

# Autopay Return Code Reference Table

## 自動轉帳退回編號參考表

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# Autopay Return Code Reference Table

Return code	Return reason	Type of AutoPay applicable	Description
00	REFER TO MESSAGE ON REPORT	Autopay-out	Please refer to message written on the "AutoPay Report" and contact the payee as appropriate.
00	REFER TO MESSAGE ON REPORT	Autopay-in	Please refer to message written on the "AutoPay Report" and contact the debtor as appropriate.
05	AUTHORITY CANCELLED	Autopay-in	Debtor's Direct Debit Authorisation has been cancelled. Please check with the debtor and submit new debit instruction if required.
06	ACCOUNT CLOSED	Autopay-out	The payee 's account is closed. Please check with the payee and submit new payment instruction if required.
06	ACCOUNT CLOSED	Autopay-in	The debtor 's account is closed. Please check with the debtor and submit new debit instruction if required.
07	AUTHORITY LIMIT EXCEEDED	Autopay-in	Transfer amount exceeded Direct Debit Authorisation Limit. Please inform the debtor to adjust authorisation limit and resubmit debit instruction once the authorisation limit is adjusted.
08	NO AUTHORITY	Autopay-in	<p>The Direct Debit Authorisation is not set up yet. Please inform the debtor to set up Direct Debit Authorisation and resubmit debit instruction once authorisation has been set up.</p> <p>OR</p> <p>The debtor's information (e.g., mobile of debtor / bills reference etc.) is unmatched with Direct Debit Authorisation application record. Please rectify the related information with debtor and submit new debit instruction.</p>

09	PAYMENT STOPPED	Autopay-out	The payment was stopped before the value date as per your company or corporate entity's request.
09	PAYMENT STOPPED	Autopay-in	The debit request was stopped before the value date as per your company or corporate entity's request.

11	DECEASED ACCOUNT	Autopay-out	The account holder of the payee's account is deceased, please submit new payment instruction if required.
11	DECEASED ACCOUNT	Autopay-in	The account holder of the debtor's account is deceased, please submit new debit instruction if required.

17	D.A.U.E. (Drawn Against Unclear Effects)	Autopay-in	Insufficient fund in debtor's account due to the cheque not being cleared. Please contact the debtor and resubmit the debit instruction after confirming that the payment account has sufficient funds.
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19	NAME & A/C NO. DIFFER	Autopay-out	The name and account number of the payee is unmatched with bank record. Please rectify the related information with the payee and submit new payment instruction if required.
19	NAME & A/C NO. DIFFER	Autopay-in	The name and account number of the debtor is unmatched with bank record. Please rectify the related information with the debtor and submit new debit instruction if required.

21	AUTHORITY SUSPENDED	Autopay-in	Direct Debit Authorisation was suspended as per the debtor's request. Please contact the debtor to reactivate Direct Debit Authorisation and resubmit the debit instruction once the authorisation resumed.
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22	AUTHORITY DORMANT	Autopay-in	Direct Debit Authorisation status is dormant as there is no transaction activity for an extended period. Please contact the debtor to reactivate Direct Debit Authorisation and resubmit the debit instruction once the is authorisation is reactivated.
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23	AUTHORITY EXPIRED	Autopay-in	Direct Debit Authorisation is expired. Please contact the debtor to reapply Direct Debit Authorisation and resubmit the instruction once the authorisation resumed.
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24	ERROR ACCOUNT	Autopay-out	Payee's account number is invalid. Please rectify the related account number with the payee and submit new payment instruction if required.
24	ERROR ACCOUNT	Autopay-in	Debtor's account number is invalid. Please rectify the related account number with the debtor and submit new debit instruction if required.

25	UNPOSTED FP REVERSAL	Autopay-out	Please ensure pay-out account has sufficient available balance before resubmitting payment instruction.
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32	NO SUCH ACCOUNT	Autopay-out	No such payee account number found in receiving bank's record. Please rectify the related account number with the payee and submit new payment instruction if required.
32	NO SUCH ACCOUNT	Autopay-in	No such debtor account number found in remitting bank's record. Please rectify the related account number with the debtor and submit new debit instruction if required.

