UNIFIED PAYMENTS INTERFACE

Error and Response Codes

Version 2.3.1

Document Release Details

Version No.	Date	Description
2.0	01/07/2016	Included API names for Response codes
2.1	16/09/2016	Added two response codes (AM , BR) in sec 3.4 & AM in Sec 3.1
2.2	25/10/2016	Added three response codes – B1 , B3 in Sec 3.1 & B2 in Sec 3.4
2.3	24/11/2016	Added three response codes – TM in Sec 3.3 & SP,AJ in Sec 3.4
2.3.1	15/06/2017	Added Response Code DF, DT, NO, PS in Sec 3.1, Response Code OC,OD,NC and ND in Sec 3.2, Response code VN, VE in Sec 3.4, Response code E13, E15 in Sec 4.3.3, Error Code G74, Error Code U77, U78 in Sec 4.4

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1. Introduction

This document explains the usage of the final RespPay send by UPI and the about the error codes & response codes to be used in UPI system.

2. Final RespPay

The status of the transaction can be known to the initiator PSP in the final RespPay message given by UPI. The status can be known by the issuer PSP using the RespTxnConfirmation.

UPI sends RespPay finally to the payer and payee for pay and collect scenario respectively which gives the information about debit, credit and reversal for the particular transaction.

The following tag have to be looked upon to know the status of the transaction.

2.1 Result Attribute:

This will be populated by UPI and describes the result of the transaction and it will have three values: **SUCCESS | FAILURE | PARTIAL**

SUCCESS: Denotes the transaction is processed successfully.

FAILURE: Denotes the transaction is failed due to some reason. Reason for the failure will be populated with the appropriate error code in the errCode field.

PARTIAL: Denotes the transaction is partially completed. This will come only for multiple payee transaction. For example: In multiple payee case, if the credit has failed for any one of the payee, then the result of the transaction is PARTIAL.

2.2 ErrorCode Attribute:

This element describes the reason code for the failure. It will be populated if the transaction is failed. It explains the reason for the failure. This will be

populated by UPI and the list is available in the document.

2.3 RespCode Attribute:

The code is populated by PSP/Bank in the response leg (RespPay debit,RespPay credit,RespPay reversal,RespChkTxn). This will show the reason for the transaction failure at the PSP/BANK end.

3. Codes to be populated by PSP/Banks

These session contains the codes that will be populated by the PSP/Banks.

3.1 Response codes in RespPay Debit, RespPay Credit & RespChkTxn API:

The below response codes should be populated by the PSP in case of any error. In RespPay Debit, RespPay Credit, RespChkTxn the PSP has to populate the following response appropriately.

Response code	Description
00	APPROVED OR COMPLETED SUCCESSFULLY
AM	MPIN NOT SET BY CUSTOMER
B1	REGISTERED MOBILE NUMBER LINKED TO THE ACCOUNT HAS BEEN CHANGED/REMOVED
B3	TRANSACTION NOT PERMITTED TO THE ACCOUNT (EXAMPLE: MINOR ACCOUNT, PROPRIETOR ACCOUNT, LEGAL CASE AGAINST THIS ACCOUNT ETC., NRE (AS PER BANK'S POLICY))
DF	DUPLICATE RRN FOUND IN THE TRANSACTION. (BENEFICIARY)
DT	DUPLICATE RRN FOUND IN THE TRANSACTION. (REMITTER)
K1	SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY REMITTER
NO	NO ORIGINAL REQUEST FOUND DURING DEBIT/CREDIT
PS	MAXIMUM BALANCE EXCEEDED AS SET BY BENEFICIARY BANK
X6	INVALID MERCHANT (ACQURIER)
X7	MERCHANT NOT REACHABLE (ACQURIER)
XB	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (REMITTER)
XC	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (BENEFICIARY)
XD	INVALID AMOUNT (REMITTER)
XE	INVALID AMOUNT (BENEFICIARY)
XF	FORMAT ERROR (INVALID FORMAT) (REMITTER)

XG	FORMAT ERROR (INVALID FORMAT) (BENEFICIARY)
XH	ACCOUNT DOES NOT EXIST (REMITTER)
XI	ACCOUNT DOES NOT EXIST (BENEFICIARY)
XJ	REQUESTED FUNCTION NOT SUPPORTED (REMITTER)
XK	REQUESTED FUNCTION NOT SUPPORTED (BENEFICIARY)
XL	EXPIRED CARD, DECLINE (REMITTER)
XM	EXPIRED CARD, DECLINE (BENEFICIARY)
XN	NO CARD RECORD (REMITTER)
XO	NO CARD RECORD (BENEFICIARY)
XP	TRANSACTION NOT PERMITTED TO CARDHOLDER (REMITTER)
XQ	TRANSACTION NOT PERMITTED TO CARDHOLDER (BENEFICIARY)
XR	RESTRICTED CARD, DECLINE (REMITTER)
XS	RESTRICTED CARD, DECLINE (BENEFICIARY)
XT	CUT-OFF IS IN PROCESS (REMITTER)
XU	CUT-OFF IS IN PROCESS (BENEFICIARY)
XV	TRANSACTION CANNOT BE COMPLETED. COMPLIANCE VIOLATION (REMITTER)
XW	TRANSACTION CANNOT BE COMPLETED. COMPLIANCE VIOLATION (BENEFICIARY)
XY	REMITTER CBS OFFLINE
Y1	BENEFICIARY CBS OFFLINE
YA	LOST OR STOLEN CARD (REMITTER)
YB	LOST OR STOLEN CARD (BENEFICIARY)
YC	DO NOT HONOUR (REMITTER)
YD	DO NOT HONOUR (BENEFICIARY)
YE	REMITTING ACCOUNT BLOCKED/FROZEN
YF	BENEFICIARY ACCOUNT BLOCKED/FROZEN
Z5	INVALID BENEFICIARY CREDENTIALS
Z6	NUMBER OF PIN TRIES EXCEEDED

Z7	TRANSACTION FREQUENCY LIMIT EXCEEDED AS SET BY REMITTING MEMBER
Z8	PER TRANSACTION LIMIT EXCEEDED AS SET BY REMITTING MEMBER
Z9	INSUFFICIENT FUNDS IN CUSTOMER (REMITTER) ACCOUNT
ZD	VALIDATION ERROR
ZI	SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY BENEFICIARY
ZM	INVALID MPIN
ZP	BANKS AS BENEFICIARY NOT LIVE ON PARTICULAR TXN TYPE
ZR	INVALID / INCORRECT OTP
ZS	OTP EXPIRED
ZT	OTP TRANSACTION LIMIT EXCEEDED
ZX	INACTIVE OR DORMANT ACCOUNT (REMITTER)
ZY	INACTIVE OR DORMANT ACCOUNT (BENEFICIARY)

3.2 Response codes in RespPayReversal API

The below response codes should be populated by the PSP in case of any error. In RespPay Reversal, the PSP has to populate the same code in both Errorcode and Respcode Tags.

