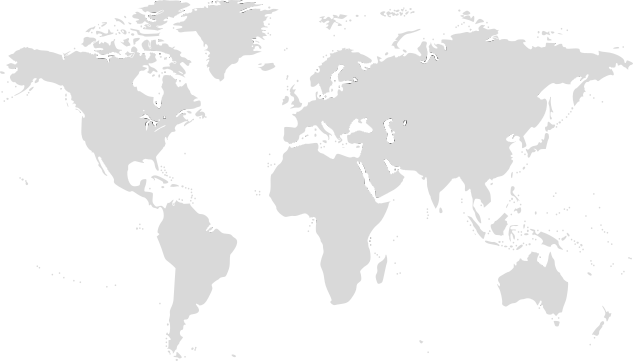
**Montran UPI Solution**



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Montran PSP API Specification –

Customer PSP

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Table of Contents

[1 Introduction 19](#_Toc195548583)

[2 Authentication Mechanism for All Product APIs 20](#_Toc195548584)

[2.1 Basic Authentication 20](#_Toc195548585)

[2.2 Oauth Authentication 20](#_Toc195548586)

[3 Montran UPI Solution API 22](#_Toc195548587)

[3.1 ListPsp 22](#_Toc195548588)

[3.1.1 Request Message Format 22](#_Toc195548589)

[3.1.2 Response Message Format 22](#_Toc195548590)

[3.1.3 Sample Message 23](#_Toc195548591)

[3.2 ListAccPvd 25](#_Toc195548592)

[3.2.1 Request Format 25](#_Toc195548593)

[3.2.2 Response Format 25](#_Toc195548594)

[3.2.3 Sample Message 26](#_Toc195548595)

[3.3 Listkeys 28](#_Toc195548596)

[3.3.1 Request Format 28](#_Toc195548597)

[3.3.2 Response Format 28](#_Toc195548598)

[3.3.3 Sample Message 29](#_Toc195548599)

[3.4 ListPspKeys 30](#_Toc195548600)

[3.4.1 Request Format 30](#_Toc195548601)

[3.4.2 Response Format 31](#_Toc195548602)

[3.4.3 Sample Message 31](#_Toc195548603)

[3.5 GetToken 33](#_Toc195548604)

[3.5.1 Request Format 33](#_Toc195548605)

[3.5.2 Response Format 34](#_Toc195548606)

[3.5.3 Sample Message 34](#_Toc195548607)

[3.6 ListVae 36](#_Toc195548608)

[3.6.1 Request Format 36](#_Toc195548609)

[3.6.2 Response Format 36](#_Toc195548610)

[3.6.3 Sample Message 37](#_Toc195548611)

[3.7 ListSecQuestion 38](#_Toc195548612)

[3.7.1 Request Format 38](#_Toc195548613)

[3.7.2 Response Format 38](#_Toc195548614)

[3.7.3 Sample Message 39](#_Toc195548615)

[3.8 VerifySecQuestion 40](#_Toc195548616)

[3.8.1 Request Format 40](#_Toc195548617)

[3.8.2 Response Format 41](#_Toc195548618)

[3.8.3 Sample Message 41](#_Toc195548619)

[3.9 RegUser 42](#_Toc195548620)

[3.9.1 Request Format 42](#_Toc195548621)

[3.9.2 Response Format 44](#_Toc195548622)

[3.9.3 Sample Message 44](#_Toc195548623)

[3.10 UpdateUser 46](#_Toc195548624)

[3.10.1 Request Format 46](#_Toc195548625)

[3.10.2 Response Format 47](#_Toc195548626)

[3.10.3 Sample Message 48](#_Toc195548627)

[3.11 GetUser 50](#_Toc195548628)

[3.11.1 Request Format 50](#_Toc195548629)

[3.11.2 Response Format 50](#_Toc195548630)

[3.11.3 Sample Message 51](#_Toc195548631)

[3.12 CheckVpaAvailability 52](#_Toc195548632)

[3.12.1 Request Format 52](#_Toc195548633)

[3.12.2 Response Format 53](#_Toc195548634)

[3.12.3 Sample Message 53](#_Toc195548635)

[3.13 RegVpa 54](#_Toc195548636)

[3.13.1 Request Format 54](#_Toc195548637)

[3.13.2 Response Format 54](#_Toc195548638)

[3.13.3 Sample Message 55](#_Toc195548639)

[3.14 UpdateVpa 56](#_Toc195548640)

[3.14.1 Request Format 56](#_Toc195548641)

[3.14.2 Response Format 57](#_Toc195548642)

[3.14.3 Sample Message 57](#_Toc195548643)

[3.15 GetVpas 58](#_Toc195548644)

[3.15.1 Request Format 58](#_Toc195548645)

[3.15.2 Response Format 58](#_Toc195548646)

[3.15.3 Sample Message 59](#_Toc195548647)

[3.16 RemoveVpa 60](#_Toc195548648)

[3.16.1 Request Format 60](#_Toc195548649)

[3.16.2 Response Format 61](#_Toc195548650)

[3.16.3 Sample Message 61](#_Toc195548651)

[3.17 ListAccount 62](#_Toc195548652)

[3.17.1 Request Format 62](#_Toc195548653)

[3.17.2 Response Format 64](#_Toc195548654)

[3.17.3 Sample Message 65](#_Toc195548655)

[3.18 RegAccount 67](#_Toc195548656)

[3.18.1 Request Format 67](#_Toc195548657)

[3.18.2 Response Format 68](#_Toc195548658)

[3.18.3 Sample Message 68](#_Toc195548659)

[3.19 UpdateAccount 69](#_Toc195548660)

[3.19.1 Request Format 69](#_Toc195548661)

[3.19.2 Response Format 70](#_Toc195548662)

[3.19.3 Sample Message 70](#_Toc195548663)

[3.20 GetAccounts 71](#_Toc195548664)

[3.20.1 Request Message 71](#_Toc195548665)

[3.20.2 Response Message 71](#_Toc195548666)

[3.20.3 Sample Message 73](#_Toc195548667)

[3.21 RemoveAccount 74](#_Toc195548668)

[3.21.1 Request Format 74](#_Toc195548669)

[3.21.2 Response Format 74](#_Toc195548670)

[3.21.3 Sample Message 75](#_Toc195548671)

[3.22 DeregisterUser 76](#_Toc195548672)

[3.22.1 Request Format 76](#_Toc195548673)

[3.22.2 Response Format 76](#_Toc195548674)

[3.22.3 Sample Message 77](#_Toc195548675)

[3.23 GetOtp 77](#_Toc195548676)

[3.23.1 Request Format 77](#_Toc195548677)

[3.23.2 Response Format 79](#_Toc195548678)

[3.23.3 Sample Message 79](#_Toc195548679)

[3.24 SetUpiPin 81](#_Toc195548680)

[3.24.1 Request Format 81](#_Toc195548681)

[3.24.2 Response Format 83](#_Toc195548682)

[3.24.3 Sample Message 83](#_Toc195548683)

[3.25 ChangeUpiPin 85](#_Toc195548684)

[3.25.1 Request Format 85](#_Toc195548685)

[3.25.2 Response Format 87](#_Toc195548686)

[3.25.3 Sample Message 87](#_Toc195548687)

[3.26 GetBalance 89](#_Toc195548688)

[3.26.1 Request Format 89](#_Toc195548689)

[3.26.2 Response Format 91](#_Toc195548690)

[3.26.3 Sample Message 91](#_Toc195548691)

[3.27 ValAddr 93](#_Toc195548692)

[3.27.1 Request Format 93](#_Toc195548693)

[3.27.2 Response Format 94](#_Toc195548694)

[3.27.3 Sample Message 96](#_Toc195548695)

[3.28 RequestPay 97](#_Toc195548696)

[3.28.1 Request Format 97](#_Toc195548697)

[3.28.2 Response Format 101](#_Toc195548698)

[3.28.3 Sample Message 101](#_Toc195548699)

[3.29 RequestCollect 104](#_Toc195548700)

[3.29.1 Request Format 104](#_Toc195548701)

[3.29.2 Response Format 107](#_Toc195548702)

[3.29.3 Sample Message 107](#_Toc195548703)

[3.30 ApproveCollect 109](#_Toc195548704)

[3.30.1 Request Format 109](#_Toc195548705)

[3.30.2 Response Format 111](#_Toc195548706)

[3.30.3 Sample Message 112](#_Toc195548707)

[3.31 TxnHistory 113](#_Toc195548708)

[3.31.1 Request Format 113](#_Toc195548709)

[3.31.2 Response Format 114](#_Toc195548710)

[3.31.3 Sample Message 116](#_Toc195548711)

[3.32 PendingTxns 118](#_Toc195548712)

[3.32.1 Request Format 118](#_Toc195548713)

[3.32.2 Response Format 118](#_Toc195548714)

[3.32.3 Sample Message 120](#_Toc195548715)

[3.33 RequestMandate 121](#_Toc195548716)

[3.33.1 Request Format 121](#_Toc195548717)

[3.33.2 Response Format 125](#_Toc195548718)

[3.33.3 Sample Message 125](#_Toc195548719)

[3.34 PendingMandate 128](#_Toc195548720)

[3.34.1 Request Format 128](#_Toc195548721)

[3.34.2 Response Format 129](#_Toc195548722)

[3.34.3 Sample Message 130](#_Toc195548723)

[3.35 ApproveMandate 132](#_Toc195548724)

[3.35.1 Request Format 132](#_Toc195548725)