37	DEBTOR ACCOUNT CHANGED	Autopay-in	Debtor's account number has changed. Please rectify the related account number with the debtor and submit new debit instruction if required.
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38	NO AUTH, UNMATCH DBTR REF	Autopay-in	Debtor's information (e.g., mobile of debtor / bills reference etc.) is unmatched with Direct Debit Authorisation application record. Please rectify the related information with debtor and submit new debit instruction.
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44	REFER TO A/C HOLDER	Autopay-out	Please inform the payee to contact their own bank for rejection details.
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44	REFER TO A/C HOLDER	Autopay-in	Please inform the debtor to contact their own bank for rejection details.
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## 自動轉帳退回編號參考表

退回編號	退回原因	適用的自動轉帳類別	說明
00	REFER TO MESSAGE ON REPORT	自動支帳	請參閱自動轉帳報告上的訊息，如需要請與收款人聯絡。
00	REFER TO MESSAGE ON REPORT	自動入帳	請參閱自動轉帳報告上的訊息，如需要請與付款人聯絡。
05	AUTHORITY CANCELLED	自動入帳	付款人的直接付款授權已被取消。請向付款人查詢，如需要請提交新的扣帳指示。
06	ACCOUNT CLOSED	自動支帳	收款人的戶口已結束。請向收款人查詢，如需要請提交新的付款指示。
06	ACCOUNT CLOSED	自動入帳	付款人的戶口已結束。請向付款人查詢，如需要請提交新的扣帳指示。
07	AUTHORITY LIMIT EXCEEDED	自動入帳	轉帳金額超出付款人的直接付款授權限額。請通知付款人調整有關授權限額，並於限額成功調整後重新提交扣帳指示。
08	NO AUTHORITY	自動入帳	付款人尚未設立直接付款授權。請通知付款人設立直接付款授權，並於付款人的直接付款授權成功啟動後再次提交扣帳指示。 或 付款人資料（例如：付款人手機號碼／帳單編號等）與直接付款授權申請記錄不符。請與付款人核實及更正資料，並提交新的扣帳指示。
09	PAYMENT STOPPED	自動支帳	依照貴公司或法人實體的要求，有關付款指示在過數日之前已終止。
09	PAYMENT STOPPED	自動入帳	依照貴公司或法人實體的要求，有關扣款指示在過數日之前已終止。
11	DECEASED ACCOUNT	自動支帳	收款戶口的戶口持有人已去世，如需要請提交新的付款指示。

11	DECEASED ACCOUNT	自動入帳	付款戶口的戶口持有人已去世，如需要請提交新的扣帳指示。
17	D.A.U.E. (Drawn Against Unclear Effects)	自動入帳	因支票尚未結清，付款人戶口款項不足。請聯絡付款人並於確定付款戶口有足夠款項後重新提交扣帳指示。
19	NAME & A/C NO. DIFFER	自動支帳	收款人的戶口姓名及號碼與銀行紀錄不符。請與收款人核實並更正相關資料，如需要請提交新的付款指示。
19	NAME & A/C NO. DIFFER	自動入帳	付款人的戶口姓名及號碼與銀行紀錄不符。請與付款人核實並更正相關資料，如需要請提交新的扣帳指示。
21	AUTHORITY SUSPENDED	自動入帳	依照付款人的指示已暫停直接付款授權。請聯絡付款人並於付款人的直接付款授權重新啟動後再次提交扣帳指示。
22	AUTHORITY DORMANT	自動入帳	由於長時間沒有交易活動，付款人的直接付款授權處於不動狀態。請聯絡付款人重新啟動直接付款授權，並於直接付款授權重新啟動後再次提交扣帳指示。
23	AUTHORITY EXPIRED	自動入帳	付款人的直接付款授權已過期。請聯絡付款人重新申請直接付款授權，確定成功申請後請再次提交扣帳指示。
24	ERROR ACCOUNT	自動支帳	收款人戶口號碼無效。請與收款人核實及更正有關戶口號碼，如需要請提交新的付款指示。
24	ERROR ACCOUNT	自動入帳	付款人戶口號碼無效。請與收款人核實及更正有關戶口號碼，如需要請提交新的扣帳指示。
25	UNPOSTED FP REVERSAL	自動支帳	請在重新提交付款指令之前確保付款戶口有足夠的可用餘額。
32	NO SUCH ACCOUNT	自動支帳	收款銀行記錄中並無有關收款人戶口號碼。請與收款人核實及更正有關戶口號碼，如需要請提交新的付款指示。
32	NO SUCH ACCOUNT	自動入帳	付款銀行記錄中並無有關付款人戶口號碼。請與付款人核實及更正有關戶口號碼，如需要請提交新的扣帳指示。



37	DEBTOR ACCOUNT CHANGED	自動入帳	付款人戶口號碼已更改。請與付款人核實及更新有關戶口號碼，如需要請提交新的扣帳指示。
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38	NO AUTH, UNMATCH DBTR REF	自動入帳	付款人的資料（例如：付款人手機號碼／帳單編號等）與直接付款授權申請記錄不符。請與付款人核實及更正資料，並提交新的扣帳指示。
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44	REFER TO A/C HOLDER	自動支帳	請通知收款人向所屬銀行查詢拒絕詳情。
44	REFER TO A/C HOLDER	自動入帳	請通知付款人向所屬銀行查詢拒絕詳情。