Response Code	Description	Used In	Transaction Status
00	REVERSAL SUCCESS	1. RESPONSE DEBIT REVERSAL 2. RESPONSE CREDIT REVERSAL	FAILURE
96	REVERSAL FAILURE	1. RESPONSE DEBIT REVERSAL 2. RESPONSE CREDIT REVERSAL	DEEMED SUCCESS
OC	ORIGINAL CREDIT NOT FOUND	RESPONSE CREDIT REVERSAL	FAILURE
OD	ORIGINAL DEBIT NOT FOUND	RESPONSE DEBIT REVERSAL	FAILURE
NC	CREDIT NOT DONE	RESPONSE CREDIT REVERSAL	FAILURE
ND	DEBIT NOT DONE	RESPONSE DEBIT REVERSAL	FAILURE

3.3 Response codes in RespAuthDetail API

The below response codes are populated in the ==error code tag== of the RespAuthDetail API by the PSP.

Response code	Description	Remarks
S0	SPAM COLLECT DECLINED BY PSP	SCENARIO: WHEN A CUSTOMER IS MARKED AS SPAM, EXISTING COLLECT REQUESTS RAISED BY HIM WILL BE DECLINED WITH S1
S1	PAYEE IS REPORTED AS SPAM UNDER RULE 1	SCENARIO: INITIATOR OF COLLECT REQUEST IS REPORTED AS SPAM AND BLOCKED FOR PERIOD AS SPECIFIED UNDER RULE 1
S2	PAYEE IS REPORTED AS SPAM UNDER RULE 2	SCENARIO: INITIATOR OF COLLECT REQUEST IS REPORTED AS SPAM AND BLOCKED FOR PERIOD AS SPECIFIED UNDER RULE 2
S3	PAYEE IS REPORTED AS SPAM UNDER RULE 3	SCENARIO: INITIATOR OF COLLECT REQUEST IS REPORTED AS SPAM AND BLOCKED FOR PERIOD AS SPECIFIED UNDER RULE 3
TM	COLLECT REQUEST IS DECLINED AS REQUESTOR IS BLOCKED BY CUSTOMER	SCENARIO: WHEN A CUSTOMER PERCEIVES A COLLECT REQUEST AS ILLICIT FROM A PARTICULAR REQUESTER AND BLOCKS HIM ON THE PSP APPLICATION THEN ALL THE TRANSACTIONS FROM THAT REQUESTOR WILL BE DECLINED BY "TM" BY THE PSP OF THE CUSTOMER.
UX	EXPIRED VIRTUAL ADDRESS	
X1	RESPONSE NOT RECEIVED WITHIN TAT AS SET BY PAYEE	
YG	MERCHANT ERROR (PAYEE PSP)	
ZA	TRANSACTION DECLINED BY CUSTOMER	
ZB	INVALID MERCHANT (PAYEE PSP)	
ZE	TRANSACTION NOT PERMITTED TO VPA by the PSP	
ZG	VPA RESTRICTED BY CUSTOMER	
ZH	INVALID VIRTUAL ADDRESS	

3.4 Response codes sent by PSP in Meta API

The below response codes are populated in the **error code tag** of the Meta API's

Response code	Description	Meta API	Remarks
AJ	CARD IS NOT ACTIVE	RespRegMob	SCENARIO: CUSTOMER HAS NEVER CREATED/ACTIVATED AN ATM PIN HOWEVER WHILE CREATING UPI PIN ON THE PSP APP CUSTOMER RANDOMLY ENTERS ANY NUMERICAL VALUE IN THE ATM PIN BLOCK IN MOBILE BANKING REGISTRATION THE RESPONSE SHOULD BE "AJ"
AM	MPIN NOT SET BY CUSTOMER	RespBalEnq , SetCre	
B2	ACCOUNT LINKED WITH MULTIPLE NAMES	RespListAccount	EG: JOINT ACCOUNT, KARTA ACCOUNT ETC. 'RESPONSE CODES SENT BY PSP META'!(AS PER BANK'S POLICY
BR	MOBILE NUMBER REGISTERED WITH MULTIPLE CUSTOMER IDS	RespListAccount	
RM	INVALID MPIN (VIOLATION OF POLICIES WHILE SETTING/CHANGING MPIN)	RespSetCred	
RN	REGISTRATION IS TEMPORARY BLOCKED DUE TO MAXIMUM NO OF ATTEMPTS EXCEEDED	RespRegMob	
RZ	ACCOUNT IS ALREADY REGISTERED WITH MBEBA FLAG AS 'Y'	RespListAccount	
SP	INVALID/INCORRECT ATM PIN	RespRegMob	SCENARIO: WHILE CREATING UPI PIN CUSTOMER HAS ENTERED INVALID/INCORRECT ATM PIN IN MOBILE BANKING REGISTRATION
VE	VAE EXIST	ReqManageVae	
VN	VAE DOES NOT EXIST	ReqManageVae	
XH	ACCOUNT DOES NOT EXIST	RespListAccount	
XL	EXPIRED CARD DETAILS	RespRegMob	

XN	NO CARD RECORD FOUND	RespRegMob	
XR	RESTRICTED CARD	RespRegMob	
Z6	NO OF PIN TRIES EXCEEDED	RespBalEnq	
ZM	INVALID / INCORRECT MPIN	RespRegMob	
ZR	INVALID / INCORRECT OTP	RespRegMob	
ZS	OTP TIME EXPIRED	RespRegMob	
ZT	NUMBER OF OTP'S TRIES HAS BEEN EXCEEDED	RespRegMob	

4. Codes populated by UPI

These are the error codes populated by UPI in various validation levels

4.1 Response codes populated by UPI

The below response codes will be populated by UPI in the final response pay.

Response code	Description
21	NO ACTION TAKEN (FULL REVERSAL)
32	PARTIAL REVERSAL
BT	ACQUIRER/BENEFICIARY UNAVAILABLE(TIMEOUT)
RB	CREDIT REVERSAL TIMEOUT(REVERSAL)
RP	PARTIAL DEBIT REVERSAL TIMEOUT
RR	DEBIT REVERSAL TIMEOUT(REVERSAL)
UT	REMITTER/ISSUER UNAVAILABLE (TIMEOUT)

4.2 Response code from IMPS

If the credit leg is processed through IMPS then then following codes will be populated in the response tag

Response code	Description
00	TRANSACTION APPROVED
01	UNABLE TO PROCESS REVERSAL
04	DO NOT HONOUR

05	DO NOT HONOUR
08	HOST (CBS) OFFLINE
08	ISSUER NODE OFFLINE
10	PIN BLOCK ERROR
12	INVALID TRANSACTION
13	INVALID AMOUNT FIELD
14	INVALID CARD NUMBER
17	CUSTOMER CANCELLATION
20	INVALID RESPONSE CODE
21	NO ACTION TAKEN
22	SUSPECTED MALFUNCTION
30	INVALID MESSAGE FORMAT
34	SUSPECTED FRAUD
36	RESTRICTED CARD
40	INVALID DEBIT ACCOUNT
43	LOST OR STOLEN ACCOUNT
51	NOT SUFFICIENT FUNDS
52	INVALID ACCOUNT
54	EXPIRED CARD
57	TRANSACTION NOT PERMITTED TO ACCOUNT HOLDER
61	EXCEEDS TRANSACTION AMOUNT LIMIT
62	WARM CARD: RESTRICTED USE
63	SECURITY VIOLATION
65	EXCEEDS TRANSACTION FREQUENCY LIMIT
68	RESPONSE RECEIVED TOO LATE
75	EXCESSIVE PIN TRIES

