

## Response Codes

### Overview

There are two scenarios when the response codes are used.

### When a request is processed successfully

The response message will contain two sections.

- Status Codes - To inform the user that the message has been successfully processed
- Reason Codes - To inform the user what the status of the message is, either accepted , or stored in the SAF (Store and Forward) Queue for future processing.

### When requests fail to be processed

When an API request fails a business logic validation, a rejection message will be sent back to the client. This rejection message will contain three sections.

- Status Codes - To inform the user that the message failed to be processed
- Reasons Codes - To inform the user of the reason code
- Reject Reason - More detailed explanation of the rejection message.

### API Gateway General Response Code



Please refer to the respective API specification for more information, as this applies only to specific APIs.

Status Code	Description
API.001	Invalid URL
API.002	Invalid format
API.003	Invalid length
API.004	Invalid value
API.005	Missing mandatory field
API.007	Unauthorized request
API.008	Request timeout

## Status Codes

Code	Name	Description
ACSP	AcceptedSettlementInProgress	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution

Code	Name	Description
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

## Reason Codes

These are the reason codes used in the event the message is rejected due to any business validation error.

Code	Description	Status Code
U000	Success/ Transaction Accepted	ACSP
U002	Success/ Transaction Accepted Stored in SAF	ACTC
U100	Product Not Found	RJCT
U101	Tenant Not Found	RJCT
U102	Tenant Not Active	RJCT
U103	Tenant Undefined	RJCT
U104	Inbound Scheme Not Found	RJCT
U105	Inbound Scheme Not Active	RJCT

Code	Description	Status Code
U106	Original Payment Not Found	RJCT
U107	Original Payment Rejected	RJCT
U108	Original Payment Not Responded	RJCT
<b>U110</b>	Payment Not Accepted	RJCT
<b>U111</b>	Minimum Amount Check Failed	RJCT
<b>U112</b>	Maximum Amount Check Failed	RJCT
U114	Mod 10 check failed	RJCT
<b>U115</b>	Date Sent Tolerance Check failed	RJCT
U116	Date Settlement Tolerance Check failed	RJCT
U117	Original Date Tolerance configuration error	RJCT
U118	Original Date Tolerance check failed	RJCT
U119	Session Validation Failed	RJCT
<b>U121</b>	Inbound Bank Not Found	RJCT
<b>U122</b>	Inbound Bank Not Active	RJCT
U123	Product Undefined	RJCT

Code	Description	Status Code
U124	Bank Code Not found in message	RJCT
<b>U125</b>	Inbound Bank Id Cannot be Determined (Bank Classifier not found)	RJCT
<b>U126</b>	Outbound Bank Cannot be Determined	RJCT
<b>U128</b>	Outbound Bank Not Active	RJCT
U129	Payee Bank Unavailable	RJCT
<b>U130</b>	Inbound Settlement Bank not found	RJCT
<b>U131</b>	Outbound Settlement Bank not found	RJCT
<b>U132</b>	Inbound Settlement Bank Inactive	RJCT
<b>U134</b>	Outbound Settlement Bank Inactive	RJCT
U135	Pre-Authorization Match Not Found	RJCT
U136	Pre-Authorization Bank Account Check Failed	RJCT
U137	Pre-Authorization Timeout	RJCT
U138	Pre-Authorization Config Not Found	RJCT
U139	Pre-Authorization Endpoint or Channel Not Configured	RJCT
U140	Pre-Authorization Exception No Response Returned	RJCT

Code	Description	Status Code
U141	Pre-Authorization Exception	RJCT
U142	Pre-Authorization Stand-In Limit Exceeded	RJCT
U143	Pre-Authorization Stand-In Account Not Found	RJCT
U144	Pre-Authorization Stand-In Account Inactive	RJCT
U145	Pre-Authorization Stand-In Insufficient Funds	RJCT
U146	Pre-Authorization Stand-In Not Permitted	RJCT
U147	Pre-Authorization No Stand-In Response	RJCT
<b>U149</b>	Duplicate Transaction	RJCT
U150	Notification Configuration Not Found	RJCT
U151	Notification Endpoint Or Channel Not Configured	RJCT
U155	Fraud Check Failed	RJCT
U156	Sanction Check Failed	RJCT
U157	AML Check Failed	RJCT
U159	Pre-Authorization Stand-In Rejected with Default Status	RJCT
U160	Settlement Rules Not Found	RJCT

