**Top UPI Decline scenarios**

This document captures the most common UPI transaction decline scenarios along with their corresponding response codes. For each decline reason, we have defined a standardized structure that includes the system behavior, agent reply template, primary user scenarios, frequently asked queries, and agent design guidelines. The objective is to enable a consistent and user-friendly response framework across all agent interactions ensuring users are clearly informed about the reason for failure, what actions to take, and when to expect resolution. This supports training AI models to support queries with accuracy, empathy, and regulatory alignment.

### **1: Insufficient Balance: The transaction failed because the available account balance was less than the transaction amount.**

#### **System Behavior**

* UPI Txn gets declined when account balance is less than the requested debit amount.
* Error code - U30 ; Respcode - Z9

#### **Standard Agent Message**

"Your UPI transaction (txn details) failed due to insufficient balance in your account. Please ensure you have enough funds before initiating the transaction."

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | Denial / Confusion | “But I have enough balance, why did it say insufficient balance?” | "There may be a temporary issue in balance validation or restrictions applied by your bank. If you’re sure funds are available, please contact your bank directly. You can reach [Bank Name] at [Toll-Free Number] or email them at [Support Email]." |
| 2 | Overdraft/FD Confusion | “I have a linked overdraft / FD. Still failed?” | "UPI transactions typically check your **primary account balance** only. Linked deposits or overdrafts may not be considered. Please contact your bank for exact account linkage details." |
| 3 | Dual Account Setup | “I had balance but maybe it tried to debit from the wrong account?” | "This could happen if you have multiple accounts linked. Please check which account was selected in your UPI app. If needed, contact your bank for help." |
| 4 | Invisible Debits | “I had ₹5,000 but it failed for ₹4,800. Why?” | "Your available balance may be lower due to pending transactions or holds. Please review your transaction history or contact your bank for clarification." |
| 7 | Balance Was Fine Earlier in the Day | “I checked in the morning and funds were there. How is balance less now?” | "It’s possible a transaction or auto-debit (e.g., EMI, subscription, mutual fund SIP) occurred during the day. Please check your latest bank statement or UPI app for any such deductions. If unclear, contact your bank for further help." |
| 8 | Requesting Agent to Check Balance | “Can you check my balance?” | "I’m unable to access your balance directly. UPI apps fetch your balance securely from your bank using your UPI PIN. No app or chatbot can retrieve this without your explicit consent and authentication." |

### **Additional User Queries the Agent Should Be Ready For (Insufficient Balance Context)**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I retry the same transaction?” | "Yes, you can retry the transaction once you've confirmed that sufficient funds are available in your selected account." |
| 2 | “Can I change the bank account and try?” | "Yes, you may select another linked account in your UPI app and try again, if that account has sufficient balance." |
| 3 | “Can I set a low balance alert?” | "UPI apps do not store your account balance and cannot access it automatically without your consent and UPI PIN authentication. Since balance is fetched securely in real time only when you request it, setting automatic alerts or notifications for low balance is currently not feasible. You may check your balance manually anytime via your UPI app." |
| 4 | “Why didn’t I get a notification about low balance before trying?” | "UPI apps do not store your account balance and cannot access it automatically without your consent and UPI PIN authentication. Balance is fetched only in real time when you request it with your UPI PIN, hence proactive low balance notifications are not feasible currently." |
| 5 | “Will the failed transaction affect my account?” | "No, failed transactions due to insufficient balance do not debit your account. You can safely retry once balance is available." |
| 6 | “Can I use a credit card for UPI if the balance is low?” | "Yes, some apps support linking RuPay credit cards for UPI payments. Please check with your bank or UPI app if this feature is available for you." |

### **Agent Design Guideline**

* Always confirm: **Transaction failed due to insufficient balance**.
* Never challenge the user's belief of having balance — just guide them.
* Mention **next step clearly**: "Kindly contact your bank" with **bank-specific contact info** (to be fetched dynamically).
* Use soft, helpful tone to preserve user trust.
* Wrap up with Reassurance

Always end with a positive, forward-looking note

## **2: Invalid/Incorrect PIN: The transaction was declined because the UPI PIN entered by the user was incorrect.**

### **System Behavior**

* The transaction fails when the user enters the wrong UPI PIN.
* The failure occurs **before debit authorization**, during authentication.
* Error Code - U30

Respcode - ZM

### **Standard Agent Message (Base Response)**

“Your UPI transaction failed because the UPI PIN entered was incorrect. Please try again with the correct PIN.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | Typo or mistake in PIN | “Oops, maybe I typed it wrong.” | "Please double-check your UPI PIN and try again. Make sure there are no typos or input errors." |
| 2 | Forgot UPI PIN | “I forgot my UPI PIN.” | "You can reset your UPI PIN from your UPI app by selecting your bank account and choosing 'Reset UPI PIN'. You’ll need to authenticate using either your **debit card** or **Aadhaar OTP**, depending on your bank." |
| 3 | Didn’t get chance to enter PIN | “I didn’t even enter my PIN, but it failed.” | "This may happen due to app session timeout or user exit. Please retry the transaction. If the issue continues, try resetting your UPI PIN or contact your bank." |
| 4 | Entered correct PIN, still failed | “I’m sure I entered the correct PIN.” | "If the issue continues despite entering the correct PIN, please consider resetting your UPI PIN via the app or contact your bank for assistance." |
| 5 | Too many incorrect attempts | “It says I’ve entered wrong PIN too many times.” | "For security, UPI temporarily restricts PIN entry after multiple incorrect attempts. Please wait and try again later, or reset your UPI PIN if needed." |
| 6 | PIN was working earlier | “My PIN worked earlier, why not now?” | "If your PIN isn't working anymore, you may reset it through your UPI app using your debit card or Aadhaar. If needed, contact your bank for support." |
| 7 | Asked about biometric login | “Can I use Face ID or fingerprint instead of PIN?” | "Currently, biometric login cannot replace UPI PIN for transaction approval. Your UPI PIN is mandatory for secure authentication." |
| 8 | Suspect fraud or Security Issue | “Is someone else using my UPI PIN? I didn’t try any transaction.” | "If you didn’t initiate a transaction, please report this to your bank immediately. Also, consider resetting your UPI PIN for security through your UPI app." |
| 9 | SIM change / mobile number issue | “I changed my SIM recently. Is that causing this?” | "That could affect UPI verification. Please ensure your UPI SIM is in the primary slot and mobile data is on. If needed, reset your UPI PIN or contact your bank." |
| 10 | Entered wrong PIN multiple days ago | “I entered the wrong PIN yesterday. Is it still locked?” | "Yes, some banks may lock UPI access temporarily after repeated wrong entries. Please try again after a few hours or reset your UPI PIN using your app." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I see my PIN?” | "For security reasons, your UPI PIN cannot be viewed by any app or chatbot. If forgotten, please reset it securely through your UPI app." |
| 2 | “How do I reset my UPI PIN?” | "Open your UPI app, go to your bank account, and choose 'Reset UPI PIN'. You can use either your **debit card details** or **Aadhaar OTP**, based on what your bank supports." |
| 3 | “Why is UPI so strict with wrong PINs?” | "To prevent fraud and secure your account, UPI restricts multiple incorrect PIN attempts. This ensures no unauthorized access to your funds." |
| 4 | “Can I use biometric instead of UPI PIN?” | "No, biometric methods like Face ID or fingerprint are not allowed for PIN replacement. UPI PIN is mandatory for all transactions." |
| 5 | “Can the chatbot help me reset my UPI PIN?” | "I can’t reset your UPI PIN directly. Please use your UPI app to securely reset it using your debit card or Aadhaar OTP." |
| 6 | “Is the UPI PIN the same as my ATM PIN?” | “No, your UPI PIN and ATM PIN are separate. You can set a different PIN for UPI during setup or reset." |
| 7 | “Why do I need a debit card to reset the PIN?” | "This is to ensure only the authorized account holder can reset the UPI PIN. Debit card or Aadhaar OTP verification protects your account from unauthorized changes." |
| 8 | “What if I don’t have my debit card with me to reset the pin?” | “Some banks may support Aadhaar OTP for PIN reset. Please check your UPI app while resetting. If unavailable, you may need to contact your bank for alternative methods." |

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### **Agent Design Guidelines (for Invalid / Incorrect PIN)**

* **Always confirm the reason**: PIN entered was incorrect.
* Never imply system failure — maintain full trust in UPI’s security.
* Emphasize **secure reset paths only**: debit card or Aadhaar OTP.
* Clearly state that **biometric authentication is not supported** as a substitute for UPI PIN.
* Gently guide users to retry, reset, or contact their bank.
* Reinforce **PIN privacy**: it’s never visible to any app or chatbot.

