

Feilkode	Melding	Forklaring ISO	Ytterligere forklaring
AC06	Account blocked	Specified account is blocked, posting of transactions is prohibited.	Betalingsmottakers bank har sperret konto for å motta innbetalinger
AC04	Account closed	Specified account is closed.	Oppgitt kontonummer er endret eller avsluttet.
AC01	Account Identifier incorrect (i.e. invalid IBAN of the Debtor)	Specified account number is either incorrect or invalid.	Betalingsmottakers kontonummer har oppgitt ugyldig IBAN.
AM15	Amount Below Clearing System Minimum	Transaction amount is below minimum value of a clearing system.	
AM14	Amount Exceeds Agreed Limit	Transaction amount exceeds limit agreed between bank and client.	
AM13	Amount Exceeds Clearing System Limit	Transaction amount exceeds the limit set by a clearing system.	
ED03	Balance Info Request	Complementary balance information is requested.	
RC01	Bank Identifier (BIC) Incorrect	Specified bank identifier code is mal-formatted or incorrect.	Oppgitt BIC/SWIFT-kode er feil eller ugyldig. Sjekk at korrekt BIC er registrert for mottakerens bank.
FF10	Bank System Processing Error	File or transaction cannot be processed due to technical issues at the bank side.	Midlertidige tekniske problemer. Prøv igjen ved senere anledning.
AM07	Blocked Amount	Amount of funds available to cover specified transaction amount is insufficient.	Det er ikke nok tilgjengelige midler på kontoen fordi deler av saldoen er reservert (f.eks. for andre transaksjoner).
CUTA	Cancel Upon Unable to Apply	Cancellation requested because an investigation request has been received and no remediation is possible.	
NARR	CAP Amount is not present or cannot be zero		Beløpet på betalingen er feil
NARR	CAP Credit account number must be stated as IBAN		Betalingsmottakers kontonummer må være IBAN
NARR	CAP Credit account number must be stated as IBAN		
NARR	CAP Invalid Agreement Identification		Sjekk om riktig AvtaleID er oppgitt. Det skal være 00+org.nummeret til bedriften det sendes betalinger fra.
AC07	Closed Creditor Account Number	Creditor account is closed.	Betalingsmottakers konto er endret eller avsluttet.
AC05	Closed Debtor Account Number	Debtor account is closed.	Betalers kontonummer er endret eller avsluttet
MD05	Collection Not Due	Creditor or creditor's agent should not have collected the direct debit.	
RJCT	Complete Rejection Of Bulks	Bulks are rejected completely.	
ED01	Correspondent Bank Not Possible	Correspondent bank is not possible.	
ID01	Corresponding Original File Still Not Sent	Signature file was sent to the bank but the corresponding original file has not been sent yet.	
NARR	Creditor Account requires OCR/StructuredCreditorReference		Betalingsmottaker krever KID-nummer på betalingen. Sjekk at riktig KID er registrert
CNOR	Creditor Bank is not registered under this BIC in the CSM	Creditor bank is not registered under this BIC at the CSM. Contact the creditor bank.	
DS0A	Data Sign Requested	Data signature is required.	
AC13	Debtor account is a consumer account	Debtor account type is invalid. Used for SDD B2B collections only.	
DNOR	Debtor Bank is not registered under this BIC in the CSM	Debtor Bank is not registered under this BIC in the CSM. Contact debtor to agree on another means of payment.	
MD07	Debtor Deceased	Debtor has deceased. Used for SDD Core collections only.	
DS08	Decompression Error	Decompression of the file was not successful.	
DS09	Decryption Error	Decryption of the file was not successful.	
DS17	Different Order Data In Signatures	Order data in signatures don't match.	
AG01	Direct Debit forbidden on this account for regulatory reasons	Submitted transaction is forbidden for this type of account for regulatory reasons.	Betalingsmottakers kontonummer kan ikke motta betalinger, eller er oppgitt kontonummer ugyldig. Sjekk antall siffer på kontonummer (11 siffer).