Code	Description	Status Code
U161	Settlement Endpoint or Channel Not Configured	RJCT
U162	Settlement Confirmation Not Received	RJCT
U163	Forwarded Settlement Confirmation Response Not Received	RJCT
U164	Settlement Total Management Not Configured	RJCT
<b>U170</b>	Online Route Not Found	RJCT
<b>U171</b>	Online Authorization Exception	RJCT
<b>U172</b>	Online Authorization Exception No Response returned	RJCT
<b>U173</b>	Online Authorization Exception Timeout	RJCT
<b>U180</b>	Authorization Service is Not Configured	RJCT
U181	Stand-In Limit Exceeded	RJCT
U182	Stand-In Account Not Found	RJCT
U183	Stand-In Account Inactive	RJCT
U184	Stand-In Insufficient Funds	RJCT
U185	Stand-In Not Permitted	RJCT
U186	Stand-In No Response	RJCT

Code	Description	Status Code
U187	Stand-In forwarding Advice cannot be delivered	RJCT
U189	Stand-In Rejected With Default Status	RJCT
U190	LiquidityManagementNotConfigured	RJCT
<b>U191</b>	Liquidity Rules Not Found	RJCT
<b>U192</b>	Liquidity Position Validation Rule not found (Threshold limits)	RJCT
<b>U193</b>	Liquidity Position Validation Failure	RJCT
<b>U194</b>	Insufficient Liquidity to process payment	RJCT
U195	Liquidity Forced Payment Rejection	RJCT
U196	Liquidity Parameter Invalid Or Null	RJCT
U197	Liquidity Parameters Not Found	RJCT
U198	Liquidity Validation Not Found	RJCT
U199	Liquidity Position Definition Not Found	RJCT
U200	LQM Maximum Amount Not Found	RJCT
U201	LQM Maximum Amount Exceeded	RJCT
U202	LQM Net Sender Threshold Limit Not Found	RJCT



Code	Description	Status Code
U203	LQM Insufficient Net Sender Funds	RJCT
U205	Scheme Settlement Body Unavailable	RJCT
U206	Settlement Rejection	RJCT
U207	Default Settlement Body Not Defined	RJCT
U208	Settlement Forward Confirmation Send Failed	RJCT
U209	Settlement Forward Confirmation Receive Failed	RJCT
U210	Outbound Scheme Not Found	RJCT
U211	Outbound Scheme Not Active	RJCT
U212	Connector Not Found	RJCT
U213	Connector Configuration Error	RJCT
U214	Clearing Rejection	RJCT
<b>U215</b>	Message Rejected with admi.002	RJCT
<b>U221</b>	MandateRulesNotFound	RJCT
U222	MandateMasterUpdateError	RJCT
<b>U223</b>	MandateRecordNotFound	RJCT

Code	Description	Status Code
<b>U224</b>	MandateStartDateLessThanCurrentDate	RJCT
U225	MandateStartDateFormatError	RJCT
<b>U226</b>	MandateEndDateLessThanCurrentDate	RJCT
U227	MandateEndDateFormatError	RJCT
<b>U228</b>	MandateFrequencyTypeValidationError	RJCT
U229	MandateUpdaterNotKnown	RJCT
<b>U230</b>	MandateSenderNotAllowedToUpdate	RJCT
U231	MandateStatusValidationError	RJCT
<b>U232</b>	AmountGreaterThanMaximumLimit	RJCT
U233	MadateAmountMissing	RJCT
<b>U234</b>	RequestBeforeMandateStartDate	RJCT
<b>U235</b>	FutureMandateCannotBeUpdated	RJCT
<b>U236</b>	ExpiredMandateCannotBeUpdated	RJCT
<b>U237</b>	CancelledMandateCannotBeUpdated	RJCT
<b>U238</b>	RequestAfterMandateEndDate	RJCT

Code	Description	Status Code
U239	HoldDateExceedsExipryDate	RJCT
U240	AdjustmentTypeError	RJCT
U241	AdjustmentActionError	RJCT
U242	AdjustmentMissingMandatoryField	RJCT
U243	BalanceTransferBalanceNotEnough	RJCT
U244	SponsorAdjustmentProcessingRuleNotFound	RJCT
U245	SponsorAdjustmentAuthTimeOut	RJCT
U246	SponsorAdjustmentAuthReject	RJCT
U247	AdjustmentNotPerformed	RJCT
U248	AdjustmentPerformedButFail	RJCT
U249	AutoAdjustmentBalanceConfirmFail	RJCT
U250	AliasTypeNotSupported	RJCT
U251	SponsorAdjustmentAuthCommunicationError	RJCT
U252	SponsorAdjustmentBalanceNotEnough	RJCT
U253	InboundBankSuspended	RJCT

Code	Description	Status Code
U254	OutboundBankSuspended	RJCT
U255	InboundSettlementBankSuspended	RJCT
U256	OutboundSettlementBankSuspended	RJCT
U257	AdjustmentAtNoneBusinessDay	RJCT
U258	PRMCheckFailed	RJCT
U259	PRMInvalidStatus	RJCT
U260	PRMCheckDeny	RJCT
U261	PRMCheckRefer	RJCT
U262	AccountNotMatchAlias	RJCT
U263	SenderNotEligibleForRequest	RJCT
U264	MandateIsNotPendingAuthorization	RJCT
<b>U265</b>	Acceptable Source of Fund Not Allowed	RJCT
<b>U266</b>	CryptoAESAliasNotFound	RJCT
U267	CryptoAESKeyFormatError	RJCT
<b>U268</b>	MerchantIdNotAllowed	RJCT

