



Guidance On Reason Codes For OCT Inst R-transactions

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1. OCT Inst R-transaction definition

The content of this document applies to the One-Leg Out Instant Credit Transfer (OCT Inst) rulebook.

Some OCT Inst 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 and Returns. The definitions of the various R-transactions are outlined in the Exception Processing Flow section of the OCT Inst rulebook. The rulebook also defines in a separate section an OCT Inst Inquiry process for a Claim of Non-Receipt.

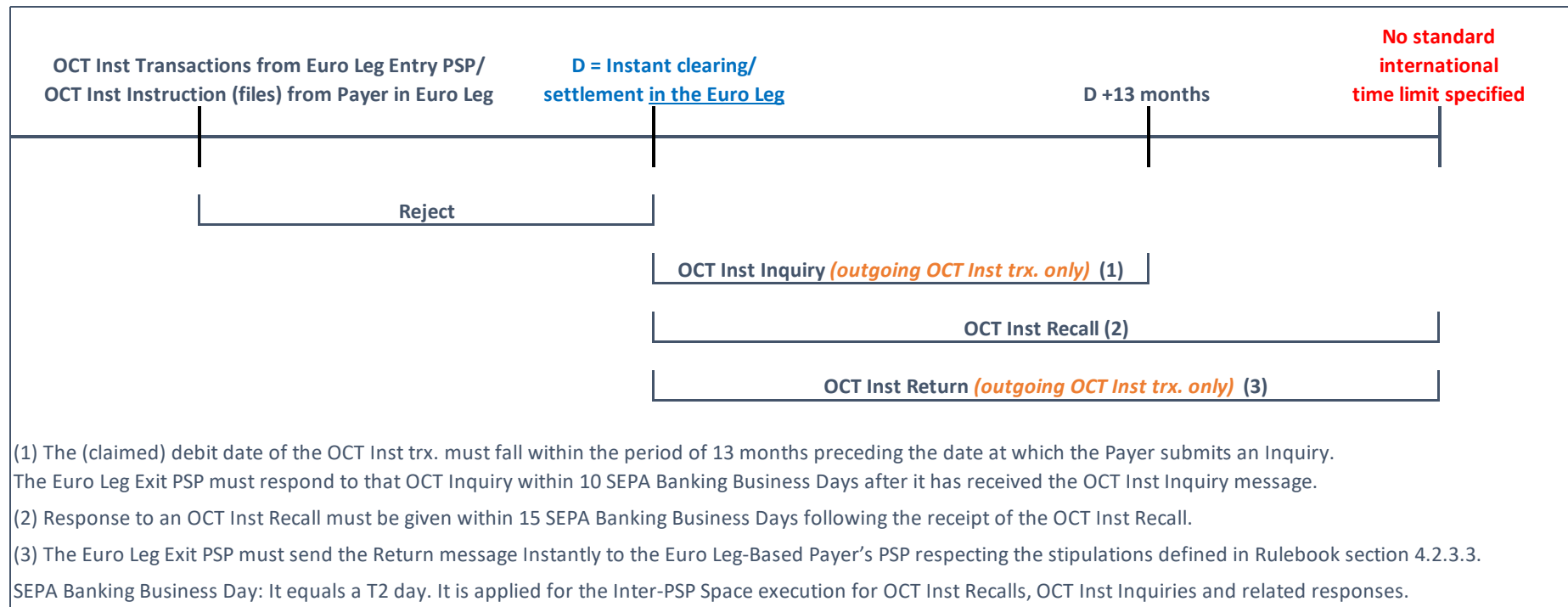
The type of R-transaction used depends on the point in time in the processing chain at which the R-transaction is initiated or sent as well as on the party initiating or sending the R-transaction. The process of exception handling starts at the point in the process where the problem is detected.

