addressed Beneficiary PSP does not support the ERI option. 		
FF01	Invalid File Format	Operation/ transaction code incorrect, invalid file format.	Reject	Issues with XML-file specific settings: <ul style="list-style-type: none"> XML file was not duly filled out or is not correct; There is a syntax error in the file; Originator PSP or its CSM did not complete a XSD check before submitting the file. 	<ul style="list-style-type: none"> Originator; Originator PSP; CSM. 	Repair the XML file.
FOCR	Following Cancellation Request	Positive answer to the Recall.	Positive answer to a Recall or to a RFRO.	Beneficiary PSP or the Beneficiary accepts the Recall request or the RFRO to reimburse the funds to the Originator or to the Originator PSP.	Not applicable.	Not applicable.
FRAD	Fraudulent Origin	Fraudulent originated credit transfer.	Recall.	Originator or Originator PSP detects a fraudulent SCT transaction and tries to recover the funds.	<ul style="list-style-type: none"> Originator claims to be a victim of a fraudulently executed SCT transaction; Fraudsters manipulated the SCT applications or systems of the Originator 	Originator and/or Originator PSP: no action apart of setting up measures preventing such fraudulent SCT transactions from



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
					PSP to execute afterwards fraudulent transactions.	happening in the future.
LEGL	Legal Decision	Legal reasons.	Negative answer to a Recall or to a RFRO.	Beneficiary PSP is not allowed to reimburse the funds following the Recall or the RFRO from the Originator PSP.	The funds cannot be reimbursed for legal reasons.	Originator (and Originator PSP if it concerns a Recall due to an error made by the Originator PSP itself) to contact the Beneficiary directly to obtain back the funds outside the Recall or the RFRO procedures of the SCT scheme.
MD07	End Customer Deceased	Beneficiary deceased.	Return.	Beneficiary deceased Note: This code cannot be used in certain SEPA countries for reasons of data protection. In this case MS03 can be used as alternative.	Not applicable.	No action.
MODI	Modified As Per Request	Inter-PSP confirmed positive response to Claim for Value Date Correction.	Confirmed positive answer to SCT Inquiry “Claim for Value Date Correction”.	The Beneficiary PSP confirms to have corrected the value date of the booked SCT transaction on the IBAN of the Beneficiary.	The Beneficiary PSP: <ul style="list-style-type: none"> Has well received the interest compensation from the Originator PSP following the Beneficiary PSP’s positive answer to the SCT Inquiry “Claim for 	Originator PSP to pay the interest compensation when the Beneficiary PSP has sent the code VADA in the confirmed positive answer.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
					Value Date Correction” containing the code ACVA; or <ul style="list-style-type: none"> Does not request an interest compensation at all; or Cannot request an interest compensation because the calculation results in a negative amount; or Requests the Originator PSP to pay the interest compensation a later point in time. The code VADA (Value Date Adjustment) marks such request. 	
MS02	Not Specified Reason Customer Generated	By order of the Beneficiary.	Return.	Refusal by Beneficiary at presentation of the SCT transaction to the Beneficiary PSP.	The Beneficiary PSP acts on behalf of the Beneficiary following an instruction from the Beneficiary for not accepting funds from a specific account, Originator or via a specific payment scheme.	Originator to contact the Beneficiary directly how the Originator should settle any financial obligation towards the Beneficiary.
MS03	Not Specified Reason	Reason not specified.	Reject, Return.	Only to be used in case national legislation (e.g.,		Originator to contact the Beneficiary



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	Agent Generated			data protection laws) does not allow the use of AC04, RR01, RR02, RR03 and RR04. Note: limit the use of the reason code MS03 and select the appropriate reason code in the list.		directly how the Originator should settle any financial obligation towards the Beneficiary.
NERI	No ERI	The SEPA Credit Transfer is tagged as an Extended Remittance Information (ERI) transaction but does not contain ERI.	Reject.	The SCT instruction is tagged as an Extended Remittance Information (ERI) instruction but does not contain ERI.	Error is made at the level of the Originator or the Originator PSP system when creating the payment message (file).	<ul style="list-style-type: none"> • Originator to re-submit its SCT instruction (file) with ERI included; • Originator PSP to check its processes and possibly revert to the Originator.
NOAS	No Answer From Customer	No response from Beneficiary.	Negative answer to a Recall or to a RFRO.	Originator or Originator PSP tries to recover funds from a previously executed SCT transaction.	<ul style="list-style-type: none"> • Beneficiary PSP is not able to reach the Beneficiary; • The Beneficiary does not reply to the authorization demands from the Beneficiary PSP to reimburse the funds to the Originator or the Originator PSP. 	Originator (and Originator PSP if it concerns a Recall due to an error made by the Originator PSP itself) to contact the Beneficiary directly to obtain back the funds outside the Recall -or the RFRO



