

Important Notes:

- 部份ERROR CODE 會特別說明原因 / 建議，請自行查閱。如在參考此文件 和 [常見問題Q&A](#)後，問題仍未解決，可EMAIL至 edda-support@bsgroup.com.hk ; **Support**同事會向銀行查詢原因，銀行一般會於1- 2個工作天內回覆
- DDI 入錢被拒絕(RJCT)，但Reason 一欄沒有任何描述，一般有以下原因:
 - (1) Insufficient fund (客人銀行戶口沒有足夠資金，此為最常拒絕原因，相關Error Code: BRC_811, MFISAM04)
 - (2) Invalid / Incomplete DDA setup (有效EDDA)
 - (3) Wrong Account Types (e.g. Joint account is not allowed.)
- 非 HSBC / 恒生 的案例中，如Error Message有提到 “**Debtor XX**”, “**Payer XX**” 字眼，建議客人直接向登記銀行了解，我方及 HSBC / 恒生 或未能提供相關資料
- 請同事先向客人確認所提供的資料與客人在登記銀行開戶時的資料相同 (如付款人銀行帳戶/姓名、持卡人證件類別/號碼...)

Bank	Important notes
南洋商業銀行/ 大新銀行	- 僅支援使用 <u>香港身份證(HKID)</u> 或 <u>護照(Passport)</u> 註冊的帳戶申請eDDA; - 不支援 <u>國內身分證(Chinese ID)</u> 和 <u>通行證(Travel Permit Visa)</u>
工商銀行	- 不支援以0為結尾的銀行帳號申請eDDA (不支援綜合帳戶/COMPREHENSIVE ACCOUNT CANNOT ESTABLISH EDDA)
東亞銀行	不支援綜合貨幣帳戶申請eDDA (comprehensive or multicurrency accounts)
星展銀行	不支援Bank Code 052申請eDDA
渣打銀行	國內客請用 <u>護照(Passport)</u> 或 <u>通行證(Travel Permit Visa)</u>
民生銀行	不支援eDDA

Collections API Error Fields Description

HSBC Response Code	Response Code Description
MFD10002	Invalid/Inactive HSBC DDA reference number
MFD10007	Duplicated transaction ID
MFD20001	Invalid debtor bank code
MFD20002	Invalid creditor bank code
MFD20004	Invalid amount
MFD20005	Merchant Transaction Limit Exceeded
MFD20007	Invalid debtor account type
MFF00004	Request is rejected. Please contact HSBC helpdesk support
MFISAC01	Incorrect debtor account number
MFISAC04	Account closed
MFISAM04	Refer to A/C holder(帳戶餘額不足)
MFISMD01	HSBC DDA reference number not found
MFISMD07	Deceased account
MFP00001	Transaction not found
MPP01001	Invalid currency precision
MPP01002	Invalid preferred language in the message
MPP01003	Information is given at mandatory blank field
MPP01004	Mandatory field cannot be empty
MPP01005	Debtor account name / ID not matched
MPP01006	Customer mobile number is invalid
MPP01007	Debtor account name not matched
MPP01008	Customer does not maintain mobile number in bank
MPP01009	Request is rejected. Please contact HSBC helpdesk support
MPP01010	Merchant Registration ID is duplicated
MPP01011	Merchant Registration ID not found
MPP01012	Invalid creditor bank code
MPP01013	Request is rejected. Please contact HSBC helpdesk support
MPP01014	Merchant is not entitled to the requested service
MPP01015	Creditor reference invalid
MPP01016	Invalid currency

HSBC Response Code	Response Code Description
MPP01017	Invalid credit account for settlement
MPP01018	Invalid debit account for settlement
MPP01019	Invalid credit card number
MPP01020	Same registration is being processed
MPP01021	Credit account and debit account currency must be the same
MPP01023	Mobile number maintained in HSBC is not pure numeric
MPP01024	Both account and mandate identification are provided
MPP01099	Report is not available yet. Please try again later
MPP02000	Merchant Daily Limit Exceeded
MPP02001	Account closed
MPP02002	DDA record not found
MPP02003	Invalid debtor account number
MPP02004	Invalid debtor ID type
MPP02005	Invalid debtor ID number
MPP02006	Invalid debtor ID type
MPP02007	Invalid debtor ID number
MPP02008	Debtor account type not supported
MPP02009	Debtor account name not matched
MPP02010	Debtor account name / ID not matched
MPP02011	Debtor account not Found
MPP02012	Joint account name and ID number incompletd
MPP02013	Debtor name not matched
MPP02014	Debtor reference not matched
MPP02015	Invalid creditor account number
MPP02016	Invalid Expiry date
MPP02017	Creditor's letter of indemnity missing
MPP02018	Debtor Account failed to debit, please refer to debtor 由於此原因是由客人銀行拒絕，請客人向銀行了解詳情(帳戶類型是否支援EDDA？客人於銀行開戶時是否提供完整/有效的個人資料？有否超過FPS限額)
MPP02019	Refer to A/C holder
MPP02020	Authority cancelled
MPP02021	Account closed
MPP02022	DDA Maximum Amount Limit Exceeded (DDA Limit Exceeded)

