

SEPA Credit Transfers and SEPA Instant Credit Transfers Originators Guide



**Bank of
Ireland**

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Document Purpose

The document acts as a guide and provides information on the following key sections:

- ▶ Submission Timelines
- ▶ Non-Processing Days
- ▶ File Formats
- ▶ File Submission Process
- ▶ Rejections and Returned Payments
- ▶ Recalls and Cancellations

The document relates to both SEPA Credit Transfers and SEPA Instant Credit Transfers.

Detailed file specifications for Payment files (referred to in this document as PAIN.001) and Payment Status files (referred to in this document as a PAIN.002), and relevant XSD's can be found at: <https://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/download-supporting-documentation/>

Bank of Ireland has a dedicated Business On Line helpdesk to support your business. All queries should be submitted via the contact details below:

Republic of Ireland

Tel 0818 818 265

Northern Ireland

Tel 0345 309 8123

Great Britain

Tel 0345 309 8124

Outside these locations

Tel +353 1 460 6445

Fax +353 1 285 1336

Phone business.online@boi.com

Protect your business

Go to the Bank of Ireland Security Zone to learn how to stay safe from scam calls, fake payment requests, CEO fraud and more. Never share your one-time codes from the Approve app. Always keep them private.

01 Credit Transfer and Instant Credit Transfer Originators – Overview

File Formats

All SEPA payment files must be transmitted in the SEPA XML PAIN.001 File Format (referred to in this document as PAIN.001). Relevant PAIN.001 Bank of Ireland file specification document is available at: <https://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/download-supporting-documentation/>

Account Identifier

All debtor and creditor accounts must be identified by their IBAN rather than NSC and account number.

Payment Cycles

SEPA Credit Transfer files received before 6pm on D-1 (where D represents the Requested Execution Date on the PAIN.001 file) will be credited to the beneficiary account on D. The Originating Customer will also be debited on D.

SEPA Instant Credit Transfer files are processed 24x7 x 365.

Transmission Channel

You will submit your SEPA XML Credit Transfer files or SEPA XML Instant Credit Transfer files via 'Business On Line File Gateway' or 'Connect: Direct Secure Plus' and verify and authorise files on the Bank of Ireland SEPA online channel, known as 'Business On Line Payments Plus' (see Section 3 for more information).

SEPA Originator Identification Number

Under SEPA, the Credit Transfer or Instant Credit Transfer OIN (Originator Identifier Number) will be known as the SEPA Originator ID. The SEPA Originator ID is your unique identifier number and must be used when submitting files for processing.

02 Credit Transfer and Instant Credit Transfer Submission Timelines

Within the PAIN.001, the Requested Execution Date is the date on which the Originator requires the funds to be credited to the Creditor Account. This is also the date on which the Debtor Account will be debited by the Originating Bank (i.e. Bank of Ireland).

For SEPA Credit Transfers, customers must submit the PAIN.001 before 6pm 1 Business Banking Day before the Requested Execution Date.

SEPA Instant Credit Transfer PAIN.001 files can be submitted 24x7 x 365.

2.1 Batching

A SEPA Credit Transfer file or a SEPA Instant Credit Transfer file can be made up of multiple batches of payments. While batches can be created for any reason, the following rules apply to the mandatory batching of Credit Transfers and SEPA Instant Credit Transfers in a file:

- ▶ For SEPA Credit Transfer files, or SEPA Instant Credit Transfer files, with Credit Transfers that debit more than one Debtor Account, batches must be created for each Debtor Account.
- ▶ SEPA Credit Transfer files, or SEPA Instant Credit Transfer files, that incorporate multiple Requested Execution Dates must be batched according to Requested Execution Date.

Each batch within a file will have a single bulk debit relating to the sum of all of the credits within that batch.

2.2 Processing Dates

For SEPA Credit Transfers the Requested Execution Date and each day in the Credit Transfer cycle must be a processing day as per the ECB Target 2 Calendar for SEPA payments.