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

The R-transactions and Inquiries foreseen within the OCT Inst scheme must be processed within the timeline described below. It is pointed out that the following OCT Inst scheme participants are in breach with the OCT Inst rulebook if:

- For an OCT Inst Inquiry, the Euro Leg Exit PSP does not send its response within **10** SEPA Banking Business Days following the receipt of the OCT Inst Inquiry from the Euro Leg-Based Payer's PSP.
- For an OCT Inst Recall, the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP does not send its response within **15** SEPA Banking Business Days following the receipt of the OCT Inst Recall from the Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP;
- For an OCT Inst Return, the Euro Leg Exit PSP does not send its response Instantly to the Euro Leg-Based Payer's PSP respecting the stipulations defined in the OCT Inst rulebook section 4.2.3.3.

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



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

Some OCT Inst scheme participants are not applying the correct R-transaction reason codes. Therefore, all scheme participants are reminded to use the correct OCT Inst R-transaction reason codes described in the OCT Inst rulebook.

Section 3 of this document provides guidance to the OCT Inst scheme participants about the reason codes to be used to report specific OCT Inst transaction issues.

OCT Inst 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 that OCT Inst scheme participant. 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 OCT Inst R-transaction reason codes

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
AB05	Timeout Creditor Agent	Euro Leg time-out – maximum execution time has been exceeded.	Reject (I + O).	Euro leg-Based Payee’s PSP or the Euro Leg Exit PSP has not received the initial OCT Inst Transaction within the time-out deadline defined by the OCT Inst rulebook.	<ul style="list-style-type: none"> • Connection, processing or validation issue at any step starting from the Euro Leg Entry PSP, across the CSM(s) up to the Euro Leg-Based Payer’s PSP. • Connection, processing or validation issue at any step starting from the Euro Leg-Based Payer’s PSP, across the CSM(s) up to the Euro Leg Exit PSP. 	<ul style="list-style-type: none"> • Euro Leg-Based Payer’s PSP to suggest to the Payer to re-issue an OCT Inst transaction at a later stage or to use another instrument; • Payer to contact the Payee for alternative solution to pay.
AB06	Timeout Instructed Agent	Euro Leg time-out – maximum execution time has been exceeded (due to timeout at the Instructed Agent).	Reject (I + O).	<ul style="list-style-type: none"> • Any CSM between the Euro Leg Entry PSP/ Euro Leg-Based Payer’s PSP and the Euro Leg-Based Payee’s PSP/ Euro Leg Exit PSP has not received the initial OCT Inst Transaction within the time-out 	Connection, processing or validation issue at any step starting from the Euro Leg Entry PSP/ Euro Leg-Based Payer’s PSP, across the CSMs up to the Euro Leg-Based Payee’s PSP/ Euro Leg Exit PSP and back to the CSM of Euro Leg-Based Payee’s PSP/ of the Euro Leg Exit PSP.	<ul style="list-style-type: none"> • Euro Leg-Based Payer’s PSP to suggest to the Payer to re-issue an OCT Inst transaction at a later stage or to use another instrument;

² The references « I » and « O » in brackets specify whether the R-transaction type concerned applies only to incoming OCT Inst transaction, only to outgoing OCT Inst transactions, or to both of them.



