

General 2

List of trigger codes 2

Special cases 4

 Example 1 4

 Example 2 8

General

The Status Reports are used by bank to inform the corporate about the status of an instruction - either single transaction or a batch.

The input files should be **valid** payment initiation files - use the validation tool first.

The selection of the simulated status is done by embedding a trigger to the input file.

- For File level rejection the trigger is embedded to MessageIdentification field (MsgId).

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>ERR{ReasonCode}/MsgId>
```

- For Batch level rejection the trigger is embedded to PaymentInformationIdentification field (PmtInfId).

```
<PmtInf>
  <PmtInfId>ERR{ReasonCode}</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <ReqdExctnDt>2014-01-01</ReqdExctnDt>
  ...
```

- For Transaction level rejection the trigger code is placed on name of the counter party of the transaction (Cdtr/Nm in Credit Transfers, Dbtr/Nm in Direct Debits).

```
<Cdtr>
  <Nm>ERR{ReasonCode}</Nm>
  <PstlAdr>
    <TwnNm>Tampere</TwnNm>
    <Ctry>FI</Ctry>
  </PstlAdr>
</Cdtr>
```

List of trigger codes

The format of a trigger code is following:

ERR{ ReasonCode }{R type} for example ERRAC01RJCT

The full list of available trigger codes below:

Trigger code	ISO code	Description (en)	Description (nl)	SCT	SDD
ERRAC01RJCT	AC01	Account incorrect	Rek.nummer onjuist	x	x
ERRAC04RJCT	AC04	Account closed	Rek.nummer gesloten		x
ERRAG01RJCT	AG01	Transaction forbidden	Administratieve reden		x
ERRAG02RJCT	AG02	Invalid file format	Fout bestandsformaat	x	x
ERRAM04RJCT	AM04	Insufficient funds			x
ERRAM05RJCT	AM05	Duplicate collection	Dubbele incasso	x	x
ERRBE01RJCT	BE01	Reason not specified	Administratieve reden		x
ERRCNORRJCT	CNOR	BIC not registered	BIC niet aangesloten	x	x
ERRDNORRJCT	DNOR	BIC not registered	BIC niet aangesloten	x	x
ERRFF01RJCT	FF01	Invalid file format	Fout bestandsformaat	x	x
ERRMD01RJCT	MD01	No mandate	Onjuiste machtiging		x
ERRMD02RJCT	MD02	Incorrect mandate	Onjuiste machtiging		x
ERRMD07RJCT	MD07	Reason not specified	Administratieve reden		x
ERRMS02RJCT	MS02	Refusal by the Debtor	Oneens met incasso		x
ERRMS03RJCT	MS03	Reason not specified	Administratieve reden	x	x
ERRRC01RJCT	RC01	BIC Incorrect	Onbekende BIC	x	x
ERRRR01RJCT	RR01	Reason not specified	Administratieve reden	x	x
ERRRR02RJCT	RR02	Reason not specified	Administratieve reden	x	x
ERRRR03RJCT	RR03	Reason not specified	Administratieve reden	x	x
ERRRR04RJCT	RR04	Reason not specified	Administratieve reden	x	x
ERRSL01RJCT	SL01	Reason not specified	Administratieve reden		x

ERRTM01RJCT	TM01	Reason not specified	Administratieve reden	x	
ERRAC06RJCT	AC06	Reason not specified	Administratieve reden		x

Special cases

The XMLdation Simulator tool always generates one pain.002 status report file per one input file. This functionality creates a limitation in the following scenario:

Assume e.g. an SCT payment file, which has an incorrect account number on batch level and contains an invalid BIC on transaction level. The simultaneous presence of these two errors in one and the same message file can manifest itself in two different ways: either they are found in one and the same batch or they appear in different batches. In Rabobank production environment, both situations will always generate two separate pain.002 files, one reporting the error on batch level and one reporting the error on transaction level.

The simulator will generate the following output for the above described cases:

- The Batch error and Transaction error are included in the same batch – Only the error on batch level will be reported in the generated pain.002 file
- The Batch error and Transaction error are included in different batches – Both the error on batch level and the error on transaction level will be reported, but within the same pain.002 message

This situation in Rabobank production environment can only be simulated for both cases by presenting the error on a batch level and the error on a transaction level in two separate input SCT or SDD files.

Example 1

In the following examples this will be illustrated. The first example is an SCT file with the error message **ERRAC01RJCT** on batch level (meaning that the account number is incorrect) and the error message **ERRRC01RJCT** on transaction level (meaning that the BIC is incorrect) in the same batch:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfIntrn>
  <GrpHdr>
    <MsgId>MsgId-SCT-20140101-01</MsgId>
    <CreDtTm>2014-01-01T12:12:01</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <CtrlSum>19.87</CtrlSum>
    <InitgPty>
      <Nm>dhr. D. ebiteur</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>ERRAC01RJCT</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
```

```

<ReqdExctnDt>2014-01-01</ReqdExctnDt>
<Dbtr>
  <Nm>dhr. D. ebiteur</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>NL16WIND0123456789</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>RABONL2U</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>SCT-20140101-01</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">19.87</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>RABONL2U</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>ERRRC01RJCT</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>NL13TEST0123456789</IBAN>
    </Id>
  </CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

In the Simulator, this input file will generate one pain.002 reporting only the error on batch level. So, the result is incomplete and therefore not desired. By creating the following two separate input files one will avoid this undesired output:

File 1:

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">

