GUIDANCE ON REASON CODES FOR NCT INST R-TRANSACTIONS

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Version History

Version	Date	Edited by	Comments
1.0	2020-08-20	NPC	Decided version at the Scheme Management Committee (SMC) 20th of August 2020
1.1	2021-04-30	NPC	Agreed by NCT & NCT Inst 29 March 2021. Layout update and 'answer' changed to 'response' throughout the document.
2.0	2022-12-21	NPC	Updates agreed by NCT & NCT Inst WG based on changes made in NCT & NCT Inst Rulebooks 2023 version and clarifications needed.
3.0	2024-12-05	NPC	Updates agreed by NPC TF IG based on changes made in NCT & NCT Inst Rulebooks 2025 version and clarifications needed.
3.1	2026-07-03	NPC	Updates agreed by NPC TF IG for clarification and for correction of errors. AM11 and AM03 added to align with the Implementation Guidelines.
3.2	2026-10-09	NPC	Updates following the SMC decision September 22nd 2026 to delay the end date for unstructured to a new later date. The previous end date 15 November 2026 has been removed from codes RR02 and RR03.
4.0	2026-11-23	NPC	New version connected to the 2027 version of the NCT Inst Rulebook.

1 NCT Inst R-transaction definition

The content of this document applies to the NPC Inst Credit Transfer (NCT Inst) rulebook.

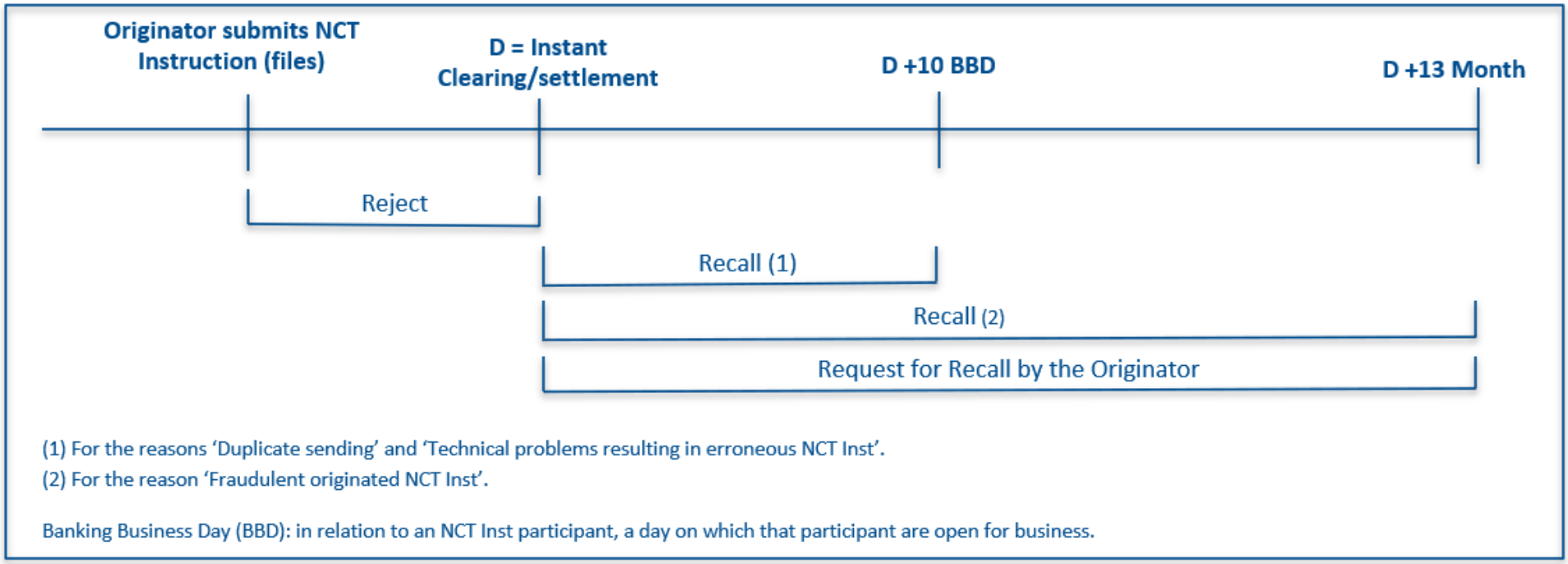
Some NCT Inst transactions require exception handling, because one of the parties involved does not or cannot process the transaction in the normal way. This exception handling involves the sending of messages called R-transactions because their names all start with an R: Rejects, Recalls, Request for Recall by the Originator (RFRO). The definitions of the various R-transactions are outlined in the Exception Processing Flow section of the NCT Inst Rulebook.