91	RESPONSE TIME OUT (DEEMED APPROVED)
92	INVALID NBIN
94	DUPLICATE TRANSACTION
96	UNABLE TO PROCESS
96	MODULE PROCESSING ERROR
96	S & F NOT PROCESSED
M0	VER SUCCESSFUL ORG CRD TRXN DECLINED
M1	INVALID BENEFICIARY DETAILS
M2	AMOUNT LIMIT EXCEEDED FOR CUSTOMER
M3	ACCOUNT BLOCKED/FROZEN
M4	NRE ACCOUNT
M5	ACCOUNT CLOSED
M6	LIMIT EXCEEDED FOR MEMBER BANK
M8	INVALID OTP
M9	INVALID / INCORRECT OTP
MA	MERCHANT ERROR
MC	FUNCTIONALITY NOT YET AVAILABLE FOR MERCHANT THROUGH THE PAYEE BANK
MF	MERCHANT SYSTEM NOT AVAILABLE, PLEASE TRY AGAIN
MG	FUNCTIONALITY NOT YET AVAILABLE FOR CUSTOMER THROUGH THE ISSUING BANK
MH	OTP TRANSACTION LIMIT EXCEEDED
MK	PAYEE IS AN INDIVIDUAL AND NOT A MERCHANT. PLEASE USE PERSON-TO-PERSON FORM FOR MAKING PAYMENT
ML	PAYEE IS A MERCHANT AND NOT AN INDIVIDUAL. PLEASE USE PERSON-TO-MERCHANT FORM FOR MAKING PAYMENT
MP	BANKS AS BENEFICIARY NOT LIVE ON PARTICULAR TXN
MU	AADHAR NO NOT FOUND IN MAPPER FILE
MV	BANK IS NOT ENABLED FOR P2U
MZ	OTP EXPIRED

4.3 UPI API message level Validations

This section will help UPI users to send valid data to UPI. It will give an outline of valid requests expected at UPI end. Refer API-wise request details expected at UPI.

For ReqPay RespPay and RespAuthDetails following prefix error codes are used:

H – Head validation HM – Meta part under Head validation T – Txn validation S - RiskScores validation L – Rules validation

R – Payer validation B – Payee validation I – Info validation D – Device validation A – Ac validation C – Creds validation V – Amount validation E – Resp validation

For MetaApi following prefix error codes are used:

Z – Head validation, P – Payer validation, Y – Link validation, X – Txn validation, K – Ac validation, W – Creds validation, N – NewCred validation J – Payee validation, O – Info validation, Q – Device validation, F – ReqRegMob validation, G – HeartBeat validation & other meta validation

For all other error codes from UPI service layer the prefix used is U.

In-case of <Head/> tag missing for any API, we would see U52 error message code because we are validating orgId for any request which is contained within <Head/> tag.

4.3.1 API: ReqPay

Error Code	Message Details	Element/ TAG Name	Attribute
H02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver
H03	TS MUST BE ISO_ZONE FORMAT		ts
H06	MSGID MUST BE PRESENT MAXLENGTH 35		msgId
U17	PSP IS NOT REGISTERED		orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			
HM1	META.TAG.NAME MUST BE PRESENT/VALID	<Meta/>	name

HM2	META.TAG.VALUE MUST BE ISO_ZONE FORMAT		value
BUSINESS VALIDATION: ELEMENT <META/> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN. META ELEMENT IS GIVEN ATTRIBUTE NAME AND VALUE BOTH REQUIRED.			
T01	TXN NOT PRESENT	<Txn/>	
T02	TXN.ID MUST BE PRESENT MAXLENGTH 35		id
T03	TXN.NOTE ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 50		note
T04	TXN.REFID ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		refId
T05	TXN REFURL IS URL; MINLENGTH 1 MAXLENGTH 35		refUrl
T06	TXN.TS MUST BE ISO_ZONE FORMAT		ts
T07	TXN.TYPE MUST BE PRESENT/VALID		type
T08	TXN.ORGTNXID MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35	<for REVERSAL, ChkTxn>	orgTxnId
T09	TXN.ORGTNXID IS ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		orgTxnId
T10	TXN.ORGTNXID IS NOT APPLICABLE FOR THIS TYPE OF TRANSACTION		orgTxnId
T11	TXN.ORGRESPCD MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 3	<for REVERSAL>	
BUSINESS VALIDATION: ELEMENT <TXN/> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ID & TYPE ARE MANDATORY. FOR REFUND TYPE ORGTXNID IS MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN. TXN ELEMENT HAS RISKSCORES & RULES ELEMENTS REFERRED INSIDE.			
S01	TXN RISKSCORE PROVIDER MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20	< RiskScores/>	provider
S02	TXN RISKSCORE TYPE MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20		type
S03	TXN RISKSCORE VALUE MUST BE PRESENT NUMERIC; MINLENGTH 1 MAXLENGTH 5		value
BUSINESS VALIDATION: ELEMENT < RISKSCORES /> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN.			
L01	RULE MUST BE PRESENT WITHIN RULES	< Rules/>	
L02	RULE ATTRIBUTE NAME MUST BE PRESENT; ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20		name
L03	VALUE MUST BE PRESENT; NUMERIC/DECIMAL		value <MINAMOUNT>

L04	RULE ATTRIBUTE VALUE MUST BE PRESENT; NUMERIC; MINLENGTH 1 MAXLENGTH 255		value <EXPIREAFTER>
BUSINESS VALIDATION: ELEMENT < RULES /> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN.			
R01	PAYER NOT PRESENT	< Payer/>	
R02	PAYER.ADDR MUST BE VALID VPA MAXLENGTH 255		addr
R03	PAYER.NAME ALPHANUMERIC MINLENGTH 1 MAXLENGTH 99		name
R04	PAYER.SEQNUM NUMERIC MINLENGTH 1 MAXLENGTH 3		seqNum
R05	PAYER.TYPE MUST BE PRESENT/VALID		type
R06	PAYER.CODE NUMERIC OF LENGTH 4		code
BUSINESS VALIDATION: ELEMENT < PAYER /> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ADDR & TYPE ARE MANDATORY. FOR ENTITY TYPE CODE IS MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN. PAYER TAG HAS INFODEVICE AC CREDS AMOUNT TAG REFERRED INSIDE.			
B01	PAYEES NOT PRESENT	< Payee/>	
B02	PAYEE NOT PRESENT		
B03	PAYEE.ADDR MUST BE VALID VPA MAXLENGTH 255		addr
B04	PAYEE.SEQNUM NUMERIC MINLENGTH 1 MAXLENGTH 3		seqNum
B05	PAYEE.NAME ALPHANUMERIC MINLENGTH 1 MAXLENGTH 99		name
B06	PAYEE.TYPE MUST BE PRESENT/VALID		type
B07	PAYEE.CODE NUMERIC OF LENGTH 4		Code
B08	PAYER</PAYEE> ADDRESS CANNOT BE CHANGED		addr
BUSINESS VALIDATION: ELEMENT < PAYEE /> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ADDR & TYPE ARE MANDATORY. FOR ENTITY TYPE CODE IS MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN. PAYER TAG HAS INFODEVICE AC AMOUNT TAG REFERRED INSIDE.			
I01	PAYER/PAYEE.INFO MUST BE PRESENT	<Info/>	
I02	PAYER/PAYEE .INFO.IDENTITY MUST BE PRESENT		identity
I03	PAYER/PAYEE.INFO.IDENTITY.TYPE MUST BE PRESENT MINLENGTH 1 MAXLENGTH 20		type
I04	PAYER/PAYEE .INFO.IDENTITY VERIFIEDNAME MUST BE PRESENT ALPHANUMERIC MINLENGTH 1 MAXLENGTH 99		verifiedName