Code	Description	Status Code
<b>U269</b>	RTPTxnNotMatched	RJCT
<b>U270</b>	SubstateNotMatched	RJCT
<b>U271</b>	MandateInitTxnNotMatched	RJCT
<b>U272</b>	MandateEndDtLessEqualsThanCurrentDt	RJCT
U273	RtpRecordNotFound	RJCT
<b>U274</b>	CANotMatched	RJCT
<b>U275</b>	DANotMatched	RJCT
U276	ConsentTypeNotAllowed	RJCT
<b>U277</b>	CryptoDecFailed	RJCT
<b>U278</b>	CryptoEncFailed	RJCT
<b>U279</b>	CryptoSignFailed	RJCT
<b>U280</b>	CertPathNotConfig	RJCT
<b>U281</b>	CryptoVerifyFailed	RJCT
<b>U282</b>	CryptoRuleNotFound	RJCT
U283	MandateBRNValueCheckFailed	RJCT

Code	Description	Status Code
<b>U284</b>	MandateUpdateNotAllowed	RJCT
<b>U285</b>	MandateExpired	RJCT
<b>U286</b>	MandateNotActive	RJCT
U287	ExceedMandateMaxAmt	RJCT
<b>U288</b>	MandateStatusNotAllowed	RJCT
<b>U289</b>	MandateExpiryDateExceedMax	RJCT
U290	MandateInitRequestExpired	RJCT
<b>U300</b>	No QR Enquiry prior to QR Payment	RJCT
<b>U301</b>	Invalid Source of Fund (QR)	RJCT
U304	Invalid QR Response	RJCT
<b>U305</b>	Date in BizMsgId does not match CreDtTm (QR)	RJCT
<b>U306</b>	Invalid Secondary ID (QR)	RJCT
<b>U307</b>	QR Category does not match transaction type (QR)	RJCT
<b>U310</b>	RequestForPayExpired	RJCT
<b>U311</b>	RequestForPayAlreadyTransferred	RJCT

Code	Description	Status Code
<b>U312</b>	RequestForPayNotFound	RJCT
<b>U313</b>	RequestForPayAlreadyProcessed	RJCT
<b>U314</b>	RequestForPayAlreadyRejected	RJCT
U315	RequestForPayInvalidState	RJCT
U316	RequestForPayAlreadyReceived	RJCT
U317	RequestForPayInvalidDbtrAgt	RJCT
<b>U318</b>	ExpiryDateLessThanCurrentDate	RJCT
U319	ExpiryDateFormatError	RJCT
<b>U320</b>	RequestedExecutionDateLessThanCurrentDate	RJCT
U321	RequestedExecutionDateFormatError	RJCT
U322	MandateIsNotActive	RJCT
U323	InvalidDebtorAgent	RJCT
U324	InvalidOriginalDebtorAgent	RJCT
U325	MandateAlreadyTransferred	RJCT
U326	RequestForPayAlreadyAccepted	RJCT

Code	Description	Status Code
<b>U327</b>	MerchantNotActive	RJCT
<b>U328</b>	MerchantProductNotFound (Biller Code Not Found)	RJCT
<b>U329</b>	MerchantNotFound	RJCT
<b>U330</b>	MerchantParameterNotFound	RJCT
<b>U331</b>	MerchantMinAmountCheckFailed	RJCT
<b>U332</b>	MerchantMaxAmountCheckFailed	RJCT
U333	DateXpryCheckFailed	RJCT
U334	MandateIsNotPending	RJCT
<b>U335</b>	RPFLookupRulesNotFound	RJCT
U336	PreAuthExpiryDateFormatError	RJCT
<b>U337</b>	PreAuthExpiryDateExceedsMandateExpiryDate	RJCT
<b>U338</b>	PreAuthExpiryDateLessThanCreDtTm	RJCT
U339	PreAuthExpiryDateLessThanCurrentDate	RJCT
<b>U340</b>	MechantProductNotActive	RJCT
<b>U341</b>	MerchantValidationRuleNotFound	RJCT



Code	Description	Status Code
<b>U342</b>	MerchantProductBankCodeNotFound	RJCT
U343	MandateUpdateAlreadyInProgress	RJCT
U344	DDParticipantsChecksFail	RJCT
U345	RejectedMandateCannotBeUpdated	RJCT
U346	RejectedMandateCannotBeAuthorized	RJCT
U347	RequestForPayAlreadyPendingAuthorization	RJCT
U348	CreditorBankAccountDetailsMissing	RJCT
<b>U800</b>	Alias Management action not configured	RJCT
<b>U801</b>	Alias rules not found	RJCT
<b>U802</b>	Addressing Privilege not defined	RJCT
<b>U803</b>	Not sufficient privilege to perform addressing action	RJCT
<b>U804</b>	Alias Not Found	RJCT
<b>U805</b>	Alias is suspended	RJCT
<b>U806</b>	Alias already registered with the same FI but different account	RJCT
<b>U807</b>	Alias already registered with another FI	RJCT