## **3: Collect Request Expired: The payment request was not approved by the payer within the specified time window and expired.**

### **System Behavior**

* This error occurs when a **Collect request** is initiated by a payee (or merchant) and the **payer fails to approve it within the valid time window** (typically 30 seconds to a few minutes, based on app configuration).
* Common in:  
  + P2P: When one user requests money from another.
  + P2M: When a merchant initiates a payment request.
* **Error Code**: U69
* No debit happens for this case

### **Standard Agent Message (Base Response)**

“Your UPI transaction failed because the payment request expired before it was approved. Please initiate a new request or ask the sender to reinitiate it.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why did my transaction fail?” | "The request expired before you could approve it. Collect requests are time-bound and need to be authorized promptly." |
| 2 | Didn’t notice notification | “I didn’t even see the request.” | "It’s possible the request notification was missed or delayed. Please check your UPI app regularly or ask the sender to send it again." |
| 3 | Opened app but didn’t see request | “I opened the app, but there was no request.” | "Collect requests may expire quickly or not reflect due to app/network delays. Please ask the sender to reinitiate the request and approve it promptly once it appears." |
| 4 | Took too long to decide | “I was verifying before approving, and it expired.” | "UPI requests are usually valid for a short duration. If you're unsure, you can always ask the sender to reinitiate after verification." |
| 5 | In case of merchant payment | “The merchant said they sent the request, but it failed.” | "If you didn’t approve the merchant’s request in time, it expired. Please ask them to send it again or use a QR/code-based payment." |
| 6 | Tried to approve after timeout | “I approved it after a while, but it still failed.” | "Unfortunately, once a request expires, it can’t be processed even if you approve it. Please retry with a new request." |
| 7 | Recurring issue with same merchant | “This happens frequently with [merchant name].” | "This may be due to short request validity set by the merchant’s app. You may report the issue to the merchant or try another payment method." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I extend the request validity time?” | "No, the request expiry time is set by the app or merchant system and cannot be changed by the user." |
| 2 | “Will the money be debited after expiry?” | "No, your account will not be debited unless you approve the request within its validity window." |
| 3 | “Can I approve an expired request later?” | "No, once the request expires, it becomes invalid. A fresh request must be initiated." |
| 4 | “Can a collect request be scheduled?” | "Currently, UPI does not support scheduled collect requests. The request must be initiated and approved in real time." |
| 5 | “Why don’t I get notifications for collect requests?” | "Some devices restrict app notifications. Please ensure your UPI app has notification permissions enabled and is not battery-optimized." |

### **Agent Design Guidelines (for Collect Request Expired)**

* Clearly state that the failure was due to **user inaction within time limit** — no system fault.
* Avoid blame; use soft explanations like “expired”, “timed out”.
* Reassure user: **no amount is debited** if not approved.
* Guide user to **retry or request new collect** from sender or merchant.
* Where relevant, suggest alternate methods (QR, direct transfer) to reduce future expiry issues.
* Educate gently on checking notifications and reacting promptly.

## **4: Payee PSP Timed Out: The transaction failed because the receiver's UPI service provider (PSP) did not respond in the allotted time.**

### **System Behavior**

* Error code **S94** occurs when the **Payee PSP (receiver’s UPI service provider)** fails to respond within the stipulated time during a transaction.
* The UPI switch declines the transaction to **avoid delays or stuck transactions**.
* This typically results from:  
  + Server overload or throttling at Payee PSP,
  + High network latency or downtime,
  + Processing rate limits being hit.
* **Payer’s account is NOT debited**.
* Applicable to both **P2P** and **P2M** transactions.

### **Standard Agent Message (Base Response)**

“Your transaction failed because the payee’s UPI service provider didn’t respond in time. This usually happens due to technical delays or overload at the receiver’s end.”

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### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why did the payment fail?” | "The payment failed because the payee’s UPI provider didn’t respond in time. This is usually a **temporary issue** on their side. Please retry after a few minutes." |
| 2 | Payer assumes it's their issue | “Is there a problem with my app or bank?” | "No, this isn’t an issue at your end. The failure occurred due to a **temporary delay** from the receiver’s UPI provider." |
| 3 | Transaction was urgent | “It was a time-sensitive payment. What do I do now?” | "We understand the urgency. You can either retry after a few minutes or request the payee to use another UPI app or payment method if available." |
| 4 | Merchant payment failed | “Tried to pay a merchant, but it failed.” | "The failure happened because the merchant’s UPI provider didn’t respond in time. It may be a **short-term issue**. Please retry or pay via another method." |
| 5 | Repeated failures to same payee | “This keeps failing for one person/merchant.” | "If this is recurring, it’s likely the payee’s UPI idis facing ongoing issues. Please inform them to check their app or use an alternative payment method. This is usually **temporary**." |
| 6 | Payee claims they didn’t get any request | “The other person said no request came to them.” | "That’s expected — the transaction failed before reaching them due to a timeout at their UPI provider. No action is needed from their side." |
| 7 | Payer asks if retrying will work | “Should I try again now?” | "Yes, you may retry after a short wait. These issues are **typically temporary** and resolve on retry. If it persists, consider using a different UPI ID or method." |
| 8 | Asks if payee needs to do something | “Should the other person fix something?” | "No action is needed from their end for this specific issue. The delay happened on their UPI provider’s side, which is usually resolved automatically." |

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### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Was my money debited?” | "No, your account was not debited. The transaction failed before it could be processed." |
| 2 | “Is this a security risk?” | "Not at all. This is a timeout-based failure to ensure your money doesn’t get stuck due to a delayed response from the payee’s provider." |
| 3 | “Can I report the payee app?” | "You may ask the payee to report the issue through their app’s support channel, or you can use an alternate method to complete the payment." |
| 4 | “Can I check which PSP the payee is using?” | "This information isn’t directly visible to you. You can ask the payee which UPI app they’re using if failures are recurring." |
| 5 | “Will the same thing happen if I try again?” | "Usually this is a **temporary issue**. Retrying after a few minutes often resolves it. If not, consider using another UPI ID or method." |

### **Agent Design Guidelines (for S94 – Payee PSP Throttle)**

* Confirm: **The failure was caused by the payee’s PSP not responding in time**.
* Reassure users that:  
  + **No money is debited**, and
  + This is a **temporary and non-user-triggered issue**.
* Avoid technical blame — maintain neutral phrasing like “payee’s UPI provider”.
* Do not expose internal throttling logic or infrastructure details.
* Recommend:  
  + **Retry after a short while**, or
  + Ask payee to use another UPI id or method temporarily
* Encourage users to notify the payee (if the issue is frequent) but avoid suggesting that the payer escalate directly.

## **5: Transaction Not Permitted to Payee VPA: The payee's UPI provider has restricted or blocked payments to the specified UPI ID**

### **System Behavior**

* **Error Code ZE** occurs when the **Payee’s PSP (receiver’s UPI provider)** has **restricted transactions to the target VPA (Virtual Payment Address)**.
* This can happen due to:  
  + PSP policy restrictions on specific handles (e.g., merchant/agent controls),
  + Deactivation, blacklisting, or limited scope assigned to that UPI ID,
  + Configuration-based blocks on that VPA for certain transaction types or origins.
* **Payer’s account is NOT debited**.
* Common in:  
  + P2M (merchant payments),
  + P2P requests to closed or inactive VPAs.

### **Standard Agent Message (Base Response)**

“Your transaction couldn’t be processed because the payee’s UPI service provider doesn’t currently allow payments to that UPI ID. You may contact the payee or try another payment method.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why is my UPI payment not going through?” | "Your transaction was declined because the payee’s UPI provider does not currently permit payments to their UPI ID. This is usually due to restrictions at their end." |
| 2 | Payer thinks it’s their issue | “Is there a problem with my bank or app?” | "No, the issue isn’t at your end. The payee’s UPI provider has blocked or restricted payments to their UPI ID." |
| 3 | Merchant payment case | “Tried paying a shop or app, but it failed with ZE.” | "The merchant’s UPI ID may be restricted by their PSP. Please try scanning their QR again, or ask them to provide another UPI ID or payment method." |
| 4 | Payer tried same ID before | “I’ve paid this VPA earlier — why failing now?” | "The payee PSP might have recently changed their settings or flagged the UPI ID. Please ask the payee to check with their bank or UPI app." |
| 5 | Happens only for one VPA | “All other payments work, but this one fails.” | "That confirms the issue is with the target VPA. It is restricted by the receiver’s UPI provider. You may ask the payee to share a different UPI ID." |
| 6 | Payer wants to retry | “Can I try again now?” | "You may retry, but if the issue persists, it's best to ask the payee for an alternate UPI handle or use another payment mode." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Is the UPI ID wrong?” | "Not necessarily. The UPI ID may be correct, but the payee’s provider has disallowed transactions to it." |
| 2 | “Can I know why the payee is blocked?” | "The exact reason isn’t shared with us. It could be due to PSP policies or internal configurations. The payee can check with their bank or app." |
| 3 | “Can I report this issue?” | "Since the restriction is at the payee’s end, you may ask them to check with their PSP or bank. There’s no issue from your side to report." |
| 4 | “Is it a fraud account?” | "Not necessarily. Restrictions are applied for various reasons including policy configurations or account settings. Please ask the payee to confirm." |
| 5 | “Will it work if I try from another UPI app?” | "If the PSP restriction is broad, it will fail across apps. However, you may try, or ask the payee for a different UPI ID to proceed." |

### **Agent Design Guidelines (for ZE – Txn Not Permitted to VPA by PSP)**

* Clarify that the **issue lies with the payee’s UPI provider**, not the payer.
* Never speculate on sensitive causes — e.g., **avoid mentioning KYC, compliance, or fraud** unless confirmed.
* Be calm, factual, and focused on **guiding the payer forward**.
* Recommend:  
  + Asking the payee to share an **alternate UPI ID**, or
* Never encourage repeated retries unless the payee confirms the restriction is lifted.

## **6: Number of PIN Tries Exceeded: The transaction was declined after the user exceeded the maximum number of allowed incorrect UPI PIN attempts.**

### **System Behavior**

* This decline occurs when the **user enters an incorrect UPI PIN multiple times** (usually 3–5 attempts, depending on bank/PSP policy).
* The system **temporarily blocks further PIN entry** to protect the user from unauthorized access or brute-force attacks.
* This block is typically lifted after a **cooling-off period** (e.g., 24 hours or as per bank rules).
* **No money is debited** in this failure.
* Common across all UPI apps and banks.