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				deadline defined by the OCT Inst rulebook; <ul style="list-style-type: none"> The CSM of the Euro Leg-Based Payee’s PSP/ of the Euro Leg Exit PSP has not received any confirmation message at all about the OCT Inst Transaction from the Euro Leg-Based Payee’s PSP/ Euro Leg Exit PSP within the time-out deadline defined by the OCT Inst rulebook. 		<ul style="list-style-type: none"> Payer to contact the Payee for alternative solution to pay.
AB07	Offline Agent	Agent of message is not online. Generic usage if it cannot be determined who exactly is not online.	Reject (I + O).	The connection infrastructure of a CSM between the Euro Leg Entry PSP/ Euro Leg-Based Payer’s PSP and the Euro Leg Payee’s PSP/ Euro Leg Exit PSP is unavailable to transmit and/or to process any type of OCT Inst scheme-related message.	The connection to and from the CSM is not available.	<ul style="list-style-type: none"> Euro Leg-Based Payer’s PSP to suggest to the Payer to re-issue an OCT Inst transaction at a later stage or to use another instrument; Payer to contact the Payee for alternative solution to pay.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
AB08	Offline Creditor Agent	Creditor Agent is not online.	Reject (I+O).	The connection to and from the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP is unavailable to transmit and/or to process any type of OCT Inst scheme-related message.	The connection to and from the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP is not available.	<ul style="list-style-type: none"> • Euro Leg-Based Payer's PSP to suggest to the Payer to re-issue an OCT Inst transaction at a later stage or to use another instrument; • Payer to contact the Payee for alternative solution to pay.
AB09	Error Creditor Agent	Transaction stopped due to error at the Creditor Agent.	Reject (I+O).	Transaction process aborted due to an error at the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP.	(A part of) the OCT Inst service at the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP is not available.	<ul style="list-style-type: none"> • Euro Leg-Based Payer's PSP to suggest to the Payer to re-issue an OCT Inst transaction at a later stage or to use another instrument; • Payer to contact the Payee for alternative solution to pay.
AB10	Error Instructed Agent	Transaction stopped due to	Reject (I+O).	Transaction process aborted due to an error at the CSM.	(A part of) the OCT Inst service at the CSM is not available.	<ul style="list-style-type: none"> • Euro Leg-Based Payer's PSP to suggest to the



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		error at the Instructed Agent.				Payer to re-issue an OCT Inst transaction at a later stage or to use another instrument; <ul style="list-style-type: none"> • Payer to contact the Payee for alternative solution to pay.
AC01	Incorrect Account Number	Unique identifier of the Payee's account incorrect (i.e. invalid IBAN or other identifier).	Reject (I+O). Return (O only).	<ul style="list-style-type: none"> • Invalid format of the IBAN/account of the Payee; • The IBAN/account does not exist at the Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI. 	<ul style="list-style-type: none"> • Payee gave an invalid IBAN/account to the Payer; • Payer used wrong IBAN/account data from its customers' database; • Payer had technical problem during the processing of the OCT Inst instruction issuance. 	Payer to contact the Payee to get the correct IBAN/account of the Payee.
AC03	Invalid Creditor Account Number	Wrong account number in Credit Transfer.	Recall (I+O).	Payer has made an OCT Inst transaction which was addressed to a wrong IBAN/account.	Payer itself selected or entered a wrong IBAN/account of the Payee when issuing the OCT Inst instruction.	Payer: <ul style="list-style-type: none"> • Adapt this internal OCT Inst instruction issuance processes to avoid the selection of a wrong IBAN/account in the future;



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						<ul style="list-style-type: none"> Pay more attention in selecting/entering the IBAN/account when issuing a OCT Inst instruction.
AC04	Closed Account Number	Account closed.	Reject (I only). Negative response to a Recall (I+O). Return (O only).	The IBAN/account of the Payee is closed at the Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI. Note: This code cannot be used in certain SEPA countries for reasons of data protection. MS03 could be used as an alternative.	Payee closed his account since the last time the Payer made a OCT Inst instruction to this Payee.	Payer to contact the Payee for the new IBAN/account.
AC06	Blocked account	Account blocked, reason not specified.	Reject (I only). Return (O only).	Account blocked for any financial transaction.	<ul style="list-style-type: none"> Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI has blocked the account due to a Court Order; Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI has blocked the account for another reason (e.g., suspicion of misuse, request from the Payee). 	Payer to contact the Payee for alternative account/ solution to pay.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
ACNR	Accepted Claim Non-Receipt	Inter-PSP positive response to Claim Non-Receipt.	Positive response to OCT Inst Inquiry “Claim Non-Receipt” (O only).	It is confirmed that the non-Euro Leg Payee’s FI has credited the initial OCT Inst Transaction on the account of the Payee. The Euro Leg Exit PSP provides the Euro Leg-Based Payer’s PSP with the date on which this OCT Inst Transaction has been credited.	<ul style="list-style-type: none"> No root cause to be defined. 	Euro Leg-Based Payer’s PSP to report back to the Payer that its OCT Inst instruction was processed according to his/her instructions.
AG01	Transaction Forbidden	One-Leg Out Credit Transfer forbidden on this type of account (e.g., savings account).	Reject (I only). Return (O only).	A OCT Inst transaction cannot be booked on this type of account.	Payee gave information of an account on which OCT Inst transactions cannot be booked.	Payer to contact the Payee to agree on another payment instrument.
AG02	Invalid Bank Operation Code	Operation code/ transaction code incorrect, invalid format.	Reject (I+O). Return (O only).	The identification code of the scheme (i.e. service level or local instrument) specified in the message is incorrect.	Payer: technical error or error due to the processing of the OCT Inst transaction or the file containing OCT Inst instructions.	Payer to correct the wrong information.
AG03	Transaction Not Supported	<ul style="list-style-type: none"> Euro Leg-Based Payee’s PSP does not accept transaction. Non-Euro Leg Payee’s FI does not accept transaction. 	Reject (I+O).	The concerned Euro Leg-based Payee’s PSP/ non-Euro Leg Payee’s FI does not want to receive an OCT Inst transaction from the non-Euro Leg Payer’s FI/ Euro Leg-Based Payer’s PSP concerned.	<ul style="list-style-type: none"> Euro Leg-based Payee’s PSP may apply e.g., some environmental, social or governance (ESG) standards. Transaction to that Non-Euro Leg Payee’s FI is not supported by the Euro Leg Exit PSP. 	Payer to contact the Payee to agree on another payment instrument.