Code	Description	Status Code
<b>U808</b>	Alias already registered with the same account	RJCT
<b>U809</b>	Not sufficient privilege to perform addressing action on an alias	RJCT
<b>U810</b>	Alias Request failed	RJCT
<b>U811</b>	Alias suspended by Administrator	RJCT
U812	Alias Destination Not Configured	RJCT
U813	Cache Alias Maintenance Failed	RJCT
<b>U814</b>	Alias already registered with same FI	RJCT
U815	Duplicate Alias Service Request	RJCT
<b>U816</b>	DuplicateAliasServiceRequestDetected	RJCT
U850	System Notification Event Code Or Rules Not Found	RJCT
<b>U851</b>	General Purpose Rules Not Found	RJCT
U890	Invalid Business Hierarchy	RJCT
U900	Internal Timeout	RJCT
U901	System Malfunction	RJCT
U902	Connection Or Communication Error	RJCT

Code	Description	Status Code
U903	Scripting Error	RJCT
U904	Endpoint Error	RJCT
U905	Configuration Error	RJCT
U906	Logging or Database Error	RJCT
U907	Session Error - No Plan Executed	RJCT
U908	Validation Error	RJCT
U909	Available Response Code	RJCT
U910	No Session Response Within Timeout	RJCT
U911	No Such Session	RJCT
U912	Session Validation Error	RJCT
U913	No Session Request Variable	RJCT
U990	Session Error Timeout	RJCT
U992	Response Not Delivered	RJCT
U993	Reason Code not determined in response	RJCT
<b>U999</b>	Signature Validation Failed on Request	RJCT

Code	Description	Status Code
<b>P001</b>	Invalid Forex Rate	RJCT
<b>P002</b>	Settlement Amount is not matched with Field3	RJCT
<b>P003</b>	Non Bank Participant Not Allow	RJCT
P004	Duplicate Forex Record	RJCT
<b>P005</b>	Invalid Forex Record	RJCT
<b>P006</b>	Forex Rate Expired	RJCT
<b>P007</b>	Field 3 and IntrBkSttlmAmt not match	RJCT
<b>P008</b>	Preauth Amount exceed limit	RJCT
<b>P009</b>	Preauth Limit not configured	RJCT
<b>P010</b>	Invalid Ref-1	RJCT
P990	Session Error Timeout	RJCT

## Reject Reasons

These are the reject codes used in the event the message is rejected due to any message validation error.



INFO

For ISO20022 message specifications user, these will be returned in admi.002.XXX.XX message schema

Code	Description
0001	Missing mandatory Field
0002	Invalid attribute type
0003	Endpoint has no definition for given attribute type
0004	Invalid character detected during decoding of BCD encoded length
0005	Unsupported length encoding
0006	Sign byte for a BCD number was not 'C' or 'D'
0007	Invalid Sign Nibble
0008	Extra content for array field while decoding value
0009	Not enough elements for array field of fixed number of elements while decoding value
0010	Array field too long while encoding
0011	Array field too short while encoding
0012	Length value too long to encode for specified length type
0013	Decoding of BER TLV field reached end prematurely

Code	Description
0014	Encoding content too long for size of field
<b>0015</b>	Inbound field validation failed
<b>0016</b>	Outbound field validation failed
<b>0017</b>	Inbound validation rule failed
0018	Outbound validation rule failed
0019	Script execution error
0020	Inbound Assignment Error
0021	Outbound Assignment Error
0022	Configuration Error
0023	Unknown Field
0024	No EftContexts found
0025	No EftContext found
0026	No Card Type found
0027	No Card Service Type found
<b>0028</b>	Duplicate Message

Code	Description
0029	Invalid data found for decode
0030	Invalid data found for encode
0031	Encoding content too short for size of field
0032	Invalid tag delimiter
0033	Invalid attribute delimiter
0034	Not matching end tag
0035	Not well formed XML data
0036	Decoded length is invalid
0037	Unsupported Message Composition
0038	Unsupported Message Type
0039	Field Not Enabled
0040	No Matching Session Found
0041	No Message type
0042	Runtime Error
0043	No Session Definition