The table below details the non-processing dates for Bank of Ireland customers submitting Credit Transfer SEPA files. Depending on the year, additional dates may be designated as non-processing days by Ireland or the ECB.

Type of Holiday	Non-Processing Days - Target (ECB) Holiday
Weekend (Saturdays & Sundays)	All
New Year's Day	1 January
Good Friday	Variable
Easter Monday	Variable
May Day	1 May
Christmas Day	25 December
St Stephen's Day	26 December

SEPA Instant Credit Transfer files are processed 24x7 x 365.

Important Information

Batches of SEPA Credit Transfers submitted with a Requested Execution Date that do not adhere to the required processing cycle (D-1) will be pushed forward (or 'rolled') by Bank of Ireland to the earliest available Requested Execution Date (D). For any transactions that are 'rolled' in this scenario, the Creditor and Debtor transactions will be settled on the new settlement date.

For SEPA Instant Credit Transfers all payment batches within a file must have the same Requested Execution Date and the requested execution date must be equal to the authorisation date of the file. Batches of SEPA Credit Transfers and SEPA Instant Credit Transfers can be accepted by Bank of Ireland up to 30 processing days before D (D-30) or 60 days in the future.

03 Submitting Payment Files under SEPA

3.1 Overview

There are two Bank of Ireland applications that you will use for the transmission and authorisation of your Credit Transfer or Instant Credit transfer files:

Business On Line File Gateway

Business On Line File Gateway is used for the initial upload and transferring of your files to Bank of Ireland.

Business On Line Payments Plus

Following initial upload, the file must be verified and authorised on Business On Line Payments Plus.

This section gives a brief introduction to these applications, including registering your Administrators and using the applications.

3.1.1 Business On Line File Gateway

Business On Line File Gateway is used to upload your SEPA Credit Transfer (PAIN.001) files or SEPA Instant Credit Transfer (PAIN.001) files to Bank of Ireland. Once logged into the system, you will be able to upload your file by using a browse facility in Business Online File Gateway.

It is important to note that the filename must adhere to certain conventions, listed below.

The following rules apply to the filename:

1. The filename must contain the following reference 'PAIN.001'. This may appear at the beginning or within the filename.
2. The file extension must be '.xml'
3. Filename must not exceed 50 characters.
4. Only alphanumeric characters and the underscore character '_' should be used in the filename (preceding the file extension '.xml')
5. Filename must contain no spaces

Example: 20130628001PAIN001.xml

Note: It is recommended that a unique filename is used for each file for ease of audit and reference. This can be achieved by incorporating a date or sequence number of your own choosing.

Business On Line File Gateway also allows you to download SEPA Credit Transfer PAIN.002 reports or SEPA Instant Credit Transfer PAIN.002 reports. These are available in both XML file format and a reader-friendly version.

3.1.2 Business On Line Payments Plus

File Verification and Authorisation is completed in the Business On Line Payments Plus application.

Business On Line Payments Plus also provides a 'File Rejection Report', detailing reasons why a file was rejected.

For further information, please refer to the Business On Line Payments Plus Guide at businessbanking.bankofireland.com/business-online-payments/help-and-support/

3.2 Administrator Registration

In order to access Business On Line File Gateway and Business On Line Payments Plus you will need to assign certain Administrators as follows:

Administrator 1: Manages the submission of SEPA Credit Transfer payment files and SEPA Instant Credit Transfer payment files to Bank of Ireland via Business On Line File Gateway. This user also manages:

- ▶ the retrieval of SEPA Credit Transfer PAIN.002 reports which detail refused, returned and refunded SEPA Credit Transfers, and
- ▶ the retrieval of SEPA Instant Credit Transfer PAIN.002 reports which detail successful and rejected SEPA Instant Credit Transfers.

Administrator 2: Responsible for the distribution and management of user login details for Business On Line Payments

If you are an existing Business On Line customer, your existing Administrators (also known as Customer User Administrator or CUA) will automatically be assigned as your Administrators for the submission and authorisation of files.