I05	PAYER/PAYEE .INFO.RATING WHITELISTED MUST BE PRESENT MINLENGTH 1 MAXLENGTH 5		verifiedAddress
BUSINESS VALIDATION: ELEMENT <INFO/> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN. INFO ELEMENT IS GIVEN ALL ATTRIBUTES ARE REQUIRED. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			
D01	PAYER/PAYEE.DEVICE MUST BE PRESENT	<Device/>	
D02	PAYER/PAYEE. DEVICE.TAGS MUST BE PRESENT		
D03	PAYER/PAYEE.TAG.DEVICE.NAME/VALUE MUST BE PRESENT		name/value
D04 - D11	SAME VALIDATION MESSAGE BASED ON DEVICE TYPE		
BUSINESS VALIDATION: ELEMENT < DEVICE /> TAG IS MANDATORY FOR PAYER AND PAYEE FOR RESPECTIVELY PAY AND COLLECT TRANSACTION. IF DEVICE TAG IS GIVEN WHERE IT IS NOT MANDATORY IT WILL BE VALIDATED. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			
A01	PAYER/PAYEE.AC MUST BE PRESENT	< Ac/>	
A02	PAYER/PAYEE .AC.ADDRTYPE MUST BE PRESENT		addrType
A03	PAYER/PAYEE .AC.DETAIL MUST BE PRESENT		detail
A04	PAYER/PAYEE .AC.NAME MUST BE PRESENT		name
A05	PAYER/PAYEE .AC.DETAIL.AADHAR MUST BE PRESENT OR NOT VALID		
A06	PAYER/PAYEE .AC.DETAIL.ACCOUNT MUST BE PRESENT OR NOT VALID		
A07	PAYER/PAYEE .AC.DETAIL.MOBILE MUST BE PRESENT OR NOT VALID		
A08	PAYER/PAYEE .AC.DETAIL.CARD MUST BE PRESENT OR NOT VALID		
A09	PAYER/PAYEE .AC.DETAIL.VALUE INCORRECT FORMAT <NAME>		
BUSINESS VALIDATION: ELEMENT < AC /> TAG IS MANDATORY FOR PAYER AND PAYEE FOR RESPECTIVELY PAY AND COLLECT TRANSACTION. IF AC TAG IS GIVEN WHERE IT IS NOT MANDATORY IT WILL BE VALIDATED. FOR PAY TRANSACTION IF CREDENTIAL IS PREAPPROVED AC NOT REQUIRED FOR PAYER. AC VALIDATION IS DONE BASED ON AADHAR ACCOUNT MOBILE CARD. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			
C01	PAYER/PAYEE .CREDS NOT PRESENT	<Creds/>	
C02	PAYER/PAYEE .CREDS.CRED MUST BE PRESENT		
C03	PAYER/PAYEE.CRED DATA IS WRONG		
C04	PAYER/PAYEE .CRED.AADHAR MUST BE PRESENT		
C05	PAYER/PAYEE .CRED.OTP MUST BE PRESENT		

C06	PAYER/PAYEE .CRED.PIN MUST BE PRESENT		
C07	PAYER/PAYEE .CRED.CARD MUST BE PRESENT		
C08	PAYER/PAYEE .CRED.PREAPPROVED MUST BE PRESENT		
C09	PAYER/PAYEE .CRED.DATA MUST BE PRESENT		
C10	PAYER/PAYEE . .CRED.DATA ENCRYPTED AUTHENTICATION MUST BE PRESENT		
BUSINESS VALIDATION: ELEMENT < CREDS /> TAG IS MANDATORY FOR PAYER FOR PAY TRANSACTION. IF CREDS TAG IS GIVEN WHERE IT IS NOT MANDATORY IT WILL BE VALIDATED. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			
V01	PAYER/PAYEE. AMOUNT MUST BE PRESENT	< Amount/>	
V02	PAYER/PAYEE .AMOUNT.CUR MUST BE PRESENT		curr
V03	PAYER/PAYEE.AMOUNT.VALUE MUST BE WITHIN 18 DIGITS INCLUDING TWO DECIMAL		value
V04	PAYER/PAYEE .AMOUNT.SPLIT.NAME MUST BE PRESENT		
V05	PAYER/PAYEE .AMOUNT.SPLIT.VALUE MUST BE PRESENT MINLENGTH 1 MAXLENGTH 18		
V06	PAYEE AMOUNT CANNOT BE CHANGED		
M01	PAYEE.AMOUNT.CUR MUST BE CONSISTENT		
M02	PAYEE.AMOUNT.CUR IS INVALID		
M03	PAYER & PAYEE TOTAL AMOUNT NOT MATCHING		
M04	ONE OR MORE PAYEE AMOUNT IS MISSING		
M05	PAYER AND PAYEE TOTAL AMOUNT NOT MATCHING		
M06	MORE THAN ONE PAYEE AMOUNT IS MISSING		
M07	PAYER AMOUNT SHOULD BE GREATER THAN TOTAL PAYEE AMOUNT		
BUSINESS VALIDATION: ELEMENT < AMOUNT /> TAG IS MANDATORY FOR BOTH PAYER & PAYEE. IT CHECKS CURRENCY & AMOUNT MATCHING FOR PAYER & PAYEE. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			

4.3.2 API : RespAuthDetails

Error Code	Message Details	Element/ TAG Name	Attribute
H02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6		ver
H03	TS MUST BE ISO_ZONE FORMAT		ts
H06	MSGID MUST BE PRESENT MAXLENGTH 35		msgId
U17	PSP IS NOT REGISTERED		orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			
E01	<RESP> MUST BE PRESENT	< Resp/>	
E02	RESP.MSGID MUST BE PRESENT MAXLENGTH 35		reqMsgId
E03	RESP.RESULT MUST BE PRESENT ALPHANUMERIC MIN LENGTH 1 MAX LENGTH 20		result
E04	RESP.ERRORCODE MUST BE PRESENT		errCode
E05	RESP.ERRORCODE SHOULD NOT BE PRESENT		errCode
BUSINESS VALIDATION: ELEMENT < RESP /> TAG IS MANDATORY. ATTRIBUTE MSGID AND RESULT ARE MANDATORY. ERRCODE IS MANDATORY IF RESULT IS FAILURE.			
T01	TXN NOT PRESENT	<Txn/>	
T02	TXN.ID MUST BE PRESENT MAXLENGTH 35		id
T03	TXN.NOTE ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 50		note
T04	TXN.REFID ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		refId
T06	TXN.TS MUST BE ISO_ZONE FORMAT		ts
T07	TXN.TYPE MUST BE PRESENT/VALID		type
BUSINESS VALIDATION: ELEMENT <TXN/> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ID & TYPE ARE MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN. TXN ELEMENT HAS RISKSCORES ELEMENTS REFERRED INSIDE.			