[3.35.2 Response Format 134](#_Toc195548726)

[3.35.3 Sample Message 135](#_Toc195548727)

[3.36 MandateHistory 136](#_Toc195548728)

[3.36.1 Request Format 136](#_Toc195548729)

[3.36.2 Response Format 137](#_Toc195548730)

[3.36.3 Sample Message Format 139](#_Toc195548731)

[3.37 GetTxnStatus 141](#_Toc195548732)

[3.37.1 Request Format 141](#_Toc195548733)

[3.37.2 Response Format 141](#_Toc195548734)

[3.37.3 Sample Message 143](#_Toc195548735)

[3.38 GetMandateStatus 145](#_Toc195548736)

[3.38.1 Request Format 145](#_Toc195548737)

[3.38.2 Response Format 145](#_Toc195548738)

[3.38.3 Sample Message 147](#_Toc195548739)

[3.39 Complaint 148](#_Toc195548740)

[3.39.1 Request Format 148](#_Toc195548741)

[3.39.2 Response Format 149](#_Toc195548742)

[3.39.3 Sample Message 150](#_Toc195548743)

[3.40 GetComplaintStatus 151](#_Toc195548744)

[3.40.1 Request Format 151](#_Toc195548745)

[3.40.2 Response Format 152](#_Toc195548746)

[3.40.3 Sample Message 152](#_Toc195548747)

[3.41 BlockPayee 154](#_Toc195548748)

[3.41.1 Request Format 154](#_Toc195548749)

[3.41.2 Response Format 154](#_Toc195548750)

[3.41.3 Sample Message 155](#_Toc195548751)

[3.42 ListBlockedPayee 155](#_Toc195548752)

[3.42.1 Request Format 155](#_Toc195548753)

[3.42.2 Response Format 156](#_Toc195548754)

[3.42.3 Sample Message 156](#_Toc195548755)

[3.43 UnblockPayee 157](#_Toc195548756)

[3.43.1 Request Format 157](#_Toc195548757)

[3.43.2 Response Format 158](#_Toc195548758)

[3.43.3 Sample Message 158](#_Toc195548759)

[3.44 AddBene 159](#_Toc195548760)

[3.44.1 Request Format 159](#_Toc195548761)

[3.44.2 Response Format 160](#_Toc195548762)

[3.44.3 Sample Message 160](#_Toc195548763)

[3.45 ListBene 161](#_Toc195548764)

[3.45.1 Request Format 161](#_Toc195548765)

[3.45.2 Response Format 162](#_Toc195548766)

[3.45.3 Sample Message 162](#_Toc195548767)

[3.46 RemoveBene 163](#_Toc195548768)

[3.46.1 Request Format 164](#_Toc195548769)

[3.46.2 Response Format 164](#_Toc195548770)

[3.46.3 Sample Message 165](#_Toc195548771)

[3.47 GetSmsToken 166](#_Toc195548772)

[3.47.1 Request Format 166](#_Toc195548773)

[3.47.2 Response Format 167](#_Toc195548774)

[3.47.3 Sample Message 167](#_Toc195548775)

[3.48 VerifySmsToken 168](#_Toc195548776)

[3.48.1 Request Format 169](#_Toc195548777)

[3.48.2 Response Format 170](#_Toc195548778)

[3.48.3 Sample Message 170](#_Toc195548779)

[3.49 UserProfile 171](#_Toc195548780)

[3.49.1 Request Format 172](#_Toc195548781)

[3.49.2 Response Format 172](#_Toc195548782)

[3.49.3 Sample Message 173](#_Toc195548783)

[3.50 GetAppParam 176](#_Toc195548784)

[3.50.1 Request Format 176](#_Toc195548785)

[3.50.2 Response Format 177](#_Toc195548786)

[3.50.3 Sample Message 177](#_Toc195548787)

[4 Montran UPI Delegate API Specification 179](#_Toc195548788)

[4.1 AddDelegate API Request and Response 179](#_Toc195548789)

[4.1.1 Request Format 179](#_Toc195548790)

[4.1.2 Response Format 181](#_Toc195548791)

[4.1.3 Sample Message 182](#_Toc195548792)

[4.2 ApproveDelegate API Request and Response 183](#_Toc195548793)

[4.2.1 Request Format 183](#_Toc195548794)

[4.2.2 Response Format 185](#_Toc195548795)

[4.2.3 Sample Message 186](#_Toc195548796)

[4.3 RemoveDelegate API Request and Response 187](#_Toc195548797)

[4.3.1 Request Format 187](#_Toc195548798)

[4.3.2 Response Format 190](#_Toc195548799)

[4.3.3 Sample Message 190](#_Toc195548800)

[4.4 GetDelegateBalance API Request and Response 191](#_Toc195548801)

[4.4.1 Request Format 191](#_Toc195548802)

[4.4.2 Response Format 194](#_Toc195548803)

[4.4.3 Sample Message 194](#_Toc195548804)

[4.5 GetDelegates API Request and Response 195](#_Toc195548805)

[4.5.1 Request Format 195](#_Toc195548806)

[4.5.2 Response Format 196](#_Toc195548807)

[4.5.3 Sample Message 197](#_Toc195548808)

[4.6 ListDelegates API Request and Response 198](#_Toc195548809)

[4.6.1 Request Format 198](#_Toc195548810)

[4.6.2 Response Format 199](#_Toc195548811)

[4.6.3 Sample Message 200](#_Toc195548812)

[4.7 PendingDelegate API Request and Response 201](#_Toc195548813)

[4.7.1 Request Format 201](#_Toc195548814)

[4.7.2 Response Format 202](#_Toc195548815)

[4.7.3 Sample Message 203](#_Toc195548816)

[4.8 ReqDelegatePay API Request and Response 204](#_Toc195548817)

[4.8.1 Request Format 204](#_Toc195548818)

[4.8.2 Response Format 208](#_Toc195548819)

[4.8.3 Sample Message 208](#_Toc195548820)

[4.9 ApproveDelegatePay API Request and Response 211](#_Toc195548821)

[4.9.1 Request Format 211](#_Toc195548822)

[4.9.2 Response Format 214](#_Toc195548823)

[4.9.3 Sample Message 214](#_Toc195548824)

[5 Montran UPI ICD API Specification 216](#_Toc195548825)

[5.1 GetIcdQr API Request and Response 216](#_Toc195548826)

[5.1.1 Request Format 216](#_Toc195548827)

[5.1.2 Response Format 216](#_Toc195548828)

[5.1.3 Sample Message 217](#_Toc195548829)

[5.2 StatusEnquiry API Request and Response 219](#_Toc195548830)

[5.2.1 Request Format 219](#_Toc195548831)

[5.2.2 Response Format 220](#_Toc195548832)

[5.2.3 Sample Message 225](#_Toc195548833)

[5.3 ReqPay API Request and Response 227](#_Toc195548834)

[5.3.1 Request Format 227](#_Toc195548835)

[5.3.2 Response Format 228](#_Toc195548836)

[5.3.3 Sample Message 229](#_Toc195548837)

[5.4 ValidateBeneficiary API Request and Response 231](#_Toc195548838)

[5.4.1 Request Format 231](#_Toc195548839)

[5.4.2 Response Format 233](#_Toc195548840)

[5.4.3 Sample Message 233](#_Toc195548841)

[5.5 BalanceEnquiry API Request and Response 235](#_Toc195548842)

[5.5.1 Request Format 235](#_Toc195548843)

[5.5.2 Response Format 240](#_Toc195548844)

[5.5.3 Sample Message 241](#_Toc195548845)

[5.6 TransactionList API Request and Response 242](#_Toc195548846)

[5.6.1 Request Format 243](#_Toc195548847)

[5.6.2 Response Format 245](#_Toc195548848)

[5.6.3 Sample Message 249](#_Toc195548849)

[5.7 MerchantStatusUpdate API Request and Response 252](#_Toc195548850)

[5.7.1 Request Format 252](#_Toc195548851)

[5.7.2 Response Format 258](#_Toc195548852)

[5.7.3 Sample Message 259](#_Toc195548853)

[6 Montran UPI Lite API Specification 261](#_Toc195548854)

[6.1 EnableLite 261](#_Toc195548855)

[6.1.1 Request Format 261](#_Toc195548856)

[6.1.2 Response Format 262](#_Toc195548857)

[6.1.3 Sample Message 262](#_Toc195548858)

[6.2 TopupLite 265](#_Toc195548859)

[6.2.1 Request Format 265](#_Toc195548860)

[6.2.2 Response Format 267](#_Toc195548861)

[6.2.3 Sample Message 267](#_Toc195548862)

[6.3 DisableLite 271](#_Toc195548863)

[6.3.1 Request Format 271](#_Toc195548864)

[6.3.2 Response Format 273](#_Toc195548865)

[6.3.3 Sample Message 273](#_Toc195548866)

[6.4 SyncLite 278](#_Toc195548867)

[6.4.1 Request Format 278](#_Toc195548868)

[6.4.2 Response Format 279](#_Toc195548869)

[6.4.3 Sample Message 279](#_Toc195548870)

[6.5 LitePay 280](#_Toc195548871)

[6.5.1 Request Format 280](#_Toc195548872)

[6.5.2 Response Format 283](#_Toc195548873)

[6.5.3 Sample Message 284](#_Toc195548874)

[7 Montran UPI ERUPI API Specification 288](#_Toc195548875)

[7.1 RequestVoucher API Request and Response 288](#_Toc195548876)