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 NCT Inst scheme participant must channel Rejects, Recalls, RFROs through the same Clearing and Settlement Mechanism (CSM[1]) used for the clearing and settlement of the initial NCT Inst transaction, unless otherwise agreed between the NCT Inst scheme participants.

The R-transactions foreseen within the NCT Inst scheme must be processed within the timeline described in the picture below. It is pointed out that the Beneficiary PSP is in breach with the NCT Inst Rulebook if it does not send **its answer** to a Recall or a RFRO within **15** Banking Business Days, **or within a lower number of days if local law or community practice apply,** following the receipt of the Recall or the RFRO from the Originator PSP.

[1] For the definition of the term CSM in this guidance document, we refer to Chapter 7 of the NCT Inst Rulebook



(1) For the reasons 'Duplicate sending' and 'Technical problems resulting in erroneous NCT Inst'.
(2) For the reason 'Fraudulent originated NCT Inst'.

Banking Business Day (BBD): in relation to an NCT Inst participant, a day on which that participant are open for business.

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

Some NCT Inst scheme participants, when acting as a Beneficiary PSP, are not applying the correct R-transaction reason codes. Therefore, all scheme participants are reminded to use the correct NCT Inst R-transaction reason codes described in the NCT Inst rulebook.

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

NCT 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 the Beneficiary PSP.

3 Guidance in using NCT Inst R-transaction reason codes

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	Transaction stopped due to timeout at the Creditor Agent.	Reject	Beneficiary PSP has not received the initial NCT Inst Transaction within the time-out deadline defined by the NCT Inst rulebook, or within a shorter timeline agreed on a bi/multilateral basis.	Connection, processing or validation issue at any step starting from the Originator PSP, across the CSM(s) up to the Beneficiary PSP.	• Originator PSP to suggest to the Originator to re-issue an NCT Inst transaction at a later stage or to use another instrument (e.g., NCT). • Originator to contact the Beneficiary for alternative solution to pay.
AB06	Timeout Instructed Agent	Transaction stopped due to timeout at the Instructed Agent.	Reject	• Any CSM between the Originator PSP and the Beneficiary PSP has not received the initial NCT Inst Transaction within the time-out deadline defined by the NCT Inst rulebook, or within a shorter timeline agreed between NCT Inst scheme participants on a bi/multilateral basis. • The CSM of the Beneficiary PSP has not received any confirmation message at all about the NCT Inst Transaction from the Beneficiary PSP within the time-out deadline defined by the NCT Inst rulebook, or within a shorter timeline agreed between NCT Inst scheme participants on a bi/multilateral basis.	Connection, processing or validation issue at any step starting from the Originator PSP, across the CSMs up to the Beneficiary PSP and back to the CSM of the Beneficiary PSP.	• Originator PSP to suggest to the Originator to re-issue an NCT Inst transaction at a later stage or to use another instrument (e.g., NCT) • Originator to contact the Beneficiary for alternative solution to pay.
AB07	Offline Agent	Agent of message is not online. Generic usage if it	Reject	The connection infrastructure of a CSM between the Originator PSP and the Beneficiary PSP is	The connection to and from the CSM is not available.	• Originator PSP to suggest to the Originator to re-issue an NCT Inst transaction