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AG09	Payment Not Received	Original payment never received.	Reject (I+O).	<p>The Euro Leg-Based Payee's PSP/ Euro leg Exit PSP or the CSM has never received the OCT Inst transaction which the OCT Inst transaction status investigation message refers to.</p> <p>Note: this investigation applies only to the Euro Leg. For the non-Euro Leg, the OCT Inst inquiry procedure is followed.</p>	<p>a) The OCT Inst transaction status investigation message is addressed to the wrong Euro Leg-Based Payee's PSP/ Euro leg Exit PSP. The cause may be the Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP itself or a CSM.</p> <p>b) The Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP is the intended Euro Leg-Based Payee's PSP/ Euro leg Exit PSP in the OCT Inst transaction. The cause may be a connection or a processing issue.</p>	<p>a) Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP or the CSM to address the OCT Inst transaction status investigation message to the correct Euro Leg-Based Payee's PSP/ Euro leg Exit PSP.</p> <p>b) Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP to investigate the concrete issue and inform the Payer about the failed transaction.</p>
AG10	Agent Suspended	Agent of message is suspended from the Real Time Payment system. Generic usage if it cannot be determined who exactly is suspended.	Reject (I+O).	<p>Any agent in the chain following the Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP up to the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP is (temporarily) suspended.</p> <p>This code must be used when it cannot be determined whether it is the Euro Leg-Based</p>	<p>The overseer of the concerned agent has (temporarily) suspended this agent.</p>	<ul style="list-style-type: none"> Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP to determine an alternative route through which its OCT Inst transaction can be sent to the Euro Leg-Based Payee's



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				Payee's PSP/ Euro Leg Exit PSP itself or another agent in the chain which is (temporarily) suspended.		PSP/ Euro Leg Exit PSP; • Euro Leg-Based Payer's PSP to suggest to the Payer to re-issue an OCT Inst transaction at a later stage.
AG11	Creditor Agent Suspended	Creditor Agent of message is suspended from the Real Time Payment system.	Reject (I+O).	The concerned <u>Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP</u> to which the OCT Inst transaction has been sent to, is (temporarily) suspended.	The overseer of the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP or the CSM of the Euro Leg-Based Payee's PSP/ of the Euro Leg Exit PSP has (temporarily) suspended the Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP.	• Payer to contact the Payee for details of an alternative Euro Leg-Based Payee's PSP. • Euro Leg-Based Payer's PSP to determine whether it can send the OCT Inst transaction through another Euro Leg Exit PSP.
AGNT	Incorrect Agent	Agent in the payment workflow is incorrect.	Recall (I+O).	The OCT Inst transaction contains the wrong identification code of the Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI.	Payer provided or was provided with the wrong identification code of the Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI.	Payer to contact the Payee to obtain the correct identification code of the Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI.