[7.1.1 Request Format 288](#_Toc195548877)

[7.1.2 Response Format 289](#_Toc195548878)

[7.1.3 Sample Message 290](#_Toc195548879)

[7.2 ListVoucher API Request and Response 292](#_Toc195548880)

[7.2.1 Request Format 292](#_Toc195548881)

[7.2.2 Response Format 293](#_Toc195548882)

[7.2.3 Sample Message 294](#_Toc195548883)

[7.3 SetVoucherPin API Request and Response 297](#_Toc195548884)

[7.3.1 Request Format 297](#_Toc195548885)

[7.3.2 Response Format 298](#_Toc195548886)

[7.3.3 Sample Message 298](#_Toc195548887)

[7.4 GetVoucherBalance API Request and Response 300](#_Toc195548888)

[7.4.1 Request Format 300](#_Toc195548889)

[7.4.2 Response Format 301](#_Toc195548890)

[7.4.3 Sample Message 301](#_Toc195548891)

[7.5 GetVoucherOtp API Request and Response 302](#_Toc195548892)

[7.5.1 Request Format 302](#_Toc195548893)

[7.5.2 Response Format 303](#_Toc195548894)

[7.5.3 Sample Message 303](#_Toc195548895)

[7.6 EnableDisableVoucher API Request and Response 304](#_Toc195548896)

[7.6.1 Request Format 304](#_Toc195548897)

[7.6.2 Response Format 305](#_Toc195548898)

[7.6.3 Sample Message 305](#_Toc195548899)

[7.7 ValVoucher API Request and Response 306](#_Toc195548900)

[7.7.1 Request Format 306](#_Toc195548901)

[7.7.2 Response Format 307](#_Toc195548902)

[7.7.3 Sample Message 308](#_Toc195548903)

[7.8 VoucherPay API Request and Response 309](#_Toc195548904)

[7.8.1 Request Format 309](#_Toc195548905)

[7.8.2 Response Format 312](#_Toc195548906)

[7.8.3 Sample Message 312](#_Toc195548907)

[7.9 VoucherExecute API Request and Response 315](#_Toc195548908)

[7.9.1 Request Format 315](#_Toc195548909)

[7.9.2 Response Format 316](#_Toc195548910)

[7.9.3 Sample Message 316](#_Toc195548911)

[8 Montran UPI Merchant PSP API Specification 318](#_Toc195548912)

[8.1 RegMerchant 318](#_Toc195548913)

[8.1.1 Request Format 318](#_Toc195548914)

[8.1.2 Response Format 326](#_Toc195548915)

[8.1.3 Sample Message Format 327](#_Toc195548916)

[8.2 UpdateMerchant 332](#_Toc195548917)

[8.2.1 Request Format 332](#_Toc195548918)

[8.2.2 Response Format 334](#_Toc195548919)

[8.2.3 Sample Message Format 335](#_Toc195548920)

[8.3 RemoveSubMerchant 337](#_Toc195548921)

[8.3.1 Request Format 337](#_Toc195548922)

[8.3.2 Response Format 338](#_Toc195548923)

[8.3.3 Sample Message Format 339](#_Toc195548924)

[8.4 GetSubMerchants 340](#_Toc195548925)

[8.4.1 Request Format 340](#_Toc195548926)

[8.4.2 Response Format 341](#_Toc195548927)

[8.4.3 Sample Message Format 343](#_Toc195548928)

[8.5 AddTerminal 346](#_Toc195548929)

[8.5.1 Request Format 346](#_Toc195548930)

[8.5.2 Response Format 352](#_Toc195548931)

[8.5.3 Sample Message Format 353](#_Toc195548932)

[8.6 UpdateTerminal 356](#_Toc195548933)

[8.6.1 Request Format 356](#_Toc195548934)

[8.6.2 Response Format 362](#_Toc195548935)

[8.6.3 Sample Message Format 364](#_Toc195548936)

[8.7 RemoveTerminal 367](#_Toc195548937)

[8.7.1 Request Format 367](#_Toc195548938)

[8.7.2 Response Format 368](#_Toc195548939)

[8.7.3 Sample Message Format 368](#_Toc195548940)

[8.8 GetTerminals 369](#_Toc195548941)

[8.8.1 Request Format 369](#_Toc195548942)

[8.8.2 Response Format 371](#_Toc195548943)

[8.8.3 Sample Message Format 377](#_Toc195548944)

[9 Montran UPI ICCW API Specification 381](#_Toc195548945)

[9.1 GetAtmQr API Request and Response 381](#_Toc195548946)

[9.1.1 Request Format 381](#_Toc195548947)

[9.1.2 Response Format 381](#_Toc195548948)

[9.1.3 Sample Message 382](#_Toc195548949)

[9.2 GetTxnSummary 383](#_Toc195548950)

[9.2.1 Request Format 383](#_Toc195548951)

[9.2.2 Response Format 384](#_Toc195548952)

[9.2.3 Sample Message 385](#_Toc195548953)

# Introduction

This document briefly describes the integration with Montran UPI Solution.

The document can be used for the purpose of PSP/ TPAP technical integration with the Montran UPI Solution.

# Authentication Mechanism for All Product APIs

All the API’s exposed from Montran acquirer will have two authentication mechanism: -

1. Basic Authentication
2. Oauth

## Basic Authentication

Basic Authentication is a method for HTTP protocol authentication where the client sends the username and password as a base64-encoded string in the request's Authorization header.

The API will use Basic Authentication for secure user authentication. Users must provide a valid username and password encoded in the request header.

**Method 1:** To do Basic Authentication, kindly configure below values in API Authorization headers.

* Username (ClientID)
* Password (SecretKey)

For Example, Value as below:

* Username - TER25006006006
* Password - ztznjsIKsg31DWJxW9HUwWTQHA5LOAO6IGoqldsjMMYJtITjJO3ds38DHPa2

**Method 2:** To do Basic Authentication, kindly configure below values in API Request headers.

* ClientID
* UserID
* SecretKey

For Example, Value as below:

* ClientID - TER25006006006
* UserID - MER25006006006
* SecretKey-ztznjsIKsg31DWJxW9HUwWTQHA5LOAO6IGoqldsjMMYJtITjJO3ds38DHPa2

## Oauth Authentication

OAuth Authentication is a standard authorization protocol that allows third-party applications to access user data without exposing their login credentials. Instead of sharing usernames and passwords, OAuth uses access tokens to grant limited access to a user's resources on another service.

To do Oauth authentication, kindly follow the below steps.

**Step 1: Obtain Access Token**

Send a POST request to the following endpoint to request an access token:

<http://localhost:8080/oauth/token?grant_type=client_credentials>

**Step 2: Provide Authorization Credentials**

In the **Authorization header**, pass the following parameters using **Basic Auth**:

* **Username**: *Client ID*
* **Password**: *Secret Key*

**Step 3: Receive Access Token Response**

Upon successful authentication, you'll receive a JSON response similar to the one below:

{  
 "access\_token": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJhdWQiOlsib2F1dGgyLXJlc291cmNlIl0sInNjb3BlIjpbInJlYWQiLCJ3cml0ZSIsInRydXN0Il0sImV4cCI6MTc0NDM3NTcxNiwiYXV0aG9yaXRpZXMiOlsiUk9MRV9UUlVTVEVEX0NMSUVOVCIsIlJPTEVfQ0xJRU5UIl0sImp0aSI6IjkwNDc2ZmE1LWE2MzctNDA2Yi05YTI3LTFhZjY1MDM1OTM2MyIsImNsaWVudF9pZCI6IlRFUk1JTkFMQVBQMDEifQ.noF\_sussvHJjF3oZd\_l52gKylm0z8hiExplq7ZXp58Y",  
"token\_type": "bearer",  
"expires\_in": 874,  
"scope": "read write trust",  
"jti": "90476fa5-a637-406b-9a27-1af650359363"  
}

**Step 4: Use the Access Token**

For all subsequent API requests, include the Access Token in the Authorization header as a Bearer token:

Authorization: Bearer <access\_token>

# Montran UPI Solution API

This section details the format and content of the UPI PSP APIs provided by the Montran UPI Solution.

## ListPsp

This API allows the Channel to request the list of all registered PSPs for local caching. This PSP data can be used for validating payment address before initiating a UPI transaction.

### Request Message Format

The Channel will initiate a GET request to fetch the PSP data.

The following field will be required to be passed along with the request.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| Page | String | 10 | O | Pagination – Requested Pages |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| size | String | 10 | O | Pagination – Requested records |
| clientID | String | 20 | M | Client ID/ Terminal ID assigned to merchant |

### Response Message Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | C | ISO Date & Time |
| page | Numeric | 5 | C | Pagination – Page Number |
| totalElements | Numeric | 5 | C | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | C | Pagination – Total Pages |
| pspList | | | | |
| codes | String | 100 | C | Supported PSP Handles |
| name | String | 50 | C | PSP Name |
| supportedVersions | String | 100 | C | Version supported by the PSP |
| url | String | 100 | C | PSP URL |
| active | String | 1 | C | Flag – Y/ N |
|  | | | | |
| hmac | String | 1000 | C | HMAC of the response |

### Sample Message

**Request:**

<https://IP:Port/acquirer/meta/ListPsp>?page=&reqId=CSB19B89EC98B8946C79B25576106231737&size=1000&clientID=TID1234567890

**Response:**

|  |
| --- |
| {  "status": 200,  "error": "00",  "message": "OK",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-22T13:33:23.259Z",  "page": 1,  "totalElements": 4,  "totalPages": 10,  "pspList": [  {-----  "name": "HDFC BANK",  "codes": "hdfcbank|okhdfc",  "active": "Y",  "supportedVersions": "1.0|ITS A BASE VERSION|true,2.0|ITS A FIR VERSION|true,2.1|ITS A MANDATE VERSION|false",  "url": "https://www.hdfcbank.com/"  },  {  "name": "STATE BANDHAN BANK",  "codes": "SBI",  "active": "Y",  "supportedVersions": "1.0|ITS A BASE VERSION|true,2.0|ITS A FIR VERSION|true,2.1|ITS A MANDATE VERSION|false",  "url": "https://www.sbi.com/"  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ListAccPvd

This API allows the Channel to request the list of all registered Banks onto the UPI Platform. This Bank data can be used to display a list of banks to the Customer while adding a bank account or while sending money using Bank Account and IFSC.