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
		cannot be determined who exactly is not online.		unavailable to transmit and/or to process any type of NCT Inst scheme-related message.		at a later stage or to use another instrument (e.g., NCT). • Originator to contact the Beneficiary for alternative solution to pay.
AB08	Offline Creditor Agent	Creditor Agent is not online.	Reject	The connection to and from the Beneficiary PSP is unavailable to transmit and/or to process any type of NCT Inst scheme-related message.	The connection to and from the Beneficiary PSP is not available.	• Originator PSP to suggest to the Originator to re-issue an NCT Inst transaction at a later stage or to use another instrument (e.g., NCT). • Originator to contact the Beneficiary for alternative solution to pay.
AB09	Error Creditor Agent	Transaction stopped due to error at the Creditor Agent.	Reject	Transaction process aborted due to an error at the Beneficiary PSP.	(A part of) the NCT Inst service at the Beneficiary PSP is not available.	• Originator to contact the Beneficiary for alternative solution to pay; or • Originator PSP to suggest to the Originator to resubmit the NCT Inst transaction or to use an alternative payment instrument.
AB10	Error Instructed Agent	Transaction stopped due to error at the Instructed Agent.	Reject	Transaction process aborted due to an error at the CSM.	(A part of) the NCT Inst service at the CSM is not available.	• Originator to contact the Beneficiary for alternative solution to pay; or • Originator PSP to suggest to the Originator to resubmit the NCT Inst transaction or to use an alternative payment instrument.
AC01	Incorrect Account Number	Account identifier invalid or incorrect (i.e. invalid IBAN or account number does not exist).	Reject	Reject: • Invalid format of the IBAN; • IBAN not existing at the Beneficiary PSP level.	• Beneficiary gave invalid IBAN; • Originator used wrong IBAN data from its customers' database. • Originator had technical problem during the processing of the NCT Inst instruction issuance.	Originator to contact the Beneficiary to get the correct IBAN of the Beneficiary.

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
AC03	Invalid Creditor Account Number	Wrong unique identifier of the Beneficiary account.	RFRO	Originator has made an NCT Inst transaction which was addressed to a wrong IBAN.	Originator itself selected or entered a wrong IBAN of the Beneficiary when issuing the NCT Inst instruction.	Originator: • Adapt this internal NCT Inst instruction issuance processes to avoid the selection of a wrong IBAN in the future. • Pay more attention in selecting/ entering the IBAN when issuing a NCT Inst instruction.
AC04	Closed Account Number	Account closed.	Reject Negative response to a Recall or to a RFRO	The account of the Beneficiary is closed at the Beneficiary PSP. **Note: This code cannot be used in certain countries for reasons of data protection. MS03 could be used as an alternative.**	Beneficiary closed his account since the last time the Originator made a NCT Inst instruction to this Beneficiary.	Originator to contact the Beneficiary for the new account.
AC06	Blocked Account	Account blocked.	Reject	Account blocked for any financial transaction.	• Beneficiary PSP has blocked the account due to a Court Order. • Beneficiary PSP has blocked the account (e.g., suspicion of misuse, request from the Beneficiary).	Originator to contact the Beneficiary for alternative account/ solution to pay.
AG01	Transaction Forbidden	Credit transfer forbidden on this account (e.g., savings account).	Reject	An NCT Inst transaction cannot be booked on this type of account.	Beneficiary gave information of an account on which NCT Inst transactions cannot be booked.	a) Originator to contact the Beneficiary to agree on another payment instrument. b) Originator PSP to re-initiate the credit transfer as a SCT transaction if agreed earlier between the Originator and the Originator PSP.
AG02	Invalid Bank Operation Code	Operation code/ transaction code incorrect, invalid file format.	Reject	The identification code of the scheme (i.e. service level or local instrument) specified in the message is incorrect.	Originator: technical error or error due to the processing of the NCT Inst transaction or the file containing NCT Inst instructions.	Originator to correct the wrong information.

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	The Beneficiary PSP or the CSM has never received the NCT Inst transaction which the NCT Inst transaction status investigation message refers to.	a) The NCT Inst transaction status investigation message is addressed to the wrong Beneficiary PSP. The cause may be the Originator PSP itself or a CSM. b) The Beneficiary PSP is the intended Beneficiary PSP in the NCT Inst transaction. The cause may be a connection or a processing issue.	a) Originator PSP or the CSM to address the NCT Inst transaction status investigation message to the correct Beneficiary PSP. b) Originator PSP to investigate the concrete issue and inform the Originator about the failed transaction.
AG10	Agent Suspended	Agent of message is suspended from the Real Time Payment system	Reject	Any agent in the chain following the Originator PSP up to the Beneficiary PSP is (temporarily) suspended. **This code must be used when it cannot be determined whether it is the Beneficiary PSP itself or another agent in the chain which is (temporarily) suspended**.	The overseer of the concerned agent has (temporarily) suspended this agent.	• Originator PSP to determine an alternative route through which its NCT Inst transaction can be sent to the Beneficiary PSP. • Originator PSP to suggest to the Originator to re-issue an NCT Inst transaction at a later stage or to use another instrument (e.g., NCT).
AG11	Creditor Agent Suspended	Creditor Agent of message is suspended from the Real Time Payment system.	Reject	The concerned Beneficiary PSP to which the NCT Inst transaction has been sent to, is (temporarily) suspended.	The overseer of the Beneficiary PSP or the CSM of the Beneficiary PSP has (temporarily) suspended the Beneficiary PSP.	Originator to contact the Beneficiary for details of an alternative Beneficiary PSP.