Code	Description
0044	Message Correlation Error
0045	NO_ALIAS_PRODUCED
0046	DECODE_VALUE_TOO_SHORT
0047	DECODE_VALUE_TOO_LONG
0048	INVALID_XML_PCDATA
0049	Session Not Active
0050	NO Outbound Handler
0051	File load session processing error
0052	Terminal/Merchant missing or inactive
0053	Invalid enum value found during BSI marshalling/ unmarshalling
0054	Encoded payload is too large for configured maximum message size
0055	Encoded header is too large for configured maximum message size
0056	Encoded trailer is too large for configured maximum message size
0057	MAC validation failed
0058	MAC generation failed



Code	Description
0059	Data encryption failed
0060	Data decryption failed
0061	PIN translation failed
0062	PIN verification failed

## End to End Return Codes

### General

From RFI		From RPP/To OFI		Status Description
Status Code	Reason Code	Status Code	Reason /Reject Code	
ACSP	00	ACSP	U000	Successful transaction
-	-	RJCT	U172	RPP responds with Timeout reason <ul style="list-style-type: none"> <li>Account Enquiry timed out</li> </ul>
-	-	ACTC	U002	RPP responds with Timeout reason (no response from RPP participants)

From RFI		From RPP/To OFI		Status Description
				<ul style="list-style-type: none"> <li>Credit Transfer timed out</li> </ul>
-	-	-	-	Transaction not received (Timeout from RFI)
-	-	RJCT	U999	Invalid signature (OFI to RPP) <ul style="list-style-type: none"> <li>RPP received an invalid signature request</li> </ul>
-	-	ACTC	U998	Accepted with signature error in response where the transaction is successful
RJCT	25	RJCT	25	Invalid signature (RPP to RFI) <ul style="list-style-type: none"> <li>RFI received an invalid signature request</li> </ul>
-	-	ACTC	U998	Invalid signature (RFI to RPP) <ul style="list-style-type: none"> <li>RPP received an invalid signature in the response from RFI</li> </ul>
-	-	-	-	Invalid signature (RPP to OFI)

From RFI		From RPP/To OFI		Status Description
				<ul style="list-style-type: none"> <li>• OFI received an invalid signature response from RPP</li> <li>• OFI will treat this transaction as ACCEPTED</li> </ul>
RJCT	45	RJCT	45	<p>Unable to credit – reject response from beneficiary</p> <ul style="list-style-type: none"> <li>• Beneficiary Account is dormant</li> <li>• Beneficiary Account is invalid</li> <li>• Beneficiary Account is closed</li> <li>• Beneficiary Account is blacklisted</li> <li>• Beneficiary Account is on hold or blocked</li> <li>• Beneficiary is deceased</li> </ul>
RJCT	52 (no current Account)	RJCT	52 or 53	Unable to Credit due to account does not exist or invalid account in RFI
RJCT	53 (no savings account)	RJCT	53 or 53	Unable to Credit due to account does not exist or invalid account RFI

From RFI		From RPP/To OFI		Status Description
RJCT	N3 (invalid account)	RJCT	N3 or 53	Unable to Credit due to account does not exist or invalid account RFI
RJCT	39	RJCT	39 or 53	No credit account
RJCT	13	RJCT	13	Unable to Credit due to invalid amount
RJCT	12	RJCT	12 or 57	Invalid transaction / Transaction not allowed
RJCT	40	RJCT	40 or 57	Requested function not supported
-	-	RJCT	92	Financial institution or intermediate network facility cannot be found for routing
-	-	RJCT	91	Issuer or switch is inoperative
RJCT	30	RJCT	30	Format Error <ul style="list-style-type: none"> <li>• SAN received a format error on the message</li> <li>• RFI received a format error on the message</li> </ul>

From RFI		From RPP/To OFI		Status Description
				<ul style="list-style-type: none"> <li>RPP received a format error on the message</li> </ul>
RJCT	94	RJCT	94 or 05	<p>Duplicate Transmission</p> <p>Same with ISO – Transaction reference is not unique within the message</p>
-	-	RJCT	U135	RPP received a duplicate transaction from OFI
-	-	RJCT	U002 (CT) or U172 (Account Enquiry)	<p>RPP receives an invalid response from RFI, RPP to send negative response to OFI</p> <p>** Since the response is invalid, RPP will not be able to read it and will time-out. Timeout response will be sent back to the OFI</p>
-	-	RJCT	U194	<p>RPP validation fails (Liquidity falls below threshold – if configured to reject)</p> <p>OFI liquidity position &lt; Liquidity Position Threshold – Red</p>

From RFI		From RPP/To OFI		Status Description
-	-	RJCT	90	Cutover is in process
-	-	RJCT	68	Response received too late
RJCT	29	RJCT	29	Internal Error at Bank System – Technical problem/Unknown error
RJCT	31	RJCT	31 or 92	Bank not supported by switch
-	-	RJCT	RPP will respond with admi.002	Invalid date (e.g. wrong settlement date)
-	-	RJCT	U110	Currency not supported
-	-	RJCT	RPP will respond with admi.002	Debtor account type is missing or invalid
-	-	RJCT	U110	Bank Operation code specified in the message is not valid for receiver

