

ING Group

Annex

Transaction Codification And Reason Reversal codes (used in CAMT053 and MT940)

The Netherlands

April 2019

Document version 1.1

Document version history

Version	Date	Change description
1.0	20-11-2018	Initial version. Data taken from original document and placed in this one.
1.1	27-03-2019	New reason reversal codes added.

Contents

ISO Transaction Codification 4

SWIFT Transaction Codification 6

ING Transaction Codification 7

ISO Return Reason codes (SEPA)..... 10

ISO Return Reason codes (Other) 12

ISO Transaction Codification

For complete ISO table and detailed description and usage of the codes see www.ISO20022.org

Domain	Family	Subfamily	Description (subfamily code)
ACMT	ACOP	VALD	Value Date
	ADOP	VALD	Value Date
	MCOP	ADJT	Adjustments (Generic)
		FEES	Charges (Generic)
		INTR	Interests (Generic)
	MDOP	FEES	Fees (Generic)
		INTR	Interests (Generic)
CAMT	ACCB	SWEP	Sweeping
PMNT	CCRD	CAJT	Credit Adjustments (Generic)
		CWDL	Cash Withdrawal
		DAJT	Debit Adjustments (Generic)
		POSD	Point-of-Sale (POS) Payment - Debit Card
	CNTR	BCDP	Branch Deposit
		CAJT	Credit Adjustments (Generic)
		CDPT	Cash Deposit
		CWDL	Cash Withdrawal
		DPST	Sealbag Deposit
		MSCD	Miscellaneous Deposit
	ICCN	ICCT	SEPA Credit Transfer Intra-company
	ICDT	BOOK	Internal Book Transfer
		CHRG	Charges (Generic)
		DMCT	Domestic Credit Transfer
		ESCT	SEPA Credit Transfer
		PRCT	Priority Credit Transfer
		RRTN	Reversal Due To Payment Return
		SALA	Payroll/Salary Payment
		SDVA	Same Day Value Credit Transfer
		STDO	Standing Order
		XBCT	Cross-Border Credit Transfer
	ICHQ	CCHQ	Cheque
	IDDT	BBDD	SEPA B2B Direct Debit
		ESDD	SEPA Core Direct Debit
		PADD	Pre-Authorised Direct Debit
		PMDD	Direct Debit
		PRDD	Refund/Reversal SEPA Direct Debit
		RCDD	Reject Domestic Direct Debit Batch
		UPDD	Unpaid Direct Debit
PMNT (cont'd)			

Domain	Family	Subfamily	Description (subfamily code)
	IRCT	RRTN	Reversal Due To Payment Reject/Return
		ESCT	SEPA Credit Transfer (Instant)
	MCOP	ADJT	Adjustments (Generic)
		CHRG	Charges (Generic)
		OTHR	Other
	MCRD	POSP	Point of Sale Merchant
	MDOP	ADJT	Adjustments (Generic)
		CHRG	Charges (Generic)
		OTHR	Other
	RCCN	ACON	Interest Set –off transaction (Netting)
	RCDT	BOOK	Internal Book Transfer
		DMCT	Domestic Credit Transfer
		ESCT	SEPA Credit Transfer
		RRTN	Reversal Due To Payment Return
		SALA	SEPA Credit Transfer (Salary)
		STDO	Standing Order
		XBCT	Cross-Border Credit Transfer
	RCHQ	CCHQ	Cheque
	RDDT	BBDD	SEPA B2B Direct Debit
		ESDD	SEPA Core Direct Debit
		OODD	One-Off Direct Debit
		PADD	Pre-Authorised Direct Debit
		PMDD	Direct Debit
		PRDD	Reversal Due To Payment Reversal
		UPDD	Unpaid Direct Debit
	RRCT	ESCT	SEPA Credit Transfer (Instant)
		RRTN	Reversal Due To Payment Reject/Return

SWIFT Transaction Codification

The following SWIFT-transactiontypes will be used within ING. A complete set of SWIFT-transactiontypes can be found on www.swift.com. SWIFT- transactiontypes start with “N” followed by the ISO-code.

Code	Description	NL
CHG	Cost/Charges	X
CHK	Cheque	X
CMI	Cash balancing	X
DDT	Direct Debit	X
INT	Credit Interest	X
ODC	Debit interest	X
RTI	Reject/Return/Recall	X
STO	Standing Order	X
TRF	Transfer	X
VDA	Rectification Value Date	X

ING Transaction Codification

The ING Transaction Codification list contains the current list of possible codes. A number of codes are country specific or for future reference. The ING Transaction codes are subject to change.