### Request Format

The Channel will initiate a GET request to fetch the Bank data.

The following field will be required to be passed along with the request.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| page | String | 10 | O | Pagination – Requested Pages |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| size | String | 10 | O | Pagination – Requested records |
| clientID | String | 20 | M | Client ID/ Terminal ID assigned to merchant |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |
| page | Numeric | 5 | M | Pagination – Page Number |
| totalElements | Numeric | 5 | M | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | M | Pagination – Total Pages |
| acctPvdList | | | | |
| ifsc | String | 11 | C | IFSC of the Bank |
| iin | Numeric | 6 | C | IIN of the Bank |
| mobRegFormat | String | 100 | C | Register Format of the Bank |
| name | String | 100 | C | Name of the Bank |
| url | String | 100 | C | URL of the Bank |
| supportedVersions | String | 100 | C | Version supported by the PSP |
|  | | | | |
| hmac | String | 1000 | C | HMAC of the response |

### Sample Message

**Request:**

<https://IP:Port/acquirer/meta/ListAccPvd>?page=0&reqId=CSB19B89EC98B8946C79B25576106231737&size=1000&clientID=TID1234567890

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-22T13:54:18.394Z",  "page": 1,  "totalElements": 2,  "totalPages": 1,  "acctPvdList": [  {  "ifsc": "BARB",  "iin": "612353",  "name": "Bank of Baroda",  "url": "https://192.168.51.179:443/"  },  {  "ifsc": "AIRP",  "iin": "119753",  "mobRegFormat": "FORMAT1|FORMAT2|ATM\_REDIRECT",  "name": "AIRTEL PAYMENTS BANK",  "url": "https://192.168.10.252:443",  "SupportedVersions": "1.0|UPI 1.0 BASE VERSION|true,2.0|UPI 2.0: ALL TAG LEVEL CHANGES|true,2.1|MANDATE|false,2.2|REFUND|false,2.99|CREDIT CARD|false"  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## Listkeys

This API allows the channel to fetch the NPCI public keys for the credential capture and encryption using NPCI Common Library.

### Request Format

The Channel will initiate a GET request.

The following field will be required to be passed along with the request.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| clientID | String | 20 | M | Client ID/ Terminal ID assigned to merchant |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| keyList | | | | |
| type | String | 10 | C | Key Type |
| keyValue | String | 1000 | C | Key Value |
| code | String | 20 | C | Key code |
| ki | String | 20 | C | Key Index |
| owner | String | 10 | C | Key Owner |
|  | | | | |
| xmlPayload | String | 2000 | C | List Key XML payload |
|  | | | | |
| hmac | String | 1000 | C | HMAC of the response |

### Sample Message

**Request:**

<https://IP:Port/acquirer/meta/ListKeys>?reqId=CSB19B89EC98B8946C79B25576106231737&clientID=TID1234567890

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T17:24:58.788Z",  "keyList": [  {  "code": "NPCI",  "ki": "20221209",  "owner": "NPCI",  "type": "PKI"  }  ],  "xmlPayload": "<?xml version=\"1.0\" encoding=\"UTF-8\" standalone=\"yes\"?><ns2:RespListKeys>...</ns2:RespListKeys>",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ListPspKeys

This API allows the channel to request public key of the respective PSP, for singed QR/ Intent signature verification.

The channel needs to pass pspOrgId of the specific PSP in order to get the public key.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| pspOrgId | String | 10 | M | The PSP original ID. |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| keyList | | | | |
| type | String | 10 | C | Key Type |
| keyValue | String | 1000 | C | Key Value |
| code | String | 20 | C | Key code |
| ki | String | 20 | C | Key Index |
| owner | String | 10 | C | Key Owner |
|  | | | | |
| hmac | String | 1000 | C | HMAC of the response |

### Sample Message

**URL:** <https://IP:Port/acquirer/meta/ListPspKeys>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T15:52:35.602Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "pspOrgId": "123456"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-03-28T10:20:59.932Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "keyList": [  {  "code": "NPCI",  "ki": "20221209",  "owner": "",  "type": "PKI"  }  ],  “xmlPayLoad”:”<?xml version=\"1.0\" encoding=\"UTF-8\" standalone=\"yes\"?><ns2:RespPspKeys>...</ns2:RespPspKeys>”,  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetToken

This API allows the channel to get/ rotate the token on periodic basis, requested by the NPCI Common Library. The token value is required to initiate NPCI Common Library that captures the credentials at Mobile Application.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| cred | | | | |
| type | String | 10 | M | Credential Type - challenge |
| subType | String | 10 | M | Credential Sub-Type – initial/ reset/ rotate |
| value | String | 1000 | M | Encrypted data |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| Status | String | 3 | M | HTTP Status |
| Message | String | 50 | C | Error Description |
| Error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| keyData | | | | |
| type | String | 10 | C | Key Type |
| keyValue | String | 1000 | C | Key Value |
| code | String | 20 | C | Key code |
| ki | String | 20 | C | Key Index |
| owner | String | 10 | C | Key Owner |
|  | | | | |
| hmac | String | 1000 | C | HMAC of the response |

### Sample Message

**URL:** <https://IP:Port/acquirer/meta/GetToken>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T15:49:45.097Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "initial",  "type": "Challenge",  "value": "919768685163|com.ubi.ucash|919768685163|JP1JoXQ1uH4Coifuv1tMJ8cqNXDk5jY5BzfCer2aBMdjq5dcOLj9OQDGWyJY3mUr93VzWGJHGzydF077QTmQcwtexUD2Xx5d5sKmkqUZGOrlmWU8aTZzTzsPZiHo9J29gavLjC1MhdDKiwkPfM8TQ+Woo+oh2aroZHuKvvP6ow9L59rWYnmdpHEv5U6R0OfF4RQHbKcg94HHwU2AtSu8zFIH+J4UG7tQuwO7vgRwOQBtNSwoP8SRG9jXhQX4hYbk+B4EkfUYzZG3gbC6nM5mhUfwQ0nFSN0+0S5VxrRCHYjC+J27i+fB7yEKZ5HNPFNFdnzD5krshWMwTnoBaiGdAA=="  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T17:21:18.590Z",  "keyData": {  "code": "NPCI",  "keyValue": "Y/yN4Vg/+lwC5aG1NzQqgmNyFSW/4nrQVASIfmJJx0I=",  "ki": "20221209",  "owner": "NPCI",  "type": "CLF"  },  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ListVae

This API allows the channel to request and cache the list of verified merchants list along with the public key used to verify the singed intent/ QR.

### Request Format

The Channel will initiate a GET request to fetch the VAE data.

The following field will be required to be passed along with the request.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| page | String | 10 | O | Pagination – Requested Pages |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| size | String | 10 | O | Pagination – Requested records |
| clientId | String | 20 | M | Client ID/ Terminal ID assigned to merchant |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| page | Numeric | 5 | M | Pagination – Page Number |
| totalElements | Numeric | 5 | M | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | M | Pagination – Total Pages |
| vaeList | | | | |
| name | String | 100 | C | Name of the merchant. |
| addr | String | 200 | C | Payment Address of the Merchant. |
| logo | String | 2000 | C | Logo of the Merchant |
| url | String | 200 | C | URL Link provided by Merchant |
| key | | | | |
| type | String | 10 | C | Key Type |
| keyValue | String | 1000 | C | Key Value |
| code | String | 20 | C | Key code |
| ki | String | 20 | C | Key Index |
| owner | String | 10 | C | Key Owner |
|  | | | | |
| hmac | String | 1000 | C | HMAC of the response |

### Sample Message

**Request:**

<https://IP:Port/acquirer/meta/ListVae>?page=0&reqId=CSB19B89EC98B8946C79B25576106231741&size=1000&clientId=1234567890

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T15:59:00.340Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "page": 1,  "totalElements": 10000,  "totalPages": 10,  "vaeList": [  {  "name": "LIC",  "addr": "lic@hdfc",  "logo": "https://licindia.in/CorporateSiteDemo/media/LIC\_Media/NewLogo.png",  "url": "https://licindia.in/",  "key": {  "code": "NPCI",  "keyValue": " OWY1MjczNTFkMGVjNDRkZDY3MmU2ZjIyYjg2NDVlY2M=",  "ki": "20221209",  "owner": "NPCI",  "type": "PKI"  }  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ListSecQuestion

This API is used to fetch the list of security questions that can be displayed to a customer onto the Mobile Application.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| secQuestionList | | | | |
| id | String | 5 | M | Security Question ID |
| question | String | 100 | M | The security questions |
|  | | | | |
| hmac | String | 1000 | C | HMAC of the response |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/ListSecQuestion>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2023-03-24T09:09:21.044Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-03-24T09:09:21.118Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "secQuestionList": [  {  "id": "1",  "question": "In what city were you born?"  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## VerifySecQuestion