From RFI		From RPP/To OFI		Status Description
-	-	RJCT	U112	Specific transaction/message amount is greater than allowed maximum
-	-	RJCT	U111	Specified message amount is equal to zero
-	-	RJCT	U110	Specified message amount has an invalid currency outside of existing agreement
-	-	RJCT	U111	Specified transaction amount is less than agreed minimum
-	-	RJCT	RPP will respond with admi.002	Reason has not been specified by end customer

## National Addressing Database (NAD)

From RFI		From RPP/To OFI		Status Description
Status Code	Reason Code	Status Code	Reason /Reject Code	
-	-	RJCT	U806	Registration: Duplicate Proxy Found in Bank
-	-	RJCT	U807	Registration: Duplicate Proxy Found in another Bank
-	-	RJCT	U808	Registration: Proxy already registered
-	-	ACTC	-	Deregistration Accepted
-	-	RJCT	U804	Deregistration: Proxy already deregistered
-	-	RJCT	U804	Deregistration: Proxy not found
-	-	ACTC	-	Suspend/Activate Accepted
-	-	RJCT	U804	Suspend/Activate: Proxy not found



From RFI		From RPP/To OFI		Status Description
-	-	ACTC	-	Modify Proxy Accepted
-	-	RJCT	U804	Modify Proxy: Proxy not found
-	-	ACTC	U000	Transfer Bank Accepted
-	-	RJCT	U808	Transfer Bank: Proxy already transferred
-	-	RJCT	U804	Transfer Bank: Proxy not found
-	-	ACTC	U000	Proxy Resolution Accepted
-	-	RJCT	U804	Proxy Resolution: Proxy not found
		RJCT	U805	Proxy Resolution: Proxy already suspended
-	-	ACTC	U000	Enquiry by Secondary Id Accepted
-	-	RJCT	U804	Enquiry by Secondary Id: No registered proxies

## Quick Response (QR)

From RFI		From RPP/To OFI		Status Description
Status Code	Reason Code	Status Code	Reason /Reject Code	
RJCT	46	RJCT	46	QR validation failed
-	-	RJCT	U300	No QR enquiry prior to QR payment
RJCT	47	RJCT	U301 or 47	Invalid source of funds
RJCT	48	RJCT	48	QR has expired
RJCT	49	RJCT	49	Merchant inactive/suspended/terminated
RJCT	-	RJCT	U305	Date in <BizMsgIdr> is not the same with the transaction creation date and time
RJCT	-	RJCT	U306	Invalid Secondary Id validation

From RFI		From RPP/To OFI		Status Description
RJCT	-	RJCT	U307	QR Category does not match with transaction type
RJCT	-	RJCT	U308	Invalid QR Category
RJCT	-	RJCT	U309	Expired rate
RJCT	-	RJCT	P008	Preauthorization amount has exceeded limit
-	-	RJCT	P001	No matching on BIC at RPP forex table
-	-	RJCT	P002	Converted amount (MYR) calculated by RPP in 031 does not match with <Field3> sent by OFI
-	-	RJCT	P005	OFI sent invalid Rate Update Reference Number in <Field2>
-	-	RJCT	P006	RPP Rate Reference Number (in <Field2>) has expired

From RFI		From RPP/To OFI		Status Description
-	-	RJCT	P007	<Field3> does not match with <IntrBkSttlAmt>

## DuitNow Cross-border Fund Transfer Foreign Country Response Code

These are the reason codes used by foreign participants.

### Singapore

SG Reason Code	Description	Flow	Reason code to Overseas
602	Message validation failure	Lookup	LK01
801	Proxy is not registered	Lookup	LK02
802	Proxy type is not valid	Lookup	LK03
809	Proxy has no active Registrations	Lookup	LK04
730	Invalid requestor type	Lookup	LK05

SG Reason Code	Description	Flow	Reason code to Overseas
740	Proxy not belongs to participant bank	Lookup	LK06
750	Account is not open to specified Mandates services for this particular creditor	Lookup	LK07
999	Internal system temporarily unavailable	Lookup	SM01
4021	Payment Request Time Out	Payment	AB01
9902	Transaction Invalid	Payment	AG03
9903	Invalid Currency	Payment	AM03
9904	Invalid Date Sent	Payment	DT01
9905	Switch Does Not Support Sending Bank	Payment	DNOR
9906	Invalid Amount	Payment	AM12

SG Reason Code	Description	Flow	Reason code to Overseas
9908	Cannot determine route for payment.The receiving bank code does not exist in the routing table	Payment	CNOR
9909	Central Infrastructure System Malfunction	Payment	SM01
9910	Receiving Bank's System Not Logged On	Payment	CNOR
9912	Receiving Bank's System Not Available	Payment	CNOR
9913	Duplicate Transaction Suspected	Payment	AM05
9931	Receiving Bank Not Able to Authorise Credit	Payment	CNOR
9934	Originating Bank's System Not Logged On	Payment	DNOR
9940	Payment Exceeds Global Limit Check	Payment	LM01
9941	Payment Exceeds Global Transaction Limit Check	Payment	LM01