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AM02	Not Allowed Amount	Amount exceeds maximum amount authorized in the Euro Leg.	Reject (I+O).	The amount of the OCT Inst instruction/ transaction exceeds the scheme default maximum amount or a bi/multilaterally agreed higher OCT Inst instruction/ transaction amount.	<ul style="list-style-type: none"> The concerned Euro Leg-Based Payee's PSP/ Euro Leg-Based Payer's PSP has no bi/multilateral agreement on a higher maximum amount with any other OCT Inst scheme participant; The Payer submits an OCT Inst instruction for an amount higher than the bi/multilaterally amount agreed between the Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP and the concerned Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP. 	Suggest to the Payer to split up the desired total amount in two or more OCT Inst instructions with amounts lower than the OCT Inst scheme default (or bi/multilaterally agreed higher) maximum amount.
AM04	Insufficient Funds	Amount of funds available to cover specified message amount is insufficient.	Negative response to a Recall (I+O).	There are not enough funds on the Payee's account to debit the full amount of the Recall. Note: This code cannot be used in certain SEPA countries for reasons of data protection. CUST should be used instead.	Insufficient funds on the Payee's account.	Payer (& Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP if it concerns a Recall due to an error made by that PSP itself) to contact the Payee directly to obtain back the funds outside the Recall procedure of the OCT Inst scheme.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
AM05	Duplication	Duplicate payment.	Reject (I+O). Return (O only).	CSM or Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP (e.g., via the non-Euro Leg Payee's FI) considers that an identical OCT Inst transaction had been sent or processed very recently.	Payer/ Euro Leg Entry PSP or Euro Leg-Based Payer's PSP: technical or human error.	Payer/ Euro Leg Entry PSP or Euro Leg-Based Payer's PSP to check if the transaction is really duplicated.
AM09	Wrong Amount	Amount is not the amount agreed or expected.	Recall (I+O).	Payer has made an OCT Inst instruction for an amount higher than intended.	Payer: technical or human error.	Payer to adapt this internal OCT Inst instruction issuance processes to avoid transferring wrong amounts in the future.
AM23	Amount Exceeds Settlement Limit	Euro Leg settlement limit exceeded.	Reject (I+O).	The Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP has insufficient (pre-funded) inter-PSP OCT Inst settlement guarantees available to meet its settlement obligation for this specific OCT Inst transaction.	<ul style="list-style-type: none"> • Sudden peak of OCT Inst transactions for this OCT Inst scheme participant in its role of Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP; • Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP is unable to top up its inter-PSP OCT Inst settlement guarantee; • The monitoring service on the remaining OCT Inst settlement guarantees of the Euro Leg Entry PSP/ Euro Leg-Based Payer's 	<ul style="list-style-type: none"> • Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP to replenish its inter-PSP OCT Inst settlement guarantees as soon as possible; • Euro Leg-Based Payer's PSP to suggest to the Payer to re-issue an OCT Inst transaction at a later stage;