HSBC Response Code	Response Code Description
MPP02023	No authority
MPP02024	Payment stopped (For non-HSBC accounts only)
MPP02025	Deceased account
MPP02026	Refer to drawer
MPP02027	Refer to A/C holder
MPP02028	Request is rejected. Please contact HSBC helpdesk support
MPP02029	Request is rejected. Please contact HSBC helpdesk support
MPP02030	Refer to A/C holder
MPP02031	Refer to A/C holder
MPP02034	Deceased account check
MPP02035	Name & A/C number differ (For non-HSBC accounts only)
MPP02036	Refer to A/C holder
MPP02037	Authority suspended
MPP02038	Authority dormant
MPP02039	Authority expired
MPP02040	Error account
MPP02041	Unposted FP reversal
MPP02042	Unclaimed account
MPP02043	No such account
MPP02044	Bank default
MPP02045	DDA returned
MPP02046	Debtor account changed
MPP02047	No Authorisation , unmatched dbtr ref
MPP02048	Authorisation cancel, a/c closed
MPP02049	Authorisation cancel, deceased a/c
MPP02050	Authorisation cancel by customer
MPP02051	Authorisation cancel by bank
MPP02052	Authorisation cancel by creditor
MPP02053	Refer to a/c holder
MPP02054	Limit currency mismatch
MPP03001	Invalid account type

HSBC Response Code	Response Code Description
MPP03002	Account not found
MPP03003	Invalid account type
MPP04000	OTP identity number is invalid
MPP04001	OTP attempt exceeds max. retry limit
MPP04002	OTP regeneration exceeds daily limit
MPP04003	OTP confirmation code is invalid
MPP04004	OTP is expired
MPP04005	OTP cannot be sent
MPP04019	Request is rejected. Please contact HSBC helpdesk support
MPP05000	DDA Limit Exceeded
MPP05002	Invalid currency
MPP05003	Invalid amount
MPP05004	Bank under system maintenance hour. Please reinitiate the request later
MPP06001	Invalid account status [HSBC, 004]: 請告知客人此原因，并直接向HSBC開戶分行查詢 account status有何問題 The eDDA was rejected due to your customer's account status, please suggest him / her to check with HSBC
MPP08000	Request is rejected. Please contact HSBC helpdesk support
MPP08001	Rejected by Other bank Possible reasons for specific banks: [BOC, 012]: OTHERS - AFT643 PHONE NUMBER NOT EXIST, 建議客人直接聯絡銀行查詢/更改正確的電話號碼 [工商銀行, 072]: 不支援綜合帳戶/COMPREHENSIVE ACCOUNT CANNOT ESTABLISH EDDA
MPP09000	Length and format of message field is invalid
MPP09001	Request is rejected. Please contact HSBC helpdesk support
MPP09992	Bank under system maintenance hour. Please reinitiate the request later.
MPP09993	Bank under system maintenance hour. Please reinitiate the request later.
MPP09994	Bank under system maintenance hour. Please reinitiate the request later.
MPP09995	Bank under system maintenance hour. Please reinitiate the request later.
MPP09996	Bank under system maintenance hour. Please reinitiate the request later.
MPP09997	Request is rejected. Please contact HSBC helpdesk support

MPP09999	Request is rejected. Please contact HSBC helpdesk support
053	Due to scheduled system maintenance, service is currently unavailable. Please try again later.