### **Standard Agent Message (Base Response)**

“Your transaction was declined because the maximum number of incorrect UPI PIN attempts was exceeded. Please try again after some time or reset your PIN if needed.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why is my PIN not working anymore?” | "Your UPI PIN entry was blocked because there were too many incorrect attempts. Please wait for a while before trying again, or reset your PIN through your app." |
| 2 | Forgot PIN and tried multiple times | “I wasn’t sure of the PIN, so I kept trying.” | "No problem — this is a safety measure. You can reset your UPI PIN securely from your app using your debit card or Aadhaar OTP." |
| 3 | Was sure PIN was correct but still blocked | “I’m sure I entered the right PIN. Why was I blocked?” | "Sometimes keypad or autofill errors may cause incorrect entries. To continue, please reset your PIN or wait for the block to be lifted." |
| 4 | Payer in a hurry | “I need to pay urgently, what do I do now?” | "Since the PIN entry is temporarily blocked, you can use **another linked UPI account or payment method** if available, until this is resolved." |
| 5 | Entered PIN once, still blocked | “I only tried once. Why does it say blocked?” | "If earlier attempts failed during another transaction/session, they may be counted. Please wait for the block to clear or reset your UPI PIN to proceed." |
| 6 | Wants to know when block will lift | “How long do I have to wait?” | "This duration varies by bank, but it typically ranges from a few hours to 24 hours. You can also reset your PIN immediately to bypass the wait." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I reset PIN now?” | "Yes, you can reset your UPI PIN right away from your app using your debit card or Aadhaar OTP." |
| 2 | “Is my account locked?” | "No, only UPI PIN entry is temporarily restricted. Your account and funds are safe." |
| 3 | “Can I pay using another UPI app?” | "You may try using an **alternate UPI account or app temporarily**, if available, until the PIN block on this account is resolved." |
| 4 | “Will my money get stuck?” | "No, since the transaction was never authorized, no money has been debited." |
| 5 | “Can I contact the bank to remove the block?” | "This block is automatic for your security. If it doesn’t lift after some time, you may contact your bank for further assistance." |

### **Agent Design Guidelines (for PIN Tries Exceeded)**

* Always state clearly: **This is a security measure**, not a technical fault.
* Never blame the user — explain that blocks happen even due to input or screen errors.
* Offer two clear options:
  1. **Wait for auto-unblock**, or
  2. **Reset PIN via app** (with debit card or Aadhaar OTP).
* If urgency exists, suggest using an **alternate UPI account temporarily** — clearly marked as a short-term workaround.
* Reassure that **no debit occurred**, and **account is safe**.

## **7: Transaction Frequency Limit Exceeded: The payer's bank declined the transaction because the user exceeded the number of transactions allowed in a given period**

### **System Behavior**

* **Error Code U30 , Resp code - Z7** occurs when the **remitting member bank** (payer’s bank) restricts a transaction due to **frequency limits** being exceeded.
* These frequency limits are:
  + Configured by the **payer’s bank** (not NPCI),
  + Could be based on hourly, daily, or session-level caps,
  + Designed for **risk and fraud control**, especially in high-volume or unusual usage patterns.
* **No money is debited**.
* This is **distinct** from UPI limit or amount cap — it is based on **number of transactions**, not value.

### **Standard Agent Message (Base Response)**

“Your transaction was declined because your bank has limited the number of UPI transactions allowed in a given period. Please wait and try again later.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | Generic confusion | “Why is my UPI payment failing with Z7?” | "This happened because your bank has a frequency limit on the number of transactions allowed in a specific timeframe. You may try again after a short wait." |
| 2 | Low-value transactions | “I was just making small payments, why blocked?” | "Even small transactions can trigger the frequency cap if done repeatedly. Please wait and retry after some time." |
| 3 | User unaware of bank limits | “I didn’t know there was a transaction count limit.” | "Yes, some banks have limits on the number of UPI transactions within a certain period for security purposes. You can retry later or check with your bank for details." |
| 4 | Urgent payment blocked | “It’s urgent. What can I do now?” | "You may use an **alternate UPI account or payment method temporarily**, if available, until the limit resets." |
| 5 | Frequently facing same issue | “This happens to me a lot. Why?” | "Your UPI usage may be hitting your bank’s frequency limit repeatedly. You may contact your bank to understand the specific limit applied on your account." |
| 6 | Repeated Z7 for small transfers | “Tried 10 transfers of ₹100 — all failed eventually.” | "This is likely due to a transaction count limit set by your bank. Please wait for the restriction to reset, which usually happens after a few hours." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I increase this limit?” | "This frequency limit is set by your bank. You may contact them to check if any customization is possible." |
| 2 | “Is it different from the UPI daily limit?” | "Yes, this is separate. It’s a **transaction count limit**, not a value-based limit. It’s set by your bank for additional security." |
| 3 | “Can I use another UPI app now?” | "You may try an **alternate UPI account temporarily**, if available. The block is on your current bank account, not the app." |
| 4 | “How long do I have to wait?” | "That depends on your bank’s policy. The limit usually resets in a few hours. You can retry later." |
| 5 | “Was any money debited?” | "No, your account was not debited. The transaction was blocked before processing." |

### **Agent Design Guidelines (for Z7 – Frequency Limit Exceeded)**

* Always clarify: this is **a remitter-side limit** (payer’s bank), not UPI or system failure.
* Emphasize: the restriction is **count-based**, not value-based.
* Avoid recommending any app switch; if necessary, suggest **alternate UPI account temporarily**, only until the limit resets.
* Reassure: **no money debited**, and **account is secure**.
* Recommend contacting the **payer’s bank** for frequency policies, not the UPI app.

## **8: Suspected Fraud by Payer's Bank: The payer's bank blocked the transaction due to its internal fraud detection system flagging it as a high-risk transaction.**

### **System Behavior**

* **Error Code U30, Resp code - K1** is triggered when the **remitting bank (payer’s bank)** declines a transaction based on its **internal fraud detection engine** or **risk scoring mechanism**.
* This system scores each transaction attempt based on parameters like:
  + Unusual transaction patterns,
  + Behavioral anomalies,
  + Historical fraud trends,
  + New device or account behavior.
* The goal is to **proactively block suspected fraud**, even if the user is legitimate.
* **Payer’s account is NOT debited**.

### **Standard Agent Message (Base Response)**

“Your transaction was declined because your bank’s security system flagged it as potentially risky. This is a protective measure to prevent fraud. You can try again later or contact your bank for clarification.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why was my UPI transaction flagged as fraud?” | "Your bank’s risk system detected something unusual in the transaction and blocked it to protect your account. This is a preventive action and doesn't mean you’ve done anything wrong." |
| 2 | First-time user or low activity | “I’m just starting to use UPI. Why block me?” | "New accounts or first-time transactions may undergo stricter scrutiny. Please try again after some time or contact your bank if it persists." |
| 3 | Repeated K1 on same UPI ID | “I keep getting K1 when sending to this UPI ID.” | "That UPI ID or transaction pattern may be triggering your bank’s fraud filters. You can contact your bank to report this if it’s a trusted recipient." |
| 4 | Frequent user surprised by block | “I’ve done many payments before. Why now?” | "Banks adjust their fraud models over time. If any behavior looks suspicious — even temporarily — the transaction may be flagged. Please try again after some time." |
| 5 | Urgent transaction blocked | “It’s important — how can I proceed?” | "Since your bank blocked this transaction, you may try again after some time or use an **alternate UPI account temporarily** if available." |
| 6 | Wants to know what was suspicious | “What exactly triggered this?” | "Unfortunately, banks don’t disclose specific risk triggers to ensure the effectiveness of fraud detection systems. You can contact your bank for further help." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I try again immediately?” | "You may wait for a few minutes and retry. If the issue persists, contact your bank for support." |
| 2 | “Was my money debited?” | "No, your account was not debited. The transaction was blocked at the initiation stage." |
| 3 | “Can I disable this fraud check?” | "No, this system is built into your bank’s security infrastructure and cannot be bypassed or disabled." |
| 4 | “Can I use another UPI app?” | "If urgent, you may try using an **alternate UPI account temporarily**. However, the restriction is typically at the bank account level, not the app." |
| 5 | “Do I need to file a complaint?” | "Not necessarily. But if this is a frequent issue and you're transacting with trusted recipients, you can contact your bank to review your risk profile." |

### **Agent Design Guidelines (for K1 – Suspected Fraud by Remitter)**

* Be firm: **this is a fraud prevention trigger by the remitting bank**, not by UPI or NPCI.
* Avoid implying the user is at fault — emphasize that it’s **proactive protection**.
* Never disclose internal scoring parameters or speculate on why it was flagged.
* If the issue persists and is disrupting genuine use, advise the user to **contact their bank**.
* Offer **temporary alternatives** only when essential (e.g., alternate UPI account).
* Reassure: **no money is debited**, and the user's **funds are safe**.

## **9: Transaction Not Permitted to Payee Account: The payee's bank account is not eligible to receive UPI payments, possibly due to account type restrictions or a freeze.**

### **System Behavior**

* **Error code - U30 , RespCode B3** occurs when the **payee’s bank** rejects the transaction because the **target account is restricted from receiving UPI credits**.
* This restriction may be due to:
  + The account type not supporting UPI inward transactions (e.g., loan account, closed/inactive account),
  + Account being under operational freeze,
  + Internal account-specific configurations or flags at the payee bank.
* **No money is debited** from the payer's account.
* Occurs in both **P2P and P2M** flows.

