UNIFIED PAYMENTS INTERFACE
Error and Response Codes

Version 2.9

UPI Error and Response Codes

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 in Sec 3.4, Response code E13, E15 in Sec 4.3.3, Error Code G74, Error Code U77, U78 in Sec 4.4m
2.3.2	15/11/2017	Added Response Code B6, HS in Sec 3.1, Response Code B7, HS in Sec 3.4
2.3.3	13/12/2017	Added Response Codes LD, LC in Sec 3.1 and Sec 3.4
2.3.4	26/12/2017	Added Response Code UB, UR in Sec 3.1, Response Code B3, UR in Sec 3.4
2.3.5	20/06/2018	Updated Response Code UR to IR in Sec 3.1 and Sec 3.4, Added Response Codes in Settlement RR, UR, RS, ND, OD, R9, U9, S9 in Sec 3.5
2.3.6	23/07/2018	Added Error Codes U82, U85, U87, U88, U95, U96, U97, U98, U99 in Sec 4.4
2.3.7	27/07/2018	Added Response Code RA in Sec 3.3, Error Codes T14, T15, IM0, IM1, IM3, IM5 in Sec 4.3.1, Error Codes T14, IM0, T20 in Sec 4.3.2, Error Codes T14, IM0 in Sec 4.3.3, Error Codes IM0, T16 in Sec 4.3.9, Error Codes BA2, FM2, KI1, PT1 in Sec 4.3.10
2.3.8	03/09/2018	Added Response Code CS in Sec 3.2
2.3.9	09/10/2018	Added Response Codes QU, VA-VD, VF-VM, VO-VU,VZ in Sec 3.1, Response Codes QA-QD, QH-QI, QK-QL, QR-QS, QU, VX in Sec 3.3, Response Codes MM, QC-QD, QI, QM–QQ, QT, QV-QZ, VV-VW in Sec 3.6.1, Response Codes QJ, QN, VF-VG, VL-VM, VU in Sec 3.6.2, Error Codes T13,D12, D13, PM0-PM9, PN0,PN1 in Sec 4.3.1 and Sec 4.3.2, Error Codes PI0-PJ9, PK0 in Sec 4.3.1, Error Codes E16-E18 in Sec 4.3.3, Error Code P09 in Sec 4.3.7, Error Codes X08, X09 in Sec 4.3.9, Error Codes G17-G20,G75-G81 in Sec 4.3.10, Error Codes MA0-MB7, MC3-MC4 in Sec 4.3.11, Error Codes U79-U81, UM0-UO0 in Sec 4.5, Error Codes 100-999 in Sec 4.6.1, ACTN Codes A201-A405 in Sec 4.6.2, Error Codes UA1-UC2 in Sec 4.5
2.4	10/10/2018	Added Response Codes IC,ID,IE,VE,VT in Sec 3.1, Response Code SA in Sec 3.4, Response Code IA in Sec 3.6.1, Response Code IB in Sec 3.6.2, Error Codes IM0-IM6,UP1 in Sec 4.3.1, Error Code IM3 in Sec 4.3.2, Error Codes E19,PN1,PN2 in Sec 4.3.3, Error Codes BA1,BA3,G51,KI2-KI6,Q12,TT4,UA2,UB7,UH1,UV2 in Sec 4.3.10, Error Codes HV0-HV2,MA10,MA11,MP0-MP5,MV0-MV2,PA0-PA3,PR0-PR5,PY1-PY5 in Sec 4.3.11, Error Codes OR1-OR9,R10,R13,R14,R15,R19-R21,R23-R25 in Sec 4.3.12, Error Codes U83,UO1,UP2 in Sec 4.5

2.4.1	26/10/2018	Updated Error Code IM5 in Sec 4.3.1, MA10 in Sec 4.3.11, Added Error Codes RM1-RM9,RM11, MN1-MN9 in Sec 4.3.11
2.4.2	28/01/2019	Added Response Codes FL, FP in Sec 3.1, added Error Codes MP6, MP7,MP8,MP9 in Sec 4.3.11
2.4.3	02/08/2019	Added Error Codes UO0, UO1, UO3,UO4, UO5, UO7, UO8, UO9, MX0, MX1, MX2, MX3, MX4, MX5 in Sec 4.3.11
2.4.4	16/01/2020	Added Response codes PA in 3.7 and Error codes U97, U98, U99, UC1, A15, UC2, UC3, UC4, UC5 in Sec 4.3.13
2.4.5	17/06/2020	Added Error Codes–U84,U81,U86,U89 in sec 4.4 and Response Codes – V3,V4,NU in Sec 3.6.2
2.4.6	17/06/2020	Added Error Codes – UG1,UG3,UG5,UG6 in sec 4.3.13 and Response Codes – SD.CN,IV,PE,RD,IN in sec 3.8.1
2.4.7	19/06/2020	Added Error Codes – X10,R26,Q13-Q14,G82-G95 in sec 4.3.10, T17 in sec 4.3.2 and PV1-PV5,PY2 AND PY4 in 4.3.13 and VZ1-VZ4 in sec 4.3.11 and U80,U90 AND U91 in sec 4.4 and PM16 in Sec 4.3.1,Q3 and Q4 in Sec3.6.1 V5 and V6 in Sec 3.6.2, MB9 in Sec 4.3.11
2.4.8	07/04/2021	Added Error Codes – C01-C04, V1-V13 ,MM1-MM7 in Sec 4.3.15 , Response code FP description updated and Added TD/BD bifurcation
2.4.9	29/04/2021	Added Error codes – U92,U93,U94 in Section 4.4 , Added UDIR Error codes -C15,C24,C25,C26,E13,E10,E15,E20,R14,T08,T14,V01,V03,UTO, response codes-102,103,104,105,106,114,115,116,117,118,119,120,501-RRC,TB,TP,UT1-UT6,UU1-UU3– and Error code U28, U78 descriptions updated
2.4.10	03/08/2021	Added Prepaid Voucher Error codes - T28,J10,J11,T30,IU0,T27,J09 in Section 4.3.17 and Response code – PQ in Section 3.10 , added Central mapper error codes - C30 - C33,V30 - V42,MM1 – MM18 in Section 4.3.16, updated UDIR Error codes in Section 4.3.15 and UDIR Response codes in Section 3.9
2.5	24/03/2023	3.9 Response Code for UDIR,3.10 Response Code for Prepaid Voucher,3.11 Code for UPI Lite,4.3.14 UPI Global,4.3.15 UDIR,4.3.16 Central Mapper,4.3.17 Prepaid Voucher,4.3.18 Aadhaar OTP,4.3.19 UPI Lite,4.3.20 Credit Card on UPI,4.3.21 E-RUPI & API Gateway , MR,MB, S99,HS1, HS2, HS3 response codes added
2.5.1	15/05/2023	Mapping of NO response code s– changed to TD , SA – Description modification, error Code added - M16
2.6	11/08/2023	Mapping of response codes for UPI Lite Offline 3.12
2.7	12/06/2023	Added Error Codes – S93, S94, S95, S96, S97, S98 in Section 4.4
2.8	28/12/2023	Added Error codes HS1, HS2, HS3 in section 4.4 and Error codes TT1, TV3, TV4 added in section 4.8
2.9	17/01/2024	Added Response code for EMI and CC Bill payment through UPI , UPI Lite MCB declines

Table of Contents

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 address translating PSP using the ReqTxnConfirmation. 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 four possible values: **SUCCESS | FAILURE | DEEMED**

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/response code filed in the UPI APIs. In such case the fund transfer shall not be successful.

DEEMED: Denotes the transaction has an unknown CREDIT status due to some reason. The response codes for timeout shall be populated by UPI layer. The final status shall be updated in UDIR/Backoffice respectively.

2.2 ErrorCode Attribute:

This element describes the reason 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 etc). This will show the reason for the transaction failure at the PSP/BANK end.

3. Codes to be populated by PSP/Banks

This section contains the codes that will be populated by the PSP/Banks.

3.1 Response codes in RespPay Debit, RespPay Credit, RespPay Debit (Mandate) & 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	Remarks	TD/BD
00	APPROVED OR COMPLETED SUCCESSFULLY		-
15	ISSUER NOT LIVE ON UPI		BD
59	SUSPECTED FRAUD, DECLINE/TRANSACTIONS DECLINED BASED ON RISKSCORE BY REMITTER		BD
AM	MPIN NOT SET BY CUSTOMER		BD
B1	REGISTERED MOBILE NUMBER LINKED TO THE ACCOUNT HAS BEEN CHANGED/REMOVED		BD
B3	TRANSACTION NOT PERMITTED TO THE ACCOUNT (EXAMPLE: MINOR ACCOUNT, PROPRIETOR ACCOUNT, LEGAL CASE AGAINST THIS ACCOUNT ETC., NRE (AS PER BANK'S POLICY))		BD
B6	MISMATCH IN PAYMENT DETAILS		TD
CA	COMPLIANCE ERROR CODE FOR ACQUIRER		BD
CI	COMPLIANCE ERROR CODE FOR ISSUER		BD
DF	DUPLICATE RRN FOUND IN THE TRANSACTION. (BENEFICIARY)		BD
DT	DUPLICATE RRN FOUND IN THE TRANSACTION. (REMITTER)		BD
HS	BANKS HSM IS DOWN(REMITTER)		TD

IC	DEBIT AMOUNT IS NOT BLOCKED FOR THE CUSTOMER		BD
ID	DEBIT AMOUNT GREATER THAN BLOCKED AMOUNT		BD
IE	ADEQUATE FUNDS NOT AVAILABLE IN THE ACCOUNT BECAUSE FUNDS HAVE BEEN BLOCKED FOR MANDATE		BD
IR	UNABLE TO PROCESS DUE TO INTERNAL EXCEPTION AT SERVER/CBS/ETC ON REMITTER SIDE		TD
K1	SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY REMITTER		BD
LC	UNABLE TO PROCESS CREDIT FROM BANK'S POOL/BGL ACCOUNT		BD
LD	UNABLE TO PROCESS DEBIT IN BANK'S POOL/BGL ACCOUNT		TD
NO	NO ORIGINAL REQUEST FOUND DURING DEBIT/CREDIT	Members should not decline the original transaction with NO response code, it can be only used for a response to check transaction	TD
PS	MAXIMUM BALANCE EXCEEDED AS SET BY BENEFICIARY BANK		BD
QU	PAYER ACCOUNT HAS CHANGED (PAYER)		BD
UA	PSP NOT SUPPORTED BY UPI		BD
UB	UNABLE TO PROCESS DUE TO INTERNAL EXCEPTION AT SERVER/CBS/ETC ON BENEFICIARY SIDE		TD
UP	PSP TIME-OUT		TD
VA	MANDATE HAS BEEN REVOKED		BD
VB	INCORRECT RECURRENCE PATTERN		BD
VC	INCORRECT RECURRENCE PATTERN RULE		BD
VD	INCORRECT AMOUNT RULE		BD
VE	MANDATE IS ALREADY HONOURED		BD
VF	UMN DOES NOT EXIST (REMITTER)		BD
VG	PAYER VPA IS INCORRECT (REMITTER)		BD
VH	MANDATE SIGNATURE IS TAMPERED OR CORRUPT (REMITTER)		BD

VI	EXECUTION DAY AND EXECUTION RULE MISMATCH (REMITTER)		BD
VJ	PAYER ACCOUNT HAS CHANGED (REMITTER)		BD
VK	NUMBER OF MANDATES ALLOWED ON THIS ACCOUNT HAS EXCEEDED ISSUER'S LIMIT (OPTIONAL: AS PER BANK'S POLICY)		BD
VL	MANDATE REGISTRATION NOT ALLOWED FOR CC PF PPF ACT (BANK'S POLICY)		BD
VM	NATURE OF DEBIT NOT ALLOWED IN ACCOUNT TYPE		BD
VO	PAYMENT STOPPED BY COURT ORDER		BD
VP	WITHDRAWAL STOPPED OWING TO DEATH OF ACCOUNT HOLDER		BD
VQ	WITHDRAWAL STOPPED OWING TO INSOLVENCY OF ACCOUNT		BD
VR	WITHDRAWAL STOPPED OWING TO LUNACY OF ACCOUNT HOLD		BD
VS	DUPLICATE MANDATE REQUEST FOR SAME ITEM		BD
VT	MANDATE IS PAUSED		BD
VU	MANDATE HAS EXPIRED		BD
VY	PAYEE VPA IS INCORRECT (REMITTER)		BD
VZ	PAYMENT STOPPED BY ATTACHMENT ORDER		BD
X6	INVALID MERCHANT (ACQURIER)		BD
X7	MERCHANT NOT REACHABLE (ACQURIER)		TD
XB	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (REMITTER)		BD
XC	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (BENEFICIARY)		BD
XD	INVALID AMOUNT (REMITTER)		BD
XE	INVALID AMOUNT (BENEFICIARY)		BD
XF	FORMAT ERROR (INVALID FORMAT) (REMITTER)		BD
XG	FORMAT ERROR (INVALID FORMAT) (BENEFICIARY)		BD
XH	ACCOUNT DOES NOT EXIST (REMITTER)		BD
XI	ACCOUNT DOES NOT EXIST (BENEFICIARY)		BD

XJ	REQUESTED FUNCTION NOT SUPPORTED (REMITTER)		BD
XK	REQUESTED FUNCTION NOT SUPPORTED (BENEFICIARY)		BD
XL	EXPIRED CARD, DECLINE (REMITTER)		BD
XM	EXPIRED CARD, DECLINE (BENEFICIARY)		BD
XN	NO CARD RECORD (REMITTER)		BD
XO	NO CARD RECORD (BENEFICIARY)		BD
XP	TRANSACTION NOT PERMITTED TO CARDHOLDER (REMITTER)		BD
XQ	TRANSACTION NOT PERMITTED TO CARDHOLDER (BENEFICIARY)		BD
XR	RESTRICTED CARD, DECLINE (REMITTER)		BD
XS	RESTRICTED CARD, DECLINE (BENEFICIARY)		BD
XT	CUT-OFF IS IN PROCESS (REMITTER)		TD
XU	CUT-OFF IS IN PROCESS (BENEFICIARY)		TD
XV	TRANSACTION CANNOT BE COMPLETED. COMPLIANCE VIOLATION (REMITTER)		BD
XW	TRANSACTION CANNOT BE COMPLETED. COMPLIANCE VIOLATION (BENEFICIARY)		BD
XX	NO FINANCIAL ADDRESS RECORD FOUND		BD
XY	REMITTER CBS OFFLINE		TD
Y1	BENEFICIARY CBS OFFLINE		TD
YA	LOST OR STOLEN CARD (REMITTER)		BD
YB	LOST OR STOLEN CARD (BENEFICIARY)		BD
YC	DO NOT HONOUR (REMITTER)		BD
YD	DO NOT HONOUR (BENEFICIARY)		BD
YE	REMITTING ACCOUNT BLOCKED/FROZEN		BD
YF	BENEFICIARY ACCOUNT BLOCKED/FROZEN		BD
YH	MERCHANT ERROR(ACQUIRING BANK)		BD
YI	INVALID RESPONSE CODE		BD
Z5	INVALID BENEFICIARY CREDENTIALS		BD
Z6	NUMBER OF PIN TRIES EXCEEDED		BD