04 Problems with the Credit Transfer File or Instant Credit Transfer File

► **If the file format is incorrect or incorrectly named:**

The file is invalid and cannot be uploaded and transferred to Business On Line Payments Plus. A message pointing to the invalid file will appear in your inbox on Business On Line File Gateway.

► **If a file fails pre-processing validation (e.g. number of transactions is incorrect):**

The file appears in the File Rejections Report area on Business On Line Payments Plus. The File Rejection Report is a report which is generated when a SEPA Credit Transfer PAIN.001 file or a SEPA Instant Credit Transfer PAIN.001 file fails pre-processing validation checks and contains a list of pre-processing validation error messages.

The following File Errors relate to pre-processing validation errors on both SEPA Credit Transfer files and SEPA Instant Credit Transfer files

Reason Text	Reason Description
File Error	You have exceeded your limit. Please review your file and resubmit or contact your Relationship Manager.
File Error	This is a duplicate file. Please review your file and resubmit.
File Error	You have included payments with a value date which is more than 60 days in the future or 30 days in the past. Please review your file and resubmit.
File Error	The nominated account number is not registered under this Originator ID or there are inconsistent Originator IDs present on this file.
File Error	The Batch ID on the file is not unique. Please review your file and resubmit.
File Error	The total number of transactions in the file does not match the accumulated number of transactions for the batch/batches. Please review your file and resubmit.
File Error	The accumulated number of transactions in a batch does not match the total number of transactions for that batch. Please review your file and resubmit.
File Error	The accumulated value of transactions in a batch does not match the total value of transactions for that batch. Please review your file and resubmit.
File Error	The accumulated value of transactions in a file does not match the total value of transactions for that file. Please review your file and resubmit.
File Error	An error has occurred with your file. Please review your file and resubmit.

The following File Errors relate to pre-processing validation errors on SEPA Instant Credit Transfer files only:

Reason Text	Reason Description
SEPA Instant File Error	The requested execution date is either in the past or is not equal to the authorisation date of this SEPA Instant file. Please review your file and resubmit.
SEPA Instant File Error	The local instrument code for this SEPA Instant file must equal 'INST'. Please review your file and resubmit.
SEPA Instant File Error	The allowed number of SEPA Instant files processed for today has been exceeded. Please review your file and resubmit on another date.
SEPA Instant File Error	The maximum number of transactions within this SEPA Instant file has been exceeded. Please review your file and resubmit.
SEPA Instant File Error	The SEPA Instant Daily Limit has been exceeded for this OIN. Please review your SEPA Instant limits or file, and resubmit.
SEPA Instant File Error	The SEPA Instant Transaction Limit has been exceeded for this OIN. Please review your SEPA Instant limits or file, and resubmit.
SEPA Instant File Error	The requested execution date must be the same for each batch within the SEPA Instant file. Please review your file and resubmit.

05 Rejections

This section describes the rejections to an originator's account following the submission of a SEPA Credit Transfer PAIN.001 file or a SEPA Instant Credit Transfer PAIN.001 file and subsequent rejections and returns arising from the submitted transactions. Under the SEPA scheme, originators are debited with the full value of the batch on the Requested Execution Date.

5.1 Settlement

For a SEPA Credit Transfer it is possible to submit a single file with multiple settlement dates and credit account numbers. For this reason, files are grouped into batches based on the requested execution date or the debtor account. For a SEPA Credit Transfer the bulk debit applied to the originator account is applied **per batch on Requested Execution Date**. For example, if a file contains three batches, the originator account will receive three separate bulk debits.

All batches within a SEPA Credit Instant Transfer file must have the same Requested Execution Date which must be the same as the file authorisation date. For a SEPA Credit Instant Transfer, individual debits are applied to the originator account on the Requested Execution Date. For example, if a file contains a total of 25 payments, the originator account will receive 25 individual debits.