### **Standard Agent Message (Base Response)**

“Your transaction couldn’t be processed because the payee’s bank does not currently allow UPI payments to their account. Please ask the payee to check with their bank or provide an alternate UPI ID.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why can't I pay this UPI ID?” | "The payee’s bank has restricted UPI credits to their account. This means their account is not currently eligible to receive UPI payments." |
| 2 | Worked before, now failing | “I’ve paid this UPI ID earlier — why failing now?” | "The payee account may have been recently reconfigured or restricted by their bank. Please ask them to confirm or share another UPI ID." |
| 3 | Payment to a merchant or service | “Tried paying a business or service, it failed with B3.” | "The merchant’s account might not be configured to accept UPI credits. You can retry with another payment method or UPI ID if available." |
| 4 | Recurring issue with one payee | “I always face this issue with this person.” | "The restriction is likely account-specific on the payee’s side. Please ask them to check with their bank or provide an alternate UPI handle." |
| 5 | Payee claims their account is fine | “They say their account is active — then why?” | "The account may be active for other transactions but still restricted for UPI credit. Only the payee’s bank can confirm this. Please suggest they contact their bank." |
| 6 | Payer wants to try again | “Should I retry?” | "You may retry, but if the restriction is account-based, the result will be the same. Best to ask for another UPI ID or payment method from the payee." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Is the UPI ID wrong?” | "Not necessarily. The UPI ID may be valid, but the linked bank account is restricted from receiving UPI payments." |
| 2 | “Can I pay to the same person using a different app?” | "The restriction is on the payee’s bank account, not your app. You may ask the payee for a **different UPI ID or account temporarily**." |
| 3 | “Will I lose money if I retry?” | "No, since the account is restricted, your transaction won’t be processed and your money won’t be debited." |
| 4 | “How can the payee fix this?” | "Only the payee’s bank can enable UPI credit access for their account. You may ask them to contact their bank support." |
| 5 | “Can I complain about this?” | "This issue is on the receiver’s end. You can inform the payee to follow up with their bank. There’s nothing wrong on your side to report." |

### **Agent Design Guidelines (for B3 – Txn Not Permitted to Payee Account)**

* Clearly communicate that the **block is on the payee’s account**, not the payer or system.
* Avoid implying that the payee is at fault — focus on **account-level configuration** at their bank.
* Never suggest switching UPI apps — only **temporary use of another UPI ID/account** if needed.
* Guide users to suggest the payee contact their **bank** (not just app support).
* Reassure: **no debit**, and **user can safely retry** with alternate details.

## **10: Payer's Account Blocked or Frozen: The transaction was declined because the payer's bank account is blocked, frozen, or restricted from making UPI payments.**

### **System Behavior**

* **Error Code U30 / Response Code YE** occurs when the **payer’s (remitter’s) bank account is blocked or frozen**, preventing any UPI debit transactions.
* This freeze may be due to:
  + Regulatory holds (e.g., legal order, suspicious activity),
  + Account closure in progress,
  + Operational flags (e.g., dormant status or risk block),
  + Internal bank-level restrictions.
* The transaction is **not processed**, and **no money is debited**.
* The issue is entirely on the **payer’s bank account side**.

### **Standard Agent Message (Base Response)**

“Your transaction failed because your bank account is currently blocked or frozen for UPI transactions. Please contact your bank to resolve this issue.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why is my UPI transaction not going through?” | "Your UPI transaction was declined because your bank account is currently blocked or frozen for transactions. Please contact your bank to resolve this." |
| 2 | Works in net banking, fails in UPI | “My internet banking works. Why is UPI failing?” | "UPI may have a separate block applied to your account by the bank. Please check with them to confirm and enable UPI usage." |
| 3 | Account recently opened or updated | “This is a new account / I just changed my phone.” | "Sometimes newly opened or recently updated accounts are temporarily restricted from UPI use. Please contact your bank to verify." |
| 4 | No prior issues, suddenly blocked | “I used to send money fine — why this now?” | "Your bank may have applied a restriction recently. Please check with your bank to understand the reason and get it resolved." |
| 5 | Urgent need to pay | “It’s urgent. How do I proceed now?” | "Since your current account is blocked, you may temporarily use **another linked UPI account**, if available, until the issue is resolved with your bank." |
| 6 | Wants to know reason for block | “Why is my account frozen?” | "The reason is determined by your bank and is not visible to UPI systems. Please contact your bank branch or customer care for more information." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I unblock it from the app?” | "No, only your bank can remove the block on your account. Please contact them directly." |
| 2 | “Can I reset UPI or relink the account?” | "This issue is related to account status, not app configuration. You’ll need to get it unblocked by your bank first." |
| 3 | “Is my UPI permanently blocked?” | "Not necessarily. The restriction could be temporary or reversible. Please check with your bank for exact details." |
| 4 | “Can I use another UPI app?” | "Since the block is on your account, not the app, it will affect all UPI apps. You may use a **different UPI-linked account temporarily** if available." |
| 5 | “Was any money deducted?” | "No, your account was not debited. The transaction was stopped due to account block before processing." |

### **Agent Design Guidelines (for U30 / YE – Remitter Account Blocked)**

* Be firm: the issue lies **with the payer’s bank account**, not the UPI system or app.
* Never speculate on reasons for the freeze — always direct to **bank support**.
* If user needs to transact urgently, suggest **temporary use of another UPI-linked account**, clearly marked as a workaround.
* Reassure that **no debit happened**, and **funds are safe**.
* Avoid suggesting app-switch or PIN reset — the issue is account status, not app setup.

## **11: Per-Transaction Limit Exceeded: The transaction amount was higher than the maximum limit for a single UPI transaction set by the payer's bank.**

### **System Behavior**

* **Error Code U30 / Response Code Z8** occurs when the **payer’s bank** blocks the transaction because it exceeds the **maximum amount allowed per UPI transaction** as configured by the remitting member.
* This is separate from NPCI’s ₹1 lakh/₹5 lakh limits — banks may set **stricter limits** based on:
  + Account type,
  + Risk profile,
  + Transaction history.
* **No money is debited**, and the transaction is rejected immediately.

### **Standard Agent Message (Base Response)**

“Your transaction failed because the amount exceeded the limit set by your bank for a single UPI transaction. Please try with a lower amount or contact your bank to check the applicable limit.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why was my UPI payment declined with Z8?” | "Your bank has set a maximum limit for a single UPI transaction, and the amount you tried exceeded it. Please try again with a smaller amount." |
| 2 | Compared with UPI limit | “But UPI allows up to ₹1 lakh — why this failed?” | "While UPI allows higher limits, your bank may enforce a stricter per-transaction limit based on internal policies. Please check with your bank for the exact cap." |
| 3 | Worked earlier, now failing | “I sent ₹90,000 yesterday — why not today?” | "Your bank may dynamically adjust per transaction limits. Please retry with a lower amount or contact your bank to verify current limits." |
| 4 | Urgent large transfer blocked | “How do I send this full amount now?” | "You can try splitting the amount into smaller transactions within your bank’s limit or use **another UPI-linked account temporarily**, if available." |
| 5 | Wants to know bank limit | “What’s my per transaction limit?” | "This varies by bank and account. Please contact your bank to know the specific UPI limit for your account." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I increase my limit?” | "This depends on your bank’s internal policy. You can contact them to check if a higher limit is possible." |
| 2 | “Will retrying work?” | "Retrying with a **lower amount** within your bank’s limit should work." |
| 3 | “Can I use another app to bypass this?” | "The limit is applied by your bank, not the UPI app. You may try using **a different UPI-linked account temporarily**, if needed." |
| 4 | “Was any money debited?” | "No, your account was not debited. The transaction was blocked due to the amount limit." |
| 5 | “Why doesn’t the app show the limit?” | "Not all apps show per-bank limits. It’s best to confirm your limit directly with your bank." |

### **Agent Design Guidelines (for U30/Z8 – Per Transaction Limit Exceeded)**

* Reaffirm: the **limit is set by the remitting bank**, not UPI itself.
* Avoid recommending app-switch; only suggest **alternate UPI-linked account temporarily**, if required.
* Encourage users to **contact their bank** for clarity or to raise the limit.
* Always confirm **no money was debited**.

## **12: Payer Not Authorized for UPI: The payer's bank has not authorized the account or cardholder to perform UPI transactions**

### **System Behavior**

* **Error Code U30 / Response Code XP** occurs when a transaction is declined because the **remitting account or cardholder is not authorized** to perform UPI transactions.
* Common reasons may include:
  + Ineligible account/card type (e.g., non-UPI-enabled account, restricted usage),
  + Restrictions at bank level for that customer segment,
  + Attempting UPI from an account not mapped properly for such usage.
* **No money is debited** from the account.

### **Standard Agent Message (Base Response)**

“Your transaction failed because your bank does not currently permit UPI transactions from your account. Please contact your bank to check your account’s UPI eligibility.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why can’t I do UPI from my account?” | "Your account is currently not authorized by your bank for UPI transactions. Please contact your bank to understand the reason and enable UPI usage." |
| 2 | Card-linked UPI issue | “I linked my card, but can’t transact.” | "Certain cards or accounts may not be UPI-eligible. Please check with your bank for supported account types or usage restrictions." |
| 3 | First-time user | “This is my first UPI payment. Why blocked?” | "Some account types may need UPI activation or verification. Please contact your bank to complete setup or enable access." |
| 4 | Urgent need | “I need to pay urgently — what now?” | "Since your account is currently restricted, you may use a **different UPI-linked account temporarily**, if available." |
| 5 | Account works elsewhere | “But I use the same account for IMPS/NEFT — why UPI fails?” | "UPI may have separate eligibility checks. Please confirm UPI enablement status with your bank." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I enable UPI for this account?” | "In many cases, yes. Please contact your bank to check if UPI access can be enabled for your account." |
| 2 | “Was my account debited?” | "No, your account was not debited. The transaction was blocked before processing." |
| 3 | “Can I link another account in the app?” | "Yes, you may link another **UPI-enabled account** in your app to proceed temporarily." |
| 4 | “Is this a permanent block?” | "Not necessarily. It could be account-specific and may be lifted by your bank." |
| 5 | “Do I need to change my UPI app?” | "No, the issue is with account permissions, not your app. Please work with your bank to resolve this." |

### **Agent Design Guidelines (for U30 / XP – Txn Not Permitted to Cardholder)**

* Confirm: the block is **due to account restrictions**, not app-related.
* Avoid offering technical fixes from the app side.
* Suggest contacting the **payer’s bank** for eligibility clarification.
* Only recommend **alternate UPI account temporarily** if transaction is urgent.
* Reassure: **no debit**, and the issue can usually be resolved by the bank.

