NPC AOS - Automatic acceptance of PSP-initiated of Request for Recall (camt.056) with reason code 'DUPL' and 'TECH'

Background

The banking community in Denmark supports the continuity of the Danish specific handling for request for PSP initiated Request for Recall (camt.056) with reason code 'DUPL' and 'TECH'. To that end this Additional Optional Service (AOS) has been established as a supplement to NPC instant Credit Transfer Scheme.

Description:

To quickly and efficiently correct any unintentional operational mistakes made by sending PSPs, we aim to implement a setup that benefits both customers and PSPs with minimal effort from all parties involved.

To achieve this, the Danish community wants ensure that PSP's adhering to the NPC instant Credit Transfer Scheme and participating in Clearing and Settlement Mechanisms (CSM) in Danish kroner (DKK) to: Automatically process and return the full amount for any Request for Recall (camt.056) initiated by the sending PSP, if the reason code is:

- DUPL
- TECH

Even though a received Request for Recall (CAMT.056) is non-repudiable as a rule, the original beneficiary may nevertheless reject a Request for Recall (CAMT.056) with a Reject of Request for Recall (CAMT.029) message using the following reason codes:

ARDT (Already Returned Transaction)
The originally received Credit Transfer (PACS.008) has previously been returned with a Return (PACS.004) message.

NOOR (No Original Transaction Received)
The Credit Transfer (PACS.008) for which a return by a Credit Transfer (PACS.004) is requested has not been received by the original beneficiary.

In case the amount in the Request for Recall (CAMT.056) does not tally with the amount in the originally received Credit Transfer (PACS.008), the beneficiary PSP may also reject the Request for recall (camt.056)

This AOS is only relevant for PSP initiated Request for Recalls (camt.056) with reason code 'DUPL' and 'TECH'. Customer initiated request for recalls is to be handled according to the scheme rules.

Participants access and adherence

This AOS will be available to all CSM to and PSPs using the NPC Instant Credit Transfer Scheme for payments settled in DKK. Furthermore, a CSM can establish rules or similarly terms and conditions to allow partial return of Request for recall (camt.056) with reason code 'DUPL' and 'TECH'.

CSM and PSPs wishing to adhere to this AOS can refer to the Finance Denmark (Finans Danmark). Finance Denmark will publish a list of CSM and PSPs using this AOS on its website.

Governance process to review the AOS

The AOS has been initiated under the responsibility of Finance Denmark. Participants or CSM may send written suggestions to amend the AOS to Finans Denmark.

Evaluation of change suggestions and decision to adopt changes are done by Finance Denmark as well as setting the effectiveness date of updates.

It is the responsibility of Finance Denmark to ensure, that this AOS will always be aligned to and updated with the change management cycle as published by the NPC for the Rulebooks this AOS is based on.

Effective date

This AOS has the following effective date 22 April 2025.

Publication

This AOS will be published on www.finansdanmark.dk

Additional remarks outside this AOS:

All PSP's adhering to this AOS shall be aware that TIPS DKK will not accept using the reason codes: ARDT and NOOR. TIPS DKK has received a waiver from NPC allowing them not to be fully NPC complaint. Therefore, reason codes ARDT and NOOR will result in camt.056 being rejected by TIPS DKK.

TIPS DKK is expected to become fully aligned to the NCT Instant Rulebook. Nationalbank will inform Finans Denmark when the two reason codes can be used. Shortly after a new version of this AOS without this additional remark will be published by Finance Denmark.