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
AM02	Not Allowed Amount	Amount exceeds the maximum authorized amount for NCT Inst.	Reject	The amount of the NCT Inst instruction/ transaction exceeds the scheme default maximum amount or a bi/multilaterally agreed higher NCT Inst instruction/ transaction amount.	• The concerned Originator PSP and/or the Beneficiary PSP has no bi/multilateral agreement on a higher maximum amount with any other NCT Inst scheme participant. • The Originator submits an NCT Inst instruction for an amount higher than the bi/multilaterally amount agreed between the Originator PSP and the concerned Beneficiary PSP.	• Originator PSP to suggest to the Originator to split up the desired total amount in two or more NCT Inst instructions with amounts lower than the NCT Inst scheme default (or the bi/multilaterally agreed higher) maximum amount. • Originator PSP to suggest to the Originator to use the NCT instrument
AM03	Not Allowed Currency	Specified message amount is a non-processable currency outside of existing agreement	Reject	The Beneficiary PSP is not reachable in the specified currency.	The Originator PSP has sent a transaction in a scheme currency in which the Beneficiary PSP is not reachable (e.g., only reachable in SEK, not in NOK or DKK)	The Originator PSP may investigate whether the transaction can be resent in a different scheme currency
AM04	Insufficient Funds	Insufficient funds on the account.	Negative response to a Recall or to a RFRO	There are not enough funds on the Beneficiary's account to debit the full amount of the Recall or of the RFRO. **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 Beneficiary's account.	Originator (and Originator PSP if it concerns a Recall due to an error made by the Originator PSP itself) to contact the Beneficiary directly to obtain back the funds outside the Recall - or the RFRO procedures of the NCT Inst scheme.
AM05	Duplication	Duplicate payment.	Reject	CSM or Beneficiary PSP considers that an identical NCT Inst transaction had been sent or processed very recently.	Originator/ Originator PSP: technical or human error.	Originator/ Originator PSP to check if the transaction is really duplicated.

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
AM09	Wrong Amount	Wrong amount.	RFRO	Originator has made an NCT Inst instruction for an amount higher than intended.	Originator: technical or human error.	Originator to adapt this internal NCT Inst instruction issuance processes to avoid transferring wrong amounts in the future.
AM11	Invalid Transaction Currency	The transaction currency is invalid	Reject	• Transaction currency is invalid or missing • The Beneficiary PSP is not reachable for cross border transactions	• The Originator PSP has sent a transaction outside the defined 'NPC Scheme Currencies'. • The Originator PSP has sent a cross-border transaction to a Beneficiary PSP that does not accept cross border transactions	• The Originator PSP should ensure to only send transactions in scheme currencies • The Originator PSP should ensure that cross-border transactions are only sent to Beneficiary PSPs that accept them
AM23	Amount Exceeds Settlement Limit	Transaction amount exceeds settlement limit.	Reject	The Originator PSP has insufficient (pre-funded) inter-PSP NCT Inst settlement guarantees available to meet its settlement obligation for this specific NCT Inst transaction.	• Sudden peak of NCT Inst transactions for this NCT Inst scheme participant in its role of Originator PSP. • Originator is unable to top up its inter-PSP NCT Inst settlement guarantee. • The monitoring service on the remaining NCT Inst settlement guarantees of the Originator PSP fails and the Originator PSP does not note this failure.	• Originator PSP to replenish its inter-PSP NCT Inst settlement guarantees as soon as possible. • Originator PSP to suggest to the Originator to re-issue an NCT Inst transaction at a later stage or to use another instrument (e.g., NCT). • Originator to contact the Beneficiary for an alternative solution to pay.
ARDT	The Transaction Has Already Been Returned	Already returned transaction.	Negative response to a Recall or to a RFRO	• Negative response to a Recall or to a RFRO: the Beneficiary has already transferred back the funds to the Originator (via SCT, NCT Inst or another payment means).	• Not applicable.	• No action.
BE04	Missing Creditor Address	Account address invalid.	Reject	Address of the Beneficiary is not provided in the NCT Inst transaction.	Missing or invalid address in case it is necessary for further processing	Originator PSP to ask the Originator to provide the address of the Beneficiary.