## **13: Payer's Account Does Not Exist: The transaction failed because the payer's bank account has been closed or is no longer active**

### **System Behavior**

* **Error Code U30 / Response Code XH** occurs when the **payer’s bank account has been closed or is no longer valid**, but a UPI transaction is attempted from it.
* This results in a failure **at the account validation stage**.
* Reasons may include:
  + Account closed by the user or the bank,
  + Inactive/dormant status,
  + UPI app still holds cached VPA-bank mapping.
* **No money is debited**, and the transaction is rejected by the **remitter’s bank**, not the UPI app.

### **Standard Agent Message (Base Response)**

“Your transaction failed because your bank account is no longer active or has been closed. Please remove the account from your UPI app and link an active bank ccount to continue.”

### **Primary User Scenarios Table (Updated)**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why does it say my account doesn’t exist?” | "Your UPI-linked bank account appears to be closed or inactive. Please remove it from your UPI app and use a different active account." |
| 2 | Previously successful with same VPA | “But I’ve used this UPI ID before.” | "Yes, but the linked bank account has since been closed or disabled. You’ll need to link a new bank account for UPI transactions." |
| 3 | Trying from old account knowingly | “It’s my old account — I still tried to use it.” | "UPI transactions can only be processed from active bank accounts. Please use a currently active UPI-linked account." |
| 4 | Repeated XH errors | “I keep getting this error. What should I do?” | "Please remove the closed account from your UPI app and add a valid one. The error will continue until the inactive account is unlinked." |
| 5 | Urgent need to pay | “I need to send money now.” | "You may use a **different UPI-linked account temporarily**, if available, until you update your app with a valid bank account." |
| 6 | Wants to reactivate the account | “Can I activate this account again?” | "If the account is closed, you'll need to contact your bank to reopen it. Otherwise, please use a new account for UPI." |
| 7 | Confused why txn got initiated at all | “If my account is closed, why did the transaction start?” | "UPI apps and PSPs may not always be aware of the real-time status of your account. The transaction was initiated, but your **bank declined it** once it was validated. If your account is closed, please **remove it from all UPI apps** where it’s still linked." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Why is the UPI ID still active then?” | "The UPI ID may appear due to cached data in your app, but it won’t work if the linked account is closed." |
| 2 | “Can I re-link the account?” | "Only if the account is active. If closed, you'll need to use a different account." |
| 3 | “How do I remove the closed account?” | "Go to your UPI app settings > Linked accounts > Remove the closed bank account." |
| 4 | “Can I use another UPI app for this account?” | "No, the block is at the **account level**, not app-specific. It won’t work in any UPI app." |
| 5 | “Was money deducted?” | "No, your account was not debited. The transaction failed before processing." |

### **Agent Design Guidelines (for U30/XH – Remitter Account Does Not Exist)**

* Reaffirm: this is **not a system error** — the **payer’s account is closed or inactive**.
* Be clear that **UPI apps do not always have real-time bank account status** — the decline happens at the bank side.
* Instruct user to **remove the closed account** from all UPI apps where it is still linked.
* If needed, suggest **alternate UPI-linked account temporarily**, not switching apps.
* Reassure: **no money is debited**, and issue is fully resolvable.

## **14: Invalid Transaction or Unmapped Error: The payer's bank declined the transaction due to an invalid request or an unclassified internal system failure**

### **System Behavior**

* **Error Code U30 / Response Code XB** is returned by the **remitter’s bank** when:  
  + The transaction is considered **invalid at the bank’s end**, or
  + The bank **fails to map the transaction to a known failure code** (i.e., a generic system failure).
* This is a **fallback response code**, often returned in:  
  + Unexpected edge cases,
  + Improper request formatting,
  + Temporary internal routing failures.
* **No debit occurs**, and the transaction is declined **at the initiation stage**.

### **Standard Agent Message (Base Response)**

“Your transaction failed due to a processing issue at your bank. This may happen if the transaction is invalid or not recognized. Please try again later or contact your bank if the issue continues.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “What does error code XB mean?” | "This means your bank couldn’t process your UPI transaction and didn’t map it to a known reason. It could be due to an invalid request or a system-side issue." |
| 2 | Occasional issue | “It worked earlier. Why failed now?” | "This may be a one-time issue during processing. Please retry after some time." |
| 3 | Occurs repeatedly for same account | “I’m seeing this code every time I try.” | "If this keeps recurring, please contact your bank to check for any underlying issue with your account’s UPI setup." |
| 4 | Assumes system bug | “Is UPI down?” | "The UPI system is working, but your bank couldn’t process this specific transaction. It’s best to retry after a short while." |
| 5 | Urgent transaction blocked | “How do I pay now?” | "You may try again later, or use a **different UPI-linked account temporarily**, if available." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Is this a permanent issue?” | "No, XB is usually a temporary or edge case response. If it persists, your bank can help investigate further." |
| 2 | “Was any money deducted?” | "No, your account was not debited. The transaction was stopped before any processing." |
| 3 | “Can I retry immediately?” | "Yes, but if the issue continues, wait a few minutes or check with your bank." |
| 4 | “Is it a problem with my UPI app?” | "No, the issue is from the remitter’s bank side. Your app initiated the transaction correctly." |
| 5 | “Should I switch UPI apps?” | "No need to switch apps. You may use an **alternate account temporarily** if needed, while your bank resolves the issue." |

### **Agent Design Guidelines (for U30/XB – Invalid Txn or Unmapped Error)**

* Be transparent: this is a **generic error from the remitter’s bank**, not user-induced.
* Do not speculate — instruct users to **retry** or contact their bank if it persists.
* Never blame UPI or app logic — issue lies in **bank’s handling of the transaction**.
* Recommend **alternate UPI account use temporarily** if necessary for urgent needs.
* Reinforce: **no money debited**, and issue is generally **recoverable**.

## **15: UPI PIN Not Set: The transaction failed because the user has not yet set a UPI PIN for the selected bank account**

### **System Behavior**

* **Error Code U30 / Response Code AM** is returned when the **payer initiates a transaction without setting a UPI PIN (MPIN)** for the selected bank account.
* MPIN is mandatory for:
  + Balance fetch,
  + Authorizing payments and collect approvals.
* Without MPIN setup, **transactions cannot proceed** and are rejected upfront.
* **No money is debited**.

### **Standard Agent Message (Base Response)**

“Your transaction failed because you have not set a UPI PIN for your bank account. Please set your UPI PIN in your app to begin using UPI services.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why can’t I send money?” | "You need to set a UPI PIN for your bank account before making any UPI payments. This is required to authorize transactions securely." |
| 2 | Thought setup was complete | “I linked my bank — isn’t that enough?” | "Linking the account is the first step. You now need to set a UPI PIN using your debit card or Aadhaar OTP in your app." |
| 3 | First-time UPI user | “This is my first time using UPI.” | "Welcome! Please set your UPI PIN from your app using your debit card or Aadhaar to activate payments." |
| 4 | Assumes automatic PIN setup | “I thought it gets set automatically.” | "The UPI PIN must be set manually for security. You can do this in your app under your linked bank account settings." |
| 5 | Urgent need to transact | “I need to pay now. What do I do?” | "Please set your UPI PIN first — it only takes a minute. Once done, you’ll be able to send money instantly." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “How do I set my UPI PIN?” | "Open your UPI app > Go to your linked bank account > Tap on ‘Set UPI PIN’. You’ll need your debit card details or Aadhaar OTP." |
| 2 | “Do I need UPI PIN for all transactions?” | "Yes, your UPI PIN is required to authorize any transaction or even check balance." |
| 3 | “Can I use biometric instead of UPI PIN?” | "No, UPI PIN is mandatory as the authentication factor. Biometrics cannot replace it currently." |
| 4 | “What if I don’t have a debit card?” | "Some banks allow PIN setup via Aadhaar OTP. Check your UPI app for this option." |
| 5 | “Is UPI PIN same as ATM PIN?” | "No, the UPI PIN is separate. It must be set specifically for UPI transactions." |

### **Agent Design Guidelines (for U30/AM – MPIN Not Set)**

* Always confirm: **the user hasn’t set the UPI PIN** for the selected bank account.
* Do not imply fault — instead guide the user to the correct setup process.
* Explain clearly how to **set the UPI PIN** from their app.
* Reassure that **no debit occurred**, and once PIN is set, transactions will go through.
* Avoid offering alternatives — the solution is **only to set the PIN** for that account.