MD06	Disputed authorized transaction	Unconditional refund of a transaction. Used for SDD Core collections only.	
AM05	Duplicate collection	Same SDD collection had been processed in the near past.	
DU04	Duplicate End To End ID	End To End ID is not unique.	
DU05	Duplicate Instruction ID	Instruction ID is not unique.	
DU01	Duplicate Message ID	Message ID is not unique.	Betalingsreferansen er ikke unik, som betyr at samme referanse er benyttet for en tidligere betaling. Alle betalinger skal ha unike betalingsreferanser.
DUPL	Duplicate Payment	Submitted payment is a duplicate of another payment.	
DU02	Duplicate Payment Information ID	Payment Information Block is not unique.	
DU03	Duplicate Transaction	Transaction is not unique.	
DS19	Electronic Signature Rights Insufficient	User's rights (concerning his signature) are insufficient to execute the order.	
DS01	Electronic Signatures Correct	Electronic signature is correct.	
EMVL	EMV Liability Shift	Card payment is fraudulent and was not processed with EMV technology for an EMV card.	
DT06	Execution Date Changed	Execution date has been modified in order for transaction to be processed.	

FF01	File Format incomplete or invalid	1) XML file was not filled out completely or is incorrect; 2) There is a syntax error in the file; 3) Creditor bank or its intermediary bank did not complete a XSD check before submitting the file into the scheme.	Feil i XML-filen, ofte grunnet feil i syntaks/struktur i filen.
TD02	File Non Readable	File cannot be read (e.g. unknown format).	
FOCR	Following Cancellation Request	Designation for a return on the basis of a recall request.	
DT04	Future Date Not Supported	Future date is not supported.	
DS15	Identical Signature Found	Same signature has already been sent to the bank.	
BE05	Identifier of the Creditor Incorrect	Creditor identifier is not correct or has been changed without an amendment had been reported.	
BE01	Inconsistent With End Customer	Identification of end customer is not consistent with associated account number.	
AGNT	Incorrect Agent	Agent in the payment workflow is incorrect.	Dette indikerer vanligvis at det forsøkes å overføre en betaling til utlandet/ i annen valuta, men at BIC/SWIFT-koden ikke er definert for betalingsmottakerens bankkonto. En slik betaling må inkludere informasjon om mottakerens BIC/SWIFT-kode.
MD14	Incorrect Agent	Agent in the payment workflow is incorrect.	
XT27	Incorrect BIC	Transaction contains at least one element with a BIC that is not SEPA-reachable.	
CURR	Incorrect Currency	Currency of the pay-ment is incorrect.	
MD15	Incorrect Currency	Specified currency is incorrect.	
MD13	Incorrect Customer Authentication	There is a problem with the customer authentication.	
TD03	Incorrect File Structure	File format is either incomplete or invalid.	
XT13	Incorrect file structure	Transaction contains at least one unsupported field or at least one mandatory field is missing from the transaction.	
XD19	Incorrect IBAN	IBAN format is invalid. Issued if the country code is a valid ISO or SEPA country code but structure of IBAN or check digits is incorrect.	
DS12	Incorrect Signer 1 Certificate	Certificate is not present for the first signer.	
DS22	Incorrect Signer 2 Certificate	Certificate is not present for the second signer.	
DS0E	Incorrect Signer Certificate	Signer certificate is not present.	
XT43	Incorrect type of direct debit	Type of direct debit is incorrect.	
XT33	Incorrect XML field	The content of at least one XML element is not in the format required. The invalid XML field is indicated by the error code.	Det er feil i XML-filen som ble sendt til banken. Sjekk filformat og valider mot XSD-skjema.
AM04	Insufficient Funds	Available balance is not sufficient to cover the amount of the debit entry.	Betalers kontonummer har ikke strekkelig midler tilgjengelig på konto.
