APIM

API Integration Document

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1. AMENDMENT HISTORY

Version	Prepared By	Verified By	Date	Description
1.0	Anju C Anil	Garima Garg	01-09-2023	API specifications for OTP based e-Mandate
2.0	Anju C Anil	Navneet Kumar	12-09-2023	Added fields Checksum and userName in Header of the request

2. SERVICE DESCRIPTION

2.1. Generate Token API

Service Name	Generate Token API
URL	https://apimuat.unionbankofindia.co.in/BankServices/handlersb/1/ DirectDebitEMandateChannel/JWTAuthenticationNewSG/TokenGenerationAPI
Purpose of the Service	Purpose of this interface is to generate Token.
Method Of Integration	RESTFul services would be integrated as Json Structure
Process Summary	User Application would call the service of the bank with user credentials and bank will provide the token in response.
Process Output	Token
Encryption Details	• Request and response data will be encrypted with AES - 256 using a fixed 16-character IV string and a 32-character encryption key. • The mode of the cipher used for encryption is AES/CBC/PKCS5Padding. • Encryption key will be shared later, separately.

Parameter Specifications for Generate Token Service Request:

Field Name	Length	Type	Mandatory	Description
userName	20	String	TRUE	
password	200	String	TRUE	

Parameter Specifications for Generate Token Service Response:

Field Name	Length	Type	Mandatory	Values
statusCode	1	String	TRUE	S/F
statusDesc	20	String	TRUE	
token	200	String	FALSE	JWT token

Sample Request and Response

Request before encryption

```
{
"requestType": "0",
"msgid": "75888",
"data": {
        "userName": "abc",
        "password": "asdfghhjkkk"
}
}
```

Request after encryption

```
{
    "reqdata": "b0ea09f135501cbc3c921df74d855942 c33a52c0ba46e682bcb4b66fd46da85b
bG2fXyt1L+3Rym9qXdhHYmD4SkJC1wFRYEWaK+xZbHpcJJmvxl6o2HsTR0OhNccnayHIbdWMKV1gQFR4
50tlkzb4rsEIucN5RasfdF16Vy1KwcX7fKDMihSBDTBAT3vpY6uPrWwExunMQUphwxp53g==",
    "msgid": "75888"
}
```

Success Response before decryption

57a37bf8b09b58aa60545606da0cc27b aa6fc9365ccb3d5fdd7d256630b19300
d7UrwnF6buRx1z5AogySQmS2Cu6pHGpT9KxlRG8cRtMhOlfBEIfEQ89P8nOrOHX+dN5wfpALxl9oIpsVm
Dre5BAdiW/URwJySDvbmUVVBvtQLizJXiHW73HKJVrlacabRm9bb8fS+mbHjzgglLxdI2+1ny7dd6LUzRpJlv
lyCk8jbzDsgs1xotHSGsdiTFYxDcWXs6pGBV+fFDxWdClUIJ0R7xoIkl4VfR11E+tPdXhqg+BomfseZwRUimmi
5jWlmKeuPzbtc3WEn7CUBPO41cU0JDR7mk17TSIIE0ncerbkbY+BOL5tHm38HqsrLVPgYcpQ0AIuh439PX
Xf8+Ego7g1QRtT3xs9GtnFP6IF4fdGko2i/ZPc+TykjfQJOjvszAgWYGOqF2kPdXbBTKsAQVTzitUVDly1CaLCz
UZgw40eVRxZ7yLOo1EtVlu2hDAsB6g/nXRmXQCaZxX646Wyu7TZO8GQ9Ks4uQOYqA3NqOMtpaVXPYb
Y5VLcudtPBo93Z820JSnDZ328k2+4egPCbB47mcnmtOEByBYCOBLEwqFzxbOYFoZ8StE/N/cnVh7i8uULl0
ZJGZzbvG0SBCtb1g==

Success Response after decryption

```
{
    "data": {
    "statusDesc": "Success",
    "token":
"eyJhbGciOiJIUzUxMiJ9.eyJzdWIiOiJhZGMiLCJleHAiOjE2OTM2NTU0NjIsImlhdCI6MTY5MzU2OTA2Mn0.
SrdlO9QJbxlJpFSQ33a-
SlnJifeSyAn5n8fyNhAYse6FUx7UGT8rdcP7RhNHBgyC2Uu7vEMTH5XVD5dikVCx4Q",
    "statusCode": "S"
    },
    "msgtime": "2023-09-01 18:03:26.821",
    "msgid": "75888",
    "channelName": "Channel",
    "http_statusCode": 200,
    "status": "00"
}
```