Z7	TRANSACTION FREQUENCY LIMIT EXCEEDED AS SET BY REMITTING MEMBER		BD
Z8	PER TRANSACTION LIMIT EXCEEDED AS SET BY REMITTING MEMBER		BD
Z9	INSUFFICIENT FUNDS IN CUSTOMER (REMITTER) ACCOUNT		BD
ZC	ACQUIRER/BENEFICIARY UNAVAILABLE (Reserved for future purpose)		TD
ZD	VALIDATION ERROR		BD
ZF	TRANSACTION NOT PERMITTED TO DEVICE		BD
ZI	SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY BENEFICIARY		BD
ZJ	BENEFICIARY OR ACQUIRING SWITCH IS INOPERATIVE/NODE OFFLINE (Reserved for future purpose)		TD
ZK	REMITTER SWITCH IS INOPERATIVE/NODE OFFLINE (Reserved for future purpose)		TD
ZL	RECEIVED LATE RESPONSE (Reserved for future purpose)		
ZM	INVALID MPIN		BD
ZN	FUNCTIONALITY NOT YET AVAILABLE FOR MERCHANT THROUGH THE ACQUIRING BANK		BD
ZO	FUNCTIONALITY NOT YET AVAILABLE FOR CUSTOMER THROUGH THE PAYEE PSP		BD
ZP	BANKS AS BENEFICIARY NOT LIVE ON PARTICULAR TXN TYPE		BD
ZQ	UNABLE TO PROCESS REVERSAL (Reserved for future purpose)		BD
ZR	INVALID OTP		BD
ZS	OTP EXPIRED		BD
ZT	OTP TRANSACTION LIMIT EXCEEDED		BD
ZU	LIMIT EXCEEDED FOR REMITTING BANK/ISSUING BANK		BD
ZV	INCORRECT OTP (Reserved for future purpose)		BD
ZX	INACTIVE OR DORMANT ACCOUNT (REMITTER)		BD
ZY	INACTIVE OR DORMANT ACCOUNT (BENEFICIARY)		BD
FL	FIRST TRANSACTION LIMIT EXCEEDED	SCENARIO: For a user doing 1st time transaction in UPI channel, 1st transaction limit will be limited to	BD

			Rs5,000 only. Only transactions below Rs.5,000 will be approved and above Rs.5,000 will be rejected by the remitter bank.	
FP	FREEZE PERIOD FOR FIRST TIME USER		SCENARIO: During the cool down period, the account holder has attempted a transaction of cumulative value greater than 5k (Including value of 1st txn) .This is valid for 24 hours from the first transaction.	BD
MR	Incorrect Account details due to Amalgamated/Merged Activity on Remitter Side (Remitter)			BD
MB	Incorrect Account details due to Amalgamated/Merged Activity on Beneficiary Side (Beneficiary)			BD

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
CS	CREDIT SUCCESS	RESPONSE CREDIT REVERSAL	SUCCESS
NC	CREDIT NOT DONE	RESPONSE CREDIT REVERSAL	FAILURE
ND	DEBIT NOT DONE	RESPONSE DEBIT REVERSAL	FAILURE
OC	ORIGINAL CREDIT NOT FOUND	RESPONSE CREDIT REVERSAL	FAILURE

OD	ORIGINAL DEBIT NOT FOUND	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	TD/BD
QA	MANDATE IS PAUSED BY USER		BD
QB	MANDATE IS ALREADY HONOURED		BD
QC	MANDATE HAS BEEN REVOKED		BD
QD	MANDATE HAS EXPIRED		BD
QH	TXN AMOUNT DIFFERS FROM MANDATE AMOUNT		BD
QI	PAYEE VPA IS INCORRECT (PAYER)	SCENARIO: QR MANDATE COLLECT REQUEST - SOMEONE ELSE TRIES TO VALIDATE. EX- MAY@UPI DURING CREATION/98820890@UPI DURING FINANCIAL	BD
QK	MANDATE REQUEST LIMIT HAS BREACHED	SCENARIO: IN COLLECT REQUEST, DEBIT DONE ON A PARTICULAR DATE AND NEW REQUEST IS MADE AGAIN.	BD
QL	MANDATE DEBIT IS BEYOND PSP SPECIFIED AMOUNT CAP		BD
QR	EXECUTION DAY AND EXECUTION RULE MISMATCH (PAYER)		BD
QS	PAYER PROFILE DOES NOT EXIST (DE REGISTRATION/VPA REMOVED/UPDATED)		BD
QU	PAYER ACCOUNT HAS CHANGED (PAYER)		BD
RA	PAYER AND PAYEE ACCOUNT SHOULD NOT BE EQUAL		BD
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	BD
S1	PAYEE IS REPORTED AS SPAM UNDER RULE 1	SCENARIO: INITIATOR OF COLLECT REQUEST IS REPORTED AS SPAM	BD

		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	BD
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	BD
SA	TRANSACTION NOT PERMITTED FOR THIS A/C TYPE (OD/CC/PPI)		BD
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.	BD
UX	EXPIRED VIRTUAL ADDRESS		BD
VX	MANDATE DECLINED AS PAYEE IS NON MERCHANT (PAYEE)		BD
X1	RESPONSE NOT RECEIVED WITHIN TAT AS SET BY PAYEE		BD
YG	MERCHANT ERROR (PAYEE PSP)		BD
ZA	TRANSACTION DECLINED BY CUSTOMER		BD
ZB	INVALID MERCHANT (PAYEE PSP)		BD
ZE	TRANSACTION NOT PERMITTED TO VPA by the PSP		BD
ZG	VPA RESTRICTED BY CUSTOMER		BD
ZH	INVALID VIRTUAL ADDRESS		BD

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	Type
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"	BD
AM	MPIN NOT SET BY CUSTOMER	RespBalEnq , SetCre		BD
B2	ACCOUNT LINKED WITH MULTIPLE NAMES	RespListAccount	EG: JOINT ACCOUNT, KARTA ACCOUNT ETC. 'RESPONSE CODES SENT BY PSP META'!(AS PER BANK'S POLICY	BD
B3	TRANSACTION NOT PERMITTED TO THE ACCOUNT	RespBalEnq		BD
B7	BANK CARD MANAGEMENT SYSTEM IS DOWN	RespRegMob		TD
BR	MOBILE NUMBER REGISTERED WITH MULTIPLE CUSTOMER IDS	RespListAccount		BD
HS	BANKS HSM IS DOWN	RespBalEnq, RespSetCre, RespRegMob		TD
IR	UNABLE TO PROCESS DUE TO INTERNAL EXCEPTION AT SERVER/CBS/ETC ON REMITTER SIDE	RespListAcc, RespBalEnq, RespRegMob, RespSetCreds		TD

LC	UNABLE TO PROCESS CREDIT FROM BANK'S POOL/BGL ACCOUNT	RespChkTxn		BD
LD	UNABLE TO PROCESS DEBIT IN BANK'S POOL/BGL ACCOUNT	RespChkTxn		BD
RM	INVALID MPIN (VIOLATION OF POLICIES WHILE SETTING/CHANGING MPIN)	RespSetCred		BD
RN	REGISTRATION IS TEMPORARY BLOCKED DUE TO MAXIMUM NO OF ATTEMPTS EXCEEDED	RespRegMob		BD
RZ	ACCOUNT IS ALREADY REGISTERED WITH MBEBA FLAG AS 'Y'	RespListAccount		BD
SP	INVALID/INCORRECT ATM PIN	RespRegMob	SCENARIO: WHILE CREATING UPI PIN CUSTOMER HAS ENTERED INVALID/INCORRECT ATM PIN IN MOBILE BANKING REGISTRATION	BD
VN	VAE DOES NOT EXIST	ReqManageVae		BD
XH	ACCOUNT DOES NOT EXIST	RespListAccount		BD
XL	EXPIRED CARD DETAILS	RespRegMob		BD
XN	NO CARD RECORD FOUND	RespRegMob		BD
XR	RESTRICTED CARD	RespRegMob		BD
Z6	NO OF PIN TRIES EXCEEDED	RespBalEnq		BD
ZM	INVALID / INCORRECT MPIN	RespRegMob		BD
ZR	INVALID / INCORRECT OTP	RespRegMob		BD
ZS	OTP TIME EXPIRED	RespRegMob		BD
ZT	NUMBER OF OTP'S TRIES HAS BEEN EXCEEDED	RespRegMob		BD

3.5 Response codes in Settlement

Response Code in Raw file	UPI Response Code in Debit Reversal	Description

RR	RR	DEBIT REVERSAL TIMEOUT - WITHOUT INITIATING CREDIT
UR	96	DEBIT REVERSAL DECLINED BY 96 - WITHOUT INITIATING CREDIT
RS	00	DEBIT REVERSAL SUCCESS - WITHOUT INITIATING CREDIT
ND	ND	DEBIT REVERSAL DECLINED BY ND - WITHOUT INITIATING CREDIT
OD	OD	DEBIT REVERSAL DECLINED BY OD - WITHOUT INITIATING CREDIT
R9	RR	DEBIT REVERSAL TIMEOUT - AFTER CREDIT FAILURE/TIMEOUT
U9	96	DEBIT REVERSAL DECLINED BY 96 - AFTER CREDIT FAILURE/TIMEOUT
S9	00	DEBIT REVERSAL SUCCESS - AFTER CREDIT FAILURE/TIMEOUT

3.6 Response codes for Mandate

3.6.1 RespAuthMandate

Response code	Description	TD/BD
IA	DUPLICATE BLOCKFUND FOR MANDATE REQUEST	BD
MM	MANDATE REQUEST IS DECLINED BY MERCHANT (PAYEE)	BD
QC	MANDATE HAS BEEN REVOKED	BD
QD	MANDATE HAS EXPIRED	BD
QJ	UMN DOES NOT EXIST (PAYER)	BD
QM	PAYER VPA IS INCORRECT (PAYER)	BD
QN	DUPLICATE MANDATE REQUEST	BD
QO	THIS MANDATE IS NON REVOKEABLE	BD
QP	PAYER INITIATED MANDATE CANNOT BE MODIFIED BY PAYEE	BD
QQ	MANDATE CANNOT BE CREATED ON THIS VPA (PAYER)	BD
QT	MANDATE MODIFY REQUEST IS DECLINED (PAYER)	BD
QV	MANDATE DECLINED AS PAYEE IS NON-MERCHANT (PAYER)	BD
QW	UMN DOES NOT EXIST (PAYEE)	BD

QX	PAYER VPA IS INCORRECT (PAYEE)	BD
QY	PAYEE INITIATED MANDATE CANNOT BE MODIFIED BY PAYER	BD
QZ	MANDATE MODIFICATION DECLINED BY MERCHANT	BD
VV	MANDATE CAN NOT BE CREATED ON THIS VPA (PAYEE)	BD
VW	MANDATE MODIFY REQUEST IS DECLINED (PAYEE)	BD
Q1	SEQNUM MISMATCH (PAYER PSP)	BD
Q2	RECURRENCE PATTERN AND VALUE MISMATCH (PAYER)	BD
Q3	Purpose code=14, Block Fund =Y (Block fund must be N always for SI/ recurring mandate) (PAYER)	BD
Q4	Purpose Code=14, Revocable= N (Revokable tag must always be Y for for SI/ recurring mandate) (PAYER)	BD

3.6.2 RespMandate

Response code	Description	TD/BD
IB	REVOKE MANDATE AFTER THE REMITTER UNBLOCKED THE AMOUNT	BD
QJ	UMN DOES NOT EXIST (PAYER)	BD
QN	DUPLICATE MANDATE REQUEST	BD
VF	UMN DOES NOT EXIST (REMITTER)	BD
VG	PAYER VPA IS INCORRECT (REMITTER)	BD
VL	MANDATE REGISTRATION NOT ALLOWED FOR CC PF PPF ACT (BANK'S POLICY)	BD
VM	NATURE OF DEBIT NOT ALLOWED IN ACCOUNT TYPE	BD
VU	MANDATE HAS EXPIRED	BD
NU	Unable to Notify the Customer	BD
V1	SEQNUM MISMATCH (REMITTER)	BD
V2	RECURRENCE PATTERN AND VALUE MISMATCH (REMITTER)	BD
V3	PIN Cred Block is missing (txns > Rs 15000)	BD
V4	PIN Cred Block is missing (txns < Rs 15000 and Seq No = 1)	BD
V5	Purpose code=14, Block Fund =Y (Block fund must be N always for SI/ recurring mandate) (Remitter)	BD

V6	Purpose Code=14, Revocable= N (Revokable tag must always be Y for for SI/ recurring mandate except for MCC 7322, where revocable tag can be both Y or N) (Remitter)	BD

3.7 Response codes for PAN Validation

3.7.1 RespValCust

Response code	Description	TD/BD
PA	Invalid PAN details	BD

3.8 Response Code for UPI Global

3.8.1 RespValQr

Response code	Description	TD/BD
KN	KYC not Available	BD

3.8.2 RespPay

Response code	Description	TD/BD
SD	Service disable on UPI/ Customer is not active	BD
CN	Country/ Currency not supported	BD
IV	Invalid verification token	BD
PE	Payment validity expired	TD
RD	Request Decline by the bank	BD
IN	International Service not activated/disabled	BD

3.9 Response Code for UDIR

Response Code (by PSP/Bank)	Flag	Message Details	TD/BD
102 ;103	DRC	Debit Reversal Confirmation	NA
104		Debit Reversal Confirmation – Original transaction not debited	
105		Debit Reversal Confirmation Timeout	TD
NO		Remitter Original transaction not found	
UT1;UT2;UT3;UT4;UT5;UT6		Debit Reversal Confirmation Unable to Update	TD
102;103	TCC	Transaction Credit Confirmation	NA
114;115;116;117;118;119;120	RET	Beneficiary Initiates Return	NA
UT1;UT2;UT3;UT4;UT5;UT6	BUU	Beneficiary Unable to Update	TD
NO		Beneficiary Original transaction not found	
TB	BTO	Beneficiary Timeout	TD
501-RRC Success	RRC	Return Reversal Confirmation	NA
502-RRC Timeout		Return Reversal Confirmation Timeout	TD
UT1;UT2;UT3;UT4;UT5;UT6	RUU	Return Reversal Confirmation Unable to Update	TD
105	PR2C	Response to Complaint	NA
UT1;UT2;UT3;UT4;UT5;UT6	PUU	Response to Complaint as Unable to Update	TD
106	PR2C	Response to Complaint as Refund will be initiated	NA
TP	PTO	Payee Timeout	TD
UTO	–	URCS Timeout	TD
UT1		Account Closed	BD
UT2		Party Instructions	BD
UT3		Credit Freeze	BD
UT4		Duplicate Processing	BD
UT5		Technical Error	TD
UT6		Account Closed	BD

UT7	Others	TD
UU1	Remitter version not supported	BD
UU2	Beneficiary version not supported	TD
UU3	Remitter/beneficiary not supported	TD
UU4	Payee not supported	TD

3.10 Response Code for e-RUPI Voucher/e-RUPI API Gateway

Response Code	Message Details	TD/BD
PQ	QR Tampered	TD
GA	Invalid Merchant details	BD
GB	Original Voucher Details Mismatch	BD
GC	MCC and purpose code mismatch	BD

Note : All reqmandate error code and response will be valid for API gateway as well.