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					PSP fails and that PSP does not note this failure.	<ul style="list-style-type: none"> Payer to contact the Payee for an alternative solution to pay.
ARDT	The Transaction Has Already Been Returned	Cancellation not accepted as the transaction has already been returned/ rejected OCT Inst transaction.	<p>Negative response to a Recall (I+O).</p> <p>Negative response to OCT Inst Inquiry “Claim Non-Receipt” (O only).</p>	The Payee has already transferred back the funds to the Payer (via OCT Inst or another payment means).	Not applicable.	No action.
ARJT	Already Rejected Transaction	Already rejected transaction.	Negative response to OCT Inst Inquiry “Claim Non-Receipt” (O only).	The Euro Leg Exit PSP had not been able to process the initial OCT Inst transaction.	See the provided Reject reason code for the OCT Inst transaction.	See the suggested actions for the OCT Inst Reject reason code.
BE04	Missing Creditor Address	Address of the Payee invalid.	<p>Reject (I+O).</p> <p>Return (O only).</p>	Address of the Payee is not provided in the OCT Inst transaction or is invalid (e.g., an unstructured address format is delivered	Missing or invalid address of the Payee.	Euro Leg-Based Payer’s PSP to ask the Payer to provide the address of the Payee.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
				after the November 2026 phase-out deadline).		
BE07	Missing Debtor Address	Address of the Payer invalid.	Reject (I+O). Return (O only).	Address of the Payer is not provided in the OCT Inst transaction or is invalid (e.g., an unstructured address format is delivered after the November 2026 phase-out deadline).	Missing or invalid address of the Payer.	Euro Leg-Based Payer's PSP to provide a complete and valid address of the Payer.
CNOR	Creditor Bank Is Not Registered	<ul style="list-style-type: none"> Euro Leg-Based Payee's PSP not registered under this identification code. Euro Leg Exit PSP not registered under this identification code. 	Reject (I+O).	Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP is not/ no longer registered as an OCT Inst scheme participant under this BIC at the CSM.	Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP is not/ no longer declared as participant to this CSM.	Payer to ask the Payee how that Payee can receive OCT Inst transactions via another Euro Leg-Based Payee's PSP.
CUST	Requested By Customer	<ol style="list-style-type: none"> Cancellation requested by the Payer. Refusal by the Payee. 	<ol style="list-style-type: none"> Recall (I+O). Negative response to a Recall (I+O). 	<ol style="list-style-type: none"> Payer wishes to recover the funds of an earlier sent or settled OCT Inst transaction. Payee does not want to honour the Recall. 	<ol style="list-style-type: none"> Payer does not give a specific reason to recover the funds. Payee claims to be entitled to the received funds. 	<ol style="list-style-type: none"> No action. Payer (and Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP if it concerns a Recall due to an error made by the Euro Leg Entry PSP/



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						Euro Leg-Based Payer's PSP itself) to contact the Payee directly to obtain back the funds outside the Recall procedure of the OCT Inst scheme.
DNOR	Debtor Bank Is Not Registered	Euro Leg-Based Payer's PSP not registered under this identification code.	Reject (O only).	Euro Leg-Based Payer's PSP is not/no longer registered as an OCT Inst scheme participant under this BIC at the CSM.	The Euro Leg-Based Payer's PSP sends OCT Inst transactions by mistake to its former CSM.	<ul style="list-style-type: none"> Euro Leg-Based Payer's PSP to rout its OCT Inst transaction to its current CSM; Contact Payer to agree on another means of payment with the Payee.
DS28	Return For Technical Reason	Return following technical problems resulting in erroneous transaction.	Return (O only).	The OCT Inst transaction cannot be processed in the non-Euro Leg for any technical reason.	Technical issues at the non-Euro Leg Payee's FI or at any other intermediary FI or CSM in the non-Euro Leg.	Contact Payer to agree on another means of payment with the Payee.
DUPL	Duplicate Payment	Payment is a duplicate of another payment.	Recall (I+O).	Payer or Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP detects itself a duplicate OCT Inst transaction and tries to	Payer or Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP: technical or human error.	Payer or Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP: no action apart of setting up measures preventing the duplicate initiation



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				recover the funds of this duplication.		and/or exchange of OCT Inst transactions from happening in the future.
ED05	Settlement Failed	Settlement of the Euro One-Leg Out Credit Transfer failed.	Reject (I+O).	A CSM in the Euro Leg must report a settlement failure.	The inter-PSP OCT Inst funding facilities of the Euro Leg Entry PSP/ Euro Leg-based Payer's PSP are insufficient to settle this transaction.	Action depends on the SLA between the Euro Leg Entry PSP/ Euro Leg-based Payer's PSP and the CSM.
FF01	Invalid File Format	Operation/ transaction code incorrect, invalid file format.	Reject (I+O).	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; • Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP or its CSM did not complete a XSD check before submitting the file. 	<ul style="list-style-type: none"> • Payer; • Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP; • CSM. 	Repair the XML file.
FOCR	Following Cancellation Request	Positive response to the Recall.	Positive response to a Recall (I+O).	Euro Leg-Based Payee's PSP/ Euro leg Exit PSP or the Payee itself accepts the Recall request to reimburse the funds to the Payer or to the Euro Leg	Not applicable.	Not applicable.