This API is used to verify the security question & answer entered by the customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| secQuestion | | | | |
| id | String | 5 | M | Security Question ID |
| question | String | 100 | M | The security questions |
| answer | String | 50 | M | The answer of security questions |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the response |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/VerifySecQuestion>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2023-03-24T09:13:30.607Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "secQuestion": {  "id": "1",  "question": "In what city were you born?",  "answer": "Mumbai"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-03-24T09:13:30.709Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## RegUser

This API is used to onboard a Customer onto UPI PSP system. Basis successful onboarding of the user, VPA and Bank Accounts can be added to perform UPI transactions.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
| regUser | | | | |
| firstName | String | 50 | M | The first name of the user |
| lastName | String | 50 | M | The last name of the user |
| birthDate | String | 8 | O | The birthdate of the user |
| email | String | 50 | O | The mail id of the user |
| gender | String | 20 | O | The gender of the user |
| password | String | 100 | O | The password |
| secQuestionId | String | 5 | O | Security Question ID |
| secQuestion | String | 100 | O | The security questions |
| secQuestionsAns | String | 50 | O | The answer of security questions |
| virPayAddr | String | 200 | O | The virtual payment address |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/C/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| publicKey | String | 1000 | C | Public Key to encrypt the OnUs credentials |
| token | String | 1000 | C | Access Token  To be passed in sub-sequent APIs in request header, post registration |
| tokenType | String | 100 | C | Static Value - bearer |
| refreshToken | String | 1000 | C | Access Token  To be passed in sub-sequent APIs in request header, post registration |
| expiresIn | Numeric | 10 | C | Token Expiry - Seconds |
| jwtID | String | 100 | C | Unique identifier for token |
| hmac | String | 1000 | C | HMAC of the request |
| handles | String | 100 | C | Allowed handles to create VPA |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/RegUser>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T10:33:42.555Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "regUser": {  "firstName": "Jay",  "lastName": "Vijay",  "birthDate": "1991101",  "email": "useremail@mail.com",  "gender": "M",  "password": "changeit",  "secQuestionID": "SQ001",  "secQuestion": "What was your first car?",  "secQuestionAns": "Maruti",  "virPayAddr": "myvpa@myhandler"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  “clientID”:”TID4783949”,  “userId”:”TID43456/9834859483”,  "timestamp": "2022-12-29T10:33:42.555Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "publicKey": "9.355546796947779e+23",  "token": "eyJhbGciOiJSUzI1NiIsInR5cCI6IkpXVCJ9...",  "tokenType": "bearer",  "refreshToken": "eyJhbGciOiJSUzI1NiIsInR5cCI6IkpXVCJ9...",  "expiresIn": 502,  "jwtID": "3531d9a8-3087-43f8-839d-1226f7f294e9",  "handles": "@okbandhan",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## UpdateUser

This API is used to update the Customer details in the UPI PSP system.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
| regUser | | | | |
| firstName | String | 50 | M | The first name of the user |
| lastName | String | 50 | M | The last name of the user |
| birthDate | String | 8 | O | The birthdate of the user |
| email | String | 50 | O | The mail id of the user |
| gender | String | 20 | O | The gender of the user |
| password | String | 100 | O | The password |
| secQuestionId | String | 5 | O | Security Question ID |
| secQuestion | String | 100 | O | The security questions |
| secQuestionsAns | String | 50 | O | The answer of security questions |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/UpdateUser>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T10:52:02.611Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "Upi.montran",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "regUser": {  "firstName": "Jay",  "lastName": "Vijay",  "birthDate": "1991101",  "email": "useremail@mail.com",  "gender": "M",  "password": "changeit",  "secQuestionID": "SQ001",  "secQuestion": "What was your first car?",  "secQuestionAns": "Maruti"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "error": "00",  "message": "OK",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-22T13:33:23.259Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetUser

This API is used to get the details of the Customer registered on PSP system.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| regUser | | | | |
| firstName | String | 50 | M | The first name of the user |
| lastName | String | 50 | M | The last name of the user |
| birthDate | String | 8 | O | The birthdate of the user |
| email | String | 50 | O | The mail id of the user |
| gender | String | 20 | O | The gender of the user |
| password | String | 100 | O | The password |
| secQuestionId | String | 5 | O | Security Question ID |
| secQuestion | String | 100 | O | The security questions |
| secQuestionsAns | String | 50 | O | The answer of security questions |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/GetUser>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T10:33:42.555Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-29T12:41:34.497Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "regUser": {  "firstName": "Jay",  "lastName": "Vijay",  "birthDate": "1991101",  "email": "useremail@mail.com",  "gender": "M",  "password": "changeit",  "secQuestionID": "SQ001",  "secQuestion": "What was your first car?",  "secQuestionAns": "Maruti"  }  } |

## CheckVpaAvailability

This API allows the channel to check the VPA availability. The channel will allow customer to create a VPA basis successful CheckVpaAvailability API call.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| Header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| virPayAddr | String | 200 | M | Virtual payment address |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/CheckVpaAvailability>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T10:33:42.555Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "virPayAddr": "myvpa@mayhandler"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T10:34:35.004Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## RegVpa

This API is used by the channel to create the VPA of the customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| virPayAddr | String | 200 | M | Virtual payment address |
| vpaPrimary | String | 1 | O | Is Primary VPA |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/RegVpa>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T05:47:38.280Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "virPayAddr": "myvpa@mayhandler",  "vpaPrimary": "Y"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T12:05:46.652Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## UpdateVpa

This API is used by the channel to set the primary VPA of a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| virPayAddr | String | 200 | M | Virtual payment address |
| vpaPrimary | String | 1 | C | Primary flag – Static value ‘Y’ to be passed. |
| account | | | | |
| acctNumber | String | 30 | C | Account Number |
| acctType | String | 15 | C | Account Type |
| ifsc | String | 11 | C | IFSC |
| outAccount | | | | |
| acctNumber | String | 30 | C | Account Number |
| acctType | String | 15 | C | Account Type |
| ifsc | String | 11 | C | IFSC |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/UpdateVpa>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T05:47:38.280Z"  },  "virPayAddr": "myvpa@mayhandler",  "vpaPrimary": "Y",  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "outAccount": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T12:05:46.652Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetVpas

This API will enable the channel to request the registered VPAs against a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| regVpaList | | | | |
| virPayAddr | String | 200 | M | Virtual payment address |
| vpaPrimary | String | 1 | M | The VPA Primary flag is “Y” or “N.” |
| type | String | 10 | M | The type such as ENTITY. |
| mcc | Numeric | 4 | M | The merchant classification on code. |
| status | String | 20 | M | The status such as ACTIVE. |
| account | | | | |
| acctNumber | String | 30 | C | Account Number |
| acctType | String | 15 | C | Account Type |
| ifsc | String | 11 | C | IFSC |
| outAccount | | | | |
| acctNumber | String | 30 | C | Account Number |
| acctType | String | 15 | C | Account Type |
| ifsc | String | 11 | C | IFSC |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/GetVpa>s

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T13:07:34.488Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  }} |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T13:07:34.560Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "regVpaList": [  {  "virPayAddr": "myvpa@mayhandler",  “merchantID”:”MID2343234”,  “terminalID”:”TID34433”,  "vpaPrimary": "Y",  "type": "ENTITY",  "mcc": "0000",  "status": "ACTIVE",  "createdDate": "2022-12-30T13:07:34.560Z",  “merchantID”:”MID0010011920190”,  “terminalID”:”TID0010011920191”  "account": {  "acctNumber": "238010000880",  “name”:”Ashok Shrivastav”,  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "outAccount": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  }  }  ]  } |

## RemoveVpa

This API is used by the channel to remove the VPA of a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| virPayAddr | String | 200 | M | Virtual payment address |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/RemoveVpa>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T05:47:38.280Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "virPayAddr": "myvpa@mayhandler"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T12:05:46.652Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ListAccount

This API allows PSPs to find the list of accounts linked to the mobile by an account provider. This API will also provide the list of allowed credentials against a customer’s account.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
|  | | | | |
| aadhaarConsentFlag | String | 1 | C | Aadhaar Consent Flag |
| ifsc | String | 11 | M | IFSC of the bank |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| accountList | | | | |
| maskedAcctNumber | String | 30 | C | Masked Account Number |
| acctType | String | 15 | C | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | C | IFSC code of the account. |
| name | String | 100 | C | Name of the account holder. |
| acctNumber | String | 30 | C | Account Number |
| aeba | String | 1 | C | Aadhaar Enabled Bank Account |
| mbeba | String | 1 | C | Whether mobile banking enabled bank account flag is Y or N. |
| mmid | String | 11 | C | MMID |
| aadhaarNumber | Numeric | 12 | C | Aadhaar Number |
| aadhaarConsentFlag | String | 1 | C | Aadhaar Consent Flag |
| credsAllowedList | | | | |
| dLength | Numeric | 4 | M | Length of the credential |
| dType | String | 6 | M | Credential Type Eg. Numeric |
| subType | String | 4 | M | Credential Sub Type Eg. MPIN|ATMPIN|SMS |
| Type | String | 6 | M | Length of the OTP. |