3.11 Code for UPI Lite

Response Code	Description	TD/BD
DU	Duplicate LRN	BD
IA	INVALIDPARENT AC- Account details in ARQC is wrong	TD
ID	INVALID DEVICE - Invalid Device details is passed in ARQC	TD
MD	MISMATCHING DEVICE- Mismatch in details between ARQC and Auth engine	TD
IK	INVALID_KEY- Keys passed in ARQC is wrong	TD
52	INVALID_ACCOUNT –LRN passed in ARQC is wrong	TD
12	INVALID_TXN – Transaction ID are wrong in ARQC	TD
UW	TRAN_AMT_EXCEEDS_LIMIT –Amount passed in ReqPay is more than the MCB balance	TD
M2	AMT_LIMIT_EXCEEDED – Amount is passed more than the limit amount	TD

		(Cumulative 2000 limit)	
	CE	CRYPTO ERROR – Cred Block is incorrect	TD
	AE	ARQC VALIDATION ERROR	TD
	GE	ARPC GENERATION ERROR	TD
	BP	BALANCE PRESENT – Transaction initiated with zero balance	TD

MCB declines (Mini Core Banking)						
Response Code	Purpose 41 and 42	Purpose 43 and 44	Module	Description		TD/BD
	Error Code	Error Code				
AV	U31	U30	ARQC Cred blk err	ARQC_VALIDATION_ERROR_SIGNATURE_VERIFICATION_FAILED	while generating ARQC, if signature verification failed	TD
AS	U31	U30	ARQC Cred blk err	ARQC_VALIDATION_ERROR_MERCKLE_TREE_SIZE_MISMATCH	while generating ARQC, if key Size is mismatched from CL	TD
AZ	U31	U30	ARQC Cred blk err	ARQC_VALIDATION_ERROR_MERCKLE_TREE_NULL	while generating ARQC, if key Size is null	TD
AX	U31	U30	ARQC Cred blk err	ARQC_VALIDATION_ERROR_MERCKLE_TREE_TIMESTAMP_MISMATCH	while generating ARQC, if txn timestamp is mismatched	TD
AA	U31	U30	ARQC Cred blk err	ARQC_VALIDATION_ERROR_MERCKLE_TREE_AMOUNT_MISMATCH	while generating ARQC, if amount is mismatched	TD
AK	U31	U30	ARQC Cred blk err	ARQC_VALIDATION_ERROR_INVALID_KEY_EXCEPTION	while generating ARQC, if the key is invalid	TD

3.12 Response Code for UPI Lite Offline

Response Code	Description	TD/BD
L1	Credit Failed	TD

L2	Beneficiary credit status unknown	TD
L3	Lite Balance limit exceeded	TD
LA	Debit status unknown	TD
LB	Payee submitted success logs after date exceeded	BD
LG	Payer submitted exception log after date exceeded	BD
LT	Payee submitted exception log after date exceeded	BD
LR	Payer submitted success logs after date exceeded	BD

3.13 Response code for EMI and CC Bill payment through UPI

Response Code	Discription	TD/BD
C1	Card Does not exists	BD
C2	System error/ Bill fetch failure	TD
C3	Invalid card/ Card not eligible (EMI – Check)	BD
C4	Credit Card Limit not there	BD
C5	System error (EMI – check)	TD
C6	OrgTxnId does not match (EMI – Check)	BD
C7	Invalid Card/ Card not eligible (EMI – SELECT)	BD
C8	System error (EMI – SELECT)	TD
C9	EMI is already created	BD
CX	OrgTxnId mismatch (EMI – SELECT)	BD
CF	Foreclose not possible	BD
CE	Invalid/ Missing EMI ID	BD
CP	Amount not eligible for EMI conversion	BD
CM	MCC not eligible for EMI conversion	BD
CB	CC Bill is already generated	BD
CZ	EMI is already foreclosed	BD

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 for DEBIT and CREDIT timeouts.

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

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	TD/BD
H02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver	TD
H03	TS MUST BE ISO_ZONE FORMAT		ts	TD
H06	MSGID MUST BE PRESENT MAXLENGTH 35		msgId	TD
U17	PSP IS NOT REGISTERED		orgId	BD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
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	TD
HM2	META.TAG.VALUE MUST BE ISO_ZONE FORMAT		value	TD
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/>		TD
T02	TXN.ID MUST BE PRESENT MAXLENGTH 35		id	TD
T03	TXN.NOTE ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 50		note	TD
T04	TXN.REFID ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		refId	TD
T05	TXN REFURL IS URL; MINLENGTH 1 MAXLENGTH 35		refUrl	TD
T06	TXN.TS MUST BE ISO_ZONE FORMAT		ts	TD
T07	TXN.TYPE MUST BE PRESENT/VALID		type	TD
T08	TXN.ORGTNXID MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35	<for REVERSAL, ChkTxn>	orgTxnId	TD

Code	Description	Element	Attribute	Type
T09	TXN.ORGTNXID IS ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		orgTxnId	TD
T10	TXN.ORGTNXID IS NOT APPLICABLE FOR THIS TYPE OF TRANSACTION		orgTxnId	TD
T11	TXN.ORGRESPCD MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 3	<for REVERSAL>		TD
T12	TXN.CUSTREF MUST BE PRESENT; LENGTH 12		custRef	TD
T13	TXN.SUBTYPE MUST BE PRESENT	<for DEBIT | CREDIT | REVERSAL>	subType	TD
T14	PURPOSE SHOULD BE PRESENT VALID VALUE		purpose	TD
T15	TXN.PURPOSE SHOULD BE 00 WHEN INITIATIONMODE 12		purpose	TD
IM0	INITIATIONMODE SHOULD BE PRESENT AND VALUE(00-32)		initiationMode	TD
IM1	INITIATIONMODE=12 (FIR) NOT VALID FOR COLLECT		initiationMode	TD
IM2	INITIATIONMODE=12 (FIR) NON-PREAPPROVED TRANSACTION IS NOT ALLOWED		initiationMode	BD
IM3	CRED BLOCK SHOULD BE UPIMANDATE OR PREAPPROVED IF INITIATIONMODE=11		initiationMode	TD
IM4	UPI 2.0 IS ALLOWING FIR ONLY	<for initiationMode is other than 12>	initiationMode	TD
IM5	PAYEE PSP DOES NOT SUPPORT VERSION 2.0		initiationMode	BD
IM6	BANK/PSP IS NOT SUPPORTING VERSION 2.0			BD
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	TD
S02	TXN RISKSCORE TYPE MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20		type	TD
S03	TXN RISKSCORE VALUE MUST BE PRESENT NUMERIC; MINLENGTH 1 MAXLENGTH 5		value	TD
BUSINESS VALIDATION: ELEMENT < RISKSCORES /> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN.				
L01	RULE MUST BE PRESENT WITHIN RULES	< Rules/>		TD
L02	RULE ATTRIBUTE NAME MUST BE PRESENT; ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20		name	TD

L03	VALUE MUST BE PRESENT; NUMERIC/DECIMAL		value <MINAMOUNT>	TD
L04	RULE ATTRIBUTE VALUE MUST BE PRESENT; NUMERIC; MINLENGTH 1 MAXLENGTH 255		value <EXPIREAFTER>	TD
BUSINESS VALIDATION: ELEMENT < RULES /> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN.				
R01	PAYER NOT PRESENT	< Payer/>		TD
R02	PAYER.ADDR MUST BE VALID VPA MAXLENGTH 255		addr	TD
R03	PAYER.NAME ALPHANUMERIC MINLENGTH 1 MAXLENGTH 99		name	TD
R04	PAYER.SEQNUM NUMERIC MINLENGTH 1 MAXLENGTH 3		seqNum	TD
R05	PAYER.TYPE MUST BE PRESENT/VALID		type	TD
R06	PAYER.CODE NUMERIC OF LENGTH 4		code	TD
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 INFO DEVICE AC C REDS AMOUNT TAG REFERRED INSIDE.				
B01	PAYEES NOT PRESENT	< Payee/>		TD
B02	PAYEE NOT PRESENT			TD
B03	PAYEE.ADDR MUST BE VALID VPA MAXLENGTH 255		addr	TD
B04	PAYEE.SEQNUM NUMERIC MINLENGTH 1 MAXLENGTH 3		seqNum	TD
B05	PAYEE.NAME ALPHANUMERIC MINLENGTH 1 MAXLENGTH 99		name	TD
B06	PAYEE.TYPE MUST BE PRESENT/VALID		type	TD
B07	PAYEE.CODE NUMERIC OF LENGTH 4		Code	TD
B08	PAYER</PAYEE> ADDRESS CANNOT BE CHANGED		addr	TD
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 INFO DEVICE AC AMOUNT TAG REFERRED INSIDE.				
I01	PAYER/PAYEE.INFO MUST BE PRESENT	<Info/>		TD
I02	PAYER/PAYEE .INFO.IDENTITY MUST BE PRESENT		identity	TD
I03	PAYER/PAYEE.INFO.IDENTITY.TYPE MUST BE PRESENT MINLENGTH 1 MAXLENGTH 20		type	TD

I04	PAYER/PAYEE .INFO.IDENTITY VERIFIEDNAME MUST BE PRESENT ALPHANUMERIC MINLENGTH 1 MAXLENGTH 99		verifiedName	TD
I05	PAYER/PAYEE .INFO.RATING WHITELISTED MUST BE PRESENT MINLENGTH 1 MAXLENGTH 5		verifiedAddress	TD
BUSINESS VALIDATION: ELEMENT <INFO/> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN. INFO ELEMENT IS GIVEN ALL ATTRIBUTE S ARE REQUIRED. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.				
D01	PAYER/PAYEE.DEVICE MUST BE PRESENT	<Device/>		TD
D02	PAYER/PAYEE. DEVICE.TAGS MUST BE PRESENT			TD
D03	PAYER/PAYEE.TAG.DEVICE.NAME/VALUE MUST BE PRESENT		name/value	TD
D04 - D11	SAME VALIDATION MESSAGE BASED ON DEVICE TYPE			TD
D12	TELECOM VALUE MUST BE MINLENGTH 1 MAXLENGTH 99			TD
D13	TELECOM TAG IS ALLOWED ONLY FOR TYPE=USDC/USDB			BD
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/>		TD
A02	PAYER/PAYEE .AC.ADDRTYPE MUST BE PRESENT		addrType	TD
A03	PAYER/PAYEE .AC.DETAIL MUST BE PRESENT		detail	TD
A04	PAYER/PAYEE .AC.NAME MUST BE PRESENT		name	TD
A05	PAYER/PAYEE .AC.DETAIL.AADHAR MUST BE PRESENT OR NOT VALID			TD
A06	PAYER/PAYEE .AC.DETAIL.ACCOUNT MUST BE PRESENT OR NOT VALID			TD
A07	PAYER/PAYEE .AC.DETAIL.MOBILE MUST BE PRESENT OR NOT VALID			TD
A08	PAYER/PAYEE .AC.DETAIL.CARD MUST BE PRESENT OR NOT VALID			TD
A09	PAYER/PAYEE .AC.DETAIL.VALUE INCORRECT FORMAT <NAME>			TD
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/>		TD

C02	PAYER/PAYEE .CREDS.CRED MUST BE PRESENT			TD
C03	PAYER/PAYEE.CRED DATA IS WRONG			TD
C04	PAYER/PAYEE .CRED.AADHAR MUST BE PRESENT			TD
C05	PAYER/PAYEE .CRED.OTP MUST BE PRESENT			TD
C06	PAYER/PAYEE .CRED.PIN MUST BE PRESENT			TD
C07	PAYER/PAYEE .CRED.CARD MUST BE PRESENT			TD
C08	PAYER/PAYEE .CRED.PREAPPROVED MUST BE PRESENT			TD
C09	PAYER/PAYEE .CRED.DATA MUST BE PRESENT			TD
C10	PAYER/PAYEE . .CRED.DATA ENCRYPTED AUTHENTICATION MUST BE PRESENT			TD
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/>		TD
V02	PAYER/PAYEE .AMOUNT.CUR MUST BE PRESENT		curr	TD
V03	PAYER/PAYEE.AMOUNT.VALUE MUST BE WITHIN 18 DIGITS INCLUDING TWO DECIMAL		value	TD
V04	PAYER/PAYEE .AMOUNT.SPLIT.NAME MUST BE PRESENT			TD
V05	PAYER/PAYEE .AMOUNT.SPLIT.VALUE MUST BE PRESENT MINLENGTH 1 MAXLENGTH 18			TD
V06	PAYEE AMOUNT CANNOT BE CHANGED			TD
M01	PAYEE.AMOUNT.CUR MUST BE CONSISTENT			TD
M02	PAYEE.AMOUNT.CUR IS INVALID			TD
M03	PAYER & PAYEE TOTAL AMOUNT NOT MATCHING			TD
M04	ONE OR MORE PAYEE AMOUNT IS MISSING			TD
M05	PAYER AND PAYEE TOTAL AMOUNT NOT MATCHING			TD
M06	MORE THAN ONE PAYEE AMOUNT IS MISSING			TD
M07	PAYER AMOUNT SHOULD BE GREATER THAN TOTAL PAYEE AMOUNT			TD
UP1	NOT A VALID AMOUNT FOR THIS CATEGORY			BD

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.				
PM0	MERCHANT TAG IS MANDATORY IF PAYER/PAYEE IS ENTITY	<Merchant/>		TD
PM1	PAYER/PAYEE.MERCHANT.IDENTIFIER.SUBCODE MUST BE NUMERIC AND OF LENGTH 4	<Identifier/>	subCode	TD
PM2	PAYER/PAYEE.MERCHANT.IDENTIFIER.MID MUST BE OF MINLENGTH 1 MAXLENGTH 20		mid	TD
PM3	PAYER/PAYEE.MERCHANT.IDENTIFIER.SID MUST BE OF MINLENGTH 1 MAXLENGTH 20		sid	TD
PM4	PAYER/PAYEE.MERCHANT.IDENTIFIER.TID MUST BE OF MINLENGTH 1 MAXLENGTH 20		tid	TD
PM5	PAYER/PAYEE.MERCHANT.NAME.BRAND MUST BE OF MINLENGTH 1 MAXLENGTH 20	<Name/>	brand	TD
PM6	PAYER/PAYEE.MERCHANT.NAME.LEGAL MUST BE OF MINLENGTH 1 MAXLENGTH 20		legal	TD
PM7	PAYER/PAYEE.MERCHANT.NAME.FRANCHISE MUST BE OF MINLENGTH 1 MAXLENGTH 20		franchise	TD
PM8	PAYER/PAYEE.MERCHANT.OWNERSHIP MUST BE PRESENT	<Ownership/>		TD
PM9	PAYER/PAYEE.MERCHANT.OWNERSHIP.TYPE MUST BE PRESENT		type	TD
PM16	ALREADY PROCESSED TRANSACTION			TD
PN0	MERCHANT TAG SHOULD NOT BE PRESENT IF PAYER/PAYEE IS PERSON	<Merchant/>		TD
PN1	PAYER/PAYEE.MERCHANT.IDENTIFIER.MERCHANTTYPE MUST BE VALID		type	TD
BUSINESS VALIDATION: ELEMENT <MERCHANT/> TAG IS NOT MANDATORY FOR BOTH PAYER & PAYEE. IT GIVES MERCHANT'S DETAILS USING INTERMEDIATE GATEWAY. IF MERCHANT TAG IS GIVEN, OWNERSHIP TAG AND OWNERSHIP TYPE IS MANDATORY.				
PI0	INSTITUTION TAG SHOULD BE PRESENT IF INITIATIONMODE=12 (FIR)	<Institution />		TD
PI1	PAYER.INSTITUTION.TYPE MUST BE PRESENT AMONG MTO|BANK		type	TD
PI2	PAYER.INSTITUTION.ROUTE MUST BE PRESENT AMONG MTSS|RDA		route	TD
PI3	PAYER.INSTITUTION.NAME MUST BE PRESENT	<Name/>		TD

PI4	PAYER.INSTITUTION.NAME.VALUE MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 100		value	TD
PI5	PAYER.INSTITUTION.NAME.ACNUM MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 50		acNum	TD
PI6	PAYER.INSTITUTION.PURPOSE MUST BE PRESENT	<Purpose/>		TD
PI7	PAYER.INSTITUTION.PURPOSE.CODE MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 50		code	TD
PI8	PAYER.INSTITUTION.ORIGINATOR MUST BE PRESENT	<Originator/>		TD
PI9	PAYER.INSTITUTION.ORIGINATOR.NAME MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 50		name	TD
PJ1	PAYER.INSTITUTION.ORIGINATOR.REFNO MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 35		refNo	TD
PJ2	PAYER.INSTITUTION.ORIGINATOR.ADDRESS MUST BE PRESENT	<Address/>		TD
PJ3	PAYER.INSTITUTION.ORIGINATOR.ADDRESS.LOCATION MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 40		location	TD
PJ4	PAYER.INSTITUTION.BENEFICIARY MUST BE PRESENT	<Beneficiary/>		TD
PJ5	PAYER.INSTITUTION.BENEFICIARY.NAME MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 50		name	TD
PJ6	PAYER.INSTITUTION.ORIGINATOR.TYPE MUST BE PRESENT, INDIVIDUAL|COMPANY	<Originator/>	type	TD
PJ7	PAYER.INSTITUTION.ORIGINATOR.ADDRESS.CITY MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 100	<Address/>	city	TD
PJ8	PAYER.INSTITUTION.ORIGINATOR.ADDRESS.COUNTRY MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 100		country	TD
PJ9	PAYER.INSTITUTION.ORIGINATOR.ADDRESS.GEOCODE MUST BE PRESENT, IN nn.nnnn,nn.nnnn FORMAT		geocode	TD
PJ0	PAYER.INSTITUTION.PURPOSE.NOTE MUST BE PRESENT,MINLENGTH 1 MAXLENGTH 50	<Purpose/>	note	TD
PK0	INSTITUTION TAG SHOULD NOT BE PRESENT IF INITIATIONMODE OTHER THAN 12	<Instituition/>		TD
BUSINESS VALIDATION: ELEMENT <INSTITUTION/> TAG IS NOT MANDATORY FOR BOTH PAYER. IT GIVES INSTITUTION DETAILS OF NRE|NRO TRANSACTIONS.				