TR1	TXN RISKSCORE PROVIDER MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20	< RiskScores/>	provider
TR2	TXN RISKSCORE TYPE MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20		type
TR3	TXN RISKSCORE VALUE MUST BE PRESENT NUMERIC; MINLENGTH 1 MAXLENGTH 5		Value
BUSINESS VALIDATION: ELEMENT < RISKSCORES /> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN.			
R01	PAYER NOT PRESENT	< Payer/>	
R02	PAYER.ADDR MUST BE VALID VPA MAXLENGTH 255		addr
R03	PAYER.NAME ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		name
R04	PAYER.SEQNUM NUMERIC MINLEGTH 1 MAXLENGTH 3		seqNum
R05	PAYER.TYPE MUST BE PRESENT/VALID		type
R06	PAYER.CODE NUMERIC OF LENGTH 4		code
BUSINESS VALIDATION: ELEMENT < PAYER /> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ADDR & TYPE ARE MANDATORY. FOR ENTITY TYPE CODE IS MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN. PAYER TAG HAS INFODEVICE AC CREDS AMOUNT TAG REFERRED INSIDE.			
B01	PAYEES NOT PRESENT	< Payee/>	
B02	PAYEE NOT PRESENT		
B03	PAYEE.ADDR MUST BE VALID VPA MAXLENGTH 255		addr
B04	PAYEE.SEQNUM NUMERIC MINLEGTH 1 MAXLENGTH 3		seqNum
B05	PAYEE.NAME ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		name
B06	PAYEE.TYPE MUST BE PRESENT/VALID		type
B07	PAYEE.CODE NUMERIC OF LENGTH 4		Code
B09	MULTIPLE PAYEES NOT ALLOWED		
BUSINESS VALIDATION: ELEMENT < PAYEE /> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ADDR & TYPE ARE MANDATORY. FOR ENTITY TYPE CODE IS MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN. PAYER TAG HAS INFODEVICE AC AMOUNT TAG REFERRED INSIDE.			
I01	PAYER/PAYEE.INFO MUST BE PRESENT	<Info/>	
I02	PAYER/PAYEE .INFO.IDENTITY MUST BE PRESENT		identity
I03	PAYER/PAYEE.INFO.IDENTITY.TYPE MUST BE PRESENT		type

	MINLEGTH 1 MAXLENGTH 20		
I04	PAYER/PAYEE .INFO.IDENTITY VERIFIEDNAME MUST BE PRESENT ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		verifiedName
I05	PAYER/PAYEE .INFO.RATING WHITELISTED MUST BE PRESENT MINLEGTH 1 MAXLENGTH 5		verifiedAddress
BUSINESS VALIDATION: ELEMENT <INFO/> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN. INFO ELEMENT IS GIVEN ALL ATTRIBUTES ARE REQUIRED. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			
D01	PAYER/PAYEE.DEVICE MUST BE PRESENT	<Device/>	
D02	PAYER/PAYEE. DEVICE.TAGS MUST BE PRESENT		
D03	PAYER/PAYEE.TAG.DEVICE.NAME/VALUE MUST BE PRESENT		namevalue
D04 - D11	SAME VALIDATION MESSAGE BASED ON DEVICE TYPE		
BUSINESS VALIDATION: ELEMENT < DEVICE /> TAG IS MANDATORY FOR PAYER AND PAYEE FOR RESPECTIVELY PAY AND COLLECT TRANSACTION. IF DEVICE TAG IS GIVEN WHERE IT IS NOT MANDATORY IT WILL BE VALIDATED. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			
A01	PAYER/PAYEE.AC MUST BE PRESENT	< Ac/>	
A02	PAYER/PAYEE .AC.ADDRTYPE MUST BE PRESENT		addrType
A03	PAYER/PAYEE .AC.DETAIL MUST BE PRESENT		detail
A04	PAYER/PAYEE .AC.NAME MUST BE PRESENT		name
A05	PAYER/PAYEE .AC.DETAIL.AADHAR MUST BE PRESENT OR NOT VALID		
A06	PAYER/PAYEE .AC.DETAIL.ACCOUNT MUST BE PRESENT OR NOT VALID		
A07	PAYER/PAYEE .AC.DETAIL.MOBILE MUST BE PRESENT OR NOT VALID		
A08	PAYER/PAYEE .AC.DETAIL.CARD MUST BE PRESENT OR NOT VALID		
A09	PAYER/PAYEE .AC.DETAIL.VALUE INCORRECT FORMAT FOR / NAME		
A10	PAYER/PAYEE .AC.DETAIL.VALUE MUST BE PRESENT FOR / NAME		
A11	PAYER/PAYEE AADHAAR BASED TRANSACTIONS ARE NOT SUPPORTED PRESENTLY		
A12	PAYER/PAYEE IFSC BASED TRANSACTIONS ARE NOT SUPPORTED PRESENTLY		
A13	PAYER/PAYEE MMID BASED TRANSACTIONS ARE NOT SUPPORTED PRESENTLY		

A14	PAYER/PAYEE CARD BASED TRANSACTIONS ARE NOT SUPPORTED PRESENTLY		
BUSINESS VALIDATION: ELEMENT < AC /> TAG IS MANDATORY FOR PAYER AND PAYEE FOR RESPECTIVELY PAY AND COLLECT TRANSACTION. IF AC TAG IS GIVEN WHERE IT IS NOT MANDATORY IT WILL BE VALIDATED.FOR PAY TRANSACTION IF CREDENTIAL IS PREAPPROVED AC NOT REQUIRED FOR PAYER. AC VALIDATION IS DONE BASED ON AADHAR ACCOUNT MOBILE CARD. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			
C01	PAYER/PAYEE .CREDS NOT PRESENT	<Creds/>	
C02	PAYER/PAYEE .CREDS.CRED MUST BE PRESENT		
C03	PAYER/PAYEE.CRED DATA IS WRONG		
C04	PAYER/PAYEE .CRED.AADHAR MUST BE PRESENT		
C05	PAYER/PAYEE .CRED.OTP MUST BE PRESENT		
C06	PAYER/PAYEE .CRED.PIN MUST BE PRESENT		
C07	PAYER/PAYEE .CRED.CARD MUST BE PRESENT		
C08	PAYER/PAYEE .CRED.PREAPPROVED MUST BE PRESENT		
C09	PAYER/PAYEE .CRED.DATA MUST BE PRESENT		
C10	PAYER/PAYEE . .CRED.DATA ENCRYPTED AUTHENTICATION MUST BE PRESENT		
C11	PAYER/PAYEE.CRED. SHOULD NOT BE SENT		
C12	PAYER/PAYEE.CRED.CODE SHOULD NOT BE PRESENT AND BE EITHER NPCI OR UIDAI		
BUSINESS VALIDATION: ELEMENT < CREDS /> TAG IS MANDATORY FOR PAYER FOR COLLECT TRANSACTION. IF CREDS TAG IS GIVEN WHERE IT IS NOT MANDATORY IT WILL BE VALIDATED. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.			
V01	PAYER/PAYEE. AMOUNT MUST BE PRESENT	< Amount/>	
V02	PAYER/PAYEE .AMOUNT.CUR MUST BE PRESENT		curr
V03	PAYER/PAYEE. AMOUNT.VALUE MUST BE WITHIN 18 DIGITS INCLUDING 2 DECIMAL		value
V04	PAYER/PAYEE .AMOUNT.SPLIT.NAME MUST BE PRESENT		
V05	PAYER/PAYEE .AMOUNT.SPLIT.VALUE MUST BE PRESENT MINLENGTH 1, MAXLENGTH 18		
M01	PAYEE.AMOUNT.CUR MUST BE CONSISTENT		
M02	PAYER.AMOUNT.CUR MUST BE MATCHED WITH PAYEE.AMOUNT.CUR		

M03	PAYER & PAYEE TOTAL AMOUNT NOT MATCHING		
M04	ONE OR MORE PAYEE AMOUNT IS MISSING		

BUSINESS VALIDATION: ELEMENT < AMOUNT /> TAG IS MANDATORY FOR BOTH PAYER & PAYEE. IT CHECKS CURRENCY & AMOUNT MATCHING FOR PAYER & PAYEE. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.

