GUIDANCE ON REASON CODES FOR NOLO INST R-TRANSACTIONS

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Version History

Version	Date	Edited by	Comments
1.0	2026-11-23	NPC	Final version agreed by NPC TF IG 2026-09-09 and part of Scheme Management Committee decision for publication 2026-11-19.

1 NOLO Inst R-transaction definition

The content of this document applies to the NPC One-Leg Out Instant Credit Transfer (NOLO Inst) rulebook effective **as of 23 November 2026**.

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

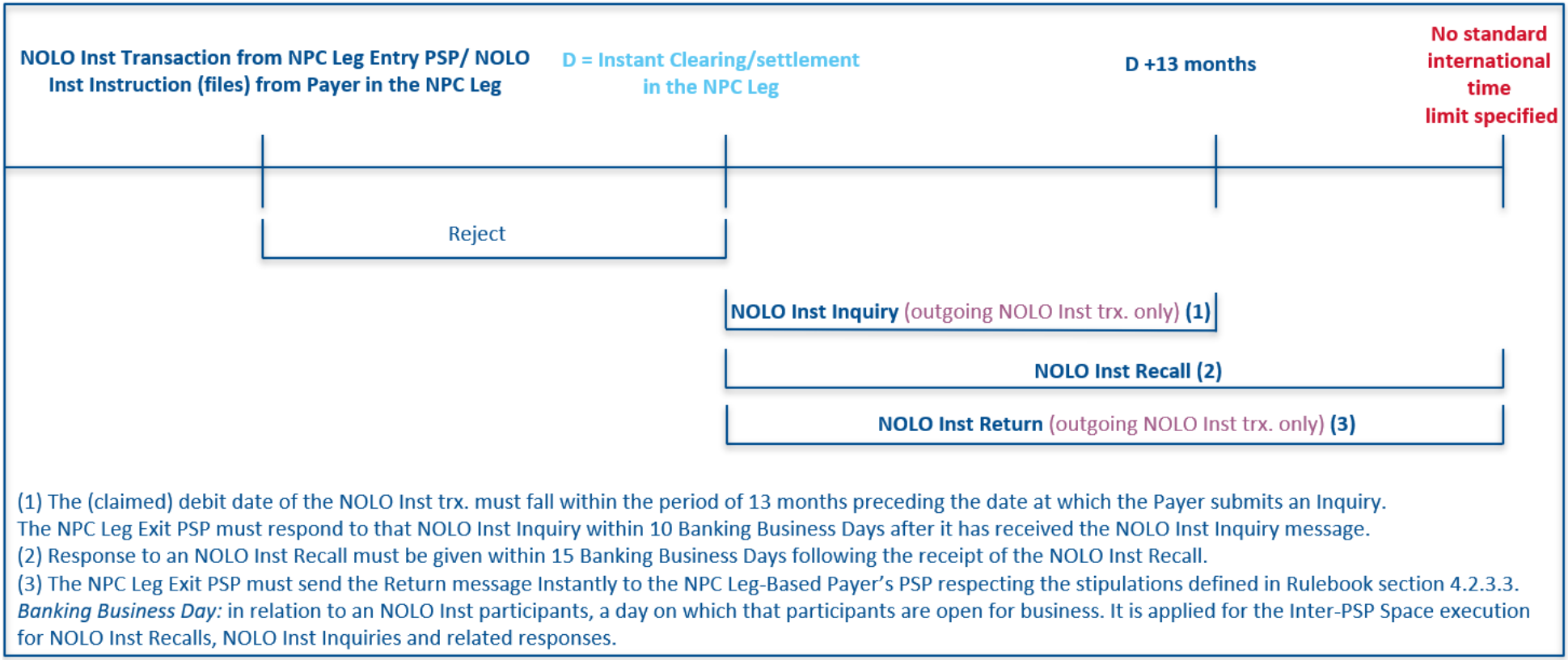
The type of R-transaction used depends on the point in time in the processing chain at which the R-transaction is initiated or sent as well as on the party initiating or sending the R-transaction. The process of exception handling starts at the point in the process where the problem is detected.

It is important to note that an NOLO Inst scheme participant must channel NOLO Inst Rejects, Recalls, Returns and Inquiries through the same Clearing and Settlement Mechanism (CSM[1]) used for the clearing and settlement of the initial NOLO Inst transaction, unless otherwise agreed between the NOLO Inst scheme participants.

