

## General

This page defines how to produce R messages with XMLdata Simulator service. General information about R transactions is available [here](#).

## How

Transactions are interpreted as R transactions when special name is used for receiving party of transaction. This means

- name of the Creditor for Credit Transfers
- name of the Debtor for Direct Debits

e.g.

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

## Error codes

Trigger Code (Nm)	Iso Code	Description (en)	SCT			SDD			
			Reject	Return	Recall	Reject	Return	Refund	Reversal
ERRAC01	AC01	<i>Format of the account number specified is not correct</i>	X	X			X		
ERRAC04	AC04	<i>Account number specified has been closed on the bank of account's books</i>		X			X		
ERRAC06	AC06	<i>Account specified is blocked, prohibiting posting of transactions against it.</i>		X			X		
ERRAG01	AG01	<i>Transaction forbidden on this type of account (formerly NoAgreement)</i>		X			X		
ERRAG02	AG02	<i>Bank Operation code specified in the message</i>	X	X			X		

		<i>is not valid for receiver</i>							
ERRAM04	AM04	<i>Amount of funds available to cover specified message amount is</i>					X		
ERRAM05	AM05	<i>Duplication</i>	X	X			X		X
ERRBE04	BE04	<i>Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress)</i>		X			X		
ERRFF01	FF01	<i>Operation/transaction code incorrect, invalid file format</i>	X						
ERRFOCR	FOCR	<i>Return following a cancellation request</i>		X	X				
ERRMD01	MD01	<i>No Mandate</i>				X	X	X	
ERRMD06	MD06	<i>Return of funds requested by end customer</i>					X		
ERRMD07	MD07	<i>End customer is deceased.</i>		X		X	X		
ERRMS02	MS02	<i>Reason has not been specified by end customer</i>		X		X	X		X
ERRMS03	MS03	<i>Reason has not been specified by agent.</i>	X	X		X	X		X
ERRRC01	RC01	<i>Bank Identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).</i>	X	X		X	X		
ERRRR01	RR01	<i>Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing</i>	X	X		X	X		
ERRRR02	RR02	<i>Specification of the debtor's name and/or address needed for regulatory requirements</i>	X	X		X	X		

		<i>is insufficient or missing.</i>							
ERRRR03	RR03	<i>Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.</i>	x	x		x	x		
ERRRR04	RR04	<i>Regulatory Reason</i>	x	x		x	x		
ERRSL01	SL01	<i>Due to specific service offered by the Debtor Agent</i>				x	x		
ERRTM01	TM01	<i>Associated message was received after agreed processing cut-off time.</i>	x						