4.3.3 API : RespPay

Error Code	Message Details	Element/ TAG Name	Attribute
H02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6		Ver
H03	TS MUST BE ISO_ZONE FORMAT		ts
H06	MSGID MUST BE PRESENT MAXLENGTH 35		msgId
U17	PSP IS NOT REGISTERED		orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			
T01	TXN NOT PRESENT	<Txn/>	
T02	TXN.ID MUST BE PRESENT MAXLENGTH 35		id
T03	TXN.NOTE ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 50		note
T04	TXN.REFID ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		refId
T06	TXN.TS MUST BE ISO_ZONE FORMAT		ts
T07	TXN.TYPE MUST BE PRESENT/VALID		type
BUSINESS VALIDATION: ELEMENT <TXN/> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ID & TYPE ARE MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN. TXN ELEMENT HAS RISKSCORES ELEMENTS REFERRED INSIDE.			
TR1	TXN RISKSCORE PROVIDER MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20	< RiskScores/>	provider
TR2	TXN RISKSCORE TYPE MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20		type
TR3	TXN RISKSCORE VALUE MUST BE PRESENT NUMERIC; MINLENGTH 1		value

	MAXLENGTH 5		
BUSINESS VALIDATION: ELEMENT < RISKSCORES /> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN.			
E01	<RESP> MUST BE PRESENT	< Resp/>	
E02	RESP.MSGID MUST BE PRESENT MAXLENGTH 35		reqMsgId
E03	RESP.RESULT MUST BE PRESENT ALPHANUMERIC MIN LENGTH 1 MAX LENGTH 20		result
E04	RESP.ERRORCODE MUST BE PRESENT		errCode
E05	RESP.ERRORCODE SHOULD NOT BE PRESENT		errCode
E06	RESP.ERRORCODE MUST BE SUCCESS OR FAILURE		result
E07	TYPE IS MANDATORY & ALPHANUMERIC	<Ref/>	type
E08	SEQNUM IS MANDATORY & NUMERIC		seqNum
E09	ADDR IS MANDATORY & ALPHANUMERIC		addr
E10	SETTLEAMOUNT IS MANDATORY & DECIMAL		settAmount
E11	SETTLECURRENCY IS MANDATORY & TEXT		settCurrency
E12	APPROVALNUM IS MANDATORY & TEXT		approvalNum
E13	RESPCODE IS MANDATORY & ALPHANUMERIC AND MUST BE VALID		respCode
E14	SETTLEAMOUNT OF FAILURE CASES CANNOT BE MORE THAN ZERO		settleAmount
E15	INVALID RESPONSE CODE FOR THIS API		respCode
BUSINESS VALIDATION: ELEMENT < RESP /> TAG IS MANDATORY. ATTRIBUTE MSGID AND RESULT ARE MANDATORY. ERRCODE IS MANDATORY IF RESULT IS FAILURE. REF TAG IS REFERRED INSIDE RESP. IF REF ELEMENT IS GIVEN THEN THIS TAG WILL BE VALIDATED. ALL REF ATTRIBUTES ARE MANDATORY.			

4.3.4 Meta API : ReqListPsp

Error Code	Message Details	Element/ TAG Name	Attribute
U17	PSP IS NOT REGISTERED	<Head/>	orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			

4.3.5 Meta API : ReqListAccPvd

Error Code	Message Details	Element/ TAG Name	Attribute
U17	PSP IS NOT REGISTERED	<Head/>	orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			

4.3.6 Meta API : ReqListKeys

Error Code	Message Details	Element/ TAG Name	Attribute
U17	PSP IS NOT REGISTERED	<Head/>	orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			

4.3.7 Meta API : ReqListAccount

Error Code	Message Details	Element/ TAG Name	Attribute
U17	PSP IS NOT REGISTERED	<Head/>	orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			
P01	PAYER NOT PRESENT	< Payer/>	
P02	PAYER.ADDR MUST BE VALID VPA MAXLENGTH 255		addr
P03	PAYER.NAME ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		name
P04	PAYER.SEQNUM NUMERIC MINLEGTH 1 MAXLENGTH 3		seqNum

Error Code	Message Details	Element/ TAG Name	Attribute
P05	PAYER.TYPE MUST BE PRESENT/VALID		type
P06	PAYER.CODE NUMERIC OF LENGTH 4		code
BUSINESS VALIDATION: ELEMENT < PAYER /> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ADDR & TYPE ARE MANDATORY. FOR ENTITY TYPE CODE IS MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN.			
Y01	LINK NOT PRESENT	< Link/>	
Y02	LINK.TYPE MUST BE PRESENT/VALID		type
Y03	LINK.VALUE MUST BE PRESENT/VALID		value
BUSINESS VALIDATION: API EXPECTED TO HAVE < LINK /> ELEMENT. IT IS MANDATORY.			

4.3.8 Meta API : ReqSetCre

Error Code	Message Details	Element/ TAG Name	Attribute
U17	PSP IS NOT REGISTERED	<Head/>	orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			
P01	PAYER NOT PRESENT	< Payer/>	
P02	PAYER.ADDR MUST BE VALID VPA MAXLENGTH 255		addr
P03	PAYER.NAME ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		name
P04	PAYER.SEQNUM NUMERIC MINLEGTH 1 MAXLENGTH 3		seqNum
P05	PAYER.TYPE MUST BE PRESENT/VALID		type
P06	PAYER.CODE NUMERIC OF LENGTH 4		code