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

- For an NOLO Inst Inquiry, the NPC Leg Exit PSP does not send its response within 10 Banking Business Days, **or within a lower number of days if local law or community practice apply,** following the receipt of the NOLO Inst inquiry from the NPC Leg-Based Payer's PSP.
- For an NOLO Inst Recall, the NPC Leg-Based Payee's PSP/ NPC Leg Exit PSP does not send its response within 15 Banking Business Days, **or within a lower number of days if local law or community practice apply,** following the receipt of the NOLO Inst Recall from the NPC Leg Entry PSP / NPC Leg-Based Payer's PSP;
- For an NOLO Inst Return, the NPC Leg Exit PSP does not send its response Instantly to the NPC Leg-Based Payer's PSP respecting the stipulations defined in the NOLO 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 NOLO Inst Rulebook



(1) The (claimed) debit date of the NOLO Inst trx. must fall within the period of 13 months preceding the date at which the Payer submits an Inquiry.
The NPC Leg Exit PSP must respond to that NOLO Inst Inquiry within 10 Banking Business Days after it has received the NOLO Inst Inquiry message.
(2) Response to an NOLO Inst Recall must be given within 15 Banking Business Days following the receipt of the NOLO Inst Recall.
(3) The NPC Leg Exit PSP must send the Return message Instantly to the NPC Leg-Based Payer's PSP respecting the stipulations defined in Rulebook section 4.2.3.3.
Banking Business Day: in relation to an NOLO Inst participants, a day on which that participants are open for business. It is applied for the Inter-PSP Space execution for NOLO Inst Recalls, NOLO Inst Inquiries and related responses.

2 Issues reported in the use of NOLO Inst R-transactions reason codes

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

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

NOLO 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 NOLO Inst scheme participant. However, there may be some restrictions in the use of R-transaction reason codes due to national legislation (e.g., data protection laws).

3 Guidance in using NOLO Inst R-transaction reason codes

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

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
AB05	Timeout Creditor Agent	NPC Leg time-out- - maximum execution time has been exceeded.	Reject (I + O)	NPC Leg-Based Payee's PSP or the NPC Leg Exit PSP has not received the initial NOLO Inst Transaction within the time-out deadline defined by the NOLO Inst rulebook.	• Connection, processing or validation issue at any step starting from the NPC Leg Entry PSP, across the CSM(s) up to the NPC Leg-Based Payer's PSP. Payee • Connection, processing or validation issue at any step starting from the NPC Leg-Based Payer's PSP, across the CSM(s) up to the NPC Leg Exit PSP.	• NPC Leg-Based Payer's PSP to suggest to the Payer to re-issue and NOLO 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	NPC Leg time out – maximum execution time has been exceeded (due to timeout at the Instructed Agent).	Reject (I + O)	• Any CSM between the NPC Leg Entry PSP/NPC Leg-Based Payer's PSP and the NPC Leg Based Payee's PSP / NPC Leg Exit PSP Payee has not received the initial NOLO Inst Transaction within the time-out deadline defined by the NOLO Inst rulebook. • The CSM of the NPC Leg-Based Payee's PSP/of the NPC Leg Exit PSP has not received any confirmation message at all about the NOLO Inst Transaction from the NPC Leg-Based Payee's PSP / NPC Leg Exit PSP	Connection, processing or validation issue at any step starting from the NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP, across the CSMs up to the NPC Leg-Based Payee's PSP/ NPC Leg Exit PSP and back to the CSM of NPC Leg-Based Payee's PSP/ of the NPC Leg Exit PSP.	NPC Leg-Based Payer's PSP to suggest to the Payer to re-issue an NOLO 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.	Exhaustive list of use-Cases	Possible root cause	Suggested action
				within the time-out deadline defined by the NOLO Inst rulebook.		
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 NPC Leg-Based Payer's PSP and the NPC Leg Payee's PSP/NPC Leg Exit PSP is unavailable to transmit and/or to process any type of NOLO Inst scheme-related message.	The connection to and from the CSM is not available.	• NPC Leg-Based Payer's PSP to suggest to the Payer to re-issue an NOLO Inst transaction at a later stage or to use another instrument; • Payer to contact the Payee for alternative solution to pay.
AB08	Offline Creditor Agent	Creditor Agent is not online.	Reject (I + O)	The connection to and from the NPC Leg-Based Payee's PSP/NPC Leg Exit PSP is unavailable to transmit and/or to process any type of NOLO Inst scheme-related message.	The connection to and from the NPC Leg-Based Payee's PSP/NPC Leg Exit PSP is not available.	• NPC Leg-Based Payer's PSP to suggest to the Payer to re-issue an NOLO Inst transaction at a later stage or to use another instrument (e.g., NCT). • 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 NPC Leg-Based Payee's PSP/NPC Leg Exit PSP.	(A part of) the NOLO Inst service at the NPC Leg-Based Payee's (NPC Leg Exit PSP is not available).	• Payer to contact the Payee for alternative solution to pay; or • NPC Leg-Based Payer's PSP to suggest to the Payer to re-issue and NOLO Inst transaction at a later stage or to use an alternative payment instrument.
AB10	Error Instructed Agent	Transaction stopped due to error at the Instructed Agent.	Reject (I + O)	Transaction process aborted due to an error at the CSM.	(A part of) the NOLO Inst service at the CSM is not available.	• Payer to contact the Payee for alternative solution to pay; or • NPC Leg-Based Payer's PSP to suggest to the Payer to re-issue the NOLO Inst transaction or to use an alternative payment instrument.

