

CLARIFICATION PAPER ON NPC CONFIRMATION OF PAYEE SCHEME RULEBOOK

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Abstract

This document addresses operational issues arising from the implementation of the Nordic Payments Council Confirmation of Payee scheme rulebook.

Reason for Issue

This document has been created to avoid a fragmented approach in the manner in which the NPC Confirmation of Payee scheme rulebooks is implemented.

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Version History

Version	Date	Edited by	Comments
1.0	2023-09-08	NPC	Final version agreed by the Working Group 2023-09-08.

1 Introduction

This document has been created to avoid a fragmented approach in the manner in which the NPC Confirmation of Payee scheme rulebook is implemented.

In this document the Nordic Payments Council (NPC) provides guidance and, where feasible, recommendations to NPC CoP scheme participants on how to handle situations that are not as such described in the rulebooks. This document will be updated from time to time by the NPC, once new questions and issues arise and need clarification.

2 Examples and best practice on front-end messages

The purpose of these examples is to be used as a best practice for mapping the response reason codes to a meaningful message in the front-end, helping customers make better informed decisions.

This reduces implementation complexity (UX choices) and improves customer experience and consistency.

2.1 NPC CoP reason codes and suggested Front-end messages

AT-95 - Reason codes to be used in a Response when the format is wrong, compliant attributes are missing or incorrect (False) or not able to process due to technical reasons:

Code	ISO Name	Confirmation of Payee Core Reason for AT-95	Suggested Front-end message
FF01	InvalidFileFormat	File format incomplete or invalid.	<no front-end message>
NORR	NoReportRecieved	No response on request within timeframe.	<no front-end message>
DS28	ReturnForTechnicalReason	Return following technical problems resulting in erroneous transaction.	<no front-end message>
RC06	InvalidDebtorBICIdentifier	Debtor (Payer PSP) BIC identifier is invalid or missing.	<no front-end message>
RC07	InvalidCreditorBICIdentifier	Creditor (Payee PSP) BIC identifier is invalid or missing.	<no front-end message>
TM01	InvalidCutOffTime	Associated message was received after agreed processing cut-off time.	<no front-end message>
BNOR	AccountHoldingBankNotRegistered	PSP is not registered under this Scheme.	We are not able to confirm the Payee's account details since the Payee PSP is not connected to the service. Please find another way to check if the account number is correct.
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent (Payee PSP).	We are not able to confirm the Payee's account details. You may try again later or find another way to check if the account number is correct.

AT-96 - Reason codes to be used in a Response when the value in a Response is incorrect (False):

Code	ISO Name	Confirmation of Payee Core Reason for AT-96	Suggested Front-end message
AC01	IncorrectAccountNumber	Account identifier invalid (i.e., invalid IBAN or account number does not exist).	This bank account number is invalid. Please contact the Payee for correct details.
AG01	TransactionForbiddenOnThisAccount	Transaction forbidden on this type of account (Payment cannot be made to this account e.g., not open for deposits, blocked, closed).	This bank account is unable to receive deposits. Please contact the Payee to confirm the details.
PI01	AccountOwnerIdentificationDoNotMatch	Account Owner Identification and Payment Account number do not match.	The Identification code and Payment Account do not match.
PN01	AccountOwnerNameDoNotMatch	Account Owner name and Payment Account number do not match.	Payee name and Payment Account number do not match. Please contact the Payee to confirm the details.
PN02	AccountOwnerNameCloseMatch	Account Owner name and Payment account number is a close match.	The name provided is a close match with the Payment account provided, you may continue with the transaction or contact the Payee to confirm the details.
NR01	NoReasonPossible	PSP not able to confirm details and no reason is stated. (Used when not able to confirm Payee e.g., hidden identity, payee has chosen not to be revealed etc).	We are not able to confirm the Payee's account details. Please find another way to confirm the Payee's details.