### Sample Message

**URL:** <https://IP:Port/acquirer/meta/ListAccount>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T18:12:11.633Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "ifsc": "hdfc",  "aadhaarConsentFlag": "Y",  “bankName”:”BANDHAN First Bank”  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T18:12:12.080Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "accountList": [  {  "maskedAcctNumber": "XXXXXXXX0880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "name": "Ram Prasad",  "acctNumber": "12345678",  "mmid": "9056014",  "aeba": "Y",  "mbeba": "Y",  "aadhaarNumber": "238010000880",  "credsAllowedList": [  {  "dLength": 6,  "dType": "Numeric",  "subType": "MPIN",  "type": "PIN"  },  {  "dLength": 6,  "dType": "Numeric",  "subType": "SMS",  "type": "OTP"  }  ]  }  ]  } |

## RegAccount

This API will enable the channel register customer’s account details onto UPI PSP platform.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name | Format | | Length | M/O | Description |
| header | | | | | |
| reqId | String | | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | | 6 | M | API Version |
| clientId | String | | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | | 25 | M | Date & Time |
| hmac | String | | 1000 | C | HMAC of the request |
| account | | | | | |
| maskedAcctNumber | String | | 30 | M | Masked Account Number |
| acctType | String | | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | | 11 | M | IFSC code of the account. |
| name | String | | 100 | M | Name of the account holder. |
| acctNumber | String | | 30 | M | Account Number |
| aeba | String | | 1 | C | Aadhaar Enabled Bank Account |
| mbeba | String | | 1 | C | Whether mobile banking enabled bank account flag is Y or N. |
| mmid | String | | 11 | C | MMID |
| aadhaarNumber | Numeric | | 12 | C | Aadhaar Number |
| acctPrimary | String | | 1 | Y | Is Primary Account |
| credsAllowedList | | | | | |
| type | | String | 10 | M | Credential Type - PIN|OTP |
| subType | | String | 10 | M | Credential Sub-Type - MPIN|ATMPIN|SMS |
| dType | | String | 10 | M | Credential Format Eg. Numeric |
| dLength | | Numeric | 4 | M | Credential Length |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/RegAccount>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T05:38:31.160Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "account": {  "maskedAcctNumber": "XXXXXXXX0880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "name": "Ram Prasad",  "acctNumber": "12345678",  "mmid": "9056014",  "aeba": "Y",  "mbeba": "Y",  "aadhaarNumber": "238010000880",  "acctPrimary": "Y",  "credsAllowedList": [  {  "dLength": 6,  "dType": "Numeric",  "subType": "MPIN",  "type": "PIN"  }  ]  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T05:38:31.216Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## UpdateAccount

This API will be used by the channel to set the primary account for receiving UPI credit requests. This API to be used by the channel in case the channel doesn’t follow account preference functionality offered by the updateVpa API.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Name | Format | | Length | M/O | Description | |
| header | | | | | | |
| reqId | String | | 35 | M | Transaction ID - Unique Identifier of the request | |
| userId | String | | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag | |
| version | String | | 6 | M | API Version | |
| clientId | String | | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant | |
| channel | String | | 3 | M | Device Type (Static Value of the channel) - MOB | |
| timestamp | String | | 25 | M | Date & Time | |
| hmac | String | | 1000 | C | HMAC of the request | |
| account | | | | | | |
| acctNumber | | String | | 30 | M | Account Number |
| ifsc | | String | | 11 | M | IFSC code of the account. |
| accountPrimary | | String | | 1 | M | Primary Account Flag - Y |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/UpdateAccount>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T10:33:42.555Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "account": {  "acctNumber": "238010000880",  "ifsc": "HDFC0000101",  "accountPrimary": "Y"  }} |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T05:38:31.216Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetAccounts

This API allows the Channel to request list of bank accounts associated with the Customer’s Mobile Number.

### Request Message

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Message

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| accountList | | | | |
| acctNumber | String | 30 | M | Account Number |
| maskedAcctNumber | String | 30 | M | Masked Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| name | String | 100 | M | Name of the account holder. |
| aeba | String | 1 | C | Aadhaar Enabled Bank Account |
| mbeba | String | 1 | C | Whether mobile banking enabled bank account flag is Y or N. |
| mmid | Numeric | 7 | C | MMID linked to the mobile. |
| aadhaarNumber | Numeric | 12 | C | Aadhaar Number |
| lrn | String | 50 | C | Lite Reference Number |
| acctIntlStatus | String | 10 | C | UPI Global (International) Status |
| allowFir | String | 1 | C | Enabled for FIR |
| accountPrimary | String | 1 | M | Primary Account Flag |
| credsAllowedList | | | | |
| type | String | 10 | C | Credential Type - PIN|OTP |
| subType | String | 10 | C | Credential Sub-Type - MPIN|ATMPIN|SMS |
| dType | String | 10 | C | Credential Format Eg. Numeric |
| dLength | Numeric | 4 | C | Credential Length |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/GetAccounts>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T05:17:32.849Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T12:47:07.359Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "accountList": [  {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "name": "Ram Prasad",  "maskedAcctNumber": "XXXXXXXX0880",  "mmid": "9056014",  "aeba": "Y",  "mbeba": "Y",  "credsAllowedList": [  {  "dLength": 6,  "dType": "Numeric",  "subType": "MPIN",  "type": "PIN"  }  ]  }  ]  } |

## RemoveAccount

This API will be used by the channel to remove the customer account.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Name | Format | | Length | M/O | Description | |
| header | | | | | | |
| reqId | String | | 35 | M | Transaction ID - Unique Identifier of the request | |
| userId | String | | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag | |
| version | String | | 6 | M | API Version | |
| clientId | String | | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant | |
| channel | String | | 3 | M | Device Type (Static Value of the channel) - MOB | |
| timestamp | String | | 25 | M | Date & Time | |
| hmac | String | | 1000 | C | HMAC of the request | |
| account | | | | | | |
| acctNumber | | String | | 30 | M | Account Number |
| ifsc | | String | | 11 | M | IFSC code of the account. |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** [https://IP:Port/acquirer/user/RemoveAccount](https://IP:Port/acquirer/user/RemoveAccounts)

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T10:33:42.555Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "account": {  "acctNumber": "238010000880",  "ifsc": "HDFC0000101"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T05:38:31.216Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## DeregisterUser

This API is used by the channel to de-register a customer from the PSP system.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/DeregisterUser>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T05:47:38.280Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T12:05:46.652Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetOtp

This API will allow the channel to request for an OTP while setting the UPI PIN of a customer account. Basis ListAccount API output and customer consent, the channel can pass the identifier in case Aadhaar OTP functionality need to be invoked.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
|  | | | | |
| otpGenerationSubType | String | 10 | C | OTP generation sub-type.  BANK|UIDAI|BANK-UIDAI |
| account | | | | |
| acctNumber | String | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| uidaiTs | String | 25 | C | UIDAI Provided Date & Time |
| uidaiTxnId | String | 35 | C | UIDAI Provided Transaction ID |

### Sample Message

**URL:** <https://IP:Port/acquirer/meta/GetOtp>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T17:16:10.233Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "otpGenerationSubType": "BANK-UIDAI",  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T15:35:47.254Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "uidaiTs": "2022-12-30T15:35:47.254Z",  "uidaiTxnId": "COB804247D3F2A1479BB685A6D48032EEFE"  } |

## SetUpiPin

This API is used for setting the UPI PIN against a customer account. The channel needs to invoke this API after successful GetOtp API.

The channel will pass the credentials captured by the NPCI CL into respective fields along with the authentication FORMAT.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
| account | | | | |
| acctNumber | String | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| regDetails | | | | |
| cardDigits | String | 6 | C | Last 6 dgits of the Card |
| cardExpDate | String | 4 | C | Expiry Date of the Card – MMYY format |
| type | String |  | M | The type of format –  **FORMAT1|FORMAT2|FORMAT3**  **FORMAT1 –**  Credential Type – PIN|OTP|CARD  Credential Sub-Type – MPIN|SMS|  CARDDEATAILS  **FORMAT2 –**  Credential Type – PIN|OTP|CARD  Credential Sub-Type – MPIN|ATMPIN|  SMS|CARDDEATAILS  **FORMAT3 –**  Credential Type – PIN|OTP  Credential Sub-Type – MPIN|SMS|AADHAAR |
| uidaiTs | String | 25 | C | UIDAI Provided Date & Time in GetOtp API response |
| uidaiTxnId | String | 35 | C | UIDAI Provided Transaction ID in GetOtp API response |
| creds | | | | |
| type | String | 10 | M | Credential Type – PIN|OTP|CARD |
| subType | String | 10 | M | Credential Sub-Type – MPIN|ATMPIN|SMS|  AADHAAR|CARDDEATAILS |
| value | String | 1000 | M | Encrypted Credentials |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/meta/SetUpiPin>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T16:00:40.585Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "regDetails": {  "type": "FORMAT3",  "uidaiTs": "2022-12-30T15:35:47.254Z",  "uidaiTxnId": "COB804247D3F2A1479BB685A6D48032EEFE",  "creds": [  {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  },  {  "code": "NPCI",  "ki": "20221209",  "subType": "SMS",  "type": "OTP",  "value": "base-64 encoded/encrypted authentication data"  },  {  "code": "NPCI",  "ki": "20221209",  "subType": "OTP",  "type": "AADHAAR",  "value": "base-64 encoded/encrypted authentication data"  }  ]  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T09:27:24.840Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ChangeUpiPin

This API allows channel to change the UPI PIN of customer account. The channel needs to pass old and new UPI PIN in the respective fields.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
| account | | | | |
| acctNumber | String | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| cred | | | | |
| type | String | 10 | M | Credential Type - PIN |
| subType | String | 10 | M | Credential Sub-Type - MPIN |
| value | String | 1000 | M | Encrypted MPIN |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
| newCred | | | | |
| type | String | 10 | M | Credential Type - PIN |
| subType | String | 10 | M | Credential Sub-Type - MPIN |
| value | String | 1000 | M | Encrypted MPIN |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/meta/ChangeUpiPin>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T16:11:22.634Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  },  "newCred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T16:11:22.770Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetBalance

This API will enable the channel to perform balance enquiry of the customer’s bank account.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
| account | | | | |
| acctNumber | String | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| cred | | | | |
| type | String | 10 | M | Credential Type - PIN |
| subType | String | 10 | M | Credential Sub-Type - MPIN |
| value | String | 1000 | M | Encrypted MPIN |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
|  | | | | |
| amount | String | 20 | C | Balance Check Amount. Amount to be passed in case of BalChk operation |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| balance | String | 20 | C | Account Balance |
| balanceStatus | String | 1 | C | Balance Status |

### Sample Message

**URL:** <https://IP:Port/acquirer/meta/GetBalance>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T17:09:40.360Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  },  "amount": "1000.10"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-29T07:53:53.371Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "balance": "12000.5",  "balanceStatus": "Y"  } |

## ValAddr

This API will enable the channel to verify the VPA before initiating UPI payment request.

