

DMS Reason Codes

Reason Code	Reason Code Description	Reason Code Explanation	Reason Sub-code	Reason Sub-code Description	Reason Sub-code Explanation
100	Fraud	Refers to any scenarios whereby fraud was suspected or identified as a result of a PSU rendering a payment initiation or account information service involving a third party provider	101	Fraud	Refers to any scenarios whereby fraud is suspected or identified as a result of a PSU rendering a payment initiation or account information service involving a third party provider
			102	Authorised Push Payment (APP) scam	Refers to any scenarios whereby an APP scam is suspected or identified as a result of a PSU rendering a payment to a fabricated bank account
			103	Data compromise / breach	Refers to any scenarios whereby a PSU claims their private/confidential information is exposed or released to an untrusted environment
200	Unrecognised transaction	Refers to any scenarios whereby a PSU discovers a transaction that they do not recognise and/or did not authorise as a result of using a payment initiation.	201	PSU unrecognised transaction	Refers to any scenarios whereby a PSU discovers a transaction that they do not recognise appear in their account or statement
			202	PSU unauthorised transaction	Refers to any scenarios whereby a PSU discovers a transaction that they did not authorise but appeared in their account or statement
			203	Transaction not recognised - PSU present	Transaction not recognised - PSU present
300	Payment initiation service	Refers to any scenarios whereby a PSU had used a payment initiation service and resulted in having a query, complaint or dispute	301	Incorrect amount transferred	Refers to any scenarios whereby a PSU or PISP has transferred an incorrect payment amount
			302	Incorrect account settled	Refers to any scenarios whereby a PSU has transferred a payment to an incorrect account number, regardless of whether the fault was made by the PSU, PISP or ASPSP
			303	Incorrect payee beneficiary	Refers to any scenarios whereby a PSU is unable to make a payment due to incorrect payee beneficiary name
			304	Payment made in error	Refers to any scenarios whereby a PSU, AISP, PISP or ASPSP discovers that a transaction had been made that it should not have
			305	Payment failed to be made	Refers to any scenarios whereby a PSU has provided authorisation to the PISP to make a payment however the payment was not made
			306	Payment not made in a timely manner	Refers to any scenarios whereby a PSU has provided authorisation to the PISP to make a payment however the payment was not made per the intended time (either too late or too early), resulting in an impact to the PSU

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300	Payment initiation service	Refers to any scenarios whereby a PSU had used a payment initiation service and resulted in having a query, complaint or dispute	307	Transaction duplication	Refers to any scenarios whereby a PSU discovers a transaction that should have gone through once had gone through more than once
			308	Payment made; goods not received	Refers to any scenarios whereby a PSU has made a payment for some goods/services but did not receive the goods/service and would like to either be refunded or initiate a case with the ASPSP or PISP to be investigated
			309	Payment made; good returned, refund not received	Refers to any scenarios whereby a PSU has made a payment for some goods/services to which the goods/services have been returned but PSU has not received their refund so the PSU has contacted the PISP or ASPSP for investigation
			310	Failed funds transferred between PSU accounts	Refers to any scenarios whereby a PSU rendering an AISP service is trying/has tried to transfer funds between his/her accounts but unable to do so
			311	Incorrect balance/payment transfer between PSU accounts	Refers to any scenarios whereby a PSU rendering an AISP service has made a transfer between his/her accounts across different ASPSPs but the transfer was made for an incorrect amount
			312	Variable recurring payment	Refers to any scenarios whereby a PSU has variable recurring payment set up however, an incorrect payment amount was made or a payment was not made in a timely manner
			313	Confirmation of Payee (CoP)	Refers to any scenarios whereby a PSU is trying to make / made a payment but keeps receiving an error message due to a mismatch in payee beneficiary name
			314	Incorrect Currency	Incorrect Currency
			315	Unexpected higher amount	Unexpected higher amount
			316	Not as described or defective goods	Not as described or defective goods
317	Paid by other means	Paid by other means			
318	Advance notification not sent as promised	Advance notification not sent as promised			

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400	Account information service	Refers to any scenarios whereby a PSU had rendered an account information service but did not receive the service / capability as expected, whether they were using it to, but not limited to: - manage their (PCA/BCA) accounts across ASPSPs - manage their finances - manage alerts for transactions / payments to be made	401	Failed alert	Refers to any scenarios whereby a PSU has set up alerts on their AISP but the alerts do not work as it should
			402	Incorrect account information	Refers to any scenarios where a PSU has set up all their accounts to be viewed on an AISP but the information presented has proven / is suspected to be incorrect
			403	PSU contracted into an incorrect product	Refers to any scenarios whereby a PSU is contracted into a product that is deemed inappropriate due to incorrect information shared
500	PSU Consent	Refers to any scenarios whereby the PSU was impacted by, but not limited to: - Enquiry about consent - Provision / withdrawal of consent - Consent expiry - PSU consent shared without permission or incorrectly	501	General matter related to consent	Refers to any scenarios relating to a PSU enquiring, complaining or disputing a case relating to consent provided, revoked, expired or simply requesting for more information
			502	Provision of consent	Relates to any scenarios relating to the provisioning of PSU consent to a PISP or AISP, or to an ASPSP
			503	Withdrawal of consent given	Relates to the PSU withdrawal of consent previously provided to a PISP, AISP or ASPSP
			504	Consent expiry	Relates to PSU consent previously provided to a PISP, AISP or ASPSP that has expired or will expire
600	Financial impact / Missed Opportunity	Refers to any scenarios whereby the PSU is financially impacted by factors such as: - fees and charges - missed opportunities	601	Unexpected fees and charges	Relates to any scenarios where a PSU was charged fees and charges that they were not expecting
			602	Incorrect fees and charges	Relates to any scenarios where a PSU was charged fees and charges that are not for the right amount
			603	PSU financially impacted	Refers to any scenarios whereby a PSU is was contracted into an incorrect product due incorrect data about the PSU and is now claiming for financial compensation
			604	PSU missed opportunity	PSU missed opportunity
700	PSU Data Protection Issue	Relates to any scenarios whereby a PSU is enquiring or complaining that their personal data has been processed in contravention of GDPR	701	PSU Data Protection Issue	Relates to any scenarios whereby a PSU is enquiring or complaining that their personal data has been processed in contravention of GDPR