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	Unique identifier of the Payee's account incorrect (i.e. invalid IBAN or other identifier).	Reject (I + O) Return (O Only)	• Invalid format of the IBAN/Account of the Payee; • The IBAN/account does not exist at the NPC Leg-Based Payee's PSP / non-NPC Leg Payee's FI	• Payee gave invalid IBAN; • Payer used wrong IBAN data from its customers' database. • Payer had technical problem during the processing of the NOLO Inst instruction issuance.	Payer to contact the Payee to get the correct IBAN of the Payee.
AC03	Invalid Creditor Account Number	Wrong unique identifier of the Payee account.	Recall (I+O)	Payer has made an NOLO 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 NOLO Inst instruction.	Payer: • Adapt this internal NOLO Inst instruction issuance processes to avoid the selection of a wrong IBAN/account in the future. • Pay more attention in selecting/ entering the IBAN/account when issuing a NOLO Inst instruction.
AC04	Closed Account Number	Account closed.	Reject (I+O) Negative response to a Recall (I+O) Return (O Only)	The IBAN/account of the Payee is closed at the NPC Leg-Based Payee's PSP/non-NPC Leg Payee's FI. **Note: This code cannot be used in certain 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 NOLO 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 +O) Return (O only)	Account blocked for any financial transaction.	• NPC Leg-Based Payee's PSP/non-NPC Leg Payee's FI has blocked the account due to a Court Order. • NPC Leg-Based Payee's PSP 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.	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 NOLO Inst Inquiry "Claim Non-Receipt" (O only)	If confirmation that the non-NPC Leg Payee's FI/NPC Leg-Based Payee's PSP has credited the initial NOLO Inst Transaction on the account of the Payee. The NPC Leg Exit PSP provides the NPC Led-Based Payer's PSP with the date on which this NOLO Inst Transaction has been credited.	• No root cause to be defined.	NPC Leg-Based Payer's PSP to report back to the Payer that its NOLO 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 +O) Return (O only)	An NOLO Inst transaction cannot be booked on this type of account.	Payee gave information of an account on which NOLO Inst transactions cannot be booked.	a) Payer to contact the Payee to agree on another payment instrument. Payee to agree on another payment instrument.
AG02	Invalid Bank Operation Code	Operation code/ transaction code incorrect, invalid file 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 NOLO Inst transaction or the file containing NOLO Inst instructions.	Payer to correct the wrong information.
AG03	Transaction Not Supported	NPC Leg-Based Payee's PSP does not accept transaction. Non-NPC Leg Payee's FI/NPC Leg-Based Payee's PSP does not accept transaction.	Reject (I+O)	The concerned NPC Leg based Payee's PSP/ non-NPC Leg Payee's FI does not want to receive an NOLO Inst transaction from the non-NPC Leg Payer's FI/ NPC Leg-Based Payer's PSP concerned.	NPC Leg-based Payee's PSP may apply e.g., some environmental, social or governance (ESG) standards. Transaction to that Non-NPC Leg Payee's FI/NPC Leg-Based Payee's PSP is not supported by the NPC Leg Exit PSP.	Payer to contact the Payee to agree on another payment instrument.