This API can also be used to resolve the UPI Number, Prepaid Voucher, Account & IFSC based transfers and UMN details.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
|  | | | | |
| virPayAddr | String | 200 | M | Payee Virtual Payment Address for VPA, UPI Number, Prepaid Voucher, Account & IFSC based transfers |
| payerAddr | String | 200 | M | Payer Virtual Payment Address |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| valAddrData | | | | |
| cmId | Numeric | 16 | C | Centralized Mapper Id |
| acctType | String | 15 | C | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|CREDIT|  PPIWALLET|BANKWALLET|SOD|UOD |
| code | Numeric | 4 | C | MCC |
| type | String | 10 | C | The type such as ENTITY. |
| ifsc | String | 11 | C | IFSC code of the account. |
| iin | Numeric | 6 | C | The IIN number. |
| maskname | String | 100 | C | The Name of the beneficiary. |
| pType | String | 20 | C | Product Type for UPIMANDATE, PREPAID VOUCHER |
| amount | String | 20 | C | Amount |
| curr | String | 10 | C | Currency |
| merchant | | | | |
| brand | String | 100 | C | The brand name of the merchant. |
| franchise | String | 100 | C | The franchise agent name. |
| legal | String | 100 | C | The legal name. |
| merchantGenre | String | 20 | C | The merchant genre such as OFFLINE or ONLINE. |
| merchantType | String | 20 | C | The type of merchant such as SMALL. |
| merchantID | String | 20 | C | Merchant ID |
| onBoardingType | String | 20 | C | The merchant onboarding type. |
| ownershiptype | String | 20 | C | The ownership type such as PRIVATE. |
| storeID | String | 20 | C | Store ID |
| subCode | String | 4 | C | Merchant Sub Code |
| terminalID | String | 20 | C | Terminal ID |
| featureSupportedValue | String | 100 | C | Features supported values passed by Merchant PSP  05 – Credit Card is not accepted by the merchant  06 – PPI is not accepted by the merchant  31 – Credit Line is not accepted by the merchant  09 – UOD account is is not accepted by the merchant  10 – VOUCHER account type not accepted by the merchant  05|11 – Merchant does not accept payments from Credit Card, however amount up to 2000 is accepted.  06|12 – Merchant does not accept payments from PPI, however amount up to 2000 is accepted.  31|13 – Merchant does not accept payments fro--m Credit Line, however amount up to 2000 is accepted. |

### Sample Message

**URL:** <https://IP:Port/acquirer/meta/ValAddr>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T16:13:02.937Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "virPayAddr": "friendvpa@bankhandler",  "payerAddr": "myvpa@bankhandler"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-02-09T12:46:08.769Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "valAddrData": {  "acctType": "CURRENT",  "addr": "abcd@vpa",  "amount": "1000.15",  "cmId": "8600468133",  "code": "0000",  "curr": "INR",  "ifsc": "AABF0009009",  "iin": "199000",  "maskName": "Narayanan",  "pType": "UPIMANDATE",  "merchant": {  "brand": "TestMerchant",  "featureSupportedValue": "05|13|31",  "franchise": "LearnFrench",  "legal": "Reliance",  "merchantGenre": "OFFLINE",  "merchantID": "1234567",  "merchantType": "SMALL",  "onBoardingType": "BANK",  "ownershipType": "PRIVATE",  "storeID": "7789",  "subCode": "5678",  "terminalID": "12345674"  }  }  } |

## RequestPay

This API will be used by the channel to initiate a send money request to the UPI PSP system.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
| txn | | | | |
| note | String | 50 | M | Transaction Remarks/ Note |
| refId | String | 35 | M | Reference ID |
| refUrl | String | 35 | M | Reference URL |
| initiationMode | String | 3 | M | Initiation Mode |
| purpose | String | 10 | M | Purpose Code |
| refCategory | String | 3 | M | Ref Category |
| qr | | | | |
| qrExpire | String | 25 | C | QR expiry date & time |
| qrMedium | String | 10 | C | QR Medium |
| qrQuery | String | 255 | C | QR query |
| qrStan | String | 20 | C | QR stan |
| qrTimestamp | String | 25 | C | QR timestamp |
| qrTxnId | String | 35 | C | QR transaction Id |
| qrVerToken | String | 10 | C | QR Version Token |
| qrVersion | String | 5 | C | QR Version |
| payer | | | | |
| addr | String | 200 | M | Payer’s Virtual payment address |
| account | | | | |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |
| cred | | | | |
| type | String | 10 | C | Credential Type – PIN |
| subType | String | 10 | C | Credential Sub-Type – MPIN|ONUSMPIN |
| value | String | 1000 | C | Encrypted MPIN |
| code | String | 20 | C | Key code |
| ki | String | 20 | C | Key Index |
| payee | | | | |
| addr | String | 200 | M | Payee Virtual payment address |
| name | String | 100 | M | Name of payee. |
| code | String | 4 | O | MCC |
| cmId | Numeric | 20 | O | Payee UPI Number/ CM Number |
| merchant | | | | |
| brand | String | 100 | O | Merchant Brand Name |
| franchise | String | 100 | O | Merchant Franchise Name |
| legal | String | 100 | O | Merchant Legal Name |
| merchantGenre | String | 20 | O | Merchant Genre |
| merchantType | String | 20 | O | Merchant Type |
| merchantInstCode | String | 20 | O | Merchant Institution Code |
| merchantLoc | String | 20 | O | Merchant Location |
| mid | String | 20 | O | Merchant ID |
| onBoardingType | String | 20 | O | Onbaording Type |
| ownershipType | String | 20 | O | Ownership Type |
| sid | String | 20 | O | Store ID |
| subCode | String | 4 | O | Merchant subcode |
| tid | String | 20 | O | Terminal ID |
| pinCode | String | 10 | O | PIN code |
| regId | String | 10 | O | Merchant Reg ID |
| tier | String | 10 | O | Merchant Tier |
| invoice | | | | |
| name | String | 50 | O | Invoice Name |
| num | String | 20 | O | Invoice Number |
| date | String | 25 | O | Invoice Date |
| gstin | String | 15 | O | GSTIN Number |
| amount | | | | |
| value | String | 20 | M | Transaction Amount |
| curr | String | 10 | M | Transaction Currency |
| split | | | | |
| SGST | String | 20 | O | The state goods and services tax. |
| CGST | String | 20 | O | The central goods and service tax |
| Note:  Following tags can be used by the channel to capture the split amount –  PURCHASE|CASHBACK|DISCOUNT|GST|CGST|SGST|CESS|IGST|GSTINCENTIVE||GSTPCT|TIPS|CONFEE|DISCPCT|CONPCT  For UPI International –  baseAmount||baseCurr|FX|Mkup | | | | |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| custRef | Numeric | 12 | O | The customer reference number of the initiated transaction. |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| refId | String | 35 | M | Refernce Id |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/RequestPay>

**Request**:

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T16:13:02.937Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "txn": {  "note": "Bill Payment",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "refUrl": "https://referenceurl.net",  "initiationMode": "00",  "purpose": "00",  "refCategory": "00",  "qr": {  "qrExpire": "2021-01-23T14:09:11+05:30",  "qrMedium": "00",  "qrQuery": "53313",  "qrStan": "210223123456",  "qrTimestamp": "2022-04-13T12:21:24+05:30",  "qrTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "qrVerToken": "28428",  "qrVersion": "01"  }  },  "payer": {  "addr": "payervpa@payerhandler",  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "cred": {  "code": "400005",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  }  },  "payee": {  "addr": "payeevpa@payeehandler",  "name": "Payee Name",  "code": "5454",  "cmId": "9876543210",  "merchant": {  "brand": "TestMerchant",  "franchise": "LearnFrench",  "legal": "Reliance",  "merchantGenre": "OFFLINE",  "merchantInstCode": "800001",  "merchantLoc": "123.4,76786",  "merchantType": "SMALL",  "merchantID": "1234567",  "onBoardingType": "BANK",  "ownershipType": "PRIVATE",  "pinCode": "7000105",  "regId": "239469",  "storeID": "7789",  "subCode": "5678",  "terminalID": "12345674",  "tier": "TIER1"  }  },  "amount": {  "value": "1000.10",  "curr": "INR",  "split": {  "SGST": "18.00",  "CGST": "18.00"  }  },  "invoice": {  "date": "20230101",  "gstin": "22AAAAA0000A1Z5",  "name": "Telephone Bill Invoice",  "num": "BL0051155200"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T16:13:02.937Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "custRef": "0123456789",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## RequestCollect