## **16: Invalid Payee VPA: The transaction was rejected because the payee's UPI ID (VPA) is incorrect, does not exist, or is no longer active**

### **System Behavior**

* **Error Code U29 / Response Code ZH** is returned when the **payee PSP fails to resolve the VPA to a valid account+IFSC combination**.
* This typically occurs when:
  + The entered UPI ID (VPA) is invalid or misspelled,
  + The VPA no longer exists or has been unlinked by the payee,
  + The payee’s UPI app has deleted or disabled the VPA.
* The transaction is **rejected at the address resolution stage** before any debit attempt.
* **No money is debited** from the payer’s account.

### **Standard Agent Message (Base Response)**

“Your transaction failed because the UPI ID you entered is invalid or no longer exists. Please check the UPI ID with the payee and try again.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | Typo or mistake in VPA | “I just typed the UPI ID — why didn’t it work?” | "The UPI ID entered is invalid or not linked to any active account. Please verify the ID with the payee and try again." |
| 2 | VPA used earlier now failing | “I’ve paid to this VPA before. Why fail now?” | "The payee may have deactivated or unlinked that UPI ID. Please confirm with them or ask for an alternate UPI ID." |
| 3 | Merchant payment failing | “Tried to pay a business, but VPA is invalid.” | "The merchant’s UPI ID may have expired or been misconfigured. |
| 4 | Facing issue only for one VPA | “Other payments work. Just this one fails.” | "This confirms the issue lies with the specific VPA. Please ask the payee to confirm if their UPI ID is active and correctly shared." |
| 5 | Wants to retry | “Should I try again?” | "You may retry after verifying the VPA with the payee. If it still fails, request an alternate payment method or UPI ID." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Was the money deducted?” | "No, your account was not debited. The transaction was rejected before processing." |
| 2 | “Can I find if a VPA is active?” | "There’s no public way to check a VPA’s status. Please confirm it directly with the payee." |
| 3 | “Why didn’t the app warn me before?” | "UPI ID verification only happens during the transaction flow. Invalid VPAs are caught at that time by the payee’s provider." |
| 5 | “Can I use another app to pay this VPA?” | "If the VPA is invalid, it won’t work across any UPI app. Please confirm and use an **alternate UPI ID if available**." |

### **Agent Design Guidelines (for U29 / ZH – Invalid Payee VPA)**

* Confirm clearly: the **entered UPI ID (VPA) is invalid or non-functional**.
* Avoid blame — guide users to **verify VPA with payee** calmly and precisely.
* Reassure: **no debit occurred**, and retry is safe after VPA confirmation.
* If issue persists, suggest asking the payee to share **another valid UPI ID** or alternate payment method.
* Avoid suggesting switching apps — the issue is with the VPA, not the app.

## **17: Payer's Registered Mobile Number Changed: The transaction failed because the mobile number registered with the bank account has been changed or removed, requiring re-verification.**

### **System Behavior**

* **Error Code U30 / Response Code B1** is returned when the **payer’s bank detects that the mobile number registered with the account has changed or been removed**.
* UPI transactions depend on the **bank-registered mobile number**, which must match the number used for **device binding (SIM verification)** in the UPI app.
* If the number is missing or mismatched, the transaction is **declined upfront by the remitter bank**.
* **No debit occurs**.

### **Standard Agent Message (Base Response)**

“Your transaction failed because the mobile number registered with your **bank** is different from the one used in your UPI app. This usually happens when the number linked to your bank account has been changed or removed. Please complete SIM/device verification (device binding) using your updated number and re-link your bank account in the app to resume UPI transactions.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why did my transaction fail with B1?” | "Your bank has reported that the mobile number linked to your account has changed or been removed. Please complete SIM verification with your new number and re-link your bank account in the UPI app." |
| 2 | Mobile number was recently updated | “I just changed my number.” | "After changing your number, UPI access requires you to verify the new SIM through your app and re-link the account." |
| 3 | Never changed number, still got error | “I didn’t change my number. Why this?” | "There may be a mismatch in your bank's records. Please verify with your bank whether your mobile number is still registered." |
| 4 | UPI used to work, now fails | “I’ve used UPI before. Why now?” | "If your mobile number was updated or removed from your bank account, you’ll need to redo SIM verification and re-link the account in your UPI app." |
| 5 | Wants to retry immediately | “Can I just try again?” | "Retrying won’t help until your mobile number is verified. Please complete device binding with your updated number first." |
| 6 | Urgent need | “I need to send money now.” | "Since your UPI access is blocked due to mobile number mismatch, you may use a **different UPI-linked account temporarily**, if available." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Was money debited?” | "No, your account was not debited. The transaction was blocked before processing." |
| 2 | “How do I check if my number is registered?” | "You can confirm through your bank’s mobile app, internet banking, or by contacting your bank’s customer support." |
| 3 | “Can I update my number through UPI app?” | "No, you must update your registered mobile number directly with your bank." |
| 4 | “How do I complete device binding?” | "Insert the SIM with the updated number into your phone, open your UPI app, and follow the SIM verification steps to complete device binding." |
| 5 | “What is the exact process to fix this?” | "1. Verify that your bank account has the correct mobile number. 2. Insert the updated SIM in your device. 3. Open your UPI app to complete device binding. 4. Re-link your bank account. 5. You can then continue using UPI." |

### **Agent Design Guidelines (for U30 / B1 – Mobile Number Changed or Removed)**

* Clarify that the **mobile number registered with the bank differs from the one used in UPI app**.
* Explain that UPI requires **SIM/device verification** (device binding) with the updated number.
* Guide the user to:
  1. Complete **SIM verification** with the updated number,
  2. **Re-link the bank account** within the UPI app.
* Reassure that **no debit occurred**, and issue is **fully resolvable**.
* If urgent, suggest use of a **different UPI-linked account temporarily**, not switching apps.

## **18: Payee PSP Does Not Support Payer's Payment Method: The payee's UPI provider does not accept payments from the instrument used (e.g., RuPay Credit Card, PPI Wallet).**

### **System Behavior**

* The transaction fails when the **payer initiates a UPI payment using a non-CASA instrument** such as:
  + **RuPay Credit Card on UPI**
  + **Prepaid Wallet (PPI)**
  + **UPI Circle**
  + **UPI-linked Credit Line**
* The **payee PSP has not yet enabled support** for these instruments, so the transaction is rejected during payee validation.
* **No debit occurs** from the payer account.

### **Standard Agent Message (Base Response)**

“Your transaction failed because the payment method you’re using (e.g., RuPay Credit Card, PPI, or UPI Circle) is not supported by the payee’s UPI provider. Please use a regular bank account or ask the payee to share another UPI ID.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why is my UPI payment not going through?” | "The payee's UPI provider doesn't support payments from this account type. Please use a savings/current account or try a different UPI ID from the payee." |
| 2 | Using RuPay Credit Card | “I’m paying through credit card, why declined?” | "This payee’s UPI provider doesn’t accept RuPay Credit Card payments yet. Please try a standard bank account instead." |
| 3 | PPI or UPI Circle | “I’m paying via wallet / UPI Circle – why fail?” | "The payee’s UPI provider hasn’t enabled support for PPI or UPI Circle. Please use a regular account to retry." |
| 4 | Worked on other merchants | “This works elsewhere, why not here?” | "Merchant UPI support varies by provider. This merchant’s PSP hasn’t enabled the feature yet." |
|  | Wants alternate method | “How can I complete the payment then?” | "Please use a savings/current account or ask the payee to share an alternate UPI ID." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Was my money debited?” | "No, your account was not debited. The transaction was declined before processing." |
| 2 | “Can I switch to another account?” | "Yes, you can select a standard bank account (savings/current) and retry the transaction." |
| 3 | “Is this issue permanent?” | "This is a functionality limitation from the payee’s UPI provider. It may be enabled in the future." |
| 4 | “Can I retry using a different UPI app?” | "The issue is with the payee’s provider, not the app. Retrying with another account is recommended." |

### **Agent Design Guidelines**

* Clarify that this is a **payee PSP limitation**, not a failure by the payer.
* Recommend use of **standard CASA account** or **alternate UPI ID** from payee.
* Do **not suggest app switching**, only **temporary use of alternate accounts**.
* Reassure: **no debit occurred**, and the issue is **resolvable by retrying with eligible account**.

## **19: Compliance Violation by Payer's Bank: The payer's bank declined the transaction due to internal compliance restrictions on the account**

### **System Behavior**

* The transaction is declined by the **remitter’s bank** due to **internal compliance filters**.
* Exact reasons may not be exposed in the UPI layer.
* Could involve: user profile, account restrictions, or flagged patterns.
* **No debit occurs**.

### **Standard Agent Message (Base Response)**

“Your transaction couldn’t be completed due to compliance restrictions from your bank. Please contact your bank for further assistance.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why did my UPI transaction fail?” | "Your bank declined the transaction due to internal compliance restrictions. Please reach out to your bank to resolve this." |
| 2 | Happening frequently | “This is not the first time it failed like this.” | "If this is recurring, it may relate to your account’s profile or bank policy. Please contact your bank for clarification." |
| 3 | Transaction is urgent | “How do I complete my payment now?” | "You may use a **different UPI-linked account temporarily**, but it’s best to check with your bank to fix this issue." |
| 4 | Wants to know exact reason | “What compliance rule did I violate?” | "Unfortunately, the UPI system doesn’t receive specific details. Your bank can provide the exact reason." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Was money deducted?” | "No, your account was not debited." |
| 2 | “Can I fix this from my end?” | "Since this is a bank-side compliance block, only your bank can resolve it." |
| 3 | “Should I change my UPI app?” | "No, the issue is at the bank’s end, not the app. Use a different account **temporarily** if urgent." |

### **Agent Design Guidelines**

* Avoid guessing cause; treat this as **opaque bank compliance rejection**.
* Direct user to contact **their bank** clearly.
* Reaffirm that **no debit occurred**.
* Suggest **alternate UPI account temporarily**, not app switching.