AG08	Invalid Access Rights	Transaction has failed due to invalid or missing user or access rights.	Den autoriserte personen mangler nødvendige fullmakter i banken for å foreta betaling fra den aktuelle kontoen. Vennligst merk: Personen som foretar signeringen må ha fullmakt og tilgang til bankkontoen via nettbanken. For eksempel, dersom avtalen er tilknyttet et regnskapsbyrå og kunden skal signere, må kunden ha tilgang til regnskapsbyråets nettbank.
AC09	Invalid Account Currency	Account currency is either invalid or missing.	Oppgitt valuta for betalingen samsvarer ikke med valuta på betalers konto
AC12	Invalid Account Type	Account type is either invalid or missing.	
AG04	Invalid Agent Country	Agent country code is either invalid or missing.	
AM12	Invalid Amount	Transaction amount is either invalid or missing.	
RC02	Invalid Bank Identifier	Bank identifier is either invalid or missing.	
RC05	Invalid BIC Identifier	BIC identifier is either invalid or missing.	
AC08	Invalid Branch Code	Branch code is either invalid or missing.	BIC/SWIFT-kode mangler eller er ugyldig.
FF06	Invalid Category Purpose Code	Category Purpose code is either invalid or missing.	
RR10	Invalid Character Set	Supplied character set is not valid for specified country and payment type.	
BE19	Invalid Charge Bearer Code	Charge bearer code for transaction type is invalid.	
FF09	Invalid Cheque Number	Cheque number is either invalid or missing.	
RC08	Invalid Clearing System Member Identifier	Clearing System Member identifier is either invalid or missing.	
BE18	Invalid Contact Details	Contact details are either invalid or missing.	
AM10	Invalid Control Sum	Sum of instructed amounts does not equal the control sum.	
BE09	Invalid Country	Country code is either invalid or missing.	
XT73	Invalid Country Code	Two characters forming the country code do not constitute a valid ISO or SEPA country code.	
BE12	Invalid Country Of Residence	Country code of residence is either invalid or missing.	

DT02	Invalid Creation Date	Invalid creation date and time in Group Header.	
AC11	Invalid Creditor Account Currency	Creditor account currency is either invalid or missing.	
AC03	Invalid Creditor Account Number	Creditor account number is either invalid or missing.	Feil i enten betalingsmottakers kontonummer, KID eller IBAN
AC14	Invalid Creditor Account Type	Creditor account type is either invalid or missing.	
AG06	Invalid Creditor Agent Country	Creditor agent country code is either invalid or missing.	Oppgitt "Country Code" stemmer ikke med oppgitt SWIFT
RC04	Invalid Creditor Bank Identifier	Creditor bank identifier is either invalid or missing.	
RC07	Invalid Creditor BIC Identifier	Creditor BIC identifier is either invalid or missing.	
RC10	Invalid Creditor Clearing System Member Identifier	Creditor Clearing System Member identifier is either invalid or missing.	
BE11	Invalid Creditor Country	Creditor country code is either invalid or missing.	
BE14	Invalid Creditor Country Of Residence	Country code of creditor's residence is either invalid or missing.	
BE17	Invalid Creditor Identification Code	Creditor or Ultimate Creditor identification code is either invalid or missing.	
DT05	Invalid Cut Off Date	Associated message, payment information block or transaction was received after agreed processing cutoff date, i.e., date in the past.	
TM01	Invalid Cut Off Time	Associated message was received after agreed processing cutoff time.	
DT01	Invalid Date	Invalid date (e.g. wrong settlement date).	Manglende eller ugyldig forfallsdato registrert for betalingen
AC10	Invalid Debtor Account Currency	Debtor account currency is either invalid or missing.	Betalingen mangler IBAN, eller valuta stemmer ikke overens med valuta registrert på kontonummer
AC02	Invalid Debtor Account Number	Debtor account number is either invalid or missing.	Kan være flere årsaker til feil: - Betalingen krever IBAN istendenfor kontonummer - Kontonummer det skal betales fra er avsluttet - Manglende avtale på kontonummer det betales fra - IBAN-nummeret er skrevet med små bokstaver
AG05	Invalid Debtor Agent Country	Debtor agent country code is either invalid or missing.	