Failure Response after decryption: Invalid User name

```
{
    "statusDesc": "invalid user",
    "statusCode": "F"
}
```

2.2. Mandate Initiation API

Service Name	MandateInitiation API
URL	https://apimuat.unionbankofindia.co.in/BankServices/handlersb/1/DirectDebitEMandateChannel/DirectDebitEMandateSrvGrp/MandateInitiationAPI
Purpose of the Service	Purpose of this interface is to generate OTP after validating the account number.
Method Of Integration	RESTFul services would be integrated as Json Structure
Process Summary	• User Application would call the service of the bank with account details and bank will provide the response.
Process Output	• Status – Success or Fail • OTP will be sent to registered mobile number of the customer
Encryption Details	• Request and response data is encrypted with AES - 256 using a fixed 16 character IV string and a 32 character encryption key. • The mode of the cipher used for encryption is AES/CBC/PKCS5Padding. • Encryption key will be shared later, separately.
Other Notes	• Encryption is mandatory

Parameter Specifications for Validate Account Service Request:

Header:

Field Name	Value
apikey	JWT token generated by calling Generate Token API
userName	Same Used for generating Token
Checksum	HMAC/SHA checksum value of the request payload before encryption

Request Body:

Field Name	Length	Type	Mandatory	Description
requestType	10	String	TRUE	Expected value is '0'
msgid	25	String	TRUE	Unique Number
Request_Date_and_Time	14	String	TRUE	DDMMYYYYHHMMSS
senderCode	10	String	TRUE	"HERO"
Merchant_code	10	String	TRUE	'MMSD'
Merchant_reference_number	25	String	TRUE	Unique reference number from merchant's end.
Merchant_Name	100	String	TRUE	Merchant Name
Customer_Account_Number	16	String	TRUE	Customer account number, it should be active valid account number.
Amount	10	String	TRUE	Transaction amount.
Frequency	4	String	TRUE	MNTH-Monthly, QTLY-Quarterly, HFLY-Half yearly, ADHC - Adhoc
Start_Date	8	String	TRUE	Should be Current date or future date. [DDMMYYYY].
End_Date	8	String	FALSE	Can be any future date. It is an optional value. If the value is missing it implies until cancelled. [DDMMYYYY].

Debit_Type	1	String	TRUE	F –Fixed.
Redirection_URL	500	String	FALSE	Redirection URL to be used to redirect the Customer on the successful setup of E-Mandate
FUP1	100	String	FALSE	Future use Purpose field
FUP2	100	String	FALSE	Future use Purpose field
FUP3	100	String	FALSE	Future use Purpose field

Parameter Specifications for Validate Account Service Response:

Field Name	Length	Type	Mandatory	Values
senderCode	10	String	TRUE	"HERO"
Request_Date_and_Time	14	String	TRUE	DDMMYYYYHHMMSS
Merchant_code*	10	String	TRUE	'MMSD'
Merchant_reference_number	25	String	TRUE	Unique reference number from merchant's end.
Customer_Account_Number	16	String	TRUE	Customer account number, it should be active valid account number.
Customer_name	100	String	TRUE	Customer Name
Amount	10	String	TRUE	Transaction amount.
Frequency	4	String	TRUE	MNTH-Monthly, QTLY-Quarterly, HFLY- Half yearly, ADHC - Adhoc
Start_Date	8	String	TRUE	Should be Core banking system date or future date. [DDMMYYYY].
End_Date	8	String	TRUE	Can be any future date. It is an optional value. If the value is missing it implies until cancelled. [DDMMYYYY].
Debit_Type	1	String	TRUE	F-Fixed.
StatusCode	3	String	TRUE	As per List attached in the document

Status_Description	50	String	TRUE	As per List attached in the document
otp_reference_number	25	String	TRUE	Unique OTP reference Number generated for each OTP sent to Customer.
Bank_reference_Number	25	String	FALSE	Bank reference number.
FUP1	100	String	FALSE	Future use Purpose field
FUP2	100	String	FALSE	Future use Purpose field
FUP3	100	String	FALSE	Future use Purpose field