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
						procedures of the SCT scheme.
NOOR	No Original Transaction Received	Original Credit Transfer never received.	Negative answer to a Recall or to a RFRO; Negative answer to SCT Inquiry "Claim Non-Receipt".	Beneficiary PSP or Beneficiary denies having received the initial SCT transaction.	<ul style="list-style-type: none"> Recall or RFRO: this request has been addressed to the wrong Beneficiary PSP or Beneficiary. Negative answer to SCT Inquiry "Claim Non-Receipt": the Beneficiary PSP has not received the initial SCT transaction. 	Originator PSP to address the Recall, the RFRO or the SCT Inquiry to the correct Beneficiary PSP or Beneficiary.
RC01	Bank Identifier Incorrect	PSP identifier incorrect (i.e. invalid BIC).	Reject, Return.	BIC of the scheme participant is not correct.	<ul style="list-style-type: none"> Originator: the provided BIC for a non-EEA SEPA SCT transaction is not complete (BIC8 instead of BIC11); CSM or Beneficiary PSP: the provided BIC in the inter-PSP message does not exist in their BIC database. 	<ul style="list-style-type: none"> Originator to contact the Beneficiary for the correct BIC for a non-EEA SEPA SCT transaction; Originator PSP to allocate the correct and complete BIC of the Beneficiary PSP in the inter-PSP message.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
RJNR	Rejected Claim Non-Receipt	Inter-PSP negative response to Claim Non-Receipt.	Negative answer to SCT Inquiry "Claim Non-Receipt"	The Beneficiary PSP states a more precise reason for rejecting the SCT inquiry. One of the following codes must be provided: NOOR, RNPR, ARJT, ARDT or RR04.	<ul style="list-style-type: none"> • NOOR: it was never received; • RNPR: it was received but it was not processable; • ARJT: it has already been rejected; • ARDT: it has already been returned; • RR04: a regulatory reason. 	See suggested actions under the reason codes NOOR, RNPR, ARJT, ARDT and RR04.
RJVA	Rejected Value Date Adjustment	Inter-PSP negative response to Claim for Value Date Correction.	Negative answer to SCT Inquiry "Claim for Value Date Correction".	The Beneficiary PSP rejects the claim to correct the currently applied value date of the SCT transaction.	<p>The Beneficiary PSP rejects the value date correction because</p> <ul style="list-style-type: none"> • the debit date of the SCT transaction exceeds the 13 months preceding the submission date of the SCT inquiry; • the SCT transaction has a debit date prior to 17 November 2019 being the entry-into-force date of the SCT Inquiry procedure. 	No further action.
RNPR	Original Transaction Received but	Original Transaction Received but Not Processable.	Negative answer to SCT Inquiry	The Beneficiary PSP is not able to process the SCT transaction at this point in time.	In case the Beneficiary PSP cannot process the SCT transaction for a reason other than ARJT, ARDT and RR04.	Originator PSP and Beneficiary PSP may contact each other on how to possibly



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
	Not Processable		“Claim Non-Receipt”.			resolve the issue causing the non-execution of the SCT transaction.
RR01	Missing Debtor Account Or Identification	Regulatory Reason.	Reject, Return.	Missing Originator account details.	Specification of the Originator’s account or unique identification needed for reasons of regulatory requirements is insufficient or missing.	Originator PSP to check the transaction and if necessary repair the transaction by completing the Originator account.
RR02	Missing Debtor’s Name Or Address	Regulatory Reason.	Reject, Return.	<ul style="list-style-type: none"> Missing Originator name (address is optional field for EEA SCT transactions); Missing address of the Originator for non-EEA SCT transactions. <p>Note: This code cannot be used in certain SEPA countries for reasons of data protection. MS03 could be used as an alternative.</p>	Specification of the Originator’s name and/or address needed for regulatory requirements is insufficient or missing.	Originator PSP to repair the transaction by completing the Originator’s name and/or address information.
RR03	Missing Creditor’s Name Or Address	Regulatory Reason.	Reject, Return.	Missing Beneficiary’s name (address is optional field). Note: This code cannot be used in certain SEPA countries for reasons of	Specification of the Beneficiary’s name needed for regulatory requirements is insufficient or missing.	Originator PSP to repair the transaction by completing the Beneficiary’s name.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
				data protection. MS03 could be used as an alternative.		
RR04	Regulatory Reason	Regulatory Reason.	Reject, Return; Negative answer to SCT Inquiry "Claim Non-Receipt".	Only to be used for Regulatory Reasons other than RR01, RR02 or RR03. Note: This code cannot be used in certain SEPA countries for reasons of data protection. MS03 could be used as an alternative except to a negative answer to a SCT Inquiry "Claim Non-Receipt" (please refer to the code RJNR).	Potential hit due to AML, Embargo or Counter-Terrorist-Financing reasons.	Originator to contact the Originator PSP.
TECH	Technical Problem	Technical problems resulting in erroneous SCTs.	Recall.	Originator or Originator PSP detects a technical problem with the result of incorrect SCT transactions sent out. Originator or Originator PSP tries to recover the funds.	<ul style="list-style-type: none"> • Technical issue at the applications or systems of the Originator itself when creating the SCT instruction(s) or files; • Technical issue at the SCT applications or systems of the Originator PSP itself when handling the SCT instruction(s)/ files or in their conversion into SCT 	Originator and/or Originator PSP: no action apart of setting up measures preventing such technical problems from happening in the future.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-cases	Possible root cause	Suggested action
					transactions for further inter-PSP processing.	
TM01	Cut Off Time	File received after Cut-off Time.	Reject.	The CSM has not received the initial SCT transaction (files) within the cut-off time deadline defined by that CSM.	Connection, processing or validation issue at any step starting from the Originator PSP to the CSM(s).	Originator PSP to re-submit the SCT transactions before the next cut-off time.