A Maximum number of 100 transactions per file will be permitted on a SEPA Instant Bulk file. A maximum of 1 authorised file can be submitted per day, per OIN (irrespective of how many transactions were in the file, 1 or 100 transactions).

For a SEPA Credit Transfer or a SEPA Credit Instant Transfer, where a batch is submitted with a Requested Execution Date more than 60 days in the future or 30 days in the past, each batch will be rejected (and reported on the PAIN.002 at transaction level).

5.2 Rejections / Returns

A SEPA 'R-message' is a Credit Transfer or Instant Credit Transfer that has not been successfully settled under SEPA. R-messages (rejections and returns) can occur either pre-settlement (prior to or on D) or post-settlement (after D).

- ▶ **Rejections (pre-settlement)** include rejections where transactions have failed validation (e.g. invalid IBAN).
- ▶ **Returns (post-settlement)** include returns from another Bank (e.g. invalid account).

For a SEPA Credit Transfer as an originator, you may receive rejections/returns up to three days after D. The value of each of the returned/rejected credits will be posted to your account individually.

For a SEPA Instant Credit Transfer as an originator, you will receive rejections within seconds. The value of each of the rejected credits will be posted to your account individually.

Pre-settlement R-messages get posted on the Requested Execution Date of the original batch, whereas post-settlement r-messages get posted on the day on which they are received into Bank of Ireland, from the beneficiary bank.

All rejected/returned credit transfers or rejected/returned instant credit transfers that are credited back to the originating account will be reported on the PAIN.002 report. Information relating to these rejections will be detailed on the PAIN.002 report once they are received by Bank of Ireland.

06 Recalls and Cancellations

6.1 Recalls

SEPA Credit Transfer file originators or SEPA Instant Credit Transfer file originators can recall a file or a transaction. As SEPA Credit Transfer recalls or SEPA Instant Credit Transfer recalls are initiated after D, the debit to the originator account will already have taken place. Recall requests will be sent to the creditor bank of each transaction being recalled. Each creditor bank must seek authorisation from the beneficiary to debit the beneficiary account and return the funds to the originator. This can take up to 15 business banking days, and return of funds is not guaranteed. SEPA Credit Transfer file originators or SEPA Instant Credit Transfer file originators can recall a file or a transaction. As SEPA Credit Transfer recalls or SEPA Instant Credit Transfer recalls are initiated after D, the debit to the originator account will already have taken place. Recall requests will be sent to the creditor bank of each transaction being recalled. Each creditor bank must seek authorisation from the beneficiary to debit the beneficiary account and return the funds to the originator. This can take up to 15 business banking days, and return of funds is not guaranteed.

Customers must contact the BOI Helpdesk to arrange a recall. Please note a transaction recall can be initiated up to 13 months after settlement.

6.2 Cancellations

A customer can cancel a SEPA Credit Transfer file up to close of business on D-2. Transactions cannot be cancelled. Where a file cancellation has been instructed before close of business on D-2, the file is not processed and no debits/credits are made in relation to this file.

A SEPA Instant Credit Transfer cannot be cancelled once the file has been authorised as the file will be processed immediately.

Customers must contact the Bank of Ireland Helpdesk to request a file cancellation.

07 Rejections Reporting

As part of the SEPA Credit Transfer scheme, you will have access to two different reports that relate to SEPA Credit Transfers and SEPA Instant Credit Transfers:

- ▶ PAIN.002 XML File
- ▶ PAIN.002 Readable Report

7.1 The PAIN.002

PAIN.002 is a SEPA-formatted file that provides detailed information relating to Credit Transfers or Instant Credit Transfers for a single PAIN.001 file. The PAIN.002 can be used to manually or automatically reconcile collections and to represent payments.

R-messages (rejections and returns) can be received from time of submission of the PAIN.001 collection file until 20 days following the settlement of the transaction (returns relating to a recall can be 20 days after the settlement of the transaction).

This report is available in two formats, an XML file and a reader-friendly report. The PAIN.002 is available through the Business On Line File Gateway application.