RR11	Invalid Debtor Agent Service ID	Identification of a bank proprietary service is either invalid or missing.	
RC03	Invalid Debtor Bank Identifier	Debtor bank identifier is either invalid or missing.	
RC06	Invalid Debtor BIC Identifier	Debtor BIC identifier is either invalid or missing.	
RC09	Invalid Debtor Clearing System Member Identifier	Debtor Clearing System Member identifier is either invalid or missing.	
BE10	Invalid Debtor Country	Debtor country code is either invalid or missing.	
BE13	Invalid Debtor Country Of Residence	Country code of debtor's residence is either invalid or missing.	
BE16	Invalid Debtor Identification Code	Debtor or Ultimate Debtor identification code is either invalid or missing.	
FF08	Invalid End To End Id	End to End ID is either invalid or missing.	
MD03	Invalid File Format For Other Reason Than Grouping Indicator	File format is either incomplete or invalid.	
AM16	Invalid Group Control Sum	Control Sum at the Group level is invalid.	
AM19	Invalid Group Number of Transactions	Number of transactions at the Group level is either invalid or missing.	
BE15	Invalid Identification Code	Identification code is either invalid or missing.	
RC11	Invalid Intermediary Agent	Intermediary Agent is either invalid or missing.	
BE20	Invalid Name Length	Name length exceeds local rules for specified payment type.	
DT03	Invalid Non Processing Date	Invalid non-processing date (e.g. weekend or local public holiday).	
AM18	Invalid Number Of Transactions	Number of transactions is either invalid or missing.	
RR12	Invalid Party ID	Identification required within specified country or payment type is either invalid or missing.	
AM17	Invalid Payment Info Control Sum	Control sum at the Payment Information level is invalid.	
AM20	Invalid Payment Info Number Of Transactions	Number of transactions at the Payment Information level is invalid.	
FF03	Invalid Payment Type Information	Payment Type Information is either invalid or missing.	
FF07	Invalid Purpose	Purpose is either invalid or missing.	
FF04	Invalid Service Level Code	Service Level code is either invalid or missing.	
XT75	Invalid status of underlying original transaction	Status of underlying original transaction is invalid. No further action is required.	
RR09	Invalid Structured Creditor Reference	Structured creditor reference is either invalid or missing.	Feil i KID eller kontonummer
AM11	Invalid Transaction Currency	Transaction currency is either invalid or missing.	
XT74	Invalid underlying original transaction	Underlying original transaction is invalid. Further check is required.	
LEGL	Legal Decision	Rejection on legal grounds.	
AM21	Limit Exceeded	Transaction amount exceeds limits agreed between bank and client.	

MD02	Mandate data missing or incorrect	1) Mandate data in the mandate related information is not identical to those in the mandate (amendments had not been communicated); 2) Mandate data is not consistent with version that has been already received for the UMR; 3) In case of mandate amendment: the original IBAN and the IBAN in the collection are the same.	
BE04	Missing Creditor Address	Specification of creditor's address, which is required for payment, is either missing or incorrect.	Betalingsmottakers adresse mangler
BE22	Missing Creditor Name	Creditor name is missing.	
RC12	Missing Creditor Scheme Id	Creditor Scheme ID is either invalid or missing.	
BE07	Missing Debtor Address	Specification of debtor's address, which is required for payment, is either missing or incorrect.	
BE08	Missing Debtor Name	Debtor name is missing.	
BE21	Missing Name	Name is either invalid or missing.	Sjekk at det ikke er symboler foran navnet til betalingsmottaker
NOAS	No Answer From Customer	There is no response from payee.	
TD01	No Data Available	There is no data available for downloading.	
MD01	No mandate	1) Mandate does not exist; 2) B2B mandate have not been confirmed by the debtor; 3) Refund transaction is unauthorised (For SDD Core collections only); 4) Mandate has been cancelled.	
MD08	No Mandate Service By Agent	Receiving agent does not offer specified mandate service.	
MD10	No Mandate Service For Specified	Account is not open to specified mandate service for this particular creditor.	
