Fintegrate

Domestic NamPay Credits (EnCR)

Rejection Codes

V2024/2025

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Status Codes

Code	Name	Definition
ACTC	AcceptedTechnicalValidation	Message Level: Authentication and syntactical and semantical validation are successful.
ACSC	AcceptedSettlementComplete	Transaction Level: The transaction has been successfully processed by Fintegrate. If the credit was to a FRG member, the transaction will have been settled. If the transaction was to another bank, the transaction will have been aggregated for clearing at financial day end.
PDNG	Pending	Individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

Rejection codes

Error_Code	Response Type	Response Code	Description
SET NOT PROCESSED	ISO	AB10	Transaction not processed due to error at the Instructed Agent
INVALID ACCOUNT NBR OR TYPE	ISO	AC01	Account number / type is invalid or missing
INVALID CREDITOR ACCOUNT NUMBER	ISO	AC02	ACCOUNT VALIDATION ERROR
INVALID CREDITOR ACCOUNT NUMBER	ISO	AC03	Invalid Creditor Account Number
DEBTOR_ACCOUNT_NUMBER_CLOSED	Industry	AC05	Closed Debtor Account Number
HARD_HOLD	ISO	AC06	Account is blocked, frozen or dormant
INVALID CREDITOR ACCOUNT NUMBER	ISO	AC07	Creditor Account Number Closed
BRANCH_OF_ORIGIN_INVALID/ HOMING_BRANCH_MUST_BE_POPULATED_FOR_ ACCOUNT_ID_USED	ISO	AC08	BIC is invalid or missing
CREDITOR_ACCOUNT_TYPE_INVALID	ISO	AC12	Account type missing or invalid
DEBTOR_ACCOUNT_TYPE_INVALID	ISO	AC13	Debtor account type missing or invalid

CREDITOR_ACCOUNT_TYPE_INVALID	ISO	AC14	Invalid Account Type)
INVALID ACCOUNT STATUS	Proprietary	AC90	INVALID ACCOUNT STATUS
INVALID ACCOUNT STATUS	Proprietary	AC91	INVALID ACCOUNT STATUS
ACCOUNT FROZEN	Proprietary	AC92	ACCOUNT FROZEN
ACCOUNT FROZEN	Proprietary	AC93	DEBTOR ACCOUNT FROZEN
ACCOUNT DORMANT	Proprietary	AC94	CREDITOR ACCOUNT DORMANT
ACCOUNT DORMANT	Proprietary	AC95	DEBTOR ACCOUNT DORMANT
INVALID TRANSACTION CODE	ISO	AG01	INVALID TRANSACTION CODE
INVALID INPUT TRAN CODE OPTION	ISO	AG03	INVALID INPUT TRAN CODE OPTION
PRODUCT AUTH_ PAYMENT_ERROR	ISO	AG08	Client not registered for Payment product
NOT_ALLOWED_AMOUNT	ISO	AM02	Not allowed amount
CROSS BORDER VALIDATION FAILED	ISO	AM03	Cross Border Validation error
INSUFFICIENT_FUNDS	Industry	AM04	Insufficient funds
BATCH_AMNT_NOT_EQUAL_TO_NOMINATED_AMNT	ISO	AM10	Sum of instructed amounts does not equal the control sum. (Nominated Amt > Batch Amt) or (Total Homing Ant > Nominated Amt)
DEBIT_TRANSACTION_AMOUNT_INVALID	ISO	AM12	Debtors amount invalid or missing
CREDIT_TRANSACTION_AMOUNT_INVALID	ISO	AM12	Creditor Amount invalid or missing
AMOUNT_EXCEEDS_AGREED_LIMIT	ISO	AM14	Transaction amount exceeds limits agreed between bank and client/ SETTLEMENT LIMIT EXCEEDED
B2B _PAIN REJECT	ISO	AM16	Control Sum at the Group level is invalid
B2B _PAIN REJECT	ISO	AM17	Control Sum at the Payment Information level is invalid
NUMBER_OF_TRANSACTIONS_INVALID	ISO	AM18	Number of transactions is invalid or missing
B2B _INVALID GROUP NUMBER OF TRANSACTIONS	ISO	AM19	Number of transactions at the Group level is invalid or missing
B2B PAIN REJECTION_CODE	ISO	AM20	Number of transactions at the Payment Information level is invalid
B2B ERROR INITIATING PARTY	ISO	BE05	Party who initiated the message is not recognised by the end customer
B2B BULK TRANSACTION_ REJECTION_ INVALID NOMINATED ACCOUNT NAME	ISO	BE08	Debtor Account name is mandatory and cannot be spaces
INVALID_COMPANY_ID	ISO	BE09	Country code is missing or Invalid
DEBTOR_COUNTRY_INVALID	ISO	BE10	Debtor Country code is missing or Invalid
CREDITOR_COUNTRY_INVALID	ISO	BE11	Creditor Country code is missing or Invalid
CUSTOMER_ID_INVALID	ISO	BE15	Customer ID invalid
B2B INVALID HOMING ACCOUNT NAME	ISO	BE22	Invalid or missing Creditor Name
FUTURE_DATED_NOT_ENABLED_FOR_CHANNEL	ISO	CH03	Value in Requested Execution Date or Requested Collection Date is too far in the future
DATE_NOT_A_VALID_BUSINESS_DATE	ISO	CH04	Interbank settlement date is invalid
B2B PAIN REJECTION	ISO	CH20	Number of Decimal Points Not Compatible
REFERENCE_NUMBER_INVALID	Proprietary	CL01	The nominated reference number is invalid