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
AG09	Payment Not Received	Original payment never received	Reject (I+O)	The NPC Leg-Based Payee's/NPC Leg Exit PSP or the CSM has never received the NOLO Inst transaction which the NOLO Inst transaction status investigation message refers to. Note: This investigation applies only to the NPC Leg. For the non-NPC Leg, the NOLO Inst inquiry procedure is followed.	a) The NOLO Inst transaction status investigation message is addressed to the wrong NPC Leg-Based Payee's/NPC Leg-Based Payer PSP. The cause may be the NPC Leg-Based Payer's PSP itself or a CSM. b) The NPC Leg-Based Payee's/NPC Leg Exit PSP is the intended NPC Leg-Based Payee's/NPC leg Exit PSP in the NOLO Inst transaction. The cause may be a connection or a processing issue.	a) NPC Leg Entry Payer PSP/NPC Leg-Based Payer's PSP or the CSM to address the NOLO Inst transaction status investigation message to the correct NPC Leg Entry Payee's PSP/NPC Leg Exit PSP. b) NPC Leg Entry Payer/NPC Leg-Based Payer's PSP to investigate the concrete issue and inform the Payer about the failed transaction.
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)	Any agent in the chain following the NPC Leg Entry Payer PSP/NPC Leg-Based Payer's PSP up to the NPC Leg-Based Payee's PSP/NPC Leg Exit PSP is (temporarily) suspended. **This code must be used when it cannot be determined whether it is the NPC Leg Based Payee's/NPC Leg Exit PSP itself or another agent in the chain which is (temporarily) suspended**.	The overseer of the concerned agent has (temporarily) suspended this agent.	• NPC Leg Entry Payer PSP / NPC Leg-Based Payer's PSP to determine an alternative route through which its NOLO Inst transaction can be sent to the NPC Leg-Based Payee's PSP/NPC Leg Exit PSP; • NPC Leg-Based Payer's PSP to suggest to the Payer to re-issue an NOLO Inst transaction at a later stage.
AG11	Creditor Agent Suspended	Creditor Agent of message is suspended from the	Reject (I+O)	The concerned NPC Leg-Based Payee's PSP/NPC Leg Exit PSP to which the NCT Inst transaction	The overseer of the NPC Leg-Based Payee's PSP/NPC Leg Exit PSP or the CSM of the NPC Leg-Based Payee's PSP/of the NPC Leg Exit PSP has	• Payer to contact the Payee for details of an alternative NPC Leg-Based Payee's PSP • NPC Leg-Based Payer's PSP to determine whether it can send the NOLO Inst

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		Real Time Payment system.		has been sent to, is (temporarily) suspended.	(temporarily) suspended the NPC Leg-Based Payee's PSP/NPC Leg Exit PSP.	transaction through another NPC Leg Exit PSP.
AGNT	Incorrect Agent	Agent in the payment workflow is incorrect.	Recall (I+O).	The NOLO Inst transaction contains the wrong identification code of the NPC Leg-Based Payee's PSP/ non-NPC Leg Payee's FI.	Payer provided or was provided with the wrong identification code of the NPC Leg-Based Payee's PSP/ non-NPC Leg Payee's FI.	Payer to contact the Payee to obtain the correct identification code of the NPC Leg Based Payee's PSP/ non-NPC Leg Payee's FI.
AM02	Not Allowed Amount	Amount exceeds the maximum authorized amount for NOLO Inst in the NPC Leg.	Reject (I+O)	The amount of the NOLO Inst instruction/ transaction exceeds the scheme default maximum amount or a bi/multilaterally agreed higher NOLO Inst instruction/ transaction amount.	• The concerned NPC Leg-Payee's PSP and/or the NPC Leg-Based Payer's PSP has no bi/multilateral agreement on a higher maximum amount with any other NOLO Inst scheme participant. • The Payer submits an NOLO Inst instruction for an amount higher than the bi/multilaterally amount agreed between the NPC Leg Entry Payer PSP/NPC Leg-Based Payer's PSP and the concerned NPC Leg-Based Payee's PSP/NPC Leg Exit PSP.	• Suggest to the Payer to split up the desired total amount in two or more NOLO Inst instructions with amounts lower than the NOLO Inst scheme default (or the bi/multilaterally agreed higher) maximum amount.
AM03	Not Allowed Currency	Specified message amount is a non-processable currency outside of existing agreement	Reject (I + O)	The Payee PSP is not reachable in the specified currency.	The Payer PSP has sent a transaction in a scheme currency in which the Payee PSP is not reachable (e.g., only reachable in SEK, not in NOK or DKK)	The Payer PSP may investigate whether the transaction can be resent in a different scheme currency