* Separate Merchant Code will be allocated for Production

Sample Request and Response

<u>Request before encryption</u>

```
{
 "requestType": "0",
 "msgid": "4535345",
"data": {
" senderCode ": "HERO",
      "Request_Date_and_Time": "01-07-2022",
      "Merchant_code": "MMSD",
      "Merchant_reference_number": "UBIN000000001015545",
       "Merchant_Name": "HERO FIN CORP",
      "Customer_Account_Number": "56680207XXXXXX",
      "Amount": "45785.00",
      "Frequency": "MNTH",
      "Start_Date": "26-07-2022",
      "End_Date": "26-08-2022",
      "Debit_Type": "F",
      "Redirection_URL": "DSDD",
      "FUP1": "",
      "FUP2": "",
      "FUP3": "",

  }
 }
```

Request after encryption

{
 "reqdata": "3342ac07bde7641cd51321076d461705 a13634d754e42c38a298e50149c17cb9
e95N7lU9h/KK7sr/eqU/V3EugMEk/1UmKNgRw77I8IkQzQ9P9aNDy8NaMFSr3uFg3f0n2CicbeUH9
xEk/36LmgxKZKR29GYrDB4R39OctQolC29BDEa7qD8lbsiZnrlptRmpNEyRxeo50cQ4T7epsZTyIpr8T
DjpOnvkyj5tTSBArdBSOCb8wM+FKB5mv/7JZY6H4rOQLsV5N/Hqxve7OcEa0+eJDWZ9MsnuYv8se
1cySL4rG1Vh8m4dMvoFDt80Az6vcZ1/xH2zITGkkIl/15D6i8X4Z+3NVY9s1UnciO5qwBkUU/O3WM
ydh1HsOAEIBqXgMg+SMZ6WKBExDKRhku/lWl3fJrRlKh06RglpyNRXtvVPqSaGP2FlTT4YVirZcdRQ2
GDenPGlVaQOuqn0kF0OwlFaSTGTDdrP7575Cj6wXwZBZ2VjIoiSareTvWGjy7DqSwiKJ7NJ/HGBDH
Wb9WC+VHMZTsMhBLEfhK+IeaL17gMT/aukDV8zWm9y8CQpWsNlAu2tSlZdaLB5dF3ZqQ7/wrDj
K5gwQPEeEMuGg/8Qg66DHLm0uET0f/Wgfz5wu4bCIroYb8jEb4QpoTGspk8OMyVWkRDiFvtRVuI
prOPq3JMLTn93OqEaDR1YuAXv",
   "msgid": "4535345"
}

Success Response before decryption

9a4ef1dacb13f72a47b278726f0105b5 a1a1a55390ff7b767054675be8c9d724
yCScF9H9Y4iZupcgobHXRwDSSvUac8lETy4Y3N1kz4NsufiIYnJBbBerdc52wxhmeoLf+tqrzQFxQn54tz160P
uzhJ6WHZvpm0HzpcxHh3TtqmzRjuxiVIEyU+HZAXbbhOGKmyryDzKnZO8/coYNJwTNqAN30MvrFyK3fNL
Ur9UjnClMFA0ejkqPPSGr/96Q6FRsRIXiHZ5lAg/Fov1+PuEkNxoE9O/Wo7vHGwPRSFjHb++m0ZrqDqaXq+
xsP93Z3ZfVzukx6Sqdd13p9UcukwtZWfchzT0yaSnzzYUiKAKOF1Vi734GloQduooFRAX3YTjMAgIePsXgsvk
wV0Lv3mw6CV9Gr/0Zzs5wf1wdnIBD0sNOvS6Jgg09RoCzfEUdL9V05eA1K6NkjUKVtOKr633af1RxzjBiMb
8MgL3HuLNzBSJ0IM8snRI+qrs92ytiMjPkwMAYf0gZXlu3IQs0wIMgkGPuCvk/FSUg8A6qWo7wOYwTN0y/
UU0/X5Q5zuURnzRcJvhHtKj4b/rxaDjOMdarB9+Q8uMS53xan4pFgdnX25ViDSwjFeyX8siEF2IWh8u1mP3
7oBwN+OOx+IE8DXgFiryEmivEAEvcuPc7JCYmtYfUKAuTvNkVAjLbaQvRjbUL55LVIt3AVJHfXz0ewzn1GEjB
prGOrsoHl/R5vJqjjbEbSDBY6bUuUfUQrDunE/L65BMRuhgJXjvhJuosR+vaOqnBS36CApKo4j/fJ3qJXbiLuhj
eysFo7DL0tDForIe3ieJ+klDFAs7EFSMRO32IFODb1UMNCi8Kvk1cE/ICa2Mnddst64bbn92DGTWjdYE6cFc
HN+/1Tat/qB94RcXEh+L4D8amqN+gzJGe8iQVAplu/7wQuIqC/C1gv2chFtFLp6nMuBmd2zuw9H5VfN1W
VxspuKoMqtKic by6UshdbZog0bQCpPiyZFGt5PYo