INVALID_CHAR_FOUND_IN_HOM_REF_FIELD	Proprietary	CL03	Invalid character found in homing reference field
ITEMIZED NOT PROVIDED	Proprietary	CL04	Batch Booking not provided
UNIDENTIFIED_INDUSTRY_ERROR	ISO	CL05	Unidentified Error from Industry (Unexpected Error Occurred)
CMA_BLOCK	Proprietary	CL07	CMA disabled on EFT
CHANNEL_NOT_ENABLED_FOR_ITEMISED_PROCESS	Proprietary	CL10	Itemised Processing not offered for this product
CHANNEL_NOT_ENABLED_FOR_CONSOLID_PROCESS	Proprietary	CL11	Consolidated Processing not offered for this product
CHANNEL_NOT_ENABLED_TO_CREDIT_NOM_PROD	Proprietary	CL12	Service is not currently offered on channel
INVALID_CURRENCY	ISO	CURR	Invalid Currency
ACTION_DATE_INVALID	ISO	DT01	Action date invalid / Missing
TIMESTAMP_INVALID	ISO	DT02	Invalid creation date and time in Group Header (e.g., historic date)
NOT A BUSINESS DAY	ISO	DT03	DATE SUPPLIED IS NOT A BUSINESS DAY
B2B DUPLICATION	ISO	DU01	Duplicate Messages Found
B2B PAIN REJECTION	ISO	DU03	Duplicate transaction
DUPLICATE	ISO	DU05	BATCH ALREADY PROCESSED
B2B TECHNICAL VALIDATION	ISO	FF01	Technical Validation Failed
B2B INVALID PAYMENT TYPE	ISO	FF03	Invalid Payment type information
PROCESSING_TYPE_INVALID	ISO	FF04	Service Type is invalid or missing
LOCAL_INSTRUMENT_CODE_INVALID	ISO	FF05	Invalid or missing Tracking Period or Code
INVALID_CLEARING_ENTRY-CLASS_ENTERED	ISO	FF06	Entry Class is invalid or missing
END_TO_END_IDENTIFIER_INVALID	ISO	FF08	End to End Id missing or invalid
NUMBER_OF_SETS_INVALID	ISO	FF10	File or transaction cannot be processed due to technical issues at the bank side (Number of sets is invalid)
RELIANT_RESPONSE_TIMEOUT	ISO	IAAD	Pending reason being investigated
INVALID_CREDITOR_ABBREVIATED_SHORT_NAME_ON_DEBIT	Industry	INV1	Invalid Supplier
CDV_FAILED_ON_CREDITOR_ACCOUNT	ISO	MD01	Creditor Account Validation Failure
PAYMENT_RETURNED_AS_RESOLUTION_RESPONSE_EXCEEDS_CUTOF	Industry	NA01	Resolution response exceeds SLA cut-off
PAYMENT_STOPPED_BY_ACCOUNT_HOLDER	Industry	NA04	PAYMENT_STOPPED_BY_ACCOUNT_HOLDER
RECALL_OR_WITHDRAWAL	Industry	NA28	RECALL_OR_ WITHDRAWAL
NO_AUTHORITY_TO_DEBIT	Industry	NA30	No authority to debit
DEBIT_IN_CONTRAVENTION_OF_AUTHORIZED_PAYER	Industry	NA32	Debit in contravention of the authorized payer
AUTHORIZATION_CANCELLED	Industry	NA34	Authorization cancelled
PREVIOUSLY_STOPPED_VIA_MANDATE_SUSPENSION_ADVICE	Industry	NA36	Previously stopped via Stop Payment Advice