```

```

<CstmrCdtTrfIntr>
  <GrpHdr>
    <MsgId>MsgId-SCT-20140101-01</MsgId>
    <CreDtTm>2014-01-01T12:12:01</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>19.87</CtrlSum>
    <InitgPty>
      <Nm>dhr. D. ebiteur</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfd>ERRAC01RJCT</PmtInfd>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2014-01-01</ReqdExctnDt>
    <Dbtr>
      <Nm>dhr. D. ebiteur</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>NL16WIND0123456789</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>RABONL2U</BIC>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>SCT-20140101-01</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="EUR">19.87</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <BIC>RABONL2U</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Dhr. C. Rediteur</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>NL13TEST0123456789</IBAN>
        </Id>
      </CdtrAcct>
    </CdtTrfTxInf>
  </PmtInf>

```

```
</CstmrCdtTrfIntr>
</Document>
```

File 2:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfIntr>
    <GrpHdr>
      <MsgId>MsgId-SCT-20140101-01</MsgId>
      <CreDtTm>2014-01-01T12:12:01</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>19.87</CtrlSum>
      <InitgPty>
        <Nm>dhr. D. ebiteur</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PmtInflId-SCT-20140101-01</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2014-01-01</ReqdExctnDt>
      <Dbtr>
        <Nm>dhr. D. ebiteur</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>NL16WIND0123456789</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>RABONL2U</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>SCT-20140101-01</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">19.87</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>RABONL2U</BIC>
          </FinInstnId>
        </CdtrAgt>
```

```

<Ctr>
  <Nm>ERRRC01RJCT</Nm>
</Ctr>
<CtrAcct>
  <Id>
    <IBAN>NL13TEST0123456789</IBAN>
  </Id>
</CtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>

```

Example 2

The second example is an SCT file with the error message **ERRAC01RJCT** on batch level and the error message **ERRRC01RJCT** on transaction level in different batches:

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfIntr>
    <GrpHdr>
      <MsgId>MsgId-SCT-20140101-01</MsgId>
      <CreDtTm>2014-01-01T12:12:01</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>19.88</CtrlSum>
      <InitgPty>
        <Nm>dhr. I. Nitiatiefnemer</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId> ERRAC01RJCT </PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2014-01-01</ReqdExctnDt>
      <Dbtr>
        <Nm>Jonkheer D. ebiteur de eerste</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>NL16WIND0123456789</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>RABONL2U</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>

```



```

<PmtId>
  <EndToEndId>SCT-20140101-01</EndToEndId>
</PmtId>
<Amt>
  <InstdAmt Ccy="EUR">9.94</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>RABONL2U</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Dhr. C. Rediteur</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>NL13TEST0123456789</IBAN>
  </Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
<PmtInf>
  <PmtInflId>PmtInflId-SCT-20140101-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <ReqdExctnDt>2014-01-01</ReqdExctnDt>
  <Dbtr>
    <Nm>Jonkheer D. ebiteur de tweede</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>NL83DEBT0123456789</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>RABONL2U</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>SCT-20140101-01</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="EUR">9.94</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>RABONL2U</BIC>
      </FinInstnId>

```

```

</CdtrAgt>
<Cdtr>
  <Nm>ERRRC01RJCT</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>NL13TEST0123456789</IBAN>
  </Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

By running this input file in the Simulator, we will have one pain.002 file as a result. Although this pain.002 file reports both the error on batch level and the one on transaction level, we will only have one pain.002 output file instead of two pain.002 output files, like in production. Thus, the result is complete but not desired. By dividing the two batches over two separate input files, one will avoid this unwanted result:

File 1:

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>MsgId-SCT-20140101-01</MsgId>
      <CreDtTm>2014-01-01T12:12:01</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>9.94</CtrlSum>
      <InitgPty>
        <Nm>dhr. I. Nitiatiefnemer</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>ERRAC01RJCT</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2014-01-01</ReqdExctnDt>
      <Dbtr>
        <Nm>Jonkheer D. ebiteur de eerste</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>NL16WIND0123456789</IBAN>
        </Id>
      </DbtrAcct>

```

```

<DbtrAgt>
  <FinInstnId>
    <BIC>RABONL2U</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>SCT-20140101-01</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">9.94</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>RABONL2U</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Dhr. C. Rediteur</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>NL13TEST0123456789</IBAN>
    </Id>
  </CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

File 2:

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>MsgId-SCT-20140101-01</MsgId>
      <CreDtTm>2014-01-01T12:12:01</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>9.94</CtrlSum>
      <InitgPty>
        <Nm>dhr. I. Nitiatiefnemer</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>

```

```

<PmtInflId>PmtInflId-SCT-20140101-01</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<ReqdExctnDt>2014-01-01</ReqdExctnDt>
<Dbtr>
  <Nm>Jonkheer D. ebiteur de tweede</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>NL83DEBT0123456789</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>RABONL2U</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>SCT-20140101-01</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">9,94</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>RABONL2U</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>ERRRC01RJCT</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>NL13TEST0123456789</IBAN>
    </Id>
  </CdtrAcct>
</CdtTrfTxInf>
</PmtInfl>
</CstmrCdtTrfInittn>
</Document>

```