MD09	No Mandate Service On Customer	Account is not open to specified mandate service.	
NOOR	No Original Transaction Received	Original credit transfer has never been received.	
DS0H	Not Allowed Account	Signer is not allowed to sign for the specified account.	
AM02	Not Allowed Amount	Transaction amount is greater than allowed maximum.	Betalings beløp overstiger tillatt maksbeløp
AM03	Not Allowed Currency	Specified currency code cannot be processed.	Opgitt valuta kan ikke benyttes
DS0K	Not Allowed Number Of Transaction	Transaction number is over the number allowed for this signer.	
DS0G	Not Allowed Payment	Signer is not allowed to sign an operation of the specified type.	
MD12	Not Unique Mandate Reference	Mandate identification is not unique to the creditor.	
RF01	Not Unique Transaction Reference	Transaction reference is not unique within the message.	
FF05	Operation code/transaction code type incorrect (Direct Debit Type (CORE, COR1) incorrect)	SDD Core: specified identification code of the scheme (i.e. local instrument) is incorrect.	
AG02	Operation code/transaction code/sequence type incorrect, invalid file format	1) Bank operation code specified in the message is invalid; 2) Sequence type is incorrect; 3) SDD schemes: specified identification code of the scheme is incorrect.	
DS02	Order Cancelled	An authorized user has cancelled the order.	
DS25	Order File Deleted	Order file has been deleted by the bank server (for multiple reasons).	
DS05	Order Forwarded For Post processing	Order is correct and can be forwarded for post processing.	
DS03	Order Not Cancelled	User's attempt to cancel the order was not successful.	
DS04	Order Rejected	Order has been rejected by the bank side (for reasons concerning content).	Betalingen ble avvist av bank grunnet innholdet i betalingsfilen.
PART	Partial Rejection Of Bulks	Bulks are partially rejected.	
FRAD	Payment effected fraudulently	Payment is fraudulent originated.	
PINL	PIN Liability Shift	Card payment is fraudulent and was processed as EMV transaction without PIN verification.	
DS07	Processing OK	All actions concerning the order could be done by the EBICS bank server.	
DS16	Public Key Version Incorrect	Public key version is not correct. This code is returned when a customer sends signature files to the financial institution after conversion from an older program version (old ES format) to a new program version (new ES format) without having carried out reinitialisation with regard to a public key change.	
MS03	Reason not specified	Reason has not been specified by agent.	
MS02	Refusal by the Debtor	Reason has not been specified by end customer.	
RR05	Regulatory Information Invalid	Regulatory or Central Bank Reporting information is either missing, incomplete or invalid.	
RR01	Regulatory Reason	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing.	
RR02	Regulatory Reason	Specification of the debtor's name and/or address needed for regulatory requirements is insufficient or missing.	
RR03	Regulatory Reason	Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.	
RR04	Regulatory Reason	Only to be used for Regulatory Reason other than RR01, RR02 or RR03.	
RR07	Remittance Information Invalid	Remittance information structure does not comply with rules for specified payment type.	Feil i betalingsinformasjonen
RR08	Remittance Information Truncated	Remittance information is truncated to comply with rules for specified payment type.	

DS18	Repeat Order	File cannot be tested; the complete order has to be repeated. This code is returned in the event of a malfunction during the signature check, e.g. not enough storage space.	
CUST	Requested by Customer	Cancellation is requested by the debtor.	
MD16	Requested By Customer	Cancellation/amendment is requested by the debtor.	
MD17	Requested By Initiating Party	Cancellation/amendment is requested by the creditor.	
SVNR	Service Not Rendered	Card payment is returned since rendered cash amount was not correct or goods or a service was not rendered to the customer, e.g. in an ecommerce situation.	
ED05	Settlement Failed	Settlement of the transaction has failed.	
DS11	Signer 1 Certificate Not Valid	Certificate is not valid (is either revoked or not active) for the first signer.	
DS10	Signer 1 Certificate Revoked	Certificate is revoked for the first signer.	