7.1.1 PAIN.002 XML File

- ▶ SEPA Instant Credit Transfer PAIN.002 files are generated per PAIN.001 and detail successful and rejected transactions. SEPA Instant Credit Transfer PAIN.002 files are available immediately after processing on Business On Line File Gateway. The 'Transaction Status' will be populated with 'ACCP' or 'RJCT' in the PAIN002 xml file. The transaction 'Status' in the HTML PAIN002 report will be populated with 'Successful' or 'Rejected'.
- ▶ SEPA Credit Transfer PAIN.002 files are generated per PAIN.001 file per day only when a rejection or return has occurred. SEPA Credit Transfer PAIN.002 files will only be available on Business On Line File Gateway if an R-message has been created for the associated PAIN.001 (for both pre-settlement and post-settlement R-messages). The PAIN.002 file will contain the reason code for R-messages. Where R-messages have been received, the PAIN.002 will be created at 7pm each day.
- ▶ The messages contained in a SEPA Credit Transfer PAIN.002 or a SEPA Instant Credit Transfer PAIN.002 file can be reconciled to the original transactions using the end to end ID.
- ▶ The SEPA Credit Transfer PAIN.002 or SEPA Instant Credit Transfer PAIN.002 does not contain the settlement date of the message, but does include the Requested Execution Date of the original transaction.

7.1.2 PAIN.002 Readable Report (SEPA CT Payments Summary Report)

- ▶ A SEPA Credit Transfer PAIN.002 readable report will always be available where a SEPA Credit Transfer PAIN.002 XML file has been generated.
- ▶ A SEPA Instant Credit Transfer PAIN.002 readable report will always be available where a SEPA Instant Credit Transfer PAIN.002 XML file has been generated.

08 Funds Transfer Regulation

8.1 Funds Transfer Regulation (FTR) - Overview

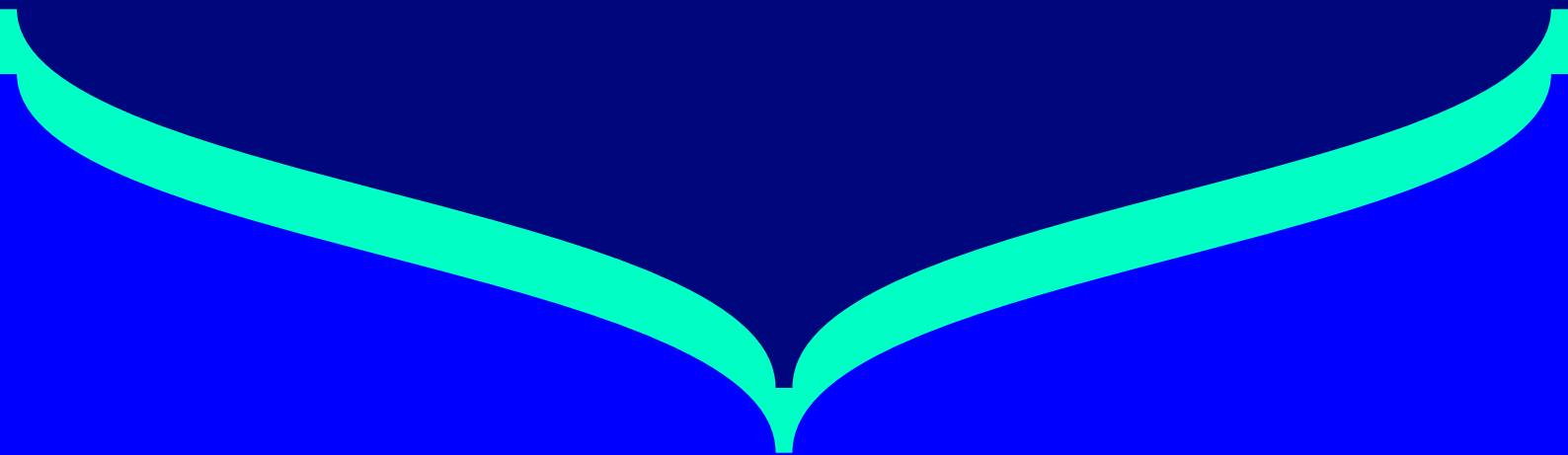
The Funds Transfer Regulation (EU) 2015/847 was made effective from 26 June 2017. This Regulation rules on the information accompanying transfers of funds, in any currency, for the purposes of preventing, detecting and investigating money laundering and terrorist financing. To comply with the regulation Credit Transfer Originators, or Instant Credit Transfer Originators, must include the full debtor address (including country), on the SEPA Credit Transfers PAIN.001 file or SEPA Instant Credit Transfer PAIN.001 file, for any payments destined for the below countries. Please be aware that there is a risk that payments may be rejected if the relevant address information is not provided.