4.3.2 API : RespAuthDetails

Error Code	Message Details	Element/ TAG Name	Attribute	TD/BD
H02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6		ver	TD
H03	TS MUST BE ISO_ZONE FORMAT		ts	TD
H06	MSGID MUST BE PRESENT MAXLENGTH 35		msgId	TD
U17	PSP IS NOT REGISTERED		orgId	BD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
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/>		TD
E02	RESP.MSGID MUST BE PRESENT MAXLENGTH 35		reqMsgId	TD
E03	RESP.RESULT MUST BE PRESENT ALPHANUMERIC MIN LENGTH 1 MAX LENGTH 20		result	TD
E04	RESP.ERRORCODE MUST BE PRESENT		errCode	TD
E05	RESP.ERRORCODE SHOULD NOT BE PRESENT		errCode	TD
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/>		TD
T02	TXN.ID MUST BE PRESENT MAXLENGTH 35		id	TD
T03	TXN.NOTE ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 50		note	TD
T04	TXN.REFID ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		refId	TD
T06	TXN.TS MUST BE ISO_ZONE FORMAT		ts	TD
T07	TXN.TYPE MUST BE PRESENT/VALID		type	TD
T12	TXN.CUSTREF MUST BE PRESENT; LENGTH 12		custRef	TD
T13	TXN.SUBTYPE MUST BE PRESENT	<for DEBIT|CREDIT| REVERSAL>	subType	TD

T14	TXN.PURPOSE MUST BE PRESENT/VALID		purpose	TD
T17	TXN.TYPE DIFFERS FROM ORIGINAL REQUEST			TD
IM3	CRED BLOCK SHOULD BE UPIMANDATE OR PREAPPROVED IF INITIATIONMODE=11		initiationMode	TD
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	TD
TR2	TXN RISKSCORE TYPE MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20		type	TD
TR3	TXN RISKSCORE VALUE MUST BE PRESENT NUMERIC; MINLENGTH 1 MAXLENGTH 5		Value	TD
BUSINESS VALIDATION: ELEMENT < RISKSCORES /> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN.				
R01	PAYER NOT PRESENT	< Payer/>		TD
R02	PAYER.ADDR MUST BE VALID VPA MAXLENGTH 255		addr	TD
R03	PAYER.NAME ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		name	TD
R04	PAYER.SEQNUM NUMERIC MINLEGTH 1 MAXLENGTH 3		seqNum	TD
R05	PAYER.TYPE MUST BE PRESENT/VALID		type	TD
R06	PAYER.CODE NUMERIC OF LENGTH 4		code	TD
T20	PAYER.INSTITUTION SHOULD NOT BE PRESENT	<Institution/>		TD
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 C REDS AMOUNT TAG REFERRED INSIDE.				
B01	PAYEES NOT PRESENT	< Payee/>		TD
B02	PAYEE NOT PRESENT			TD
B03	PAYEE.ADDR MUST BE VALID VPA MAXLENGTH 255		addr	TD
B04	PAYEE.SEQNUM NUMERIC MINLEGTH 1 MAXLENGTH 3		seqNum	TD
B05	PAYEE.NAME ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		name	TD
B06	PAYEE.TYPE MUST BE PRESENT/VALID		type	TD

B07	PAYEE.CODE NUMERIC OF LENGTH 4		Code	TD
B09	MULTIPLE PAYEES NOT ALLOWED			BD
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 INFO DEVICE AC AMOUNT TAG REFERRED INSIDE.				
I01	PAYER/PAYEE.INFO MUST BE PRESENT	<Info/>		TD
I02	PAYER/PAYEE .INFO.IDENTITY MUST BE PRESENT		identity	TD
I03	PAYER/PAYEE.INFO.IDENTITY.TYPE MUST BE PRESENT MINLEGTH 1 MAXLENGTH 20		type	TD
I04	PAYER/PAYEE .INFO.IDENTITY VERIFIEDNAME MUST BE PRESENT ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		verifiedName	TD
I05	PAYER/PAYEE .INFO.RATING WHITELISTED MUST BE PRESENT MINLEGTH 1 MAXLENGTH 5		verifiedAddress	TD
BUSINESS VALIDATION: ELEMENT <INFO/> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN. INFO ELEMENT IS GIVEN ALL ATTRIBUTE S ARE REQUIRED. PAYER/PAYEE INCLUDED IN THE MESSAGES WILL COME DEPENDING UPON THEIR TYPE DURING VALIDATION.				
D01	PAYER/PAYEE.DEVICE MUST BE PRESENT	<Device/>		TD
D02	PAYER/PAYEE. DEVICE.TAGS MUST BE PRESENT			TD
D03	PAYER/PAYEE.TAG.DEVICE.NAME/VALUE MUST BE PRESENT		name/value	TD
D04 - D11	SAME VALIDATION MESSAGE BASED ON DEVICE TYPE			TD
D12	TELECOM VALUE MUST BE MINLENGTH 1 MAXLENGTH 99			TD
D13	TELECOM TAG IS ALLOWED ONLY FOR TYPE=USDC/USDB			BD
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/>		TD
A02	PAYER/PAYEE .AC.ADDRTYPE MUST BE PRESENT		addrType	TD
A03	PAYER/PAYEE .AC.DETAIL MUST BE PRESENT		detail	TD
A04	PAYER/PAYEE .AC.NAME MUST BE PRESENT		name	TD

A05	PAYER/PAYEE .AC.DETAIL.AADHAR MUST BE PRESENT OR NOT VALID			TD
A06	PAYER/PAYEE .AC.DETAIL.ACCOUNT MUST BE PRESENT OR NOT VALID			TD
A07	PAYER/PAYEE .AC.DETAIL.MOBILE MUST BE PRESENT OR NOT VALID			TD
A08	PAYER/PAYEE .AC.DETAIL.CARD MUST BE PRESENT OR NOT VALID			TD
A09	PAYER/PAYEE .AC.DETAIL.VALUE INCORRECT FORMAT FOR / NAME			TD
A10	PAYER/PAYEE .AC.DETAIL.VALUE MUST BE PRESENT FOR / NAME			TD
A11	PAYER/PAYEE AADHAAR BASED TRANSACTIONS ARE NOT SUPPORTED PRESENTLY			BD
A12	PAYER/PAYEE IFSC BASED TRANSACTIONS ARE NOT SUPPORTED PRESENTLY			BD
A13	PAYER/PAYEE MMID BASED TRANSACTIONS ARE NOT SUPPORTED PRESENTLY			BD
A14	PAYER/PAYEE CARD BASED TRANSACTIONS ARE NOT SUPPORTED PRESENTLY			BD
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/>		TD
C02	PAYER/PAYEE .CREDS.CRED MUST BE PRESENT			TD
C03	PAYER/PAYEE.CRED DATA IS WRONG			TD
C04	PAYER/PAYEE .CRED.AADHAR MUST BE PRESENT			TD
C05	PAYER/PAYEE .CRED.OTP MUST BE PRESENT			TD
C06	PAYER/PAYEE .CRED.PIN MUST BE PRESENT			TD
C07	PAYER/PAYEE .CRED.CARD MUST BE PRESENT			TD
C08	PAYER/PAYEE .CRED.PREAPPROVED MUST BE PRESENT			TD
C09	PAYER/PAYEE .CRED.DATA MUST BE PRESENT			TD
C10	PAYER/PAYEE .CRED.DATA ENCRYPTED AUTHENTICATION MUST BE PRESENT			TD

C11	PAYER/PAYEE.CRED. SHOULD NOT BE SENT			TD
C12	PAYER/PAYEE.CRED.CODE SHOULD NOT BE PRESENT AND BE EITHER NPCI OR UIDAI			TD
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 DURIN G VALIDATION.
V01	PAYER/PAYEE. AMOUNT MUST BE PRESENT	< Amount/>		TD
V02	PAYER/PAYEE .AMOUNT.CUR MUST BE PRESENT		curr	TD
V03	PAYER/PAYEE. AMOUNT.VALUE MUST BE WITHIN 18 DIGITS INCLUDING 2 DECIMAL		value	TD
V04	PAYER/PAYEE .AMOUNT.SPLIT.NAME MUST BE PRESENT			TD
V05	PAYER/PAYEE .AMOUNT.SPLIT.VALUE MUST BE PRESENT MINLENGTH 1, MAXLENGTH 18			TD
M01	PAYEE.AMOUNT.CUR MUST BE CONSISTENT			TD
M02	PAYER.AMOUNT.CUR MUST BE MATCHED WITH PAYEE.AMOUNT.CUR			TD
M03	PAYER & PAYEE TOTAL AMOUNT NOT MATCHING			TD
M04	ONE OR MORE PAYEE AMOUNT IS MISSING			TD
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.
PM0	MERCHANT TAG IS MANDATORY IF PAYER/PAYEE IS ENTITY	<Merchant/>		TD
PM1	PAYER/PAYEE.MERCHANT.IDENTIFIER.SUBCODE MUST BE OF LENGTH 4	<Identifier/>	subCode	TD
PM2	PAYER/PAYEE.MERCHANT.IDENTIFIER.MID MUST BE OF MINLENGTH 1 MAXLENGTH 20		mid	TD
PM3	PAYER/PAYEE.MERCHANT.IDENTIFIER.SID MUST BE OF MINLENGTH 1 MAXLENGTH 20		sid	TD
PM4	PAYER/PAYEE.MERCHANT.IDENTIFIER.TID MUST BE OF MINLENGTH 1 MAXLENGTH 20		tid	TD
PM5	PAYER/PAYEE.MERCHANT.NAME.BRAND MUST BE OF MINLENGTH 1 MAXLENGTH 20	<Name/>	brand	TD
PM6	PAYER/PAYEE.MERCHANT.NAME.LEGAL MUST BE OF MINLENGTH 1 MAXLENGTH 20		legal	TD
PM7	PAYER/PAYEE.MERCHANT.NAME.FRANCHISE MUST BE OF MINLENGTH 1 MAXLENGTH 20		franchise	TD

PM8	PAYER/PAYEE.MERCHANT.OWNERSHIP MUST BE PRESENT	<Ownership/>		TD
PM9	PAYER/PAYEE.MERCHANT.OWNERSHIP.TYPE MUST BE PRESENT		type	TD
PN0	MERCHANT TAG SHOULD NOT BE PRESENT IF PAYER/PAYEE IS PERSON	<Merchant/>		TD
PN1	PAYER/PAYEE.MERCHANT.IDENTIFIER.MERCHANT.TYPE MUST BE VALID		type	TD
PN2	PAYER.MERCHANT.TYPE MUST BE PRESENT AMONG SMALL|LARGE		type	TD
BUSINESS VALIDATION: ELEMENT <MERCHANT/> TAG IS NOT MANDATORY FOR BOTH PAYER & PAYEE. IT GIVES MERCHANT'S DETAILS USING INTERMEDIATE GATEWAY. IF MERCHANT TAG IS GIVEN, OWNERSHIP TAG AND OWNERSHIP TYPE IS MANDATORY.				

4.3.3 API : RespPay

Error Code	Message Details	Element/ TAG Name	Attribute	TD/BD
H02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6		Ver	TD
H03	TS MUST BE ISO_ZONE FORMAT		ts	TD
H06	MSGID MUST BE PRESENT MAXLENGTH 35		msgId	TD
U17	PSP IS NOT REGISTERED		orgId	TD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
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/>		TD
T02	TXN.ID MUST BE PRESENT MAXLENGTH 35		id	TD
T03	TXN.NOTE ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 50		note	TD
T04	TXN.REFID ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		refId	TD
T06	TXN.TS MUST BE ISO_ZONE FORMAT		ts	TD
T07	TXN.TYPE MUST BE PRESENT/VALID		type	TD
T13	TXN.SUBTYPE MUST BE PRESENT	<Ref/>	subtype	TD
T14	TXN.PURPOSE MUST BE PRESENT/VALID		purpose	TD
IM0	INITIATIONMODE SHOULD BE PRESENT AND VALUE(00-24)		initiationMode	TD
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	TD
TR2	TXN RISKSCORE TYPE MUST BE PRESENT ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 20		type	TD
TR3	TXN RISKSCORE VALUE MUST BE PRESENT NUMERIC; MINLENGTH 1 MAXLENGTH 5		value	TD
BUSINESS VALIDATION: ELEMENT < RISKSCORES /> TAG IS NOT MANDATORY BUT WILL BE VALIDATED IF GIVEN.				
E01	<RESP> MUST BE PRESENT	< Resp/>		TD

E02	RESP.MSGID MUST BE PRESENT MAXLENGTH 35		reqMsgId	TD
E03	RESP.RESULT MUST BE PRESENT ALPHANUMERIC MIN LENGTH 1 MAX LENGTH 20		result	TD
E04	RESP.ERRORCODE MUST BE PRESENT		errCode	TD
E05	RESP.ERRORCODE SHOULD NOT BE PRESENT		errCode	TD
E06	RESP.ERRORCODE MUST BE SUCCESS OR FAILURE		result	TD
E07	TYPE IS MANDATORY & ALPHANUMERIC	<Ref/>	type	TD
E08	SEQNUM IS MANDATORY & NUMERIC		seqNum	TD
E09	ADDR IS MANDATORY & ALPHANUMERIC		addr	TD
E10	SETTLEAMOUNT IS MANDATORY & DECIMAL		settAmount	TD
E11	SETTLECURRENCY IS MANDATORY & TEXT		settCurrency	TD
E12	APPROVALNUM IS MANDATORY & TEXT		approvalNum	TD
E13	RESPCODE IS MANDATORY & ALPHANUMERIC AND MUST BE VALID		respCode	TD
E14	SETTLEAMOUNT OF FAILURE CASES CANNOT BE MORE THAN ZERO		settleAmount	TD
E15	INVALID RESPONSE CODE FOR THIS API		respCode	TD
E16	REF.ACNUM MUST BE OF MINLENGTH 1 MAXLENGTH 16		acNum	BD
E17	REF.CODE MUST BE OF LENGTH 4		code	TD
E18	REF.IFSC MUST BE OF LENGTH 11		ifsc	BD
E19	REF.ACCTYPE MUST BE PRESENT		accType	TD