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				Entry PSP/ Euro Leg-Based Payer's PSP.		
FRAD	Fraudulent Origin	Cancellation requested following a transaction that was originated fraudulently.	Recall (I+O).	Payer or Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP detects a fraudulent OCT Inst transaction and tries to recover the funds.	<ul style="list-style-type: none"> Payer claims to be a victim of a fraudulently executed OCT Inst transaction; Fraudsters manipulated the OCT Inst applications or systems of the Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP to execute afterwards fraudulent transactions. 	Payer or Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP: no action apart of setting up measures preventing such fraudulent OCT Inst transactions from happening in the future.
LEGL	Legal Decision	Cancellation cannot be accepted because of regulatory rules.	Negative response to a Recall (I+O).	Euro Leg-Based Payee's PSP/ Euro Leg Exit PSP is not allowed to reimburse the funds following the Recall from the Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP.	The funds cannot be reimbursed for legal reasons.	Payer (& Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP if it concerns a Recall due to an error made by that PSP itself) to contact the Payee directly to obtain back the funds outside the Recall procedure of the OCT Inst scheme.
MD07	End Customer Deceased	Payee deceased	Reject (I only). Return (O only).	Payee deceased Note: This code cannot be used in certain SEPA countries for reasons of data protection. In this	Not applicable.	No action.



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				case MS03 can be used as alternative.		
MS02	Not Specified Reason Customer Generated	By order of the Payee.	Reject (I only). Return (O only).	Refusal by Payee at presentation of the OCT Inst transaction to the Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI.	Euro Leg-Based Payee's PSP/ non-Euro Leg Payee's FI acts on behalf of the Payee following an instruction from the Payee for not accepting funds from a specific account, Payer or via a specific payment scheme.	Payer to contact the Payee directly how the Payer should settle any financial obligation towards the Payee.
MS03	Not Specified Reason Agent Generated	Reason not specified.	Reject (I+O). Return (O only).	Only to be used in case national legislation (e.g., 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.		Payer to contact the Payee directly how the Payer should settle any financial obligation towards the Payee.
NOAS	No Answer From Customer	No response from Payee (I). No response from Payee/ No response from the non-Euro Leg Payee's FI (O).	Negative response to a Recall (I+O).	Payer or Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP tries to recover funds from a previously executed OCT Inst transaction.	<ul style="list-style-type: none"> • Euro Leg-Based Payee's PSP/non-Euro Leg Payee's FI is not able to reach the Payee; • The Payee does not reply to the authorization demands from the Euro Leg-Based Payee's PSP/non-Euro Leg Payee's 	Payer (& Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP if it concerns a Recall due to an error made by that PSP itself) to contact the Payee directly to obtain back the funds outside the



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
					FI to reimburse the funds to the Payer or to the Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP.	Recall procedure of the OCT Inst scheme.
NOOR	No Original Transaction Received	Original One-Leg Out Instant Credit Transfer never received.	Negative response to a Recall (I+O). Negative response to OCT Inst Inquiry "Claim Non-Receipt" (O only).	Euro Leg-Based Payee's PSP/non-Euro Leg Payee's FI or the Payee itself denies having received the initial OCT Inst transaction.	Recall has been addressed to the wrong Euro Leg-Based Payee's PSP/non-Euro Leg Payee's FI or Payee.	Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP to address the Recall to the correct Euro Leg-Based Payee's PSP/non-Euro Leg Payee's FI or Payee.
RC01	Bank Identifier Incorrect	<ul style="list-style-type: none"> Identification code of the Euro Leg-Based Payee's PSP is incorrect (i.e. invalid BIC). Identification code of the non-Euro Leg Payee's FI is incorrect (i.e. invalid BIC or other code). 	Reject (I+O). Return (O only).	BIC of the Euro Leg-Based Payee's PSP is not correct. BIC or another identification code of the non-Euro Leg Payee's FI is not correct.	Payer provided an incomplete or incorrect BIC or another code for the OCT Inst transaction.	Payer to contact the Payee for the correct BIC/other code for an OCT Inst transaction.