BUSINESS VALIDATION: ELEMENT < PAYER /> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ADDR & TYPE ARE MANDATORY. FOR ENTITY TYPE CODE IS MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN. PAYER TAG HAS AC CREDS NEWCREDS TAG REFERRED INSIDE.			
K01	PAYER/PAYEE.AC MUST BE PRESENT	< Ac/>	
K02	PAYER/PAYEE .AC.ADDRTYPE MUST BE PRESENT		addrType
K03	PAYER/PAYEE .AC.DETAIL MUST BE PRESENT		detail
K04	PAYER/PAYEE .AC.NAME MUST BE PRESENT		name
K05	PAYER/PAYEE .AC.DETAIL.AADHAR MUST BE PRESENT OR NOT VALID		
K06	PAYER/PAYEE .AC.DETAIL.ACCOUNT MUST BE PRESENT OR NOT VALID		
K07	PAYER/PAYEE .AC.DETAIL.MOBILE MUST BE PRESENT OR NOT VALID		
K08	PAYER/PAYEE .AC.DETAIL.CARD MUST BE PRESENT OR NOT VALID		
K09	PAYER/PAYEE .AC.DETAIL.VALUE MUST BE PRESENT FOR / NAME		
BUSINESS VALIDATION: ELEMENT < AC /> TAG IS MANDATORY. AC VALIDATION IS DONE BASED ON AADHAR ACCOUNT MOBILE CARD.			
W01	PAYER/PAYEE .CREDS NOT PRESENT	<Creds/>	
W02	PAYER/PAYEE .CREDS.CRED MUST BE PRESENT		
W03	PAYER/PAYEE.CRED DATA IS WRONG		
W04	PAYER/PAYEE .CRED.AADHAR MUST BE PRESENT		
W05	PAYER/PAYEE .CRED.OTP MUST BE PRESENT		
W06	PAYER/PAYEE .CRED.PIN MUST BE PRESENT		
W07	PAYER/PAYEE .CRED.CARD MUST BE PRESENT		
W08	PAYER/PAYEE .CRED.PREAPPROVED MUST BE PRESENT		
W09	PAYER/PAYEE .CRED.DATA MUST BE PRESENT		
W10	PAYER/PAYEE . .CRED.DATA ENCRYPTED AUTHENTICATION MUST BE PRESENT		
BUSINESS VALIDATION: ELEMENT < CREDS /> TAG IS MANDATORY.			
N01 - N10	SAME VALIDATION LIKE **CREDS.**	<NewCred/>	
BUSINESS VALIDATION: ELEMENT < NEWCRED /> TAG IS MANDATORY.			

4.3.9 Meta API : ReqChkTxn

Error Code	Message Details	Element/ TAG Name	Attribute
U17	PSP IS NOT REGISTERED	<Head/>	orgId
U52	PSP ORGID NOT FOUND	<Head/>	orgId
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	Ts
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId
BUSINESS VALIDATION: API EXPECTED TO HAVE <HEAD/> ELEMENT. ATTRIBUTE VER & TS WILL BE VALIDATED IF CONTAINS DATA. ATTRIBUTE ORGID IS REQUIRED AND HAS TO BE REGISTERED WITH NPCI. ATTRIBUTE MSGID IS REQUIRED.			
X01	TXN NOT PRESENT	<Txn/>	
X02	TXN.ID MUST BE PRESENT MAXLENGTH 35		id
X03	TXN.NOTE ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 50		note
X04	TXN.REFID ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		refId
X06	TXN.TS MUST BE ISO_ZONE FORMAT		ts
X07	TXN.TYPE MUST BE PRESENT/VALID		type
BUSINESS VALIDATION: ELEMENT <TXN/> TAG IS MANDATORY. ATTRIBUTE ID & TYPE ARE MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN.			

4.3.10 Few other Meta Msg Code

Error Code	Message Details	Element/ TAG Name	Attribute
F01	REGDETAILS MUST BE PRESENT	<ReqRegMob/>	
F02	REGDETAILS.DETAIL MUST BE PRESENT		addr
F03	REGDETAILS.DETAIL NAME/VALUE SHOULD BE PRESENT		name
F04	REGDETAILS.DETAIL NAME NOT VALID		seqNum
F05	REGDETAILS.CRED NOT PRESENT		code
F06	REGDETAILS.CRED DATA IS WRONG		type
F07	REGDETAILS.CRED.OTP MUST BE PRESENT		
F08	REGDETAILS.CRED.PIN MUST BE PRESENT		identity
F09	REGDETAILS.CRED.DATA MUST BE PRESENT		type
F10	REGDETAILS.CRED.DATA ENCRYPTED AUTHENTICATION MUST BE PRESENT		verifiedName
G01	HBTMSG MUST BE PRESENT	<HbtMsg/>	verifiedAddress
G02	HBTMSG.TYPE MUST BE PRESENT/VALID		
G03	VALUE NOT VALID FOR HBTMSG.TYPE		
G04	VALUE NOT VALID FOR HBTMSGRESP.RESULT	<RespHbt/>	name,value
G05	VALUE NOT VALID FOR HBTMSGRESP.ERRORCODE		
G11	VAELIST.VAE.OP/NAME MUST BE PRESENT/VALID	<ReqManageVae/>	
G12	VAELIST.VAE.NAME MUST BE PRESENT, MAXLENGTH 99		
G13	VAELIST.VAE.ADDR MUST BE VALID VPA, MAXLENGTH 255		name,value
G14	VAELIST.VAE.LOGO MUST BE VALID, MAXLENGTH 255		
G15	VAELIST.VAE.URL MUST BE VALID URL, MAXLENGTH 255		
G21	REQMSG MUST BE PRESENT	<ReqMsg/>	
G22	REQMSG.TYPE MUST BE PRESENT/VALID		

G23	VALUE NOT VALID FOR REQMSG.TYPE		
G24	REQMSG.ADDR MUST BE VALID VPA, MAXLENGTH 255		
G25	CERTIFICATE NOT FOUND		
G26	SIGNATURE ERROR		
G27	SIGNATURE MISMATCH		
G51	<RESP> MUST BE PRESENT		
G52	RESP.MSGID MUST BE PRESENT, MAXLENGTH 35		
G53	RESP.RESULT MUST BE PRESENT ALPHANUMERIC, MIN LENGTH 1, MAX LENGTH 20		
G54	RESP.ERRORCODE MUST BE PRESENT		
G55	RESP.ERRORCODE SHOULD NOT BE PRESENT		
G56	RESP.MASKNAME MUST BE PRESENT; MINLENGTH 1, MAXLENGTH 99		
G61	PAYER.INFO MUST BE PRESENT		
G62	PAYER.INFO.IDENTITY MUST BE PRESENT		
G63	PAYER.INFO.IDENTITY.TYPE MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 20		
G64	PAYER.INFO.IDENTITY VERIFIEDNAME MUST BE PRESENT, ALPHANUMERIC, MINLENGTH 1, MAXLENGTH 99		
G65	PAYER.INFO.RATING VERIFIEDADDRESS MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 5		
G66	ACCOUNT REFERENCE NUMBER MUST BE PRESENT/VALID		
G67	ACCOUNT TYPE MUST BE PRESENT/VALID		
G68	ACCOUNT AEBA MUST BE PRESENT/VALID		
G69	ACCOUNT MBEBA MUST BE PRESENT/VALID		
G70	ACCOUNT IFSC MUST BE PRESENT/VALID		
G71	MASKED ACCOUNT NUMBER MUST BE PRESENT/VALID		
G72	ACCOUNT MMID MUST BE PRESENT/VALID		
G73	CREDS ALLOWED MUST BE PRESENT/VALID		