BUSINESS VALIDATION: ELEMENT < RESP/> TAG IS MANDATORY. ATTRIBUTE MSGID AND RESULT ARE MANDATORY.
ERRCODE IS MANDATORY IF RESULT IS FAILURE. REF TAG IS REFERED 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	TD/BD
U17	PSP IS NOT REGISTERED	<Head/>	orgId	BD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver	TD
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts	TD
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId	TD
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	TD/BD
U17	PSP IS NOT REGISTERED	<Head/>	orgId	BD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver	TD
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts	TD
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId	TD
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	TD/BD
U17	PSP IS NOT REGISTERED	<Head/>	orgId	BD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver	TD
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts	TD
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId	TD
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	TD/BD
U17	PSP IS NOT REGISTERED	<Head/>	orgId	BD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver	TD
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts	TD
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId	TD
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/>		TD
P02	PAYER.ADDR MUST BE VALID VPA MAXLENGTH 255		addr	TD
P03	PAYER.NAME ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		name	TD
P04	PAYER.SEQNUM NUMERIC MINLEGTH 1 MAXLENGTH 3		seqNum	TD

	P05	PAYER.TYPE MUST BE PRESENT/VALID		type	TD
	P06	PAYER.CODE NUMERIC OF LENGTH 4		code	TD
	P09	PAYER.AADHAARCONSENT MUST BE PRESENT		aadhaarConsent	TD
BUSINESS VALIDATION: ELEMENT < PAYER/> TAG IS MANDATORY AND HAS TO BE PROVIDED WITH VALID DATA. ATTRIBUTE ADDR, TYPE, AND AADHAARCONSENT ARE MANDATORY. FOR ENTITY TYPE CODE IS MANDATORY. OTHER ATTRIBUTES WILL BE VALIDATED IN DATA GIVEN.
	Y01	LINK NOT PRESENT	< Link/>		TD
	Y02	LINK.TYPE MUST BE PRESENT/VALID		type	TD
	Y03	LINK.VALUE MUST BE PRESENT/VALID		value	TD
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	TD/BD
U17	PSP IS NOT REGISTERED	<Head/>	orgId	BD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver	TD
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	ts	TD
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId	TD
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/>		TD
P02	PAYER.ADDR MUST BE VALID VPA MAXLENGTH 255		addr	TD
P03	PAYER.NAME ALPHANUMERIC MINLEGTH 1 MAXLENGTH 99		name	TD
P04	PAYER.SEQNUM NUMERIC MINLEGTH 1 MAXLENGTH 3		seqNum	TD
P05	PAYER.TYPE MUST BE PRESENT/VALID		type	TD

Code	Description	Tag	Attribute	Type
P06	PAYER.CODE NUMERIC OF LENGTH 4		code	TD
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/>		TD
K02	PAYER/PAYEE .AC.ADDRTYPE MUST BE PRESENT		addrType	TD
K03	PAYER/PAYEE .AC.DETAIL MUST BE PRESENT		detail	TD
K04	PAYER/PAYEE .AC.NAME MUST BE PRESENT		name	TD
K05	PAYER/PAYEE .AC.DETAIL.AADHAR MUST BE PRESENT OR NOT VALID			TD
K06	PAYER/PAYEE .AC.DETAIL.ACCOUNT MUST BE PRESENT OR NOT VALID			TD
K07	PAYER/PAYEE .AC.DETAIL.MOBILE MUST BE PRESENT OR NOT VALID			TD
K08	PAYER/PAYEE .AC.DETAIL.CARD MUST BE PRESENT OR NOT VALID			TD
K09	PAYER/PAYEE .AC.DETAIL.VALUE MUST BE PRESENT FOR / NAME			TD
BUSINESS VALIDATION: ELEMENT < AC /> TAG IS MANDATORY. AC VALIDATION IS DONE BASED ON AADHAR ACCOUNT MOBILE CARD.				
W01	PAYER/PAYEE .CREDS NOT PRESENT	<Creds/>		TD
W02	PAYER/PAYEE .CREDS.CRED MUST BE PRESENT			TD
W03	PAYER/PAYEE.CRED DATA IS WRONG			TD
W04	PAYER/PAYEE .CRED.AADHAR MUST BE PRESENT			TD
W05	PAYER/PAYEE .CRED.OTP MUST BE PRESENT			TD
W06	PAYER/PAYEE .CRED.PIN MUST BE PRESENT			TD
W07	PAYER/PAYEE .CRED.CARD MUST BE PRESENT			TD
W08	PAYER/PAYEE .CRED.PREAPPROVED MUST BE PRESENT			TD
W09	PAYER/PAYEE .CRED.DATA MUST BE PRESENT			TD
W10	PAYER/PAYEE . .CRED.DATA ENCRYPTED AUTHENTICATION MUST BE PRESENT			TD
BUSINESS VALIDATION: ELEMENT < CREDS /> TAG IS MANDATORY.				
N01 - N10	SAME VALIDATION LIKE **CREDS.**	<NewCred/>		TD

BUSINESS VALIDATION: ELEMENT < NEW CRED /> TAG IS MANDATORY.

4.3.9 Meta API : ReqChkTxn

Error Code	Message Details	Element/ TAG Name	Attribute	TD/BD
U17	PSP IS NOT REGISTERED	<Head/>	orgId	BD
U52	PSP ORGID NOT FOUND	<Head/>	orgId	TD
Z02	VER NUMERIC/DECIMAL MIN LENGTH 1 MAX LENGTH 6	<Head/>	ver	TD
Z03	TS MUST BE ISO_ZONE FORMAT	<Head/>	Ts	TD
Z06	MSGID MUST BE PRESENT MAXLENGTH 35	<Head/>	msgId	TD
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/>		TD
X02	TXN.ID MUST BE PRESENT MAXLENGTH 35		id	TD
X03	TXN.NOTE ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 50		note	TD
X04	TXN.REFID ALPHANUMERIC; MINLENGTH 1 MAXLENGTH 35		refId	TD
X06	TXN.TS MUST BE ISO_ZONE FORMAT		ts	TD
X07	TXN.TYPE MUST BE PRESENT/VALID		type	TD
X08	TXN.ORGTXNDATE MUST BE PRESENT		orgTxnDate	TD
X09	TXN.ORGTXNDATE SHOULD BE WITHIN 90 DAYS		orgTxnDate	TD
IM0	INITIATIONMODE SHOULD BE PRESENT AND VALUE(00-14)		initiationMode	TD
T16	IF SUBTYPE = MANDATE, THEN UMN IS MANDATORY		umn	TD
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	TD/BD
BA1	TXN.TYPE MUST BE PRESENT/VALID	<Txn/>	code	TD
BA2	AMOUNT TAG MUST BE PRESENT.	<Amount/>		TD
BA3	BAL.DATA SHOULD BE PRESENT/VALID IF TXN.TYPE=BALCHK	<Bal/>		TD
F01	REGDETAILS MUST BE PRESENT	<ReqRegMob/>		TD
F02	REGDETAILS.DETAIL MUST BE PRESENT		addr	TD
F03	REGDETAILS.DETAIL NAME/VALUE SHOULD BE PRESENT		name	TD
F04	REGDETAILS.DETAIL NAME NOT VALID		seqNum	TD
F05	REGDETAILS.CRED NOT PRESENT		code	TD
F06	REGDETAILS.CRED DATA IS WRONG		type	TD
F07	REGDETAILS.CRED.OTP MUST BE PRESENT			TD
F08	REGDETAILS.CRED.PIN MUST BE PRESENT		identity	TD
F09	REGDETAILS.CRED.DATA MUST BE PRESENT		type	TD
F10	REGDETAILS.CRED.DATA ENCRYPTED AUTHENTICATION MUST BE PRESENT		verifiedName	TD
FM2	REGDETAILS.TYPE MUST BE FORMAT 2		type	TD
G01	HBTMSG MUST BE PRESENT	<HbtMsg/>	verifiedAddress	TD
G02	HBTMSG.TYPE MUST BE PRESENT/VALID			TD
G03	VALUE NOT VALID FOR HBTMSG.TYPE			TD
G04	VALUE NOT VALID FOR HBTMSGRESP.RESULT	<RespHbt/>	name,value	TD
G05	VALUE NOT VALID FOR HBTMSGRESP.ERRORCODE			TD
G11	VAELIST.VAE.OP/NAME MUST BE PRESENT/VALID	<ReqManageVae/>		TD
G12	VAELIST.VAE.NAME MUST BE PRESENT, MAXLENGTH 99			TD
G13	VAELIST.VAE.ADDR MUST BE VALID VPA, MAXLENGTH 255		name,value	TD

G14	VAELIST.VAE.LOGO MUST BE VALID, MAXLENGTH 255			TD
G15	VAELIST.VAE.URL MUST BE VALID URL, MAXLENGTH 255			TD
G17	VAELIST.VAE.KEY.CODE MUST BE PRESENT	<key/>	code	TD
G18	VAELIST.VAE.KEY.TYPE MUST BE PRESENT		type	TD
G19	VAELIST.VAE.KEY.KI MUST BE PRESENT		ki	TD
G20	VAELIST.VAE.KEY.KEYVALUE MUST BE PRESENT	<keyValue/>		TD
G21	REQMSG MUST BE PRESENT	<ReqMsg/>		TD
G22	REQMSG.TYPE MUST BE PRESENT/VALID			TD
G23	VALUE NOT VALID FOR REQMSG.TYPE			TD
G24	REQMSG.ADDR MUST BE VALID VPA, MAXLENGTH 255			TD
G25	CERTIFICATE NOT FOUND			TD
G26	SIGNATURE ERROR			TD
G27	SIGNATURE MISMATCH			TD
G51	RESP.MERCHANT MUST BE PRESENT			TD
G52	RESP.MSGID MUST BE PRESENT, MAXLENGTH 35			TD
G53	RESP.RESULT MUST BE PRESENT ALPHANUMERIC, MIN LENGTH 1, MAX LENGTH 20			TD
G54	RESP.ERRORCODE MUST BE PRESENT			TD
G55	RESP.ERRORCODE SHOULD NOT BE PRESENT			TD
G56	RESP.MASKNAME MUST BE PRESENT; MINLENGTH 1, MAXLENGTH 99			TD
G61	PAYER.INFO MUST BE PRESENT			TD
G62	PAYER.INFO.IDENTITY MUST BE PRESENT			TD
G63	PAYER.INFO.IDENTITY.TYPE MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 20			TD
G64	PAYER.INFO.IDENTITY VERIFIEDNAME MUST BE PRESENT, ALPHANUMERIC, MINLENGTH 1, MAXLENGTH 99			TD
G65	PAYER.INFO.RATING VERIFIEDADDRESS MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 5			TD

G66	ACCOUNT REFERENCE NUMBER MUST BE PRESENT/VALID			TD
G67	ACCOUNT TYPE MUST BE PRESENT/VALID			TD
G68	ACCOUNT AEBA MUST BE PRESENT/VALID			TD
G69	ACCOUNT MBEBA MUST BE PRESENT/VALID			TD
G70	ACCOUNT IFSC MUST BE PRESENT/VALID			TD
G71	MASKED ACCOUNT NUMBER MUST BE PRESENT/VALID			TD
G72	ACCOUNT MMID MUST BE PRESENT/VALID			TD
G73	CREDS ALLOWED MUST BE PRESENT/VALID			TD
G74	INCORRECT CRED SUBTYPE FOR THE MOBILE BANKING REGISTRATION FORMAT USED			BD
G75	ACCOUNT NAME MUST BE PRESENT	<Account/>	name	TD
G76	AADHAAR NUMBER MUST BE PRESENT IF AEBA=Y AND AADHAARCONSENT=Y		aadhaarNo	TD
G77	RESP.CODE MUST BE PRESENT/VALID	<Resp/>	code	TD
G78	RESP.TYPE MUST BE PRESENT/VALID		type	TD
G79	RESP.IFSC MUST BE PRESENT/VALID		ifsc	TD
G80	RESP.IIN MUST BE PRESENT/VALID		iin	TD
G81	RESP.SECUREPINURL MUST BE OF MINLENGTH 1 MAXLENGTH 100		securePinUrl	TD
G82	PAYER REQIDDETAILS. NOT PRESENT			TD
G83	PAYER REQIDDETAILS.IDS NOT PRESENT			TD
G84	REQIDDETAILS.ID.NAME VALUE MUST BE PRESENT			TD
G85	REQIDDETAILS.ID.NAME VALUE MUST BE PRESENT MINLENGTH M,MAXLENGTH N			TD
G86	RESPIDDETATILS NOT PRESENT			TD
G87	RESPIDDETAILS.ID NOT PRESENT			TD
G88	RESPIDDETAILS.ID DETAILS NOT PRESENT			TD
G89	PAYER RESPIDDETAILS.ID NAME/VALUE MUST BE PRESENT AND VALID			TD
G90	ID DETAILS VALUE MUST BE PRESENT FOR DETAIL NAME			TD

G91	ID DETAIL VALUE INCORRECT FORMAT FOR DETAIL NAME			TD
G94	PAYER PAN DIFFERS FROM ORGIGINAL REQUEST			TD
G95	PAYER UMN DIFFERS FROM ORIGINAL REQUEST			TD
G96	ID PAN/AADHAR/VOTERID/DRIVINGLICENSE ALLOWED ONLY IF TXNTYPE IS VALCUST			TD
G97	ID UMN ALLOWED ONLY IF TXNTYPE IS MANDATE NOTIFICATION			TD
G98	ID ACNATURE/ACHOLDER ALLOWED ONLY IF TXNTYPE IS VALCUST			TD
J01	PAYEE NOT PRESENT	< Payee/>		TD
J02	PAYEE.ADDR MUST BE VALID VPA, MAXLENGTH 255			TD
J03	PAYEE.NAME ALPHANUMERIC, MINLENGTH 1 MAXLENGTH 99			TD
J04	PAYEE.SEQNUM NUMERIC, MINLENGTH 1 MAXLENGTH 3			TD
J07	PAYEE.CODE NUMERIC OF LENGTH 4			TD
J08	PAYEE.TYPE MUST BE VALID	NOT REQUIRED BUT VALIDATED IF GIVEN		TD
K16	REQUESTED PSP KEY IS NOT PRESENT IN UPI	<ReqListKey/>		TD
K16	REQUSETED PSP KEY IS NOT PRESENT IN UPI			TD
KI1	VAE.KEY.TAGS MUST BE PRESENT	<Key/>	code	TD
KI2	KEY.CODE MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 20		type	TD
KI3	KEY.TYPE MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 20		ki	TD
KI4	KEY.KI MUST BE PRESENT IN FORMAT YYYYMMDD	<KeyValue/>		TD
KI5	KEY.KEYVALUE MUST BE PRESENT.			TD
O01	PAYER/PAYEE.INFO MUST BE PRESENT	<Info/>		TD
O02	PAYER/PAYEE .INFO.IDENTITY MUST BE PRESENT			TD
O03	PAYER/PAYEE.INFO.IDENTITY.TYPE MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 20			TD
O04	PAYER/PAYEE .INFO.IDENTITY VERIFIEDNAME MUST BE PRESENT, ALPHANUMERIC, MINLENGTH 1, MAXLENGTH 99			TD
O05	PAYER/PAYEE .INFO.RATING WHITELISTED MUST BE PRESENT, MINLENGTH 1, MAXLENGTH 5			TD