## 自动转帐退回编号参考表

退回编号	退回原因	适用的自动转帐类别	说明
00	REFER TO MESSAGE ON REPORT	自動支帳	请参阅自动转帐报告上的讯息，如需要请与收款人联络。
00	REFER TO MESSAGE ON REPORT	自動入帳	请参阅自动转帐报告上的讯息，如需要请与付款人联络。
05	AUTHORITY CANCELLED	自動入帳	付款人的直接付款授权已被取消。请向付款人查询，如需要请提交新的扣帐指示。
06	ACCOUNT CLOSED	自動支帳	收款人的帐户已结束。请向收款人查询，如需要请提交新的付款指示。
06	ACCOUNT CLOSED	自動入帳	付款人的帐户已结束。请向付款人查询，如需要请提交新的扣帐指示。
07	AUTHORITY LIMIT EXCEEDED	自動入帳	转帐金额超出付款人的直接付款授权限额。请通知付款人调整有关授权限额，并于限额成功调整后重新提交扣帐指示。
08	NO AUTHORITY	自動入帳	<p>付款人尚未设立直接付款授权。请通知付款人设立直接付款授权，并于付款人的直接付款授权成功启动后再次提交扣帐指示。</p> <p>或</p> <p>付款人资料（例如：付款人手机号码 / 帐单编号等）与直接付款授权申请记录不符。请与付款人核实及更正资料，并提交新的扣帐指示。</p>

09	PAYMENT STOPPED	自動支帳	依照贵公司或法人实体的的要求，有关付款指示在过数日之前已终止。
09	PAYMENT STOPPED	自動入帳	依照贵公司或法人实体的的要求，有关扣款指示在过数日之前已终止。

11	DECEASED ACCOUNT	自動支帳	收款帐户的帐户持有人已去世，如需要请提交新的付款指示。
11	DECEASED ACCOUNT	自動入帳	付款帐户的帐户持有人已去世，如需要请提交新的扣帐指示。

17	D.A.U.E. (Drawn Against Unclear Effects)	自動入帳	因支票尚未結清，付款人帐户款項不足。請聯絡付款人並於確定付款帐户有足夠款項後重新提交扣帳指示。
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19	NAME & A/C NO. DIFFER	自動支帳	收款人的帐户姓名及帐号与银行记录不符。请与收款人核实并更正相关资料，如需要请提交新的付款指示。
19	NAME & A/C NO. DIFFER	自動入帳	付款人的帐户姓名及帐号与银行记录不符。请与付款人核实并更正相关资料，如需要请提交新的扣帐指示。

21	AUTHORITY SUSPENDED	自動入帳	依照付款人的指示已暂停直接付款授权。请联络付款人并于付款人的直接付款授权重新启动后再次提交扣帐指示。
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22	AUTHORITY DORMANT	自動入帳	由于长时间没有交易活动，付款人的直接付款授权处于不动状态。请联络付款人重新启动直接付款授权，并于直接付款授权重新启动后再次提交扣帐指示。
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23	AUTHORITY EXPIRED	自動入帳	付款人的直接付款授权已过期。请联络付款人重新申请直接付款授权，确定成功申请后请再次提交扣帐指示。
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24	ERROR ACCOUNT	自動支帳	收款人帐号无效。请与收款人核实及更正有关帐号，如需要请提交新的付款指示。
24	ERROR ACCOUNT	自動入帳	付款人帐号无效。请与付款人核实及更正有关帐号，如需要请提交新的扣帐指示。

25	UNPOSTED FP REVERSAL	自動支帳	请在重新提交付款指令之前确保付款帐户有足够的可用余额。
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32	NO SUCH ACCOUNT	自動支帳	收款银行记录中并无有关收款人帐号。请与收款人核实及更正有关帐号，如需要请提交新的付款指示。
32	NO SUCH ACCOUNT	自動入帳	付款银行记录中并无有关付款人帐号。请与付款人核实及更正有关帐号，如需要请提交新的扣帐指示。

37	DEBTOR ACCOUNT CHANGED	自動入帳	付款人帐号已更改。请与付款人核实及更新有关帐号，如需要请提交新的扣帐指示。
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38	NO AUTH, UNMATCH DBTR REF	自動入帳	付款人的资料（例如：付款人手机号码 / 帐单编号等）与直接付款授权申请记录不符。请与付款人核实及更正资料，并提交新的扣帐指示。
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44	REFER TO A/C HOLDER	自動支帳	请通知收款人向所属银行查询拒绝详情。
44	REFER TO A/C HOLDER	自動入帳	请通知付款人向所属银行查询拒绝详情。

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