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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 countries for reasons of data protection or other national agreements. CUST could be used as an alternative.**	Insufficient funds on the Payee's account.	Payer (& NPC Leg Entry PSP/ NPC 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 NOLO Inst scheme.
AM05	Duplication	Duplicate payment.	Reject (I+O) Return (O only)	CSM or NPC Leg-Based Payee's PSP/NPC Leg Exit PSP (e.g., via the non-NPC Leg Payee's FI/NPC Leg-Based Payee's PSP) considers that an identical NOLO Inst transaction had been sent or processed very recently.	Payer/NPC Leg Entry PSP or NPC Leg-Based Payer's PSP: technical or human error.	Payer/ NPC Leg Entry PSP or NPC 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 NOLO Inst instruction for an amount higher than intended.	Payer: technical or human error.	Payer to adapt this internal NOLO Inst instruction issuance processes to avoid transferring wrong amounts in the future.
AM11	Invalid Transaction Currency	The transaction currency is invalid	Reject (I + O)	• Transaction currency is invalid or missing • The Payee PSP is not reachable for cross border transactions	• The Payer PSP has sent a transaction outside the defined 'NPC Scheme Currencies'. • The Payer PSP has sent a cross-border transaction to a Payee PSP that do not accept cross border transactions	• The Payer PSP should ensure that only scheme currencies are sent • The Payer PSP should ensure that cross-border transactions are only sent to PSPs that accept them
AM23	Amount Exceeds Settlement Limit	NPC Leg settlement limit exceeded.	Reject (I+O)	The NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP has insufficient (prefunded) inter-PSP NOLO Inst settlement guarantees available to meet its	• Sudden peak of NOLO Inst transactions for this NOLO Inst scheme participant in its role of NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP; • NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP is unable to top	• NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP to replenish its inter PSP NOLO Inst settlement guarantees as soon as possible;

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				settlement obligation for this specific NOLO Inst transaction.	up its inter PSP NOLO Inst settlement guarantee; • The monitoring service on the remaining NOLO Inst settlement guarantees of the NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP fails and that PSP does not note this failure.	• NPC Leg-Based Payer's PSP to suggest to the Payer to re-issue an NOLO Inst transaction at a later stage; • 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 NOLO Inst transaction.	Negative response to a Recall (I+O) Negative response to NOLO Inst Inquiry "Claim Non-Receipt" (O only).	The Payee has already transferred back the funds to the Payer (via NOLO Inst or another payment means).	Not applicable.	No action.
ARJT	Already Rejected Transaction	Already rejected transaction.	Negative response to NOLO Inst Inquiry "Claim Non-Receipt" (O only).	The NPC Leg Exit PSP had not been able to process the initial NOLO Inst transaction.	See the provided Reject reason code for the NOLO Inst transaction.	See the suggested actions for the NOLO Inst Reject reason code.
BE04	Missing Creditor Address	Address of the Payee invalid.	Reject (I+O). Return (O only).	Address of the Payee is not provided in the NOLO 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 Payee.	NPC 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.	Exhaustive list of use-Cases	Possible root cause	Suggested action
BE07	Missing Debtor Address	Address of the Payer invalid	Reject (I+O). Return (O only).	Address of the Payer is not provided in the NOLO 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.	NPC Leg-Based Payer's PSP to provide a complete and valid address of the Payer.
CNOR	Creditor Bank Is Not Registered	• NPC Leg-Based Payee's PSP not registered under this identification code. • NPC Leg Exit PSP not registered under this identification code.	Reject (I+O).	NPC Leg-Based Payee's PSP/ NPC Leg Exit PSP is not/ no longer registered as an NPC Inst scheme participant under this BIC at the CSM.	NPC Leg-Based Payee's PSP/ NPC Leg Exit PSP is not/ no longer declared as participant to this CSM.	Payer to ask the Payee how that Payee can receive NOLO Inst transactions via another NPC Leg Based Payee's PSP.
CUST	Requested By Customer	a. Cancellation requested by the Payer. b. Refusal by the Payee.	a. Recall (I+O). b. Negative response to a Recall (I+O)	a. Payer wishes to recover the funds of an earlier sent or settled NOLO Inst transaction. b. Payee does not want to honour the Recall.	a. The Payer does not give a specific reason to recover the funds. b. Payee claims to be entitled to the received funds.	a. No action. b. Payer (and NPC Leg Entry PSP/NPC Leg-Based Payer's PSP if it concerns a Recall due to an error made by the NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP itself) to contact the Payee directly to obtain back the funds outside the Recall procedure of the NOLO Inst scheme.
DNOR	Debtor Bank Is Not Registered	NPC Leg-Based-Payer's PSP is not registered under this identification code.	Reject (O + I)	NPC Leg-Based Payer's PSP is not/no longer registered as an NOLONOLO Inst scheme participant under this BIC at the CSM.	The NPC Leg-Based Payer's PSP sends NOLO Inst transactions by mistake to its former CSM.	• NPC Leg-Based Payer's PSP to rout its NOLO Inst transaction to its current CSM; • Contact Payer to agree on another means of payment with the Payee.