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
RJNR	Rejected Claim Non-Receipt	Inter-PSP negative response to Claim Non-Receipt.	Negative response to OCT Inst Inquiry “Claim Non-Receipt” (O only).	A Claim Non-Receipt is rejected by the non-Euro Leg Payee's FI. The Euro Leg Exit PSP states a more precise reason for rejecting the Claim. One of the following codes must be provided: ARDT, ARJT, NOOR or RR04.	<ul style="list-style-type: none"> • ARDT: it has already been returned; • ARJT: it has already been rejected; • NOOR: it was never received; • RR04: a regulatory reason. 	See suggested actions under the reason codes ARJT, ARDT, NOOR and RR04.
RR01	Missing Debtor Account Or Identification	Regulatory Reason.	Reject (I+O).	Missing details about the Payer's account.	Specification of the Payer's account or unique identification needed for reasons of regulatory requirements is insufficient or missing.	Euro Leg-Based Payer's PSP to check the transaction and if necessary repair the transaction by completing the Payer's account details.
RR02	Missing Debtor's Name Or Address	Regulatory Reason.	Reject (I+O).	Missing Payer's name and/or address. Note: This code cannot be used in certain SEPA countries for reasons of data protection. MS03 could be used as an alternative.	Specification of the Payer's name and/or address needed for regulatory requirements is insufficient or missing.	Euro Leg-Based Payer's PSP to repair the transaction by completing the Payer's name and/or address information.
RR03	Missing Creditor's Name Or Address	Regulatory Reason.	Reject (I+O).	Missing Payee's name and/or address. Note: This code cannot be used in certain SEPA countries for reasons of	Specification of the Payee's name and/or address needed for regulatory requirements is insufficient or missing.	Euro Leg-Based Payer's PSP to repair the transaction by completing the Payee's



Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
				data protection. MS03 could be used as an alternative.		name and/or address information.
RR04	Regulatory Reason	Regulatory Reason.	Reject (I+O). Return (O only). Negative response to OCT Inst Inquiry "Claim Non-Receipt" (O only).	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.	Potential hit due to AML, Embargo or Countering-Terrorism-Financing reasons.	Payer to contact the Euro Leg-Based Payer's PSP.
TECH	Technical Problem	Cancellation requested following technical problems resulting in an erroneous transaction.	Recall (I+O).	Euro Leg Entry PSP/ Payer or Euro Leg-Based Payer's PSP detects a technical problem with the result of incorrect OCT Inst transactions sent out. Euro Leg Entry PSP/ Payer or Euro Leg-Based Payer's PSP tries to recover the funds.	<ul style="list-style-type: none"> • Technical issue at the applications or systems of the Payer itself when creating the OCT Inst instruction(s) or files; • Technical issue at the OCT Inst applications or systems of the Euro Leg Entry PSP/ Euro Leg-Based Payer's PSP when handling the OCT Inst instruction(s)/files or in their conversion into OCT 	Euro Leg Entry PSP/ Payer or Euro Leg-Based Payer's 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. ²	Exhaustive list of use-cases	Possible root cause	Suggested action
					Inst transactions for further inter-PSP processing.	
TM01	Invalid Cut Off Time	Euro Leg time-out – maximum execution time has been exceeded.	Reject (I+O).	<p>The OCT Inst (positive) confirmation message from the Euro Leg-Based Payee’s PSP/ Euro Leg Exit PSP back to the CSM of the Euro Leg-Based Payee’s PSP/ of the Euro Leg Exit PSP did not reach that CSM within the maximum execution time defined by the OCT Inst rulebook.</p> <p>This reason code can only be used between the Euro Leg-Based Payee’s PSP/ Euro Leg Exit PSP and its CSM.</p> <p>Reason code TM01 is not allowed in a negative confirmation message to the Euro Leg Entry PSP/ Euro Leg-Based Payer’s PSP. Instead, the code AB05 or AB06 can be used.</p>	Connection, processing or validation issue at any step between the Euro Leg-Based Payee’s PSP/ Euro Leg Exit PSP and its CSM.	