## **20: Merchant Does Not Accept Payer's Payment Method: The merchant has intentionally blocked payments from the funding source used (e.g., credit card, wallet) to avoid charges.**

### **System Behavior**

* This decline occurs when a **merchant/payee or their PSP rejects a UPI transaction** based on the **funding source** used by the payer.
* Applies to:
  + **OD Accounts**
  + **RuPay Credit Card**
  + **PPI Wallet**
  + **UPI Credit Line**
* Merchants do this to **avoid MDR** charges.
* **No money is debited**.

### **Standard Agent Message (Base Response)**

“This merchant does not accept UPI payments made through certain account types like credit cards, wallets, or overdraft accounts. Please use a regular savings/current account or ask the merchant for alternate options.”

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement (Intent)** | **Suggested Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | “Why did this merchant reject my UPI payment?” | "The merchant does not accept UPI transactions from credit cards, wallets, or OD accounts. Please use a savings/current account instead." |
| 2 | Trying via RuPay CC or Wallet | “I used my wallet / RuPay CC — why declined?” | "This merchant’s provider has restricted these payment methods. Please switch to a standard account for this transaction." |
| 3 | Transaction was urgent | “What should I do now?” | "You may retry using a savings/current account, or request the merchant for an alternate payment method." |
| 4 | Worked elsewhere | “It worked on other platforms. Why not here?” | "Merchant acceptance rules vary. This specific merchant has chosen to block certain funding instruments." |

### **Additional User Queries Table**

| **#** | **User Query** | **Updated Agent Response** |
| --- | --- | --- |
| 1 | “Can I retry?” | "Yes, please retry using a regular bank account." |
| 2 | “Was money debited?” | "No, your account was not debited." |
| 3 | “Why would a merchant block credit cards?” | "Some merchants choose to avoid MDR charges. Hence, they restrict certain funding sources." |

### **Agent Design Guidelines**

* Make clear: the merchant or payee PSP is **intentionally blocking specific funding instruments**.
* Suggest using **savings/current account** instead.
* Avoid placing fault on payer
* If the failure is due to the merchant blocking a specific payment instrument (e.g., credit card, wallet, or certain bank types), make it clear that switching the UPI app may not resolve the issue.
* Suggest alternate UPI account if needed.
* Confirm **no debit occurred**.

## **21: Suspected Fraud by Payee's PSP: The payee's UPI provider flagged the incoming transaction as potentially risky and declined it**

### **System Behavior**

* Returned when the **payee PSP** declines the transaction based on **internal risk scoring or fraud detection**.
* Triggers include suspicious patterns, abnormal payer behavior, or internal risk rules.
* **No debit occurs.**

### **Standard Agent Message**

"Your transaction was declined because the payee's UPI provider flagged it as potentially risky. No money was debited. You can retry later or ask the payee to share another UPI ID."

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement** | **Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | "Why was my payment declined?" | "The payee’s UPI provider flagged this as a risky transaction. Please retry later or ask the payee to confirm their UPI ID." |
| 2 | Repeated issue with one UPI ID | "I always get this error for this person." | "It seems the payee PSP has a block or risk filter on this UPI ID. Please ask the payee to check or use an alternate UPI ID." |
| 3 | Used to work | "I paid this person yesterday, why not today?" | "The payee PSP may have recently activated new fraud controls. You may retry or use another UPI ID if available." |
| 4 | Low amount | "Even ₹100 is being flagged?" | "Risk scoring is based on behavior patterns, not just amount. Please retry later or verify UPI ID with payee." |
| 5 | Personal risk concern | "Am I flagged as fraud?" | "Not at all. This was a security decision by the payee’s provider. Your account is fine." |
| 6 | Urgent case | "I need to pay them now." | "You may try another UPI ID or wait and retry later. Also ask the payee to raise this with their provider." |

### **Additional Queries Table**

| **#** | **User Query** | **Agent Response** |
| --- | --- | --- |
| 1 | "Was money debited?" | "No, your account was not debited." |
| 2 | "Can the payee fix this?" | "Yes, they should contact their UPI provider for clarification." |
| 3 | "Can I retry from another app?" | "The issue is with the payee's provider. App change won't help. Retry with a different account if needed." |

### **Agent Design Guidelines**

* Emphasize: Decline is from **payee PSP** based on **fraud/risk filters**.
* Reassure payer: **no fault or debit on their side**.
* Guide: Ask payee to check or retry with **another UPI ID**.

## **23: Payer's Bank Internal system Offline: The transaction could not be processed because the payer's bank's internal system was temporarily offline**

### **System Behavior**

* Returned when the **payer’s bank internal system** is offline.
* UPI cannot fetch balance or authorize transactions.
* **No debit occurs.**

### **Standard Agent Message**

"Your transaction couldn’t be processed because your bank’s systems are temporarily offline. Please try again after some time."

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement** | **Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | "Why did my UPI payment fail?" | "Your bank’s system is currently offline. Please retry after some time." |
| 2 | Works with other banks | "My other account works fine." | "Yes, this issue is specific to your current bank. Their systems are temporarily down." |
| 3 | Urgent need | "How do I pay now?" | "You may use a **different UPI-linked account temporarily**, or wait for your bank’s systems to come back online." |
| 4 | Persistent issue | "This happens frequently." | "Please report the recurring bank’s issue outage to your bank for resolution." |
| 5 | Wants to switch bank | "Should I change banks?" | "That’s up to you, but for now you can use another account temporarily." |

### **Additional Queries Table**

| **#** | **User Query** | **Agent Response** |
| --- | --- | --- |
| 1 | "Was any money debited?" | "No, the transaction didn’t go through." |
| 2 | "Will retrying work?" | "Retry once your bank's issue is back online." |
| 3 | "Can I raise a complaint?" | "You may contact your bank to report the outage." |

### **Agent Design Guidelines**

* Confirm: **Bank’s internal system is offline**, not a UPI app issue.
* Suggest retrying or using **alternate account temporarily**.
* Reassure: **No debit occurred**.

## **24: Unspecified Limit Exceeded: The transaction was declined by the payer's bank because an unspecified limit (could be value, volume, or risk-based) was breached**

### **System Behavior**

* Returned when the **payer’s bank** blocks the transaction due to **limit breach**.
* Limit type (volume, value, risk) is **not shared with UPI layer**.
* **No debit occurs.**

### **Standard Agent Message**

"Your transaction was declined because your bank has set a limit which has been exceeded. Please contact your bank or try again later."

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement** | **Agent Response** |
| --- | --- | --- | --- |
| 1 | Generic confusion | "Why was it declined with no reason?" | "Your bank has enforced a limit which was exceeded. Please retry later or contact your bank." |
| 2 | Limit type unclear | "Which limit is this?" | "The exact limit isn’t shared. It could be related to value, frequency, or other thresholds set by your bank." |
| 3 | Urgent payment | "What should I do now?" | "You can try with a **lower amount**, wait and retry, or use a different UPI-linked account temporarily." |
| 4 | Repeated ZU code | "This has happened multiple times." | "It may be a recurring cap. Please ask your bank to clarify or raise the limit." |
| 5 | Want to know exact cap | "How do I know the exact limits?" | "Please contact your bank directly for account-specific UPI limits." |

### **Additional Queries Table**

| **#** | **User Query** | **Agent Response** |
| --- | --- | --- |
| 1 | "Was my money debited?" | "No, the transaction was declined before any debit." |
| 2 | "Can I split the amount?" | "Yes, you can try sending a lower amount if urgent." |

### **Agent Design Guidelines**

* Clarify: **limit exceeded at remitter bank**, reason not shared.
* Reassure: **no debit occurred**.
* Suggest retrying later or using **alternate account temporarily**.

## **25: First-Time User Cooling-Off Period: The transaction was declined because the new UPI user is within a temporary "cooling-off" period enforced by their bank for security**

### **System Behavior**

* Returned when a **first-time UPI user** is within a **cooling-off period** enforced by their bank.
* Triggered after:
  + First-time UPI registration,
  + Account linking,
  + New device binding.
* Bank blocks transactions temporarily to prevent misuse.
* **No debit occurs.**

### **Standard Agent Message**

"Your transaction was declined because your bank has placed a temporary freeze as part of a cooling-off period for first-time UPI users. Please try again after some time."

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement** | **Agent Response** |
| --- | --- | --- | --- |
| 1 | Just registered for UPI | "I just set up UPI and it failed." | "Your bank may have enforced a short cooling-off period for new users. Please try again later." |
| 2 |  | Why is my UPI transaction failing with something like a freeze period | “Your transaction failed because your UPI app/PSP or bank has placed a temporary freeze — also known as a cooling-off period. This typically happens when you’re a new UPI user, or if there has been a recent change such as SIM card replacement, device switch, or re-registration.  This is a security measure to prevent misuse or fraud. During this period, transactions may be blocked or limited (often capped at ₹5,000) for the first 24 hours. You can try again after some time, or use a different UPI-linked account if urgent.” |
| 3 | First UPI transaction | "This is my first payment attempt." | "Some banks enforce a waiting period before the first payment. You can retry once the freeze is lifted." |
| 4 | Want to override the freeze | "Can I request to lift it?" | "Only your bank can override this restriction. Please contact them if needed." |
| 5 | Urgent need | "How can I pay now?" | "You may use a **different UPI-linked account temporarily** while this one becomes fully active." |

### **Additional Queries Table**

| **#** | **User Query** | **Agent Response** |
| --- | --- | --- |
| 1 | "How long is the freeze?" | "It varies by bank, usually a few hours to 24 hours." |
| 2 | "Can I speed up the process?" | "The freeze is automatic. You may contact your bank for details." |

### **Agent Design Guidelines**

* Explain clearly: **freeze is a security measure** for new UPI users.
* Reassure: **no debit occurred**, and the issue is temporary.
* Suggest retrying later or using **alternate UPI account temporarily**.