P07	PAYER.BAL MUST BE PRESENT		balance	TD
P08	PAYER.BAL.DATA MUST BE PRESENT		value	TD
PT1	PTYPE TAG VALUE SHOULD BE UPIMANDATE		pType	TD
PV1	PSP DOES NOT SUPPORT VERSION VALCUST 2.4			TD
PV2	PAYER PSP DOES NOT SUPPORT VERSION VALCUST 2.4			TD
PV3	PAYEE PSP DOES NOT SUPPORT VERSION VALCUST 2.4			TD
PV4	REMIT PSP DOES NOT SUPPORT VERSION VALCUST 2.4			TD
PV5	BENEFICIARY PSP DOES NOT SUPPORT VERSION VALCUST 2.4			TD
PY2	PAYEE.AADR DIFFERS FROM ORIGINAL REQUEST			TD
PY4	PAYEE.CODE DIFFERS FROM ORIGINAL REQUEST			TD
Q01	PAYER/PAYEE.DEVICE MUST BE PRESENT	<Device/>		TD
Q02	PAYER/PAYEE. DEVICE.TAGS MUST BE PRESENT			TD
Q03	PAYER/PAYEE.TAG.DEVICE.NAME/VALUE MUST BE PRESENT			TD
Q04 - Q12	SAME VALIDATION MESSAGE BASED ON DEVICE TYPE			TD
Q13	PAYEE.AMOUNT IS NOT ALLOWED ONLY IF TXNTYPE IS NOT MANDATE NOTIFICATION			TD
Q14	PAYER AMOUNT IS NOT ALLOWED ONLY IF TXNTYPE IS VALCUST/MANDATENOTIFICATION			TD
TT4	VERSION 2.0 LIST_PSP_KEYS TAGS NOT SUPPORTED IN 1.0			TD
UA2	VERSION/TAGS SENT NOT SUPPORTED BY PSP/BANK			TD
UB7	OTHER BANK/PSP IS NOT SUPPORTED IN 2.0 VERSION			TD
UH1	HEADER VERSION MISMATCHED			TD
UV2	REQRESP VERSION MISMATCHED			TD

4.3.11 Mandate Codes

Error Code	Message Details	Element/ TAG Name	Attribute	TD/BD
HV0	HEADER MUST BE PRESENT			TD
HV1	HEADER VER DIFFERS FROM ORIGINAL REQUEST			TD
HV2	HEADER TS MUST BE PRESENT			TD
HV3	ORGID DIFFERS FROM ORIGINAL REQUEST			TD
HV4	HEADER MSGID DIFFERS FROM ORIGINAL REQUEST			TD
MA0	MANDATE NOT PRESENT	<Mandate/>		BD
MA1	MANDATE.NAME ALPHANUMERIC; MINLENGTH 1 , MAXLENGTH 99		name	TD
MA2	MANDATE.TXNID MUST BE PRESENT, MUST BE 35 CHARACTERS OF ALPHANUMERIC		txnId	TD
MA3	MANDATE.TXNID AND TXN.ID MUST BE SAME			TD
MA4	MANDATE.UMN MUST BE PRESENT		umn	TD
MA5	MANDATE.UMN MUST BE PRESENT, LENGTH 32		umn	TD
MA6	MANDATE.TS MUST BE PRESENT AND SHOULD BE IN ISO_ZONE FORMAT		ts	TD
MA7	MANDATE.REVOKEABLE MUST BE PRESENT, REVOKABLE.TYPE MUST BE Y OR N		revokeable	TD
MA8	MANDATE.SHARETOPAYEE 'N' IS APPLICABLE ONLY FOR ONETIME RECURRENCE PATTERN AS WELL AS FOR PAYER INITIATED TRANSACTIONS ONLY		shareToPayee	BD
MA9	MANDATE.VALIDITY MUST BE PRESENT	<Validity/>		TD
MA10	MANDATE.UMN MUST BE PRESENT			TD
MA11	MANDATE.UMN SHOULD NOT BE PRESENT FOR PAYEE INITIATED TRANSACTION			TD
MB0	MANDATE.VALIDITY.START MUST BE PRESENT, DATE FORMAT DDMMYYYY, START DATE MUST BE TODAY'S DATE OR LATER		start	TD
MB1	MANDATE.VALIDITY.END MUST BE PRESENT, DATE FORMAT DDMMYYYY, END DATE MUST BE GREATER THAN TODAY'S DATE		end	TD

MB2	MANDATE.AMOUNT MUST BE PRESENT, VALUE AND RULE SHOULD NOT BE EMPTY	<Amount/>	value	TD
MB3	MANDATE.AMOUNT.RULE MUST BE PRESENT, RULE MUST BE EXACT/MAX		rule	TD
MB4	MANDATE.RECURRENCE MUST BE PRESENT, MANDATE.RECURRENCE.PATTERN MUST BE ONETIME OR DAILY OR WEEKLY	<Recurrence/>	pattern	TD
MB5	MANDATE.RECURRENCE.RULE MUST BE PRESENT, MANDATE.RECURRENCE.RULE.TYPE MUST BE AFTER OR ON OR BEFORE			TD
MB6	MANDATE.RECURRENCE.RULE MUST BE PRESENT, MANDATE.RECURRENCE.RULE.VALUE IN BETWEEN 1 TO 7 ONLY WHEN MANDATE.RECURRENCE.PATTERN IS WEEKLY			TD
MB7	MANDATE.RECURRENCE.RULE NOT APPLICABLE FOR MANDATE.RECURRENCE.PATTERN ONETIME/DAILY/WEEKLY/FORTNIGHTLY/MONTHLY/ BIMONTHLY/QUARTERLY/HALFYEARLY/YEARLY/ASPRESENTED			TD
MB8	MANDATE RECURRENCE PATTERN.BLOCK=N IS ALLOWED ONLY IF THE PURPOSE CODE=14			TD
MB9	MANDATE RECURRENCE PATTERN. REVOKABLE=Y, ONLY Y IS ALLOWED IF THE PURPOSE CODE=14			TD
MC3	MANDATE.UMN CANNOT BE GENERATED BY PAYEE	<Mandate/>	umn	TD
MC4	GLOBAL ADDRESS NOT SUPPORTED IN MANDATE	<Payer/> <Payee/>	addr	BD
MN0	MANDATE TAG DIFFERS FROM ORIGINAL REQUEST			TD
MN1	MANDATE.NAME DIFFERS FROM ORIGINAL REQUEST			TD
MN2	MANDATE.TXNID DIFFERS FROM ORIGINAL REQUEST			TD
MN3	MANDATE.UMN DIFFERS FROM ORIGINAL REQUEST			TD
MN4	MANDATE.TS DIFFERS FROM ORIGINAL REQUEST			TD
MN5	MANDATE.REVOKEABLE DIFFERS FROM ORIGINAL REQUEST			TD
MN6	MANDATE.SHARETOPAYEE DIFFERS FROM ORIGINAL REQUEST			TD
MN7	MANDATE.BLOCKFUND DIFFERS FROM ORIGINAL REQUEST			TD
MN8	MANDATE.TYPE DIFFERS FROM ORIGINAL REQUEST, MANDATE.AMOUNT DIFFERS FROM ORIGINAL REQUEST			TD

MN9	MANDATE.RECURRENCE.PATTERN DIFFERS FROM ORIGINAL REQUEST				TD
VZ1	MANDATE.RECURRENCE RULE TAG SHOULD NOT BE PRESENT-REMITTER BANK NOT CERTIFIED FOR 2.7				BD
VZ2	MANDATE.RECURRENCE RULE TAG SHOULD NOT BE PRESENT-BENEFICIARY BANK NOT CERTIFIED FOR 2.7				BD
VZ3	MANDATE RECURRENCE RULE TAG SHOULD NOT BE PRESENT-PAYER PSP NOT CERTIFIED FOR 2.7				BD
VZ4	MANDATE RECURRENCE RULE TAG SHOULD NOT BE PRESENT – PAYEE PSP NOT CERTIFIED FOR 2.7				BD
MP0	BLOCKFUND IS ALLOWED ONLY IF THE PURPOSE=01				BD
MP1	BLOCKFUND=Y IS ALLOWED FOR CREATE/UPDATE AND BLOCKFUND=N IS ALLOWED FOR REVOKE				BD
MP2	MANDATE.AMOUNT CAN ONLY BE UPDATED IF PURPOSE=01				BD
MP3	RECURRENCE PATTERN IS ALWAYS ONETIME IF PURPOSE=01				BD
MP4	AMOUNT RULE SHOULD BE ALWAYS MAX IF PURPOSE=01	<Mandate/>			BD
MP5	SHARETOPAYEE=Y FOR PAYER INITIATED IF PURPOSE=01				BD
MP6	PAYER PSP DOES NOT SUPPORT VERSION MANDATE 2.1				BD
MP7	PAYEE PSP DOES NOT SUPPORT VERSION MANDATE 2.1				BD
MP8	REMITTER BANK DOES NOT SUPPORT VERSION MANDATE 2.1				BD
MP9	BENIFICIARY BANK DOES NOT SUPPORTS VERSION MANDATE 2.1				BD
MV0	MANDATE.VALIDITY DIFFERS FROM ORIGINAL REQUEST				TD
MV1	MANDATE.VALIDITY.START DIFFERS FROM ORIGINAL REQUEST				TD
MV2	MANDATE.VALIDITY.END DIFFERS FROM ORIGINAL REQUEST				TD
PA0	PAYER/PAYEES.AC DIFFERS FROM ORIGINAL REQUEST				TD
PA1	PAYER/PAYEES.AC.ADDRTYPE DIFFERS FROM ORIGINAL REQUEST				TD
PA2	PAYER/PAYEES.AC.DETAILS DIFFERS FROM ORIGINAL REQUEST				TD
PA3	PAYER/PAYEES.ACCOUNT DIFFERS FROM ORIGINAL REQUEST				TD
PR0	PAYER DIFFERS FROM ORIGINAL REQUEST				TD
PR1	PAYER.ADDR DIFFERS FROM ORIGINAL REQUEST				TD

PR2	PAYER.NAME DIFFERS FROM ORIGINAL REQUEST			TD
PR3	PAYER.CODE DIFFERS FROM ORIGINAL REQUEST			TD
PR4	PAYER.SEQNUM DIFFERS FROM ORIGINAL REQUEST			TD
PR5	PAYER.TYPE DIFFERS FROM ORIGINAL REQUEST			TD
PY1	PAYEES.NAME DIFFERS FROM ORIGINAL REQUEST			TD
PY2	PAYEES.ADDR DIFFERS FROM ORIGINAL REQUEST			TD
PY3	PAYEES.SEQNUM DIFFERS FROM ORIGINAL REQUEST			TD
PY4	PAYEE CODE DIFFERS FROM ORIGINAL REQUEST			TD
PY5	PAYEES.TYPE DIFFERS FROM ORIGINAL REQUEST			TD
RM1	REQMANDATE MUST BE PRESENT, UMN SHOULD BE ALWAYS CREATED BY PAYER (REQAUTHMANDATE)			TD
RM2	UMN HANDLER AND ORG ID SHOULD BE SAME (REQAUTHMANDATE)			TD
RM3	TXNID AND MANDATE TXNID SHOULD BE SAME (REQAUTHMANDATE)			TD
RM5	PAYEE INITIATED MANDATE SHOULD NOT HAVE SHARETOPAYEE TAG (REQAUTHMANDATE)			TD
RM7	VALIDITY START DATE SHOULD BE GREATER THAN OR EQUAL TO THE CURRENT DATE (REQAUTHMANDATE)			TD
RM8	VALIDITY END DATE SHOULD BE GREATER THAN OR EQUAL TO THE CURRENT DATE (REQAUTHMANDATE)			TD
RM9	SHARETOPAYEE SHOULD BE ALLOWED ONLY FOR PAYER AND RECURRENCE PATTERN SHOULD BE "ONETIME" FOR BOTH PAYER/PAYEE (REQAUTHMANDATE)			BD
RM11	BLOCKFUND SHOULD BE "Y" WHEN MANDATE IS CREATE/UPDATE (REQAUTHMANDATE)			TD
UO0	REMITTER BANK NOT REGISTERED (MANDATE)			BD
UO1	BENEFICIARY BANK NOT REGISTERED (MANDATE)			BD
UO3	PSP does not supports version mandate 2.1			BD
UO4	ReqMandateConfirmation negative Ack received from Payee			TD
UO5	Final Response Mandate negative Ack received from Payer			TD

Error Code	Message Details	Element/ TAG Name	Attribute	TD/BD
UO7	Mandate OrgId or UMN address not matched with Payer VPA Address			TD
UO8	Mandate UMN address either not Active or not Exists			TD
UO9	Mandate UMN address exists already			TD
MX0	ReqAuthMandate API Not Supported By Bank			BD
MX1	RespAuthMandate API Not Supported By Bank			BD
MX2	RespMandate API Not Supported By Bank			BD
MX3	RespMandateConfirmation API Not Supported By Bank			BD
MX4	ReqAuthMandate API Not Supported By Bank			BD
MX5	ReqMandateConfirmation API Not Supported By Bank			BD
VZ6	Payer PSP not certified for Mandate use case			BD
VZ8	Remitter bank not certified for Mandate use case			BD

4.3.12 Online Refund Codes

Error Code	Message Details	Element/ TAG Name	Attribute	TD/BD
OR1	REFUND IS ALLOWED ONLY FOR 2.0	\<Txn/>	type	BD
OR2	TXN.ORGTNXID MUST BE PRESENT/ VALID FOR REFUND; ALPHANUMERIC; MINLENGTH 1 , MAXLENGTH 35 GOING SUCCESS		orgTxnId	TD
OR3	TXN.ORGTNXDATE MUST BE PRESENT/ VALID FOR REFUND		orgTxnDate	TD
OR4	TXN.ORGRRN MUST BE PRESENT/ VALID FOR REFUND; NUMERIC; LENGTH 12		orgRrn	TD
OR5	PAYEE.GLOBAL ADDRESS MUST BE ACCT NUMBER AND IFSC ONLY FOR REFUND	\<Payee/>	address	TD
OR6	PAYEE ACCOUNT DETAILS MUST BE PRESENT OR VPA MUST BE GLOBAL ADDRESS(A/C NO & IFSC) .		account	TD
OR7	PAYER MUST BE ENTITY FOR TYPE REFUND	\<Payer/>	type	TD
OR8	PAYEE MUST BE PERSON FOR TYPE REFUND	\<Payee/>	type	TD
OR9	PAYER.CRED.PREAPPROVED MUST BE PRESENT	\< Cred />		TD

R10	Payee redundant or duplicate payment instrument	<Payer/>	account	TD
R13	TXN.ORGTNXID MUST BE PRESENT/ VALID FOR REFUND; ALPHANUMERIC; MINLENGTH 1 , MAXLENGTH 35	<Txn/>	orgTxnId	TD
R14	TXN.ORGTNXDATE MUST BE PRESENT/ VALID FOR REFUND		orgTxnDate	TD
R15	TXN.ORGRRN MUST BE PRESENT/ VALID FOR REFUND; NUMERIC; LENGTH 12		orgRrn	TD
R19	INITIATOR PSP MUST SUPPORT VERSION 2.2 FOR REFUND	<Head/>	version	TD
R20	BENEFICIARY BANK MUST SUPPORT VERSION 2.2 FOR REFUND	<Account/>	IFSC	TD
R21	ONLINE REFUND IS DISABLED IN UPI	<Txn/>	type	BD
R23	PAYER AND PAYEE AMOUNT MUST BE SAME	<Payer/>	amount	TD
R24	PAYER ACCOUNT DETAILS MUST BE PRESENT	<Account/>		TD
R25	MULTIPLE PAYEES NOT ALLOWED FOR REFUND			TD
R26	TXN.UMNEXECTS MUST BE PRESENT/VALID AND ISO_ZONE FORMAT			TD
X10	TXN.ORGTXNID/ORGRRN/UMNEXECTS ALLOWED ONLY IF TXN.TYPE IS MANDATENOTIFICATION			TD

4.3.13 PAN Validation

Error Code	Message Details	TD/BD
A15	Response Received before Ack	TD
U97	No Ack for ReqAuthValCust	TD
U98	Null Ack for ReqAuthValCust	TD
U99	Neg Ack for ReqAuthValCust	TD
UC1	No response for ReqAuthValCust	TD
UC2	No Ack for ReqValCust	TD
UC3	Null Ack for ReqValCust	TD
UC4	Neg Ack for ReqValCust	TD
UC5	No response for ReqValCust	TD

(NOTE – Error codes U97, U98, U99 are applicable for all Meta APIs. Same highlighted here specifically for ValCust Meta API.)