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
CNOR	Creditor Bank Is Not Registered	Beneficiary PSP is not registered under this BIC in the CSM.	Reject	Beneficiary PSP is not/ no longer registered as a NCT Inst scheme participant under this BIC at the CSM.	Beneficiary PSP not/ no longer declared as (indirect) participant to this CSM.	Originator to ask the Beneficiary how that Beneficiary can receive NCT Inst transactions via another PSP.
CUST	Requested By Customer	a. By request of the Originator without any reason specified. b. Refusal by the Beneficiary.	a. RFRO b. Negative response to a Recall or to a RFRO.	a. Originator wishes to recover the funds of an earlier settled NCT Inst transaction. b. Beneficiary does not want to honour the Recall or the RFRO.	a. The Originator does not give a specific reason to recover the funds. b. Beneficiary claims to be entitled to the received funds.	a. No action. b. Originator (and Originator PSP if it concerns a Recall due to an error made by the Originator PSP itself) to contact the Beneficiary directly to obtain back the funds outside the Recall or the RFRO procedures of the NCT scheme.
DNOR	Debtor Bank Is Not Registered	Originator PSP is not registered under this BIC in the CSM.	Reject	Originator PSP is not/no longer registered as a NCT Inst scheme participant under this BIC at the CSM.	The Originator PSP sends NCT Inst transactions by mistake to its former CSM.	• Originator PSP to rout its NCT Inst transaction to its current CSM. • Contact Originator to agree on another means of payment with the Beneficiary (e.g., NCT).
DUPL	Duplicate Payment	Duplicate Sending.	Recall	Originator or Originator PSP detects itself a duplicate NCT Inst transaction and tries to recover the funds of this duplication.	Originator/ Originator PSP: technical or human error.	Originator and/or Originator PSP: no action apart of setting up measures preventing the duplicate initiation and/or exchange of NCT Inst transactions from happening in the future.
FF01	Invalid File Format	Operation/ transaction code incorrect, invalid file format.	Reject	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. • Originator PSP or its CSM did not complete an XSD check before submitting the file.	• Originator; • Originator PSP; • CSM	Repair the XML file.

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
FOCR	Following Cancellation Request	Positive response to the Recall	Positive response to a Recall or to a RFRO.	Beneficiary PSP or the Beneficiary accepts the Recall request or the RFRO to reimburse the funds to the Originator or to the Originator PSP.	Not applicable.	Not applicable.
FRAD	Fraudulent Origin	Fraudulent originated credit transfer.	Recall	Originator or Originator PSP detects a fraudulent NCT Inst transaction and tries to recover the funds.	• Originator claims to be a victim of a fraudulently executed NCT Inst transaction; • Fraudsters manipulated the NCT Inst applications or systems of the Originator PSP to execute afterwards fraudulent transactions.	Originator and/or Originator PSP: no action apart of setting up measures preventing such fraudulent NCT Inst transactions from happening in the future.
LEGL	Legal Decision	Legal reasons.	Negative response to a Recall or to a RFRO	Beneficiary PSP is not allowed to reimburse the funds following the Recall or the RFRO from the Originator PSP.	The funds cannot be reimbursed for legal reasons.	Originator (and Originator PSP if it concerns a Recall due to an error made by the Originator PSP itself) to contact the Beneficiary directly to obtain back the funds outside the Recall or the RFRO procedures of the NCT Inst scheme.
MD07	End Customer Deceased	Beneficiary deceased.	Reject	Beneficiary 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 Beneficiary.	Reject	Refusal by Beneficiary at presentation of the NCT Inst transaction to the Beneficiary PSP.	The Beneficiary PSP acts on behalf of the Beneficiary following an instruction from the Beneficiary for not accepting funds from a specific account, Originator or via a specific payment scheme.	Originator to contact the Beneficiary directly how the Originator should settle any financial obligation towards the Beneficiary.
MS03	Not Specified Reason Agent	Reason not specified	Reject	Only to be used in case national legislation (e.g., data protection laws) does not allow the use of		Originator to contact the Beneficiary directly how the Originator should settle any financial obligation towards the