NOT_WHAT_I_AGREED_TO	Industry	NWIA	Not What I Agreed To
HOMING_BRANCH_IDENTIFIER_NOT_BIC	ISO	RC01	The homing branch identifier is not specified as a BIC
DEBTOR_AGENT_BIC_CODE_INVALID	ISO	RC06	Debtor BIC Code is invalid
CREDITOR_AGENT_BIC_CODE_INVALID	ISO	RC07	Creditor BIC Code is invalid
CREDITOR_ACCOUNT_NUMBER_INCORRECT	Industry	RR01	Incorrect Creditor Account Number
CREDITOR_ACCOUNT_NUMBER_CLOSED	Industry	RR03	Closed Creditor Account Number
CREDITOR_ACCOUNT_NUMBER_BLOCKED	Industry	RR05	Blocked Creditor Account
DEBTOR_ACCOUNT_NUMBER_BLOCKED	Industry	RR06	Blocked Debtor Account
DEBTOR_DECEASED	Industry	RR07	End Customer Deceased
CREDITOR_AGENT_ACCOUNT_INCORRECT	Industry	RR08	Incorrect Creditor Agent Account
DEBTOR_AGENT_ACCOUNT_INCORRECT	Industry	RR09	Incorrect Debtor Agent Account
INVALID_CHAR_FOUND_IN_NOM_ACC_NAME	ISO	RR10	Invalid Character Set
TRANSACTION_REFERENCE_INCORRECT	Industry	RR11	Incorrect Related Transaction Reference
INITIATING_PARTY_UNRECOGNISED	Industry	RR12	Unrecognized Initiating Party
REGULATORY_REASON	Industry	RR13	Regulatory Reason
CREDIT_PAYMENT_NOT_ALLOWED	Industry	RR14	Not Allowed Payment (Credit)
DEBIT_PAYMENT_NOT_ALLOWED	Industry	RR15	Not Allowed Payment (Debit)
REFUND_REQUEST_BY_END_CUSTOMER	Industry	RR16	Refund Request by End Customer
REFUND_REQUEST_DUE_TO_SYSTEM_ERROR	Industry	RR18	Refund Request Due to System Error
RESPONSE_OR_RESPONSE_RECEIVED_AFTER_CUTOFF_TIME	ISO	TM01	Associated message, payment information block, or transaction was received after agreed processing cut-off time
CREDITOR_ACCOUNT_NAME_INVALID	Industry	TR13	Creditor Account name is invalid or missing
CREDITOR_AGENT_INVALID/ HOMING_BRANCH_IDENTIFIER_INVALID	Industry	TR14	Creditor Branch or BIC is invalid
CREDITOR_ACCOUNT_NUMBER_INVALID	Industry	TR16	Creditor Account number invalid or missing
DEBTOR_ACCOUNT_NAME_INVALID	Industry	TR19	Account name is invalid or missing
DEBTOR_ACCOUNT_NUMBER_INVALID	Industry	TR21	Debtor Account number invalid or missing
INVALID_ENTRY_CLASS	Industry	TR23	Invalid Entry Class
STOP_PAYMENT_REJECTED	Industry	TR77	Stop payment rejected
DEBIT_NOT_ALLOWED	Proprietary	UN03	Debits not allowed to this account - The type of account does not allow debit transactions.
DEBTOR_ACCOUNT_NUMBER_NOT_FOUND	Proprietary	UN26	No such account - The account number supplied is not found on the issuers system where the collection is taking place.
DEBTOR_KYC_INDICATOR_FALSE/ ACCOUNT STATUS _INVALID/NOT FOUND	Proprietary	UN56	Debtor Account Validation Failure - KYC indicator is false