4.3.14 UPI Global

Error Code	Message Details	TD/BD
UG1	Response Activation TimeOut	TD
UG3	Response ValQR TimeOut	TD
UG5	FOREX Error in ValQR	TD
UG6	QR Payload not found	TD
PM12	PAYEE_FOREX_INFO_INVALID	TD
PM14	Request timeout scenario for UPI International	BD
PM15	INCORRECT_AMOUNT_CALCULATION	TD

4.3.15 UDIR

Error Code (by UPI)	Message Details	TD/BD
C15	Only Beneficiary can initiate Preapproved Refund.	BD
C24	Complaint Not Present	TD
C25	Complaint ReqAdjFlag not present	TD
C26	Complaint ReqAdjCode not present	TD
E13	Resp.AdjCode should be present	TD
E10	Ref adjAmt should be within 18 digits including 2 decimal	TD
E15	Ref approvalNum is mandatory & text	TD
E20	Resp.AdjFlag should be present	TD
R14	Txn.OrgTxnDate must be present/ valid	TD
T08	Txn.getOrgTxnId must be present/ valid; alphanumeric; minlength 1 , maxlength 35	TD
T14	PURPOSE SHOULD BE PRESENT VALID VALUE	TD
V01	ReqAdjAmount must be present	TD

V03	ReqAdjAmount must be within 18 digits including 2 decimal	TD
UU1;UU2;UU3,UU4	Versioning - Complaint Rejected if bank not live (Flag - NAC)	TD
All Applicable UPI Error Codes	Not Applicable Cases (Flag – NAC)	BD

4.3.16 Central Mapper

Error Code	Message Details	API	TD/BD
C30	Consent not present		TD
C31	Cannot process request with Consent value other than Y		TD
C32	Consent name should be CMREGISTRATION		TD
C33	Please input proper Consent type		TD
V30	RegIdDetails must be present		TD
V31	Id must be present		TD
V32	Id name must be present		TD
V33	Id value must be present		TD
V34	Id must consist of alphanumeric characters only (Numeric ID)	ReqRegMapper, RegGetAdd	TD
V35	Id must be larger than 6 digits		TD
V36	Id must not be of length 10/11/12		TD
V37	Id must be shorter than 16 digits		TD
V38	Id must not start with 0		TD
V39	Id must not end with same last three digits		TD
V40	Id must not contain same digits		TD
V41	Id must consist of alphanumeric characters only (Mobile Number)		TD
V42	Id must consist of proper 10 digit mobile number		TD
MM1	MAPPING_EXISTS	ReqRegMapper, RegGetAdd	TD
MM2	MAPPING_DOES_NOT_EXIST	ReqRegMapper, RegGetAdd	TD
MM3	MAPPING_BLOCKED	ReqRegMapper, RegGetAdd	TD

MM4	MAPPING_INACTIVE	ReqRegMapper, RegGetAdd	TD
MM5	VPA_MAPPED_TO_ANOTHER_MOBILE	ReqRegMapper	TD
MM6	VPA_OF_DIFFERENT_ORG	ReqRegMapper, RegGetAdd	TD
MM7	MAPPING_ACTIVATION_NOT_ALLOWED	ReqRegMapper	TD
MM8	PREVVPA_NOT_SAME_AS_CACHE	ReqRegMapper	TD
MM9	CANNOT_ACTIVATE_DEREGISTERED_MOBILE	ReqRegMapper	TD
MM10	COOLING_PERIOD_NOT_OVER	ReqRegMapper	BD
MM11	TYPE_NOT_SUPPORTED_FOR_GETADD	ReqGetAdd	TD
MM12	TXN_SUBTYPE_ID_NO_REGIDDETAILS_PRESENT	ReqRegMapper, RegGetAdd	TD
MM13	PROPER_TXN_SUBTYPE_NOT_PRESENT	ReqRegMapper, RegGetAdd	TD
MM14	PROPER_TXN_TYPE_NOT_PRESENT	ReqRegMapper, RegGetAdd	TD
MM15	MAPPING_AGAINST_VPA_ABSENT	ReqRegMapper	TD
MM16	CANNOT_PORT_NUMERIC_ID	ReqRegMapper	TD
MM17	CHECK_ACTION_NOT_PERMITTED	ReqGetAdd	TD
MM18	ID_MAPPED_TO_DIFFERENT_VPA	ReqRegMapper	TD
MM19	PORT_ACTION_PROHIBITED	ReqRegMapper	
MM20	VAULT_INACCESSIBLE	ReqRegMapper	
MM21	CMID_ADDITION_PROHIBITED_BEYOND_THREE	ReqRegMapper	

4.3.17 Prepaid Voucher

Error Code	Message Details	API	TD/BD
T28	Mandate Voucher amount should not exceed		BD
J10	Voucher Expired		BD
J11	Voucher Incorrect date format	ValAdd	BD
T30	PurposeCode should be "19" & InitiationMode "11|13"		BD

IU0	UUID not present in the system		BD
T27	UUID Must be Valid, Alphanumeric, length must be either 32 or 36 before '@'		BD
J09	MCC Mismatch with Mandatecreation and ValAdd		BD

4.3.18 Aadhaar OTP

API Error Code	Description	TD/BD
A0	INVALID DETAILS (mismatch between the details in ListAccount and ReqOtp/ No LK & AUA shared by remitter bank)	BD
A20	BLANK/INVALID AADHAAR NUMBER	BD
UD1	UIDAI TIMEOUT	-
UD2	UIDAI DECLINE	-

4.3.19 UPI Lite

Error code	Description	TD/BD
UL1	LITE A/C not supplied	-
UL2	LITE pre-create not present – LRN is not created/Invalid LRN	-
UL3	LITE A/C not activated – Initiating transaction before activating the LRN	-
UL4	LITE ARQC generated failed GENERATE FAILED – Auth engine not able to generate ARPC during lite sync	-
UL5	LITE a/c deactivated	-
UL6	Lite Engine Unavailable/Down	-

4.3.20 Credit Card on UPI

Error Code	Description	TD/BD
CC1	Credit Card Bin Mismatch	BD
CC2	Both Payer Payee Account is credit Card	BD
CC3	ICCW transaction are not allowed for payer account type credit card	BD
CC4	ERUPI transaction is not allowed for payer account type credit card	BD
CC5	FIR not allowed for payee/beneficiary account type credit card	BD
CC6	PAN validation not allowed for account type credit card	BD
CC7	Aadhaar OTP mode of PIN set not allowed for customer account type Credit Card	BD
CC8	Merchant mandatory attributes not present account type credit card	TD

4.3.21 E-RUPI & API Gateway

Note All reqmandate error code and response will be valid for API gateway as well

API Error Code	Description	TD/BD
MB7	Validity greater than 1 year not allowed	BD
MO7	MCC Code Not Mapped with Purpose	BD

4.4 Errors from UPI Service Layer

API Error Code	Description	TD/BD
M16	AI MODEL DECLINE	BD
U01	THE REQUEST IS DUPLICATE	TD
U02	AMOUNT CAP IS EXCEEDED	BD
U03	NET DEBIT CAP IS EXCEEDED	BD
U04	REQUEST IS NOT FOUND	TD
U05	FORMATION IS NOT PROPER	TD

U06	TRANSACTION ID IS MISMATCHED	TD
U07	VALIDATION ERROR	TD
U08	SYSTEM EXCEPTION	TD
U09	REQAUTH TIME OUT FOR PAY	TD
U10	ILLEGAL OPERATION	BD
U11	CREDENTIALS IS NOT PRESENT	BD
U12	AMOUNT OR CURRENCY MISMATCH	TD
U13	EXTERNAL ERROR	TD
U14	ENCRYPTION ERROR	TD
U15	CHECKSUM FAILED	TD
U16	RISK THRESHOLD EXCEEDED	BD
U17	PSP IS NOT REGISTERED	BD
U18	REQUEST AUTHORISATION ACKNOWLEDGEMENT IS NOT RECEIVED	TD
U19	REQUEST AUTHORISATION IS DECLINED	BD
U20	REQUEST AUTHORISATION TIMEOUT	TD
U21	REQUEST AUTHORISATION IS NOT FOUND	TD
U22	CM REQUEST IS DECLINED	TD
U23	CM REQUEST TIMEOUT	TD
U24	CM REQUEST ACKNOWLEDGEMENT IS NOT RECEIVED	TD
U25	CM URL IS NOT FOUND	TD
U26	PSP REQUEST CREDIT PAY ACKNOWLEDGEMENT IS NOT RECEIVED	TD
U27	NO RESPONSE FROM PSP	TD
U28	REMITTER BANK NOT AVAILABLE	TD
U29	ADDRESS RESOLUTION IS FAILED	NA
U30	DEBIT HAS BEEN FAILED	NA
U31	CREDIT HAS BEEN FAILED	NA

U32	CREDIT REVERT HAS BEEN FAILED	TD
U33	DEBIT REVERT HAS BEEN FAILED	TD
U34	REVERTED	NA
U35	RESPONSE IS ALREADY BEEN RECEIVED	TD
U36	REQUEST IS ALREADY BEEN SENT	TD
U37	REVERSAL HAS BEEN SENT	TD
U38	RESPONSE IS ALREADY BEEN SENT	TD
U39	TRANSACTION IS ALREADY BEEN FAILED	TD
U40	IMPS PROCESSING FAILED IN UPI	TD
U41	IMPS IS SIGNED OFF	TD
U42	IMPS TRANSACTION IS ALREADY BEEN PROCESSED	TD
U43	IMPS IS DECLINED	NA
U44	FORM HAS BEEN SIGNED OFF	TD
U45	FORM PROCESSING HAS BEEN FAILED IN UPI	TD
U46	REQUEST CREDIT IS NOT FOUND	TD
U47	REQUEST DEBIT IS NOT FOUND	TD
U48	TRANSACTION ID IS NOT PRESENT	TD
U49	REQUEST MESSAGE ID IS NOT PRESENT	TD
U50	IFSC IS NOT PRESENT	BD
U51	REQUEST REFUND IS NOT FOUND	TD
U52	PSP ORGID NOT FOUND	BD
U53	PSP REQUEST PAY DEBIT ACKNOWLEDGEMENT NOT RECEIVED	TD
U54	TRANSACTION ID OR AMOUNT IN CREDENTIAL BLOCK DOES NOT MATCH WITH THAT IN REQPAY	TD
U55	MESSAGE INTEGRITY FAILED DUE TO ORGID MISMATCH	TD
U56	NUMBER OF PAYEES DIFFERS FROM ORIGINAL REQUEST	TD
U57	PAYEE AMOUNT DIFFERS FROM ORIGINAL REQUEST	TD

U58	PAYER AMOUNT DIFFERS FROM ORIGINAL REQUEST	TD
U59	PAYEE ADDRESS DIFFERS FROM ORIGINAL REQUEST	TD
U60	PAYER ADDRESS DIFFERS FROM ORIGINAL REQUEST	TD
U61	PAYEE INFO DIFFERS FROM ORIGINAL REQUEST	TD
U62	PAYER INFO DIFFERS FROM ORIGINAL REQUEST	TD
U63	DEVICE REGISTRATION FAILED IN UPI	TD
U64	DATA TAG SHOULD CONTAIN 4 PARTS DURING DEVICE REGISTRATION	TD
U65	CREDS BLOCK SHOULD CONTAIN CORRECT ELEMENTS DURING DEVICE REGISTRATION	TD
U66	DEVICE FINGERPRINT MISMATCH	BD
U67	DEBIT TIMEOUT	TD
U68	CREDIT TIMEOUT	TD
U69	COLLECT EXPIRED	BD
U70	RECEIVED LATE RESPONSE	TD
U71	MERCHANT CREDIT NOT SUPPORTED IN IMPS	TD
U72	VAE FAILED	TD
U74	PAYER ACCOUNT MISMATCH	TD
U75	PAYEE ACCOUNT MISMATCH	TD
U76	MOBILE BANKING REGISTRATION FORMAT NOT SUPPORTED BY THE ISSUER BANK	TD
U77	MERCHANT BLOCKED	TD
U78	BENEFICIARY BANK OFFLINE	TD
U80	PAYER PSP THROTTLE DECLINE	TD
U81	REMITTER BANK DEEMED CHECK DECLINE	TD
U82	READ TIMEOUT IN REQPAY CREDIT	TD
U84	BENEFICIARY BANK DEEMED CHECK DECLINE	TD
U85	CONNECTION TIMEOUT IN REQPAY DEBIT	TD
U86	REMITTER BANK THROTTLING DECLINE	TD

U87	READ TIMEOUT IN REQPAY DEBIT	TD
U88	CONNECTION TIMEOUT IN REQPAY CREDIT	TD
U89	BENEFICIARY BANK THROTTLING DECLINE	TD
U90	REMITTER BANK DEEMED HIGH RESPONSE TIME CHECK DECLINE	TD
U91	BENEFICIARY BANK DEEMED HIGH RESPONSE TIME CHECK DECLINE	TD
U92	PAYER PSP NOT AVAILABLE	TD
U93	PAYEE PSP NOT AVAILABLE	TD
U94	PAYEE PSP THROTTLE DECLINE	TD
U95	PAYEE VPA AADHAAR OR IIN VPA IS DISABLED	BD
U96	PAYER AND PAYEE IFSC/ACNUM CAN'T BE SAME	BD
U97	PSP REQUEST META ACKNOWLEDGEMENT NOT RECEIVED	TD
U98	NULL ACK RECEIVED BY UPI FOR META TRANSACTION	TD
U99	NEGATIVE ACK RECEIVED BY UPI FOR META TRANSACTION	TD
S93	PAYEE_PSP_THROTTLE_DECLINE_OUTGOING_COUNT	TD
S94	PAYEE_PSP_THROTTLE_DECLINE_RESPONSE_TIME	TD
S95	BENEFICIARY_DISPATCH_FAILED	
S96	REMITTER_DISPATCH_FAILED	
S97	ADD_RESLN_DISPATCH_FAILED	
S98	ISSUER_DISPATCH_FAILED	
HS1	HSM_OFFINE	
HS2	HSM_TIMEOUT	
HS3	HSM_COMMUNICATION_ERROR	