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DS28	Return For Technical Reason	Return following technical problems resulting in erroneous transaction.	Return (O only).	The NOLO Inst transaction cannot be processed in the non-NPC Leg/NPC Leg for any technical reason.	Technical issues at the non-NPC Leg Payee's FI/NPC Leg-Based Payer's PSP or at any other intermediary FI or CSM in the non-NPC Leg/NPC 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 NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP detects itself a duplicate NOLO Inst transaction and tries to recover the funds of this duplication.	Payer or NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP: technical or human error.	Payer or NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP: no action apart of setting up measures preventing the duplicate initiation and/or exchange of NOLO Inst transactions from happening in the future.
ED05	Settlement Failed	Settlement of the NPC One-Leg Out Credit Transfer failed.	Reject (I+O).	A CSM in the NPC Leg must report a settlement failure.	The inter-PSP NOLO Inst funding facilities of the NPC Leg Entry PSP/ NPC Leg based Payer's PSP are insufficient to settle this transaction.	Action depends on the SLA between the NPC Leg Entry PSP/ NPC 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: • XML file was not duly filled out or is not correct; • There is a syntax error in the file; • NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP or its CSM did not complete a XSD check before	• Payer; • NPC Leg Entry PSP/ NPC 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).	NPC Leg-Based Payee's PSP/ NPC leg Exit PSP or the Payee itself accepts the Recall request to reimburse the funds to the Payer or to the NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP.	Not applicable.	Not applicable.
FRAD	Fraudulent Origin	Cancellation requested following a transaction that	Recall (I+O)	Payer or NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP detects a fraudulent NOLO Inst	• Payer claims to be a victim of a fraudulently executed NOLO Inst transaction;	Payer or NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP: no action apart of setting up measures preventing such

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		was originated fraudulently.		transaction and tries to recover the funds.	• Fraudsters manipulated the NOLO Inst applications or systems of the NPC Leg-Based Payer's PSP to execute afterwards fraudulent transactions.	fraudulent NOLO 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).	NPC Leg-Based Payee's PSP/ NPC Leg Exit PSP is not allowed to reimburse the funds following the Recall from the NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP.	The funds cannot be reimbursed for legal reasons.	Payer (& NPC Leg Entry PSP/ NPC 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 NOLO Inst scheme.
MD07	End Customer Deceased	Payee deceased	Reject (I +O). Return (O only).	Payee deceased **Note: This code cannot be used in certain countries for reasons of data protection. In this case MS03 can be used as alternative.**	Not applicable.	No action.
MS02	Not Specified Reason Customer Generated	By order of the Payee.	Reject (I +O) Return (O only)	Refusal by Payee at presentation of the NOLO Inst transaction to the NPC Leg-Based Payee's PSP/ non-NPC Leg Payee's FI.	NPC Leg-Based Payee's PSP/ non-NPC 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.