Success Response after decryption

```
{
    "data": {
" senderCode ": "HERO",
 "Merchant_code": "MMSD",
 "OTPRefNum": "2022000303004356425526108",
 "Merchant_reference_number": "UBIN000000001015545",
 "Amount": "45785.00",
 "End_Date": "26-08-2022",
 "StatusCode": "000",
 "FUP2": "",
 "FUP1": "",
"Customer_name ": "ANJU ",
 "Customer_Account_Number": "56680207XXXXXX",
 "FUP3": null,
 "Request_Date_and_Time": "01-07-2022",
 "Status_Description": "SUCCESS",
 "Debit_Type": "F",
"Frequency": "MNTH",
 "Start_Date": "26-07-2022",
" Bank_reference_Number": "AIN1078134"
},
"msgrrn": "ba01df0d7a88f628d7db8486aac5a30a 3be399e74957ed5bac75c28728d994d4
bQAnVH77ZiLWcC+PNc4cCZqLlxhHMe9hCoEbn36wOL95RqqejkvTSC7QvftI7E/Jge6pV+kskaW24
wJVvn4Yxg==",
    "msgtime": "2022-08-03 15:00:44.675",
   "msgid": "4535345",
   "channelName": "MandateChannel",
   "http_statusCode": 200,
   "status": "00"
}
```

2.3. Mandate Registration API

Service Name	Mandate Registration API
URL	https://apimuat.unionbankofindia.co.in/BankServices/handlersb/1/DirectDebitEMandateChannel /DirectDebitEMandateSrvGrp/MandateRegistrationAPI
Purpose of the Service	Purpose of this interface is to validate the OTP sent by User Application and register the customer for eMandate.
Method Of Integration	RESTFul services would be integrated as Json Structure
Process Summary	User Application would call the service of the bank with OTP entered by the customer and bank will give response.
Process Output	Status – Success or Fail
Encryption Details	• Request and response data is encrypted with AES - 256 using a fixed 16 character IV string and a 32 character encryption key. • The mode of the cipher used for encryption is AES/CBC/PKCS5Padding. • Encryption key will be shared later, separately.
Other Notes	• Encryption is mandatory • Customer will be charged with service charge for eMandate registration

Parameter Specifications for Mandate Registration Service Request:

Header:

Field Name	Value
apikey	JWT token generated by calling Generate Token API
userName	Same Used for generating Token
Checksum	HMAC/SHA checksum value of the request payload before encryption

Request Body:

Field Name	Length	Type	Mandatory	Values
requestType	10	String	TRUE	Expected value is '0'
msgid	25	String	TRUE	Unique Number
senderCode	10	String	TRUE	"HERO"
folioNum	20	String	FALSE	
planCode	50	String	FALSE	
ihNum	20	String	FALSE	
batch	20	String	FALSE	
OTP	10	String	TRUE	
OTPRefNum	25	String	TRUE	Unique OTP reference Number generated for each OTP sent to Customer.
Customer_Account_Number	16	String	TRUE	Customer account number, it should be active valid account number.
Request_Date_and_Time	14	String	TRUE	DDMMYYYYHHMMSS
Merchant_code	10	String	TRUE	'MMSD'

Merchant_reference_number	25	String	TRUE	Unique reference number from merchant's end.
FUP1	100	String	FALSE	Future use Purpose field
FUP2	100	String	FALSE	Future use Purpose field
FUP3	100	String	FALSE	Future use Purpose field

Parameter Specifications for Mandate Registration Service Response:

Field Name	Length	Type	Mandatory	Values
senderCode	10	String	TRUE	"HERO"
Created_Date_Time	14	String	TRUE	DDMMYYYYHHMMSS
Merchant_name	100	String	TRUE	Merchant Name
Merchant_code	10	String	TRUE	'MMSD'
Merchant_reference_number	25	String	TRUE	Unique reference number from merchant's end.
Bank_reference_Number	25	String	FALSE	Bank reference number.
Amount	10,2	String	TRUE	Transaction amount.
Customer_name	100	String	TRUE	Merchant Name
Account_Number	16	String	TRUE	Customer account number, it should be active valid account number.
Frequency	4	String	TRUE	MNTH-Monthly, QTLY-Quarterly, HFLY-Half yearly, ADHC - Adhoc
Start_Date	8	String	TRUE	Should be Current date or future date. [DDMMYYYY].
End_Date	8	String	FALSE	Can be any future date. It is an optional value. If the value is missing it implies until cancelled. [DDMMYYYY].
Debit_Type	1	String	TRUE	F –Fixed.
StatusCode	3	String	TRUE	As per List attached in the document

StatusDesc	15	String	TRUE	SUCCESS
Debit_Card_Flag	1	String	TRUE	
Redirection_URL	500	String	FALSE	Redirection URL to be used to redirect the Customer on the successful setup of E-Mandate
FUP1	100	String	FALSE	Future use Purpose field
FUP2	100	String	FALSE	Future use Purpose field
FUP3	100	String	FALSE	Future use Purpose field
UMRN	25	String	TRUE	Unique Mandate Registration Number received from CBS

Sample Request and Response

Request before encryption

```
{
        "requestType": "0",
        "msgid": "45235354333",
        "data": {
                " senderCode ": "HERO",
                "folioNum": "ICIC0TREA00 ",
                "planCode": "ICICI PRUDENTIAL ASSET MANAGEMENT CO LTD",
                "ihNum": "",
                "batch": "UBIN0904741 ",
                "OTPRefNum": "202200030300435425526108",
                "OTP": "976719",
                "Customer_Account_Number": "56680207XXXXXXX",
                "Request_Date_and_Time": "01-07-2022",
                "Merchant_code": "MMSD",
                "Merchant_reference_number": "UBIN000000001015545" ,
                "FUP3": "",
                "FUP2": "",
                "FUP1": ""

        }
}
```

Request after encryption

{

   "reqdata": "5ab36d453d2a807f5b29c83fb9505980 3e445e79d1fb6b769b39a2f141e0d97e
5P6XWL90RRdIx5qAeoE/FglSnj8AYOiq/PyIy5PxrrGxaWTi0/zjxvzseswhaDTP95HTFEvocGtZbshz284v
q4/DiSVNz4gxxacIs77CwKfViFKcqLk13b4UkFVTBix1Ei00+H921h5Q/bwapjn/fHgDshs6rdTfIN3oU/3Q
NuaZYn3b+uDq+MK+Hife/VfBmoNg4g+dK5BTMA8lD9j7DDLOYUDrEqMmxItqtMnX7WX7YVs4U9ov
0yKvSgpL5PuLBh29j84xvUYRY6mT/gkU55SO00jvVUVGp2p85DUT+vVEy0Jm8ITreDXlkCkS4SkR9CIp
O1bPRq2hDwJ3iRHdgb9JvCnEkm8pMMmdmgEYQr/99dErciukXhHRFi43U8cp85vHGn6haknmPOyy
Vp3Q+5Lz12THBOKS8KoCFNi+FgMqWhfshJehKOnTN6lhMsXu5s7u2TDy5Mg/X47Dt9eWI1L/8VzfBC
XD3iRPKSzaW66eHyCnXVEgqcLJvtPiGmScW7szf/COkkUTxSVqbb4BGrwbEEuRAjbz0yj8ttb9kkqbKdIy
4varc/xuwWKvChRc",
 "msgid": "45235354333"