G74	INCORRECT CRED SUBTYPE FOR THE MOBILE BANKING REGISTRATION FORMAT USED		
J01	PAYEE NOT PRESENT	< Payee/>	
J02	PAYEE.ADDR MUST BE VALID VPA, MAXLENGTH 255		
J03	PAYEE.NAME ALPHANUMERIC, MINLENGTH 1 MAXLENGTH 99		
J04	PAYEE.SEQNUM NUMERIC, MINLENGTH 1 MAXLENGTH 3		
J07	PAYEE.CODE NUMERIC OF LENGTH 4		
J08	PAYEE.TYPE MUST BE VALID	NOT REQUIRED BUT VALIDATED IF GIVEN	
O01	PAYER/PAYEE.INFO MUST BE PRESENT	<Info/>	
O02	PAYER/PAYEE .INFO.IDENTITY MUST BE PRESENT		
O03	PAYER/PAYEE.INFO.IDENTITY.TYPE MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 20		
O04	PAYER/PAYEE .INFO.IDENTITY VERIFIEDNAME MUST BE PRESENT, ALPHANUMERIC, MINLENGTH 1, MAXLENGTH 99		
O05	PAYER/PAYEE .INFO.RATING WHITELISTED MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 5		
Q01	PAYER/PAYEE.DEVICE MUST BE PRESENT	<Device/>	
Q02	PAYER/PAYEE. DEVICE.TAGS MUST BE PRESENT		
Q03	PAYER/PAYEE.TAG.DEVICE.NAME/VALUE MUST BE PRESENT		
Q04 - Q11	SAME VALIDATION MESSAGE BASED ON DEVICE TYPE		

4.4 Errors from UPI service layer

API Error Code	Description
U01	THE REQUEST IS DUPLICATE
U02	AMOUNT CAP IS EXCEEDED
U03	NET DEBIT CAP IS EXCEEDED

U04	REQUEST IS NOT FOUND
U05	FORMATION IS NOT PROPER
U06	TRANSACTION ID IS MISMATCHED
U07	VALIDATION ERROR
U08	SYSTEM EXCEPTION
U09	REQAUTH TIME OUT FOR PAY
U10	ILLEGAL OPERATION
U11	CREDENTIALS IS NOT PRESENT
U12	AMOUNT OR CURRENCY MISMATCH
U13	EXTERNAL ERROR
U14	ENCRYPTION ERROR
U15	CHECKSUM FAILED
U16	RISK THRESHOLD EXCEEDED
U17	PSP IS NOT REGISTERED
U18	REQUEST AUTHORISATION ACKNOWLEDGEMENT IS NOT RECEIVED
U19	REQUEST AUTHORISATION IS DECLINED
U20	REQUEST AUTHORISATION TIMEOUT
U21	REQUEST AUTHORISATION IS NOT FOUND
U22	CM REQUEST IS DECLINED
U23	CM REQUEST TIMEOUT
U24	CM REQUEST ACKNOWLEDGEMENT IS NOT RECEIVED
U25	CM URL IS NOT FOUND
U26	PSP REQUEST CREDIT PAY ACKNOWLEDGEMENT IS NOT RECEIVED
U27	NO RESPONSE FROM PSP
U28	PSP NOT AVAILABLE
U29	ADDRESS RESOLUTION IS FAILED

U30	DEBIT HAS BEEN FAILED
U31	CREDIT HAS BEEN FAILED
U32	CREDIT REVERT HAS BEEN FAILED
U33	DEBIT REVERT HAS BEEN FAILED
U34	REVERTED
U35	RESPONSE IS ALREADY BEEN RECEIVED
U36	REQUEST IS ALREADY BEEN SENT
U37	REVERSAL HAS BEEN SENT
U38	RESPONSE IS ALREADY BEEN SENT
U39	TRANSACTION IS ALREADY BEEN FAILED
U40	IMPS PROCESSING FAILED IN UPI
U41	IMPS IS SIGNED OFF
U42	IMPS TRANSACTION IS ALREADY BEEN PROCESSED
U43	IMPS IS DECLINED
U44	FORM HAS BEEN SIGNED OFF
U45	FORM PROCESSING HAS BEEN FAILED IN UPI
U46	REQUEST CREDIT IS NOT FOUND
U47	REQUEST DEBIT IS NOT FOUND
U48	TRANSACTION ID IS NOT PRESENT
U49	REQUEST MESSAGE ID IS NOT PRESENT
U50	IFSC IS NOT PRESENT
U51	REQUEST REFUND IS NOT FOUND
U52	PSP ORGID NOT FOUND
U53	PSP REQUEST PAY DEBIT ACKNOWLEDGEMENT NOT RECEIVED
U54	TRANSACTION ID OR AMOUNT IN CREDENTIAL BLOCK DOES NOT MATCH WITH THAT IN REQPAY
U55	MESSAGE INTEGRITY FAILED DUE TO ORGID MISMATCH

U56	NUMBER OF PAYEES DIFFERS FROM ORIGINAL REQUEST
U57	PAYEE AMOUNT DIFFERS FROM ORIGINAL REQUEST
U58	PAYER AMOUNT DIFFERS FROM ORIGINAL REQUEST
U59	PAYEE ADDRESS DIFFERS FROM ORIGINAL REQUEST
U60	PAYER ADDRESS DIFFERS FROM ORIGINAL REQUEST
U61	PAYEE INFO DIFFERS FROM ORIGINAL REQUEST
U62	PAYER INFO DIFFERS FROM ORIGINAL REQUEST
U63	DEVICE REGISTRATION FAILED IN UPI
U64	DATA TAG SHOULD CONTAIN 4 PARTS DURING DEVICE REGISTRATION
U65	CREDS BLOCK SHOULD CONTAIN CORRECT ELEMENTS DURING DEVICE REGISTRATION
U66	DEVICE FINGERPRINT MISMATCH
U67	DEBIT TIMEOUT
U68	CREDIT TIMEOUT
U69	COLLECT EXPIRED
U70	RECEIVED LATE RESPONSE
U71	MERCHANT CREDIT NOT SUPPORTED IN IMPS
U72	VAE FAILED
U74	PAYER ACCOUNT MISMATCH
U75	PAYEE ACCOUNT MISMATCH
U76	MOBILE BANKING REGISTRATION FORMAT NOT SUPPORTED BY THE ISSUER BANK
U77	MERCHANT BLOCKED
U78	BENEFICIARY BANK OFFLINE

4.5 Errors from Common Library

Error Code	Description
L05	TECHNICAL ISSUE, PLEASE TRY AFTER SOME TIME
L06	KEY CODE HAS NOT BEEN PROVIDED IN INPUT
L07	ERROR WHILE PARSING KEY CODE FROM INPUT
L08	XML PAYLOAD HAS NOT BEEN PROVIDED IN INPUT
L09	ERROR WHILE PARSING XML PAYLOAD FROM INPUT
L10	ERROR WHILE PARSING CONTROLS FROM INPUT
L11	ERROR WHILE PARSING CONFIGURATION FROM INPUT
L12	SALT HAS NOT BEEN PROVIDED IN INPUT
L13	ERROR WHILE PARSING SALT FROM INPUT
L14	ERROR WHILE PARSING PAY INFO FROM INPUT
L15	ERROR WHILE PARSING LOCALE FROM INPUT
L16	UNKNOWN ERROR OCCURRED
L17	TRUST HAS NOT BEEN PROVIDED
L18	MANDATORY SALT VALUES HAVE NOT BEEN PROVIDED
L19	ERROR WHILE PARSING MANDATORY SALT VALUES
L20	TRUST IS NOT VALID