Code	Description	NL
00000	Miscellaneous	X
00100	SEPA Credit Transfer	X
00101	SEPA Credit Transfer (paper)	X
00102	SEPA Credit Transfer Intra-company	X
00106	SEPA iDEAL payment	X
00108	IBAN Acceptgiro	X
00110	ING employee initiated SEPA Credit Transfer no cost	X
00111	ING employee initiated SEPA Credit Transfer Urgent no cost	X
00112	SEPA Credit Transfer (instant)	X
00150	SEPA Credit Transfer Same day	X
00151	ING employee initiated SEPA Credit Transfer	X
00152	ING employee initiated SEPA Credit Transfer Urgent	X
00190	Return or Reject SEPA Credit Transfer	X
00192	Return SEPA Credit Transfer Intra-company	X
00193	Return SEPA Credit Transfer Same day	X
00196	Return iDEAL	X
00200	SEPA Credit Transfer Batch	X
00202	SEPA Credit Transfer Batch Salary	X
00203	SEPA Credit Transfer in Batch Salary	X
00250	Reject Domestic Multiple Credit Transfer	X
00291	Return SEPA Credit Transfer Salary transaction	X
00300	Domestic Credit Transfer	X
00301	Domestic Credit Transfer (paper)	X
00302	Domestic Credit Transfer (phone)	X
00304	Domestic Standing Order	X
00305	Domestic iDEAL payment	X
00306	Domestic E-invoice payment (FINBOX)	X
00350	Domestic Credit Transfer Same day	X
00360	Acceptgiro	X
00370	Domestic Credit Transfer from/to Savings Account	X
00371	Lending Repayment / Drawdown	X
00390	Return Domestic Credit Transfer	X
00400	Domestic Credit Transfer Batch	X
00500	International Credit Transfer	X
01000	SEPA Direct Debit Batch	X
01001	SEPA Direct Debit	X

Code	Description	NL
01010	SEPA Direct Debit Core Batch	X
01015	SEPA Direct Debit Core	X
01016	SEPA Direct Debit Core One Off	X
01017	SEPA Direct Debit Core First	X
01018	SEPA Direct Debit Core Recurrent	X
01019	SEPA Direct Debit Core Last	X
01020	SEPA Direct Debit B2B Batch	X
01025	SEPA Direct Debit B2B transaction	X
01026	SEPA Direct Debit B2B transaction One Off	X
01027	SEPA Direct Debit B2B transaction First	X
01028	SEPA Direct Debit B2B transaction Recurrent	X
01029	SEPA Direct Debit B2B transaction Last	X
01050	Domestic Direct Debit batch	X
01051	Domestic Direct Debit transaction	X
01061	Domestic Direct Debit batch (Government)	X
01062	Domestic Direct Debit (Government)	X
01090	Reject Domestic Direct Debit Batch	X
01101	Reject SEPA Direct Debit	X
01115	Reject SEPA Direct Debit Core	X
01125	Reject SEPA Direct Debit B2B	X
01150	Reject Domestic Direct Debit	X
01201	Return SEPA Direct Debit	X
01215	Return SEPA Direct Debit Core	X
01225	Return SEPA Direct Debit B2B	X
01301	Refund SEPA Direct Debit	X
01315	Refund SEPA Direct Debit Core	X
01401	Reversal SEPA Direct Debit	X
01415	Reversal SEPA Direct Debit Core	X
01425	Reversal SEPA Direct Debit B2B	X
01501	Revocation SEPA Direct Debit	X
01515	Revocation SEPA Direct Debit Core	X
01525	Revocation SEPA Direct Debit B2B	X
01526	Revocation SEPA Direct Debit B2B One Off	X
01527	Revocation SEPA Direct Debit B2B First	X
01530	Refund Unauth SEPA Direct Debit B2B	X
02000	Point of Sale	X
02001	Point of Sale Mobile	X
02002	Point of Sale Contactless	X
02010	Cross Border Point of Sale	X
02011	Cross Border Point of Sale Mobile	X
02012	Cross Border Point of Sale Contactless	X
02100	Point of Sale Merchant	X

