**SEPA Codes in the Payment Gateway:**

AC01     Incorrect             Account number is invalid or missing. Format of the account number specified is not correct

AC02     Invalid Debtor   Debtor account number invalid or missing

AC03     Invalid Creditor Creditor account number invalid or missing

AC04     Closed  Account number specified has been closed on the bank of account(s) books

AC05     Closed Debtor   Debtor account number closed

AC06     Blocked Account specified is blocked, prohibiting posting of transactions against it.

AC07     Closed Creditor Creditor account number closed

AC08     Invalid Branch   Branch code is invalid or missing

AC09     Invalid Account Account currency is invalid or missing

AC10     Invalid Debtor   Debtor account currency is invalid or missing

AC11     Invalid Creditor Creditor account currency is invalid or missing

AC12     Invalid  Account type missing or invalid. Generic usage if cannot specify between group and payment information levels

AC13     Invalid  Debtor account type missing or invalid

AC14     Invalid Creditor Creditor account type missing or invalid

RR01      Missing Debtor Specification of the debtor’s account or unique identification needed for reasons of regulatory requirements is insufficient or missing

RR02      Missing Debtor Name or Address            Specification of the debtor’s name and/or address needed for regulatory requirements is insufficient or missing.

RR03      Missing Creditor Name or Address          Specification of the creditor’s name and/or address needed for regulatory requirements is insufficient or missing.

RR04      Regulatory Reason          Regulatory Reason

RR05      Regulatory Information Regulatory or Central Bank Reporting information missing, incomplete or invalid.

RR06      Tax Information Invalid Tax information missing, incomplete or invalid.

RR07      Remittance Information Invalid Remittance information structure does not comply with rules for payment type.

RR08      Remittance Information Truncated         Remittance information truncated to comply with rules for payment type.

RR09      Invalid Structured Creditor Reference   Structured creditor reference invalid or missing.

RR10      Invalid Character Set      Character set supplied not valid for the country and payment type.

RR11      Invalid Debtor Agent Service ID Invalid or missing identification of a bank proprietary service.

RR12      Invalid Party ID Invalid or missing identification required within a particular country or payment type