## **26: Insufficient Usable Balance Due to Mandate: The transaction failed because a portion of the account balance is blocked for a UPI mandate (like an IPO), leaving insufficient usable funds.**

### **System Behavior**

* Returned when the payer has sufficient total balance, but a portion is **blocked under a UPI mandate** (e.g., IPO, e-Mandate, loan application).
* UPI cannot use blocked funds for new transactions.
* **No debit occurs.**

### **Standard Agent Message**

"Your transaction failed because part of your account balance is blocked under a UPI mandate (e.g., IPO or loan application). Please ensure you have sufficient usable balance to complete this payment."

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement** | **Agent Response** |
| --- | --- | --- | --- |
| 1 | Full balance shown | "I have ₹15,000. Why did it fail?" | "Part of your balance (e.g., ₹13,000) may be blocked for an IPO or mandate. Only the remaining amount is usable." |
| 2 | Unaware of blocked funds | "What is a mandate hold?" | "Mandates are temporary blocks set for future payments like IPOs. Those funds can't be used until released." |
| 3 | Seen during IPO season | "This happened after I applied for an IPO." | "That’s expected. Your IPO application holds funds until allotment. Please wait or use another account." |
| 4 | Wants to know usable balance | "How do I check usable balance?" | "Check your bank app or contact your bank for usable vs. total balance details." |
| 5 | Urgent transaction blocked | "How do I pay now?" | "You may use another UPI-linked account or wait until the mandate is cleared." |
| 6 | Mandate confusion | “I never set any mandate!" | "Mandates are created during actions like IPOs or EMI setups obviously with your UPI PIN authorization. You can check with your bank for details." |
| 7 | Concerned about refund timeline | "When will the blocked money be released?" | "Mandate blocks usually release within a few days after cancellation. If Mandate is executed, the blocked amount will be debited from your account for the services you have availed against the mandate” |
| 8 | Mandate expired but hold not released | "The IPO ended yesterday, but funds are still blocked!" | “Mandate holds are often released in a day or two after the event. If the hold still exists, please contact your bank for a status update." |
| 9 | Wants alert for future mandate holds | "Can I get notified next time my balance is blocked?” | "Banks usually initiate notification alerts via SMS, email or other channel for mandate blocks. You may enable such notifications in your banking app or contact your bank to set them up." |

### **Additional Queries Table**

| **#** | **User Query** | **Agent Response** |
| --- | --- | --- |
| 1 | "Can I cancel the mandate?" | "You can cancel an IPO or mandate instruction if the window is open. Please check in your UPI or bank app." |
| 2 | "Will my money be debited twice?" | "No. Blocked funds are held separately and won't be used unless triggered by the mandate." |
| 3 | "How do I see what mandates are active on my account?" | "You can check active mandates in your UPI or bank app under 'Mandates' or 'UPI AutoPay' section." |
| 4 | "Why is my full balance showing if I can't use it?" | "Your total balance includes the mandate hold. Only your usable balance is available for payments." |

### **Agent Design Guidelines**

* Clarify: **transaction failed due to blocked funds** due to mandate.
* Reassure: **balance exists but not usable**.
* Guide user to use alternate account if urgent with sufficient balance
* Confirm: **no money debited**.

## **27: Payer's Bank Not Available: The transaction failed because the payer's bank was temporarily unavailable on the UPI network due to downtime or network issues**

### **System Behavior**

* Returned when the **remitter’s bank is temporarily unavailable** on the UPI network.
* The bank may be down due to:
  + Scheduled or unscheduled downtime,
  + Network issues,
* Transaction cannot be routed to the bank, and **no debit occurs**.

### **Standard Agent Message**

"Your transaction failed because your bank was temporarily unavailable on the UPI network. Please try again after some time."

### **Primary User Scenarios Table**

| # | Scenario | User Statement | Agent Response |
| --- | --- | --- | --- |
| 1 | General confusion | "Why is my bank not working?" | "Your bank was temporarily unavailable on the UPI network. Please retry after some time." |
| 2 | App working but payment fails | "My app is fine, why isn’t it going?" | "Your UPI app is working, but your bank is temporarily unreachable. Please retry later." |
| 3 | Worked earlier, now fails | "It worked earlier today." | "This is likely a temporary unavailability. Please try again later." |
| 4 | Urgent transaction | "I need to pay now." | "You may use a **different UPI-linked account temporarily**, or wait for your bank to come back online." |
| 5 | Consistent failure | "This happens often with my bank." | "If this occurs frequently, you may report the issue to your bank’s customer care for resolution." |

### **Additional Queries Table**

| # | User Query | Agent Response |
| --- | --- | --- |
| 1 | "Was money debited?" | "No, the transaction was never initiated due to bank unavailability." |
| 2 | "Can I switch UPI app?" | "The issue is with your bank, not the app. You can try using a different UPI-linked account if urgent." |
| 3 | "When will it be fixed?" | "Usually resolved within a short time. Please retry after a few minutes." |
| 4 | “Is the problem with UPI or my bank?” | “UPI is working, but your bank is temporarily not responding on the UPI network. It's a bank-side issue.” |
| 5 | “Is my account blocked or frozen?” | “No, your account is not blocked. Your bank is just temporarily unreachable on the UPI network. Please retry.” |
| 6 | “Is there a status page for my bank’s UPI service?” | “Some banks provide service status on their apps or websites. You may also contact your bank’s customer care.” |

### **Agent Design Guidelines**

* Reassure user: **no debit occurred**.
* Clearly state: issue is with **remitter bank’s UPI downtime**.
* Suggest retrying or using **alternate UPI account temporarily**.
* Avoid recommending app switching.

## **28: Payer's Bank High Response Time: The transaction was declined because the payer's bank took too long to respond, causing the UPI system to time it out proactively**

### **System Behavior**

* Returned when the **remitter bank’s system takes too long to respond** during the transaction.
* To avoid potential failure or timeout, the UPI system declines the transaction before attempting debit.
* **No debit occurs** from the user’s account.

### **Standard Agent Message**

"Your transaction was declined because your bank’s system took too long to respond. Please try again after some time or contact your bank if the issue persists."

### **Primary User Scenarios Table**

| **#** | **Scenario** | **User Statement** | **Agent Response** |
| --- | --- | --- | --- |
| 1 | General confusion | "Why did my payment fail with U90?" | "Your bank's systems took longer than expected to respond. The transaction was declined to avoid timeout." |
| 2 | Repeated issue | "This has happened multiple times with my bank." | "It seems your bank is facing consistent delays. You may want to report this to your bank for resolution." |
| 3 | Urgent transaction | "I need to send money now, what do I do?" | "Please try again after a few minutes or use a different UPI-linked account temporarily." |
| 4 | App is working fine | "My app is working, why did the txn fail?" | "This issue is with your bank’s backend system, not the UPI app. The app initiates the request, but the bank was slow to respond." |
| 5 | Issue resolved later | "It worked the second time, why not the first?" | "The initial delay may have been due to temporary bank slowness. Once systems stabilize, the transaction succeeds." |

### **Additional Queries Table**

| # | User Query | Agent Response |
| --- | --- | --- |
| 1 | "Was my account debited?" | "No, your account was not debited as the transaction was blocked early due to slow response." |
| 2 | "Can I retry now?" | "Yes, you can retry the transaction. Most such issues are temporary." |
| 3 | "Is this a security-related failure?" | "No, it’s a technical decline due to your bank’s delayed response — not a fraud or risk block." |
| 4 | "Can I contact someone to fix this?" | "Yes, you can contact your bank’s customer support. Just tell them that your UPI transaction failed because the bank took too long to respond or timed out. You don’t need to mention any error code — they’ll be able to trace it using your transaction reference number and time." |
| 5 | "Why only my bank faces this?" | "Each bank has its own system performance. Some may face momentary delays due to traffic or maintenance." |
| 6 | "Should I switch to another UPI app?" | "This issue is with the bank’s system, not your app. Switching apps won’t help unless you use a different bank account." |
| 7 | "Is this error permanent?" | "No, this is typically a short-term issue. Most U90 declines are resolved within a few minutes." |

### **Agent Design Guidelines**

* Reaffirm: issue is with **remitter bank’s high response time**, not the UPI app.
* Confirm **no debit occurred**.
* Suggest retrying or using **alternate UPI account temporarily**.
* Recommend **contacting the bank** if the issue persists frequently.

**Generic Guidelines**

**Dont’s**

### **Avoid:**

* + "The issue was caused by the Bank."
  + "The Bank failed to..."
  + "The Bank is responsible for..."
* **Do not blame any specific bank or provider** Use neutral phrasing like *“the failure occurred due to…”* instead of naming entities.
* **Do not overload the user with backend or technical advice** Avoid suggesting the user or payee should contact their provider or take backend-level actions until required.
* **Do not include unnecessary context about the payee’s systems or apps** Keep the focus on the user’s experience and what they can reasonably do next.
* **Do not mention internal system names, codes, or acronyms** Communication should remain user-friendly and non-technical.
* **Do not imply that the user caused the issue unless clearly verified** Prefer language like *“This was not caused by anything you did.”*
* **Do not suggest retrying repeatedly without guidance** If retrying is a valid option, suggest it with context, such as *“after a short while”*