Customers must contact the Bank of Ireland Helpdesk to request a file cancellation.

8.1.1 Applicable Countries

- ▶ Albania
- ▶ Andorra
- ▶ Guernsey
- ▶ Isle of Man
- ▶ Jersey
- ▶ Mayotte
- ▶ Moldova
- ▶ Monaco
- ▶ Montenegro
- ▶ North Macedonia
- ▶ Saint-Pierre-et-Miquelon
- ▶ San Marino
- ▶ Switzerland
- ▶ UK
- ▶ Vatican City

Appendices



Appendix 1 – PAIN.001 XML File Structure

Please see the full file structures for both SEPA Credit Transfers and SEPA Instant Credit Transfer PAIN.001 files at the following link: businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/download-supporting-documentation

Appendix 2 – PAIN.002

Please see the full file structures for both SEPA Credit Transfers and SEPA Instant Credit Transfer PAIN.002 files at the following link:

businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/download-supporting-documentation

Appendix 3

Appendix 3.1: SEPA Credit Transfer Reason Codes

Originators may receive the following reasons codes as part of the PAIN.002 message to detail the reason for the rejection.

Post-Settlement Returns/Refunds

Return codes

The following table lists the reason codes that could occur for a return message:

ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked Account blocked for direct debit by the Debtor
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format Usage Rule: To be used to indicate an incorrect 'operation/transaction' code
AM04	Insufficient funds
AM05	Duplicate collection
BE05	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	Missing Debtor Account or Identification
RR02	Missing debtor's name or address
RR03	Missing creditor's name or address
RR04	Regulatory Reason
SL01	Specific service (not) offered by the debtor bank
DNOR	Debtor bank is not registered under this BIC in the CSM

Appendix 3.2: SEPA Credit Transfer Refund codes

The following table lists the reason codes that could occur for a refund message from a debtor bank:

ISO Code	SEPA Reason as specified in the Rulebook
MD01	Unauthorised transaction
MD06	Disputed authorised transaction

Note: MD01 may be used for both a return and a refund. Here's how to determine whether the transaction is a return or a refund:

- ▶ If it is a return, the Originator value in the Return Reason Information field will be populated with a BIC.
- ▶ If it is a refund, the Originator value in the Return Reason Information field will be populated with a Debtor Name.

Appendix 3.3: SEPA Credit Transfer Pre-Settlement Rejects

The following table lists the reason codes that could occur for rejections or refusals or rejections from Bank of Ireland:

ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked Account blocked for direct debit by the Debtor
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format Usage Rule: To be used to indicate an incorrect 'operation/transaction' code
AM04	Insufficient funds
AM05	Duplicate collection
BE01	Debtor's name does not match with the account holder's name
BE05	Identifier of the Creditor incorrect
FF01	Operation/transaction code incorrect, invalid file format Usage Rule: To be used to indicate an invalid file format
FF05	Direct Debit type incorrect
MD01	No valid Mandate
MD02	Mandate data missing or incorrect
MD07	Debtor deceased
MS02	Refusal by the Debtor
MS03	Reason not specified
RC01	Bank identifier incorrect (i.e. invalid BIC)
RR01	Missing Debtor Account or Identification
RR02	Missing debtor's name or address
RR03	Missing creditor's name or address
RR04	Regulatory Reason
SL01	Specific service (not) offered by the debtor bank
DNOR	Debtor bank is not registered under this BIC in the CSM