恒生Error Code	恒生Description
CAC_002	Invalid Language Code
CAC_003	Invalid Client Transaction ID
CAC_004	Invalid Payer Type
CAC_005	Invalid Payer Bank
CAC_007	Invalid Payer Account Number
CAC_008	Invalid Customer ID
CAC_011	Invalid Payer Name
CAC_012	Invalid Debtor Reference
CAC_013	Invalid Currency
CAC_014	Invalid Transaction Amount
CAC_015	Invalid Payee Bank
CAC_016	Invalid Payee Account
CAC_017	Invalid Payment Purpose Code
CAC_018	<p>System is out of service</p> <p>Situation 1: 如Trading hours 內出現此問題，即銀行系統臨時維護，一般為星期一至五</p> <p>Situation 2: 如非Trading hours 內出現此問題，即銀行系統計劃維護，一般為星期六日</p> <p>- 在銀行系統維護時段內，所有新申請的eDDA均會被拒絕(RJCT)，客人需在此時段過後才能申請</p> <p>- 在銀行系統維護時段內，所有授權狀態為“申請中”的eDDA仍有機會收到此ERROR，申請結果以Mandate Status(授權狀態)為準，如顯示 Pxxx，即代表該eDDA還在申請中；我方系統在收到此ERROR後，會隔15分鐘自動向銀行查詢該eDDA的最新授權狀態，直至銀行系統恢復正常，或Mandate Status更新為拒絕(RJCT)</p>
CAC_020	Transaction rejected. Please enable Autopay service in this profile.
CAC_021	Service is unavailable temporarily. Please retry.
CAC_022	Duplicated Transaction
CAC_101	Invalid acknowledgement ID format
CAC_102	Invalid acknowledgement ID
CAC_103	Record not found
CAC_998	Your transaction is timed out. Please check your transaction history and/or forward-dated transaction to see if your instructions has been processed bythe system. Please contact our Customer Service Representatives on (852)2198 8000 for assistance.
CAC_999	Request was unsuccessful because of an unexpected condition encounteredby the server. Please try again later. For assistance, please contact our Customer Service Representatives on (852) 2198 8000.

DDA_001	Invalid Language Code
DDA_002	Invalid Client Transaction ID
DDA_003	Invalid Payer Name
DDA_004	Invalid Payer Bank
DDA_005	Invalid Payer Account
DDA_006	Invalid Payer ID Type
DDA_007	Invalid Payer ID
DDA_008	Invalid Payee Account
DDA_009	Invalid Payee Name
DDA_010	Invalid Debtor Reference
DDA_011	Invalid Payee Bank
DDA_012	Invalid Currency
DDA_013	Invalid Frequency Type
DDA_014	Invalid Expiry Date
DDA_015	Invalid Maximum Amount
DDA_016	Invalid Account Scheme Name Code
DDA_017	<p>System is out of service (銀行系統維護)</p> <p>Situation 1: 如Trading hours 內出現此問題，即銀行系統臨時維護，一般為星期一至五</p> <p>Situation 2: 如非Trading hours 內出現此問題，即銀行系統計劃維護，一般為星期六日</p> <p>- 在銀行系統維護時段內，所有新申請的eDDA均會被拒絕(RJCT)，客人需在此時段過後才能申請</p> <p>- 在銀行系統維護時段內，所有授權狀態為“申請中”的eDDA仍有機會收到此ERROR，申請結果以Mandate Status(授權狀態)為準，如顯示 Pxxx，即代表該eDDA還在申請中；我方系統在收到此ERROR後，會隔15分鐘自動向銀行查詢該eDDA的最新授權狀態，直至銀行系統恢復正常，或Mandate Status更新為拒絕(RJCT)</p>
DDA_018	Invalid Reporting Date
DDA_021	Expiry Date must be 91st calendar day or onward from current setup date
DDA_998	Your transaction is timed out. Please check your transaction history to see if your instructions has been processed by the system. Please contact our Customer Service Representatives on (852) 2198 8000 for assistance.
DDA_999	Request was unsuccessful because of an unexpected condition encountered by the server. Please try again later. For assistance, please contact our Customer Service Representatives on (852) 2198 8000.
MFD20001	Invalid debtor bank code
MFD20002	Invalid creditor bank code
MFD20004	invalid amount
MFD20007	Invalid debtor account type

MFISAC04	Debtor account Closed
MPP01001	Invalid currency precision
MPP01002	Invalid preferred language in the message
MPP01003	Information is given at mandatory blank field
MPP01004	Mandatory field cannot be empty
MPP01005	Debtor account name / ID not matched
MPP01006	Debtor mobile number invalid
MPP01007	Debtor account name not matched
MPP01010	Merchant Registration ID is duplicated
MPP01011	Merchant Registration ID not found
MPP01012	Invalid creditor bank code
MPP01013	Request is rejected. Please try again later. Please reach Customer Service on(852) 2198 8000 to support.
MPP01014	Merchant is not entitled to the requested service
MPP01015	Creditor reference invalid
MPP01016	Invalid currency
MPP01020	Same registration is being processed
MPP01099	Report is not available yet. Please try again later
MPP02001	Debtor account Closed
MPP02002	DDA record not found
MPP02003	Invalid debtor account number
MPP02004	Invalid debtor ID type (1)
MPP02005	Invalid debtor ID number (1)
MPP02006	Invalid debtor ID type (2)
MPP02007	Invalid debtor ID number (2)
MPP02008	Debtor account type not supported
MPP02009	Debtor account name not matched
MPP02011	Debtor account not found
MPP02012	Joint account name and ID number incomplete