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
	Generated			AC04, RR01, RR02, RR03 and RR04. **Note: limit the use of the reason code MS03 and select the appropriate reason code in the list.**		Beneficiary.
NOAS	No Answer from Customer	No response from Beneficiary.	Negative response to a Recall or to a RFRO.	Originator or Originator PSP tries to recover funds from a previously executed NCT Inst transaction.	• Beneficiary PSP is not able to reach the Beneficiary; • The Beneficiary does not reply to the authorization demands from the Beneficiary PSP to reimburse the funds to the Originator or the Originator PSP.	Originator (and Originator PSP if it concerns a Recall due to an error made by the Originator PSP itself) to contact the Beneficiary directly to obtain back the funds outside the Recall -or the RFRO procedures of the NCT Inst scheme.
NOOR	No Original Transaction Received	Original NPC Inst Credit Transfer never received.	Negative response to a Recall or to a RFRO.	Beneficiary PSP or Beneficiary denies having received the initial NCT Inst transaction.	Recall or RFRO has been addressed to the wrong Beneficiary PSP.	Originator PSP to address the Recall or RFRO to the correct Beneficiary PSP or Beneficiary.
RC01	Bank Identifier Incorrect	PSP identifier incorrect (i.e., invalid BIC).	Reject	BIC of the scheme participant is not correct.	• Originator: the provided BIC for a non-EEA NCT Inst transaction is not complete (BIC8 instead of BIC11); • CSM or Beneficiary PSP: the provided BIC in the inter-PSP message does not exist in their BIC database.	• Originator to contact the Beneficiary for the correct BIC for a non-EEA NCT Inst transaction; • Originator PSP to allocate the correct and complete BIC of the Beneficiary PSP in the inter-PSP message.
RR01	Missing Debtor Account or Identification	Regulatory Reason.	Reject	Missing Originator account details.	Specification of the Originator's account or unique identification needed for reasons of regulatory requirements is insufficient or missing.	Originator PSP to check the transaction and if necessary, repair the transaction by completing the Originator account.
RR02	Missing Debtor's Name or Address	Regulatory Reason.	Reject	• Missing Originator name (address is optional field for EEA NCT Inst transactions);	Specification of the Originator's name and/or address needed for	Originator PSP to repair the transaction by completing the Originator's name and/or address information

Code	ISO definition	Reason in the Rulebook or IGs	Type of R-trans.	Exhaustive list of use-Cases	Possible root cause	Suggested action
				• Missing address of the Originator for non-EEA NCT Inst transactions. • Provided address format of the Originator is invalid or no longer allowed **Note: This code cannot be used in certain countries for reasons of data protection. MS03 could be used as an alternative.**	regulatory requirements is insufficient or missing.	
RR03	Missing Creditor's Name or Address	Regulatory Reason.	Reject	• Missing Beneficiary's name (address is optional field). • Provided address format of the Beneficiary is invalid or no longer allowed **Note: This code cannot be used in certain countries for reasons of data protection. MS03 could be used as an alternative.**	Specification of the Beneficiary's name needed for regulatory requirements is insufficient or missing.	Originator PSP to repair the transaction by completing the Beneficiary's name.
RR04	Regulatory Reason	Regulatory Reason.	Reject	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 Counter-Terrorist-Financing reasons.	Originator to contact the Originator PSP.
TECH	Technical Problem	Technical problems resulting in erroneous NCT Inst transactions.	Recall	Originator or Originator PSP detects a technical problem with the result of incorrect NCT Inst transactions sent out. Originator or Originator PSP tries to recover the funds.	• Technical issue at the applications or systems of the Originator itself when creating the NCT Inst instruction(s) or files; • Technical issue at the NCT Inst applications or systems of the Originator PSP itself when handling the NCT Inst instruction(s)/ files or	Originator and/or Originator 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.	Exhaustive list of use-Cases	Possible root cause	Suggested action
					in their conversion into NCT Inst transactions for further inter-PSP processing.	
TM01	Cut Off Time	File received after Cut-off Time.	Reject	The NCT Inst (positive) confirmation message from the Beneficiary PSP back to the CSM of the Beneficiary PSP did not reach that CSM within the maximum execution time defined by the NCT Inst rulebook. **This reason code can only be used between the Beneficiary PSP and its CSM.** **Reason code TM01 is not allowed in a negative confirmation message to the Originator PSP. Instead, the code AB05 or AB06 can be used.**	Connection, processing or validation issue at any step starting from the Beneficiary PSP to the CSM(s).	Originator PSP to re-submit the NCT Inst transactions before the next cut-off time.