Appendix 3.4: : SEPA Instant Credit Transfer Reason Codes

Error Code	Error Description
AB05	Payment has rejected due to Payee's bank / PSP not responding within 10 seconds. Please resend as a Standard payment or contact your payee.
AB06	Payment has rejected due to Payee's bank / PSP not responding within 10 seconds. Please resend as a Standard payment or contact your payee.
AB07	Payment failed due to a technical issue with the Instant payment scheme. This is beyond our control. Please resend as a Standard payment.
AB08	Payment failed due to a technical issue with the Instant payment scheme. This is beyond our control. Please resend as a Standard payment.
AB09	Payment failed due to a technical issue with the Instant payment scheme. This is beyond our control. Please resend as a Standard payment.
AB10	Payment failed due to a technical issue with the Instant payment scheme. This is beyond our control. Please resend as a Standard payment.
AC01	Payment has rejected due to invalid or incorrect Payee IBAN. Please review and correct existing Payee details before resending your payment.
AC04	Payment has rejected due to an issue with the payee account. Please contact the payee before resending your payment.
AC06	Payment has rejected due to an issue with the payee account. Please contact the payee before resending your payment.
AG01	There is an issue with instant payments for this payee. This is beyond our control. Please contact Payee or resend as a Standard payment.
AG02	Payment failed. We're having a technical issue with Instant payments. Please retry later or resend as a Standard payment.
AG10	There is a technical issue with the instant payments scheme. This is beyond our control. Please resend your payment as a Standard payment.
AG11	There is a technical issue with the instant payments scheme. This is beyond our control. Please resend your payment as a Standard payment.
AM02	Payment has rejected because the transaction value exceeds the maximum value allowed by the scheme at this time. Please resend your payment with a lower value or as a Standard payment.
AM05	Payment has rejected because it was deemed to be a duplicate payment. Please check your payment history and contact BOL Helpdesk if necessary.
AM23	Payment failed. We're having a technical issue with Instant payments. Please retry later or resend as a Standard payment.
BE04	Payment has rejected because the payee's Bank/PSP has asked for the full address of the Payee. Please recreate the Payee with the full address details before resubmitting the payment.
CNOR	Payment has rejected due to the Payee's Bank/PSP no longer accepting Instant Payments. Please resend your payment as a Standard payment.
DNOR	Payment has rejected due to a Bank of Ireland Instant Payment technical issue. Please retry later or resend your payment as a Standard payment.
FF01	
MD07	Payment has rejected due to an issue with the payee account. Please contact the payee before resending your payment.
MS02	Payment has rejected due to an issue with the payee account. Please resend your payment as a Standard payment.
MS03	Payment has been rejected by Payee Bank without a specific reason. Please contact your payee or resend your payment as a Standard payment.
RC01	Payment has rejected because of an issue with the payee BIC. Please check with Payee and if correct, please resubmit as a Standard payment.
RR01	Payment rejected by payee bank due to insufficient mandatory sender details - please contact BOL Helpdesk to ensure your details are correct.
RR02	Payment rejected due to insufficient mandatory sender details - please contact BOL Helpdesk to ensure your details are correct.

Error Code	
RR03	Payment rejected by Payee bank due to missing payee details - please add full Payee name and address before resending your payment.
RR04	Your Instant Payment has been rejected. Please contact BOL Helpdesk.
AB11	Your Instant Payment has been rejected due to a technical issue. Please retry later or resend your payment as a Standard payment.
AM04	Your Instant Payment has rejected due to insufficient funds. Please ensure there are sufficient funds in your account and resend your payment.
CH03	Your Instant Payment has rejected as you cannot future-date Instant Payments at this time. If you wish to send the payment with a future execution date please resubmit as a Standard payment.

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