SG Reason Code	Description	Flow	Reason code to Overseas
9942	Payment Would Cause Settlement Risk Position to Breach Debit Cap	Payment	AM04
9943	Receiving Bank is Suspended for Credits	Payment	AG11
9944	Originating Bank is Suspended for Credits	Payment	DNOR
9946	Originating Bank is Defaulted (Suspended for both Credit & Debit)	Payment	OH01
9947	Receiving Bank is Defaulted (Suspended for both Credit & Debit)	Payment	AG11
9948	Host Service is suspended	Payment	OH01
9950	Illegal Originating Bank Code	Payment	RC02
9963	Bank Limit breached for Originating Bank's Credit Transfer	Payment	LM01
9964	Invalid BIC, where BIC is not 11 characters long	Payment	RC02

SG Reason Code	Description	Flow	Reason code to Overseas
9965	Invalid Purpose Code, where the Purpose Code is not in the supplied list of valid Purpose codes	Payment	FF07
1010	Invalid Receiving Account No	Payment	AC03
1042	Invalid Originating Account No	Payment	AC02
1051	Effects Not Cleared	Payment	OH01
1070	Format Error or Error In Purpose Code	Payment	FF07
1074	Duplicated Instruction ID	Payment	DU05
1100	Other than that Identified Below	Payment	OH01
1101	Bank is Inactive/Default	Payment	AG11
1102	Bank is Not Subscribed to the Service	Payment	AC14
1106	Unmatched Response	Payment	OH01



SG Reason Code	Description	Flow	Reason code to Overseas
1107	Sending Bank is Not Originating Bank	Payment	AC14
1114	Beneficiary Customer Account unknown	Payment	AC03
1160	Beneficiary Account Closed	Payment	AC04
1161	Beneficiary Account Stopped	Payment	AC04
1162	Beneficiary Account Name Does Not Match Beneficiary Account Number	Payment	OH01
1164	Reference Information is Incorrect	Payment	OH01
1165	Account is Not in Currency Quoted	Payment	AC09
1166	Account Transferred	Payment	AC15
1168	Fraudulent Payment Suspected	Payment	FR01
1169	Reason Not Specified Because of Sensitivities	Payment	OH01

SG Reason Code	Description	Flow	Reason code to Overseas
1170	Terms and Conditions of Account Do Not Permit Crediting of These Funds	Payment	OH01
1171	Beneficiary Account Name Not Present	Payment	AC01
1172	Funds Not Available	Payment	AM04
1181	Duplicate Transaction suspected	Payment	DU03
1200	Incorrect Account Number	Payment	AC01
1201	Closed Account Number	Payment	AC04
1202	Blocked Account	Payment	AC06
1203	Transaction Forbidden	Payment	AG01
1205	Incorrect Agent	Payment	AC14
1206	Zero Amount	Payment	AM02

SG Reason Code	Description	Flow	Reason code to Overseas
1207	Not Allowed Amount	Payment	AM02
1208	Not Allowed Currency	Payment	AM03
1209	Refer to Paying Party	Payment	OH01
1211	Too Low Amount	Payment	AM02
1212	Blocked Amount	Payment	AM02
1213	Wrong Amount	Payment	AM12
1214	Inconsistent With End Customer	Payment	BE01
1215	Missing Creditor Address	Payment	BE04
1216	Unrecognised Initiating Party	Payment	BE05
1217	Unknown End Customer	Payment	BE06

SG Reason Code	Description	Flow	Reason code to Overseas
1218	Missing Debtor Address	Payment	BE07
1219	Requested By Customer	Payment	CUST
1237	Invalid Date	Payment	DT01
1238	Correspondent Bank Not Possible	Payment	ED01
1239	Balance Info Request	Payment	ED03
1242	Following Cancellation Request	Payment	FOCR
1245	Collection Not Due	Payment	MD05
1251	Unrecognised Agent	Payment	AC14
1253	Incorrect Customer Authentication	Payment	OH01
1255	Incorrect Currency	Payment	AM03

SG Reason Code	Description	Flow	Reason code to Overseas
1257	Requested By Initiating Party	Payment	OH01
1258	Requested By Initiating Party And Customer	Payment	OH01
1259	Not Specified Reason Customer Generated	Payment	MS02
1260	Not Specified Reason Agent Generated	Payment	MS03
1261	Any Other Reasons	Payment	OH01
1262	Bank Identifier Incorrect	Payment	RC02
1267	Regulatory Reason	Payment	RR04
1909	System Malfunction	Payment	SM01
1930	Syntax Error	Payment	FF02

## DuitNow QR Cross-border Foreign Country Response Code

These are the reason codes used by foreign participants.

