

SEPA Direct Debits

Return, Reject & Refund reason codes in CODA

Verduidelijking bij de brochure
«De Europese domiciliëring : beschrijving &
procedure voor de migratie van de Belgische
domiciliëring (DOM'80) »
(versie 2.0 - oktober 2009)

Clarification apportée à la brochure
« La domiciliation européenne : description et
procédure de migration des domiciliations belges
(DOM80) »
(Version 2.0 - Octobre 2009)

SDD codes in CODA – gestructureerde mededeling 127

SDD Reason Codes – mixed for return, refund & reject	
Code	Reason as specified in the Rulebook
AC01	Account Identifier (IBAN) Incorrect
AC04	Account closed
AC06	Account blocked
AG01	Direct Debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format <u>Bank Operation code specified in the message is not valid for receiver</u>
AM05	Duplication collection
BE054	Identifier of the Creditor Incorrect
FF01	Operation/transaction code incorrect, invalid file format <u>File Format incomplete or invalid</u>
MD01	No valid mandate
MD02	Mandate data missing or incorrect
MD06	Disputed authorized transaction
MD07	Debtor Deceased
MS02	Refusal by the Debtor
MS03	Reason not specified
PY01	Not routable
RC01	Bank Identifier (BIC) Incorrect
RR01	Regulatory Reason
RR02	Regulatory Reason
RR03	Regulatory Reason
SL01	Specific Service offered by the Debtor Bank

SDD Return Reason Codes

ISO Code	Reason as specified in the Rulebook
AC01	Account Identifier Incorrect (Invalid IBAN)
AC04	Account closed
AC06	Account blocked
AM04	Insufficient funds (only for debtor not in Belgium)
AG01	Direct Debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format Bank Operation code specified in the message is not valid for receiver
AM05	Duplication collection
BE054	Identifier of the Creditor Incorrect
MD01	No valid mandate
MD07	Debtor Deceased
MS02	Refusal by the Debtor
MS03	Reason not specified
RC01	Bank Identifier Incorrect (i.e. invalid BIC)
RR01	Regulatory Reason
RR02	Regulatory Reason
RR03	Regulatory Reason
SL01	Specific Service offered by the Debtor Bank

SDD Refund Reason Codes

ISO Code	SEPA Reason as specified in the Rulebook
MD01	No Mandate
MD06	Disputed authorised transaction

SDD Reject Reason Codes	
ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account Identifier Incorrect (Invalid IBAN)
AC04	Account closed
AC06	Account blocked
AG01	Direct Debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format Bank Operation code specified in the message is not valid for receiver
AM05	Duplication collection
BE054	Identifier of the Creditor Incorrect
FF01	Operation/transaction code incorrect, invalid file format File Format incomplete or invalid
MD01	No valid mandate
MD02	Mandate data missing or incorrect
MD07	Debtor Deceased
MS02	Refusal by the Debtor
MS03	Reason not specified
PY01	Not routable
RC01	Bank Identifier Incorrect (i.e. invalid BIC)
RR01	Regulatory Reason
RR02	Regulatory Reason
RR03	Regulatory Reason
SL01	Specific Service offered by the Debtor Bank