4.5 Errors from UPI 2.0 Service Layer

API Error Code	Description	API	TD/BD
U79	UIDAI FAILURE		TD
U81	UIDAI AUTH RES INVALID/FORMAT ERROR		TD
U83	ACCTYPE IS NOT SUPPORTED (OD)		BD
UA1	HEADER & URL VERSION IS MISMATCHED	Any Leg	TD
UA2	VERSION/TAGS SENT NOT SUPPORTED BY PSP/BANK	Any Leg	TD
UA3	PAYER/PAYEE PSP,HEADER OR URL VERSION MISMATCHED	ReqMandate/ReqAuthMandate	TD
UA4	PAYER/PAYEE PSP,REQUEST & RESPONSE HEADER VERSION MISMATCH	ReqMandate/ReqAuthMandate/RespMandate/RespAuthMandate	TD
UA5	PAYER/PAYEE PSP,VERSION/TAGS NOT SUPPORTED BY PSP/BANK	ReqMandate/ReqAuthMandate	TD
UA6	URL VERSION MISMATCHED (NEG ACK FOR RESPAUTH. ERROR CODE U18 IN FINAL RESPPAY.)	RespAuthMandate	TD
UA7	REMITTER BANK,REQUEST & RESPONSE HEADER VERSION MISMATCH	ReqMandate/RespMandate (Remitter)	TD
UA8	REMITTER BANK,HEADER OR URL VERSION MISMATCHED	ReqMandate	TD
UA9	REMITTER BANK,VERSION/TAGS SENT NOT SUPPORTED BY BANK	ReqMandate	TD
UB1	BENIFICIARY BANK,REQUEST & RESPONSE HEADER VERSION MISMATCH	ReqPayCr/ResPayCr	TD
UB2	BENIFICIARY BANK,HEADER OR URL VERSION MISMATCHED	ReqPayCr	TD
UB3	BENIFICIARY BANK,VERSION/TAGS SENT NOT SUPPORTED BY BANK	ReqPayCr	TD
UB7	OTHER BANK/PSP IS NOT SUPPORTED IN 2.0 VERSION	ReqMandate/ReqAuthMandate/RespMandate/RespAuthMandate	TD
UB8	PAYER PSP DOES NOT SUPPORTS VERSION	ReqMandate(Payer Initiated)	TD
UB9	REMITTER BANK DOES NOT SUPPORT VERSION	ReqMandate(remitter)	TD
UC2	BENEFICIARY BANK DOES NOT SUPPORT VERSION	ReqPayCr	TD
UM0	REQAUTHMANDATE ACK NOT RECEIVED	ReqPayCr	TD

UM1	RESPAUTHMANDATE DECLINED BY PSP	ReqAuthMandate	-
UM2	RESPAUTHMANDATE TIMEOUT	RespAuthMandate	TD
UM3	RESPAUTHMANDATE EXPIRED	RespAuthMandate	BD
UM4	REQAUTHMANDATE NEGATIVE ACK RECEIVED FROM PSP	ReqAuthMandate	TD
UM5	RESPAUTHMANDATE NEGATIVE ACK SENT FROM UPI TO PSP	RespAuthMandate	TD
UM6	ORIGINAL REQAUTHMANDATE NOT FOUND	ReqAuthMandate	TD
UM7	REQMANDATE ACK NOT RECEIVED FROM REMITTER BANK	ReqMandate (Remitter)	TD
UM8	RESPMANDATE DECLINED BY REMITTER BANK	RespMandate (remitter)	-
UM9	RESPMANDATE TIMEOUT AT REMITTER END	RespMandate (remitter)	TD
UN0	REQMANDATE NEGATIVE ACK RECEIVED FROM REMITTER BANK	ReqMandate (Remitter)	TD
UN1	RESPMANDATE NEGATIVE ACK SENT FROM UPI TO REMITTER BANK	RespMandate (remitter)	TD
UN2	ORIGINAL REQMANDATE NOT FOUND	ReqMandate	TD
UN3	RESPMANDATE ACK NOT RECEIVED FROM PAYER	RespMandate (Payer)	TD
UN4	REQMANDATECONFIRMATION ACK NOT RECEIVED FROM PAYER	ReqMandateConfirmation (Payer)	TD
UN5	PAYER PSP NOT AVAILABLE	ReqMandate (Payee initiated)	TD
UN6	PAYEE PSP NOT AVAILABLE	ReqMandate (Payer Initiated)	TD
UN7	REMITTER BANK NOT AVAILABLE	ReqMandate (Remitter)	TD
UN8	PAYER PSP NOT REGISTERED	ReqMandate	TD
UN9	PAYEE PSP NOT REGISTERED	ReqMandate	TD
UO0	REMITTER BANK NOT REGISTERED (MANDATE)	ReqMandate	TD
UO1	BENEFICIARY BANK NOT REGISTERED (MANDATE)	RespAuthMandate	TD
UP2	MANDATE AMOUNT CAP IS EXCEEDED	ReqMandate	BD
S99	Graceful decline		-
HS1	HSM is offline		-
HS2	HSM Time out		-
HS3	HSM communication error		-

4.6 Errors and ACTN from UIDAI

4.6.1 ErrorCodes from UIDAI

Error Code	Description
100	"PI" (BASIC) ATTRIBUTES OF DEMOGRAPHIC DATA DID NOT MATCH
200	"PA" (ADDRESS) ATTRIBUTES OF DEMOGRAPHIC DATA DID NOT MATCH
300	BIOMETRIC DATA DID NOT MATCH
310	DUPLICATE FINGERS USED
311	DUPLICATE IRISES USED
312	FMR AND FIR CANNOT BE USED IN SAME TRANSACTION
313	SINGLE FIR RECORD CONTAINS MORE THAN ONE FINGER
314	NUMBER OF FMR/FIR SHOULD NOT EXCEED 10
315	NUMBER OF IIR SHOULD NOT EXCEED 2
400	"OTP" VALIDATION FAILED
401	"TKN" VALIDATION FAILED
500	INVALID SKEYENCRYPTION
501	INVALID VALUE FOR "CI" ATTRIBUTE IN "SKEY" ELEMENT
502	INVALID PID ENCRYPTION
503	INVALID HMAC ENCRYPTION
504	SESSION KEY REINITIATION REQUIRED DUE TO EXPIRY OR KEY OUT OF SYNC
505	SYNCHRONIZED SKEY USAGE IS NOT ALLOWED
510	INVALID AUTH XML FORMAT
511	INVALID PID XML FORMAT
520	INVALID DEVICE
521	INVALID FINGER DEVICE (FDC IN META ELEMENT)
522	INVALID IRIS DEVICE (IDC IN META ELEMENT)

530	INVALID AUTHENTICATOR CODE
540	INVALID AUTH XML VERSION
541	INVALID PID XML VERSION
542	AUA NOT AUTHORIZED FOR ASA.
543	SUB-AUA NOT ASSOCIATED WITH "AUA"
550	INVALID "USES" ELEMENT ATTRIBUTES
561	REQUEST EXPIRED ("PID->TS" VALUE IS OLDER THAN N HOURS WHERE N IS A CONFIGURED THRESHOLD IN AUTHENTICATION SERVER)
562	TIMESTAMP VALUE IS FUTURE TIME (VALUE SPECIFIED "PID->TS" IS AHEAD OF AUTHENTICATION SERVER TIME BEYOND ACCEPTABLE THRESHOLD)
563	DUPLICATE REQUEST (THIS ERROR OCCURS WHEN EXACTLY SAME AUTHENTICATION REQUEST WAS RESENT BY AUA)
564	HMAC VALIDATION FAILED
565	LICENSE KEY HAS EXPIRED
566	INVALID LICENSE KEY
567	INVALID INPUT (THIS ERROR OCCURS WHEN SOME UNSUPPORTED CHARACTERS WERE FOUND IN INDIAN LANGUAGE VALUES, "LNAME" OR "LAV")
568	UNSUPPORTED LANGUAGE
569	DIGITAL SIGNATURE VERIFICATION FAILED (THIS MEANS THAT AUTHENTICATION REQUEST XML WAS MODIFIED AFTER IT WAS SIGNED)
570	INVALID KEY INFO IN DIGITAL SIGNATURE (THIS MEANS THAT CERTIFICATE USED FOR SIGNING THE AUTHENTICATION REQUEST IS NOT VALID – IT IS EITHER EXPIRED, OR DOES NOT BELONG TO THE AUA OR IS NOT CREATED BY A WELL-KNOWN CERTIFICATION AUTHORITY)
571	PIN REQUIRES RESET (THIS ERROR WILL BE RETURNED IF RESIDENT IS USING THE DEFAULT PIN WHICH NEEDS TO BE RESET BEFORE USAGE)
572	INVALID BIOMETRIC POSITION (THIS ERROR IS RETURNED IF BIOMETRIC POSITION VALUE "POS" ATTRIBUTE IN "BIO" ELEMENT - IS NOT APPLICABLE FOR A GIVEN BIOMETRIC TYPE - "TYPE" ATTRIBUTE IN "BIO" ELEMENT.)
573	PI USAGE NOT ALLOWED AS PER LICENSE
574	PA USAGE NOT ALLOWED AS PER LICENSE
575	PFA USAGE NOT ALLOWED AS PER LICENSE
576	FMR USAGE NOT ALLOWED AS PER LICENSE
577	FIR USAGE NOT ALLOWED AS PER LICENSE

578	IIR USAGE NOT ALLOWED AS PER LICENSE
579	OTP USAGE NOT ALLOWED AS PER LICENSE
580	PIN USAGE NOT ALLOWED AS PER LICENSE
581	FUZZY MATCHING USAGE NOT ALLOWED AS PER LICENSE
582	LOCAL LANGUAGE USAGE NOT ALLOWED AS PER LICENSE
584	INVALID PIN CODE IN META ELEMENT
585	INVALID GEO CODE IN META ELEMENT
710	MISSING "PI" DATA AS SPECIFIED IN "USES"
720	MISSING "PA" DATA AS SPECIFIED IN "USES"
721	MISSING "PFA" DATA AS SPECIFIED IN "USES"
730	MISSING PIN DATA AS SPECIFIED IN "USES"
740	MISSING OTP DATA AS SPECIFIED IN "USES"
800	INVALID BIOMETRIC DATA
810	MISSING BIOMETRIC DATA AS SPECIFIED IN "USES"
811	MISSING BIOMETRIC DATA IN CIDR FOR THE GIVEN AADHAAR NUMBER
812	RESIDENT HAS NOT DONE "BEST FINGER DETECTION". APPLICATION SHOULD INITIATE BFD APPLICATION TO HELP RESIDENT IDENTIFY THEIR BEST FINGERS. SEE AADHAAR BEST FINGER DETECTION API SPECIFICATION.
820	MISSING OR EMPTY VALUE FOR "BT" ATTRIBUTE IN "USES" ELEMENT
821	INVALID VALUE IN THE "BT" ATTRIBUTE OF "USES" ELEMENT
901	NO AUTHENTICATION DATA FOUND IN THE REQUEST (THIS CORRESPONDS TO A SCENARIO WHEREIN NONE OF THE AUTH DATA – DEMO, PV, OR BIOS – IS PRESENT)
902	INVALID "DOB" VALUE IN THE "PI" ELEMENT (THIS CORRESPONDS TO A SCENARIOS WHEREIN "DOB" ATTRIBUTE IS NOT OF THE FORMAT "YYYY" OR "YYYY-MM-DD", OR THE AGE OF RESIDENT IS NOT IN VALID RANGE)
910	INVALID "MV" VALUE IN THE "PI" ELEMENT
911	INVALID "MV" VALUE IN THE "PFA" ELEMENT
912	INVALID "MS" VALUE
913	BOTH "PA" AND "PFA" ARE PRESENT IN THE AUTHENTICATION REQUEST (PA AND PFA ARE MUTUALLY EXCLUSIVE)
930-939	TECHNICAL ERROR THAT ARE INTERNAL TO AUTHENTICATION SERVER
940	UNAUTHORIZED ASA CHANNEL

941	UNSPECIFIED ASA CHANNEL
980	UNSUPPORTED OPTION
996	AADHAAR CANCELLED
997	AADHAAR SUSPENDED
998	INVALID AADHAAR NUMBER OR NON AVAILABILITY OF AADHAAR DATA
999	UNKNOWN ERROR

4.6.2 ACTN from UIDAI

ACTN	Error Code	Description
BUSINESS VALIDATION: IF AADHAAR AUTHENTICATION FAILURE (RESULT="FAILURE") THEN ACTN=" XXX|ZZZZ", XXX – SHOULD BE POPULATED FROM "ERR" OF AUTHRES AND ZZZZ – SHOULD BE POPULATED IF PRESENT IN "ACTN" OF AUTHRES. ELSE ONLY XXX		
A201	998	AADHAAR NUMBER IS INCORRECT. RESIDENT SHALL USE CORRECT AADHAAR.
A202	998	AUTHENTICATION TEMPORARILY NOT AVAILABLE, RESIDENT SHALL RETRY AFTER SOMETIME.
A301	997	AADHAAR SUSPENDED DUE TO INACTIVITY. RESIDENT SHALL FOLLOW THE REACTIVATION PROCESS.
A302	997	AADHAAR SUSPENDED DUE TO BIOMETRICS INTEGRITY ISSUE. RESIDENT SHALL VISIT PERMANENT ENROLMENT CENTRE WITH DOCUMENT PROOFS FOR UPDATE.
A303	997	AADHAAR SUSPENDED DUE TO DEMOGRAPHIC INTEGRITY ISSUE. RESIDENT SHALL VISIT PERMANENT ENROLMENT CENTRE / UIDAI WEBSITE WITH DOCUMENT PROOFS FOR UPDATE.
A304	997	AADHAAR SUSPENDED DUE TO ADDRESS DISPUTE. RESIDENT SHALL VISIT PERMANENT ENROLMENT CENTRE WITH DOCUMENT PROOFS FOR UPDATE.
A305	997	AADHAAR SUSPENDED DUE TO PHOTO DISPUTE. RESIDENT SHALL VISIT PERMANENT ENROLMENT CENTRE WITH DOCUMENT PROOFS FOR UPDATE.
A306	997	AADHAAR SUSPENDED DUE TO AGE DISPUTE. RESIDENT SHALL UPDATE THE AGE.
A307	997	AADHAAR SUSPENDED SINCE CHILD HAS NOT UPDATED BIOMETRICS AFTER AGE OF 5. RESIDENT SHALL UPDATE THE BIOMETRICS.
A308	997	AADHAAR SUSPENDED SINCE RESIDENT HAS NOT UPDATED BIOMETRICS AFTER AGE OF 15. RESIDENT SHALL UPDATE THE BIOMETRICS.
A309	997	AADHAAR IS LOCKED BY RESIDENT. RESIDENT SHALL FOLLOW THE UN-LOCKING PROCESS.
A401	996	AADHAAR CANCELLED BEING A DUPLICATE. RESIDENT SHALL USE VALID AADHAAR.

A402	996	AADHAAR CANCELLED DUE TO DISPUTED ENROLMENT. SHALL RE-ENROL IF RESIDENT DOESN'T HAVE A VALID AADHAAR.
A403	996	AADHAAR CANCELLED DUE TO TECHNICAL ISSUES. RESIDENT SHALL CONTACT UIDAI CONTACT CENTRE.
A404	996	AADHAAR CANCELLED DUE TO DISPUTED ENROLMENT (BE). SHALL RE-ENROL IF RESIDENT DOESN'T HAVE A VALID AADHAAR.
A405	996	AADHAAR CANCELLED DUE TO ERRORNEOUS ENROLMENT (IRIS). SHALL RE-ENROL IF RESIDENT DOESN'T HAVE A VALID AADHAAR.
NOTE: PLEASE REFER UIDAI DOCUMENT FOR MORE INFORMATION. THE DOCUMENT CAN BE ACCESSED THROUGH https://authportal.uidai.gov.in/web/uidai/developer		

4.7 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
CL33	SESSION_GENERATION_FAILED
CL05	TOKEN ID GENERATION FAILED
LV5	Txn.type MUST BE PRESENT AND VALID
LV9	Txn.subType MUST BE PRESENT AND VALID
LV8	Txn.messageType MUST BE PRESENT AND VALID

4.8 Errors from PSO

Error Code	Description
TT1	DFP_TOKEN_TO_BE_ROTATED
TV3	TOKEN_USE_NOT_PERMITTED
TV4	TOKEN_NOT_ISSUED