}

Success Response before decryption

a1719eaaa5859c9a749bb203e2bf2e48   5ce21bfafa2b630716c6e47a962ef2c4
r0eOl+lSWxjeeV6xSQt+6kE7byYYUgwUxwvvcngbquqTUNWirAguiRO6GQKAs/Aoc0e1nX2vw3o9A22
r/toJtenBdtRO4X2Kc1qWsnj2Zk1xpNJslahkpUloUloqhiAXBh63laZVMCee9s3mPOiY4naY+rwC8cBt8f
CNsungJYnr5Mh4dpqs/4nqx0Rv2OsDNWFV8O/AyJ+8Y3aZgBorsyEh+kr9+JBubqS6BJyVJxvy2V5yK4Q
lwWRUGClT6yJ5UK7ccZaOzUQ7ZYMbh48M0HHN1AbGg6TQtZdTAVs2yl0p9/skNfyPK9uBSOGSnt28
ukvcL4cTmaPPA4Gt+dT7KiPlZokEn6ACOsxr21FqAVDnwc+SdYKbI/00Zk5xSDuCGHrm/Y0dy4vdWT82
LoWJ4eomzAWhAdn4TbhrFIgivqQGPsZ86zeKZmuz2GLVUhBXBiB51fco00ygovoqOMUD89ofYZGmI/
64vhdEE4Q3fOxxiFWRKbFzr5jGH9x+aOmNhLiME5AgNk3qPNe9es5WbayjutHf31bRZaVmKZG4zIE0
MeIt6fyR7h5lxEd3mqO7rtQHx2YcHRfUf11BwQcRrw1e3t/i4x9kPVwGvcN3cl8D5ETkIG+9DIl8LiDfMs
+fOf9Ie8zE+QhbNZ5gTthFYR6YR7ahXbjRHkB8rmK3t2A/qcohuo3N9WKLv3srumJwe10+QGpzvVGlgn
dEkLQGmtCVou3/iH1q6aLg1O8as3vdCThoVjlZNy7uuxtrpxYLJpiRdtJGtc587N6cpaNsIjXEcVH5dGL1k/
KF3H5IDZ4gvNruikWo7U17PMeqZgaNpXrFJiHB77YJDrsQ7q9wUCjydH8qP8UtjjeBknckgoyfvrtUYA9
Uv5VT4SA5Jhl1BEa4+jr73zYm/bAE0Pxg5JdSlnEGZvHXanPQ1l7EDsEGfFoYg9I0iXiZlkVakErENj6Nun+
MJ/BS6yw/yGpTyTdTrP2iPnw6275psY8Kr1G3s5Wma1Nf3zIbr4os5hcHIV2Ea6TWiqODzr2u9+Fg3O1
eEVMI10HsDqpT2T9hFfSEiqfey2oGhrYEo0UXUzmX3GxeeTVFHw2GNnvXEBeesti06XQk48KwRuvZe
mooPzD0Ro4IAd+WqTUAXa6XScKRmkJSka9aLi91167jIzuV1JbBIBURn9cPuHR HEE2SEQo=

Success Response after decryption

```
{
    "data": {
        " senderCode ": "HERO",
        "FUP1": null,
        "Merchant_code": "MMSD",
        "FUP3": null,
        "FUP2": null,
        "Merchant_reference_number": "UBIN000000001015545",
        "Amount": "45785",
        "Merchant_name": " HERO FIN CORP ",
        "Redirection_URL": null,
        "End_Date": "26-08-2022",
        "Bank_reference_Number": "AIN1078134",
        "StatusDesc": "SUCCESS",
        "Debit_Type": "F",
        "Created_Date_Time": "2022-08-03T09:34:28.698+0000",
        "Frequency": "1",
        "Debit_Card_Flag": "F",
        "Customer_name": "ANJU",
        "Start_Date": "26-07-2022",
        "UMRN": "45380030820221044171",
        "Account_Number": "56680207XXXXXXX",
        "statusCode": "000"
    },
    "msgrrn":   "5eb4658f5dac63c612c1b14d648e24c5 4c50950d9e32a313f436184ff238f1bd
bxHrsXcBRi576lAiKD31o3lDoD8zQqopL0JBsqNsGsSkI5T1QRCVn4N8pdulShmJmMp9GM+LUGDyTB4
6Z9J VbA==",
    "msgtime": "2022-08-03 15:04:31.455",
    "msgid": "45235354333",
    "channelName": " MandateChannel ",
    "http_statusCode": 200,
    "status": "00"
}
```

3. RESPONSE CODES

Response Code	Description
000	Success
150	Technical errors or connectivity issues at backend
151	Mandate Not Registered for NRE Account
152	Mandate registration not allowed for CC account
153	Invalid Account Status
154	Account has been closed
155	Refer to the branch. KYC not completed
156	Account is Frozen
157	Mobile Number is Not Available in Core
158	OTP Invalid
159	OTP Expired
160	Insufficient Balance
161	OTP Sending Failed
162	Duplicate merchant Reference Number
163	Duplicate OTP Reference number
164	Invalid OTP Reference number
165	Invalid Customer Account Number
166	Invalid Merchant code
167	Invalid Merchant reference number
169	Mandatory Field Missing
170	Invalid Checksum
171	Inoperative Account
172	Dormant Account
173	No such account