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MPP02013	Debtor name not matched
MPP02014	Creditor reference not matched
MPP02015	Invalid creditor account number
MPP02016	Expiry date not supported
MPP02017	Creditor's letter of indemnity missing
MPP03001	Invalid account type
MPP03002	No related customer information found
MPP03004	Creditor account not found
MPP05000	DDA Limit Exceeded
MPP05002	Invalid currency
MPP05003	Invalid amount
MPP05004	Request is rejected. Please try again later. Please reach Customer Service on(852) 2198 8000 to support.
MPP06001	Invalid account status
MPP08000	Request is rejected. Please try again later. Please reach Customer Service on(852) 2198 8000 to support.
MPP08001	Rejected by Other bank
MPP08002	Unable to obtain confirmation
MPP08003	Mandate identification already exists
MPP09000	Length and format of message field is invalid
MPP09992	Request is rejected. Please try again later. Please reach Customer Service on(852) 2198 8000 to support.
MPP09993	Request is rejected. Please try again later. Please reach Customer Service on(852) 2198 8000 to support.
MPP09994	Request is rejected. Please try again later. Please reach Customer Service on(852) 2198 8000 to support.
MPP09995	Request is rejected. Please try again later. Please reach Customer Service on(852) 2198 8000 to support.
MPP09996	Request is rejected. Please try again later. Please reach Customer Service on(852) 2198 8000 to support.
MPP09999	Request is rejected. Please try again later. Please reach Customer Service on (852) 2198 8000 to support.

恒生BRC Code	恒生Customer Description
BRC_811	Fail to debit Payer Account. Penalty charge may be imposed to Payer for EACH unsuccessful transaction. Please contact Payer before resubmission. (帳戶餘額不足 / Insufficient fund)
BRC_8RF	Your instruction cannot be processed. Possible Cause(s): - Inconsistent data is detected. Possible Solution(s): Please check the information and re-enter again. If the problem persists, please note down the reference code (if any) and call our hotline at 2198-8000. You can also approach our branches for assistance (for securities trading and IPO services, please approach our designated branches).
BRC_8RK	Service is temporarily not available. Please try again later. For assistance, please contact our customer service hotline at 2198 8000 for assistance.
BRC_8RM	Service is temporarily not available. Please try again later. For assistance, please contact our customer service hotline at 2198 8000 for assistance.
BRC_8RN	The account selected is not eligible to use this service. Please select another account. For assistance, please contact our customer service hotline at 2198 8000 for assistance.
BRC_8RO	Your instruction cannot be processed. Possible Cause(s): - Inconsistent data is detected. Possible Solution(s): Please note down the reference code (if any) and contact our customer service hotline at 2198 8000 for assistance.
BRC_8RP	Your instruction cannot be processed. Possible Cause(s): - Inconsistent data is detected. Possible Solution(s): Please note down the reference code (if any) and contact our customer service hotline at 2198 8000 for assistance.
BRC_8RR	The deposit account currency is un-match with the transfer currency. Please re-enter.
BRC_8RS	The transfer amount should not be greater than the maximum fund transfer transaction threshold and the pre-defined daily non- designated fund transfer limit. Please update the information and try again.
BRC_8RV	Your instruction cannot be processed. Possible Cause(s): - Inconsistent data is detected. Possible Solution(s): Please note down the reference code (if any) and contact our customer service hotline at 2198 8000 for assistance.
BRC_8RW	Your instruction does not match with the Direct Debit Authorization record. Please check and retry.
BRC_8RZ	Invalid Payer Account. Please check and retry.

BOC Code	Response Code Description
AFT401	AFT401 LINK PROGRAM ERROR (C3DIACMH) Possible solution: (1) 檢查銀行編號是否選擇正確 (2) 檢查分行編號是否正確填入 (3) 檢查銀行賬戶號碼是否正確 如不清楚相關編號，請建議客人向銀行了解

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