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
NOAS	No Answer from Customer	No response from Payee (I). No response from Payee/ No response from the non-NPC Leg Payee's FI (O).	Negative response to a Recall (I+O).	Payer or NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP tries to recover funds from a previously executed NOLO Inst transaction	• NPC Leg-Based Payee's PSP/non-NPC Leg Payee's FI is not able to reach the Payee; • The Payee does not reply to the authorization demands from the NPC Leg-Based Payee's PSP/non-NPC Leg Payee's FI to reimburse the funds to the Payer or to the NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP.	Payer (& NPC Leg Entry PSP/ NPC 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 NOLO 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 NOLO Inst Inquiry "Claim Non-Receipt" (O only).	NPC Leg-Based Payee's PSP/non-NPC Leg Payee's FI or the Payee itself denies having received the initial NOLO Inst transaction.	Recall has been addressed to the wrong NPC Leg-Based Payee's PSP/non-NPC Leg Payee's FI or Payee.	NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP to address the Recall to the correct. NPC Leg-Based Payee's PSP/non-NPC Leg Payee's FI or Payee.
RC01	Bank Identifier Incorrect	• Identification code of the NPC Leg-Based Payee's PSP is incorrect (i.e. invalid BIC). • Identification code of the non-NPC Leg Payee's FI is incorrect (i.e. invalid BIC or other code).	Reject (I+O). Return (O only).	BIC of the NPC Leg-Based Payee's PSP is not correct. BIC or another identification code of the non-NPC Leg Payee's FI is not correct.	Payer provided an incomplete or incorrect BIC or another code for the NOLO Inst transaction.	Payer to contact the Payee for the correct BIC/other code for an NOLO Inst transaction.
RJNR	Rejected Claim Non- Receipt	Inter-PSP negative response to Claim Non-Receipt.	Negative response to NOLO Inst	A Claim Non-Receipt is rejected by the non-NPC Leg Payee's FI. The NPC Leg Exit PSP states a	• ARDT: it has already been returned;	See suggested actions under the reason codes ARJT, ARDT, NOOR and RR04.

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
			Inquiry "Claim Non-Receipt" (O only).	more precise reason for rejecting the Claim. One of the following codes must be provided: ARDT, ARJT, NOOR or RR04.	• ARJT: it has already been rejected; • NOOR: it was never received; • RR04: a regulatory reason.	
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.	NPC 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 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.	NPC 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 (address is optional field). **Note: This code cannot be used in certain countries for reasons of data protection. MS03 could be used as an alternative.**	Specification of the Payee's name and/or address needed for regulatory requirements is insufficient or missing.	NPC Leg-Based Payer's PSP to repair the transaction by completing the Payee's name and/or address information.
RR04	Regulatory Reason	Regulatory Reason.	Reject (I+O)	Only to be used for Regulatory Reasons other than RR01, RR02 or RR03. **Note: This code cannot be used in certain 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 NPC Leg-Based Payer's PSP.
TECH	Technical Problem	Cancellation requested following technical problems resulting in an	Recall (I+O)	NPC Leg Entry PSP/ Payer or NPC Leg-Based Payer's PSP detects a technical problem with the result of incorrect NOLO Inst	• Technical issue at the applications or systems of the Payer itself when creating the NOLO Inst instruction(s) or files;	NPC Leg Entry PSP/ Payer or NPC Leg Based Payer's PSP: no action apart of setting up measures preventing such

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
		erroneous transaction.		transactions sent out. NPC Leg Entry PSP/ Payer or NPC Leg-Based Payer's PSP tries to recover the funds.	• Technical issue at the NOLO Inst applications or systems of the NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP when handling the NOLO Inst instruction(s)/files or in their conversion into NOLO Inst transactions for further inter-PSP processing.	technical problems from happening in the future.
TM01	Invalid Cut Off Time	NPC Leg time-out – maximum execution time has been exceeded.	Reject (I+O)	The NOLO Inst (positive) confirmation message from the NPC Leg-Based Payee's / NPC Leg Exit PSP back to the CSM of the NPC Leg-Based Payee's PSP/ of the NPC Leg Exit PSP did not reach that CSM within the maximum execution time defined by the NOLO Inst rulebook. This reason code can only be used between the NPC Leg-Based Payee's PSP/ NPC Leg Exit PSP and its CSM. Reason code TM01 is not allowed in a negative confirmation message to the NPC Leg Entry PSP/ NPC Leg-Based Payer's PSP. Instead, the code AB05 or AB06 can be used.	Connection, processing or validation issue at any step between the NPC Leg-Based Payee's PSP/ NPC Leg Exit PSP and its CSM.	NPC Leg-Based Payer's PSP to re-submit the NOLO Inst transactions before the next cut-off time.