## Singapore

<i>Code</i>	<i>Description</i>
00	Transaction approved.
03	When an expiry date encoded inside the QR code – QR has expired or Expiry date in the QR code is invalid.
05	Transaction cannot be honored.
06	Generic system error in processing/completing the request.
09	Original payment transaction is still in progress.
12	The dynamic QR payload scanned by the Bank/wallet App cannot be matched on the NETS host.
13	The amount in the Pay Advice does not match the amount encoded in the dynamic QR payload.
15	Acquirer/wallet entity cannot be found (not registered or input value incorrect) based on the request parameters.
30*	Request message format is invalid. Request is either missing mandatory parameters or some request parameters are with invalid length/format.
58	Terminal ID/Sticker is invalid/unauthorized to perform this transaction.
63	Signature provided in the QR code is invalid.

<i>Code</i>	<i>Description</i>
68	Request cannot be processed due to order timeout or late payment request.
92	SOF/Bank configuration is missing routing info.
94	Same request has been processed earlier or Duplicate transmission/processing of the same request.
XX	Status of the transaction is Unknown. Wait for settlement.
ZZ	Operation not supported by SOF/Wallet.

## Indonesia

<b>Code</b>	<b>Description</b>
0000	Approved or completed successfully
0003	Invalid Merchant
0005	Do not Honor
0012	Invalid Transaction
0013	Invalid Amount
0014	Invalid PAN Number
0030	Format Error or Invalid QR Payload

Code	Description
0051	Insufficient Funds
0057	Transaction Not Permitted to Cardholder (QR Code is expired)
0058	Transaction Not Permitted to Terminal
0059	Suspected Fraud
0061	Exceeds Transaction Amount Limit
0062	Restricted Card
0065	Exceeds Transaction Frequency Limit
0068	Suspend Transaction
0090	Decline Cutoff in Progress
0091	Link Down
0092	Invalid Routing
0094	Duplicate Transmission
0096	System Malfunction
00A0	Reverse Debit Customer's Balance
0400	Bad Request or Invalid Format



Code	Description
0401	Invalid Authorization / Unauthorized
0403	Forbidden or Access not Allowed
0405	Method not Allowed
0500	Internal Server Error
0650	Cannot Parse the Message

## Thailand

Code	Description
0000	Successful response
8404	Transaction Reference does not exist
8405	Transaction on that reference Id already void
6501	Destination bank does not support or implement this service
8501	Sponsor Bank error due to E-Wallet provider does not support or implement this service
8503	Communication error between ITMX - Destination Bank
6400	Bad Request

Code	Description
6410	Bad Request
6411	Bad Request
6412	Bad Request
8400	Bad Request
8410	Bad Request
8411	Bad Request
8412	Bad Request
6421	Unauthorized
6422	Unauthorized
6423	Unauthorized
6424	Unauthorized
6701	Unauthorized
6702	Unauthorized
6703	Unauthorized
8701	Destination Bank Unauthorized error

Code	Description
8702	Destination Bank Unauthorized error
8703	Destination Bank Unauthorized error
6403	Forbidden
6500	ITMX Internal Error
8500	Internal system error - Destination Bank
6601	Creditor account number inactive
6602	Invalid Creditor account number
6603	Transaction cannot be processed at receiving bank ,Transaction is cancelled
6604	Invalid amount
6605	Format Error
6606	invalid Debtor account
6607	Invalid bank code <b>Note:</b> include gateway BIC
6608	Invalid reference data - Instruction Id does not match Tx Id
6609	Bank does not support this service
6610	Fund not available

Code	Description
6611	Incomplete AMLO information
6612	Over limit amount without available balance to display
6613	Account closed
6614	Duplicate Transaction (Bank Reject)
6615	Proxy lookup failure which could be - Proxy is not register / Not found
6616	Proxy lookup failure which could be - Lookup DB problem
6617	Proxy lookup failure which could be - validation proxy type is invalid
6618	Completed with timeoout (ACTC-Timeout)
6620	New Reason code. Look up resulted in bank which is not participant of Cr Border
6621	Not valid between GW-GW, this is validate between B SG Bank to validate lookup currency/amount SG -> TH
6649	Others than specified above
6650	Transaction Invalid. invalid format and value or Invalid purpose code. If invalid format then throw error with this format
6651	Invalid Currency
6652	Invalid Date Sent (Not more than current + or - 24 hr)

Code	Description
6653	Fund exceed limit check (Global, Transaction)
6654	Insufficient Fund (Breach Debit Cap)
6655	Debtor Bank inactive
6656	Creditor bank inactive
6657	Sending GW is not signon or alive (not response to echo)
6658	Payment switch is not available
6689	Request Timeout