DS21	Signer 2 Certificate Not Valid	Certificate is not valid (is either revoked or not active) for the second signer.	
DS20	Signer 2 Certificate Revoked	Certificate is revoked for the second signer.	
DS0D	Signer Certificate Not Valid	Signer certificate is not valid (is either revoked or not active).	
DS0C	Signer Certificate Revoked	Signer certificate is revoked.	
DS13	Signer Certification Authority Signer 1 Not Valid	Authority of signer certification sending the certificate is unknown for the first signer.	
DS23	Signer Certification Authority Signer 2 Not Valid	Authority of signer certification sending the certificate is unknown for the second signer.	
DS0F	Signer Certification Authority Signer Not Valid	Authority of the signer certification sending the certificate is unknown.	
SL02	Specific Service offered by Creditor Agent	Due to specific service offered by the Creditor Agent.	
SL01	Specific Service offered by the Debtor Bank	All debtor-invoked consumer-right rejects creditor blocking, collection amount limitations and collection frequency limitations.	
FF02	Syntax Error	Syntax error reason is provided as narrative information in the additional reason information.	Feil oppsett i betalingen
RR06	Tax Information Invalid	Tax information is either missing, incomplete or invalid.	
TECH	Technical problems resulting in erroneous credit transfer	Technical problems resulting in erroneous SDDs.	
PY01	The Beneficiary Or The Ordering Bank Is Not Participant In The EBA	Transaction cannot be processed because the beneficiary and/or the ordering bank is not reported as a direct or indirect participant in the EBA.	
XT77	The originally instructed amount was not found or does not match the original transaction amount	The originally instructed amount was not found or does not match the original transaction amount.	
AM06	Too Low Amount	Transaction amount is less than agreed minimum.	
VR01	Transaction data integrity validation error	Transaction data has not been validated by the processor.	
ARDT	Transaction has already been returned	Specified transaction has already been returned.	
AG03	Transaction Not Supported	Specified transaction type is not supported or is not authorized on this account.	Transaksjonen støttes ikke for oppgitt kontonummer. Vanlig årsak er at konto ikke støtter KID, eller oppgitt KID-nummer er feil.
DS06	Transfer Order	Order was transferred to VEU.	
TS04	Transfer To Sign By Hand	Order was transferred to pass by accompanying note signed by hand.	
TS01	Transmission Successful	Technical transmission of the file was successful.	
TA01	Transmission Aborted	Transmission of the file was not successful and had to be aborted for technical reasons.	Overføring av betalingsfil ble avbrutt grunnet tekniske problemer.
XD75	Unauthorised element in the following combination	There is an unauthorised element in the following combination.	
UPAY	Undue Payment	Payment is not justified.	
DS0B	Unknown Data Sign Format	Data signature for the format is invalid or not available.	
BE06	Unknown End Customer	Specified end customer is not known at associated Sort/National Bank Code or does no longer exist.	
MD11	Unrecognised Agent	Agent to whom the message needs to be forwarded cannot be located.	
AG07	Unsuccessful Direct Debit	Debtor account cannot be debited for a generic reason. Reason code may be used in general purposes and as a replacement for AM04 if debtor bank does not reveal its customer's insufficient funds for privacy reasons.	Betalers kontonummer kan ikke belastes. Kan være grunnet manglende dekning på konto.
DS14	User Does Not Exist	User does not exist within the system.	
DS27	User Not Yet Activated	User is not yet activated (technically).	
DS26	User Signed Multiple Times	Same user has signed multiple times.	
XT53	Verification of the creditor identifier failed	Verification of creditor identifiers in structure/checksum has failed.	
DS24	Waiting Time Expired	Waiting time expired due to incomplete order.	Betalingen ble avvist grunnet for lang tid før betalingen ble godkjent i ERP-system eller i nettbank/mobilbank.
AM09	Wrong Amount	Received amount has not been agreed or expected.	
AM01	Zero Amount	Transaction amount is equal to zero.	Betalingens beløp må overstige 0.