Code	Description	NL
02130	Returned POS Debit Card	X
03000	ATM Withdrawal	X
03010	ATM Withdrawal Abroad	X
03090	Correction Dom Cash Withdrawal ATM	X
03091	ATM Refund	X
03200	Cash Withdrawal	X
03500	Deposit on own Account	X
03700	Cash Deposit	X
03804	Sealbag deposit	X
03805	Sealbag deposit precredit	X
03806	Sealbag deposit correction	X
03807	Sealbag deposit actual amount	X
04000	Cheques	X
05001	Cash Balancing XB transaction	X
05006	Virtual Bank Account Funding and Sweeping transaction	X
05007	Balance Regulation	X
09000	Miscellaneous (ING)	X
09001	Cost/Charges	X
09002	Cost/Charges	X
09003	Cost/Charges International Credit Transfer	X
09101	Debit Interest	X
09102	Credit Interest	X
09800	Netting	X
09900	Rectification	X
09901	Rectification Value Date	X
09902	Rectification Cost/Charges	X
09907	Recall SEPA Credit Transfer by 3 rd bank	X

ISO Return Reason codes (SEPA)

The ISO return reason codes in the table below are applicable to:

- SEPA Credit Transfer and/ or
- SEPA Direct Debit

ISO Return Reason codes	Code	Description	SCT	SDD
	AB05	Timeout creditor agent	X	
	AB06	Timeout instructed agent	X	
	AB07	Offline agent	X	
	AB08	Offline creditor agent	X	
	AB09	Error creditor agent	X	
	AB10	Error instructed agent	X	
	AC01	Incorrect account number	X	X
	AC04	Account closed	X	X
	AC06	Blocked account	X	X
	AC13	Debtor account type is missing or invalid	X	X
	AG01	Transaction forbidden	X	X
	AG02	Invalid bank operation code	X	X
	AG10	Agent suspended	X	
	AG11	Creditor agent suspended	X	
	AM04	Insufficient funds (only reported to debtor)		X
	AM05	Duplication	X	X
	AM23	Amount exceeds settlement limit	X	
	BE01	Debtor's name does not match account holder name		X
	BE04	Creditor address missing or incorrect	X	
	BE05	Creditor identification incorrect		X
	CNOR	Creditor bank is not registered under this BIC in CSM	X	
	DNOR	Debtor bank is not registered under this BIC in CSM		X
	FF01	Operations/transaction code incorrect, invalid file format	X	X
	FF05	Direct Debit Type Incorrect		X
	FOCR	Return following a cancellation request	X	
	MD01	No mandate		X
	MD02	Missing or Incorrect Mandatory Mandate Information		X
	MD06	Return of funds requested by end customer		X
	MD07	End customer deceased	X	X
	MS02	Reason has not been specified by end customer	X	X
	MS03	Reason has not been specified by Agent	X	X
	RC01	Bank identifier incorrect	X	X
	RR01	Regulatory reason	X	X
	RR02	Specification of debtor's name and/or address needed for reasons of regulatory requirements is insufficient or missing	X	X
	RR03	Missing creditor name or address	X	X

RR04	Regulatory reason	X	X
SL01	Due to specific services offered by debtor agent		X
TM01	File received after Cut-off Time	X	

* Ensure the above listed ISO Return Reason codes can be handled by your IT system.
For the most recent reason codes see www.ISO20022.org

ISO Return Reason codes (Other)

The ISO return reason codes in the table below are generic codes that can occur in payment processing, including SEPA transactions.

ISO Return Reason codes		
	Code	Description
	AC03	Invalid creditor account number
	AGNT	Incorrect agent
	AM01	Zero amount
	AM02	Not allowed amount
	AM06	Too low amount
	AM07	Blocked amount
	AM09	Wrong amount
	AM10	Invalid control sum
	ARDT	Already returned transaction
	BE06	Unknown end customer
	CURR	Incorrect currency
	CUST	Requested by customer
	CUTA	Cancellation requested because an investigation has been requested and no remediation is possible
	DT01	Invalid date
	ED01	Correspondent bank not possible
	ED03	Balance info request
	ED05	Settlement failed
	EMVL	EMV liability shift
	MD04	Invalid file format
	MD05	Creditor/Creditor's agent should not have collected the DD
	NARR	Narrative
	NOAS	No answer from customer
	NOOR	No original transaction received
	PINL	PIN liability shift
	PY01	Unknown account
	RC07	Invalid creditor BIC identifier
	RF01	Not unique transaction reference
	SL02	Specific service offered by creditor agent
	SVNR	Service not rendered
	TECH	Technical problems resulting in erroneous SDD's
	XT78	Check on compensation amount in refunds failed
	XT79	Debtor agent not allowed to receive DD
	XT80	Credit agent not allowed to send DD
	XT87	R-Message not following same DP route / sending DP not identical to instructing / instructed agent of the original transaction

* Ensure the above listed ISO Return Reason codes can be handled by your IT system.
For the most recent reason codes see www.iso20022.org