This API will be used to initiate a collect money request to the UPI PSP system.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
| txn | | | | |
| note | String | 50 | M | Transaction Remarks/ Note |
| refId | String | 35 | M | Reference ID |
| refUrl | String | 35 | M | Reference URL |
| initiationMode | String | 3 | M | Initiation Mode |
| purpose | String | 10 | M | Purpose Code |
| refCategory | String | 3 | M | Ref Category |
| expireAfter | String | 6 | M | Expiry Time of the Collect Request – 1 miniute to max 64800 minitues |
| payee | | | | |
| addr | String | 200 | M | Payee’s Virtual payment address |
| account | | | | |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |
| payer | | | | |
| addr | String | 200 | M | Payer’s Virtual payment address |
| name | String | 100 | M | Name of payee. |
| code | String | 4 | O | MCC |
| cmId | Numeric | 20 | O | Payee UPI Number/ CM Number |
| accountList | | | | |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |
| acctName | String | 100 | O | Payer Name mapped with the account number |
| matchNumber | String | 2 | O | Number of strings to be matched |
| matchType | String | 1 | O | Static Value to be paased.  E (Exact Match)  P (Partial Match) |
| amount | | | | |
| value | String | 20 | M | Transaction Amount |
| curr | String | 10 | M | Transaction Currency |
| split | | | | |
| SGST | String | 20 | O | The state goods and services tax. |
| CGST | String | 20 | O | The central goods and service tax |
| Note -  Following tags can be used by the channel to capture the split amount –  PURCHASE|CASHBACK|DISCOUNT|GST|CGST|SGST|CESS|IGST|GSTINCENTIVE||GSTPCT|TIPS|CONFEE|DISCPCT|CONPCT  For UPI International –  baseAmount||baseCurr|FX|Mkup | | | | |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| custRef | Numeric | 12 | O | The customer reference number of the initiated transaction. |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| refId | String | 35 | M | Refernce Id |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/RequestCollect>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T16:13:02.937Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "txn": {  "note": "Bill Payment",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "refUrl": "https://referenceurl.net",  "initiationMode": "00",  "purpose": "00",  "refCategory": "00",  "expireAfter": "30"  },  "payee": {  "addr": "payeevpa@payeehandler",  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  }  },  "amount": {  "value": "1000.15",  "curr": "INR",  "split": {  "SGST": "18.00",  "CGST": "18.00"  }  },  "payer": {  "addr": "payervpa@payerhandler",  "cmId": "9876543210",  "name": "Payer Name",  "accountList": [  {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "acctName": "Mr Payer Name",  "matchNumber": "2",  "matchType": "E"  },  {  "acctNumber": "238010000881",  "acctType": "SAVINGS",  "ifsc": "ICIC0000101",  "acctName": "Payer Name",  "matchNumber": "2",  "matchType": "E"  }  ]  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T16:13:02.937Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "custRef": "0123456789",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  “expireAfter”:”2022-12-31T16:13:02.937Z”  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ApproveCollect

This API will allow the channel to approve the Collect & Mandate Execution request received against a customer. The channel will initiate this API along with UPI PIN.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
|  | | | | |
| collectReqId | String | 35 | M | Original Transaction Id of Collect Request |
| penUmn | String | 35 | O | This is UMN value of the mandate and may come in case the pending COLLECT request is of Mandate Execution |
| userAction | String | 10 | M | APPROVE|REJECT |
| payer | | | | |
| addr | String | 200 | M | Payer’s Virtual payment address |
| account | | | | |
| acctNumber | String | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|  NRO|CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| Cred | | | | |
| type | String | 10 | M | Credential Type – PIN |
| subType | String | 10 | M | Credential Sub-Type – MPIN |
| value | String | 1000 | M | Encrypted MPIN |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| custRef | Numeric | 12 | O | The customer reference number of the initiated transaction. |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| refId | String | 35 | M | Refernce Id |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/ApproveCollect>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T16:13:02.937Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "collectReqId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  “collectTxnId”:”CAC0E32D90C57024DE6B8EF9258571B3E18”,  "userAction": "APPROVE",  "payer": {  "addr": "payervpa@payerhandler",  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "cred": {  "code": "400005",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  }  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T16:13:02.937Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "custRef": "0123456789",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## TxnHistory

This API will be used to get the transaction history of a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| page | String | 10 | O | Pagination – Requested Pages |
| size | String | 10 | O | Pagination – Requested records |
| fromDate | String | 8 | O | YYYYMMDD – Should be less than toDate |
| toDate | String | 8 | O | YYYYMMDD – Should be greater than or equal to fromDate |
| merchantID | String | 20 | O | To be passed for Plug-in SDK, to get the specific merchant’s (Plug-in) transaction data |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| page | Numeric | 5 | M | Pagination – Page Number |
| totalElements | Numeric | 5 | M | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | M | Pagination – Total Pages |
| txnList | | | | |
| txnId | String | 35 | O | Transaction ID |
| refId | String | 35 | O | Reference ID |
| txnType | String | 10 | O | Transaction Type |
| refURL | String | 35 | O | Reference URL |
| txnTimeStamp | String | 25 | O | Transaction Date & Time |
| custRef | String | 12 | O | RRN |
| paymentType | String | 100 | O | Payment Type |
| expireAfter | String | 5 | O | Expiry time in minutes for Collect requests |
| note | String | 50 | O | Transaction Remarks/ Note |
| orgTxnId | String | 35 | O | Original Transaction ID |
| orgRefId | String | 35 | O | Original Reference ID |
| orgCustRef | String | 12 | O | Original Customer Reference |
| penUmn | String | 35 | O | This is UMN value of the mandate and may come in case the pending COLLECT request is of Mandate Execution |
| payerAddr | String | 200 | O | Payer VPA |
| payerAcctNumber | String | 30 | O | Payer Account Number |
| payerBankName | String | 20 | O | Payer Bank Name |
| payerCmId | String | 20 | O | Payer CM ID |
| payerIFSC | String | 11 | O | Payer IFSC |
| payerMobile | String | 25 | O | Payer Mobile Number |
| payerLrn | String | 20 | O | Payer LRN |
| payerName | String | 50 | O | Payer Name |
| payeeAddr | String | 200 | O | Payee VPA |
| payeeAcctNumber | String | 30 | O | Payee Account Number |
| payeeCmId | String | 20 | O | Payee CM ID |
| payeeMobile | String | 25 | O | Payee Mobile Number |
| payeeIFSC | String | 11 | O | Payee IFSC |
| payeeName | String | 50 | O | Payee Name |
| amount | String | 20 | O | Transaction Amount |
| respCode | String | 3 | O | Response Code |
| respDesc | String | 100 | O | Response Description |
| result | String | 20 | O | Transaction Result |
| status | String | 20 | O | Transaction Status |
| crn | String | 20 | O | Complaint Reference Number |
| adjCode | String | 10 | O | Adjustment Code |
| adjFlag | String | 10 | O | Adjustment Flag |
| adjRemarks | String | 50 | O | Adjustment Remarks |
| amountSplit | | | | |
| SGST | String | 20 | O | The state goods and services tax. |
| CGST | String | 20 | O | The central goods and service tax |
| Note:  Following tags may come under amountSplit –  PURCHASE|CASHBACK|DISCOUNT|GST|CGST|SGST|CESS|IGST|GSTINCENTIVE||GSTPCT|TIPS|CONFEE|DISCPCT|CONPCT  For UPI International –  baseAmount||baseCurr|FX|Mkup | | | | |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/TxnHistory>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-02-13T10:30:39.773Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "page": 0,  "size": 20,  "fromDate": "20220101",  "toDate": "20220201"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-02-13T10:30:40.503Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "page": 1,  "totalElements": 10000,  "totalPages": 10,  "txnList": [  {  "adjCode": "102",  "adjFlag": "DRC",  "adjRemarks": "DRC Initiated",  "amount": "100.10",  "crn": "UPI2212130123456",  "custRef": "741852961333",  "expireAfter": 300,  "note": "BILL Payment",  "orgCustRef": "741852961333",  "orgRefId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "orgTxnId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "payeeAcctNumber": "1234567890",  "payeeAddr": "payeevpa@payeehandler",  "payeeCmId": "8600468133",  "payeeIFSC": "ICIC",  "payeeName": "Payee Name",  "payerAcctNumber": "1234567890",  "payerAddr": "payervpa@payerhandler",  "payerBankName": "Standard Chartered",  "payerCmId": "9712186832",  "payerIFSC": "ICIC",  "payerLrn": "1GRDpegIW0QOOAr1qirK",  "payerName": "Payer Name",  "paymentType": "US",  "penUmn": "1ec90afcfc3d458cb0f7ab9af4990fbb@bank",  "refId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "refUrl": "https://www.url.com",  "respCode": "000",  "respDesc": "Approved",  "result": "SUCCESS",  "status": "Completed",  "txnId": "IDFUC9421A6C49D19B9754494EEF1C8C",  "txnTimeStamp": "2024-02-13T10:30:40.503Z",  "txnType": "PAY"  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## PendingTxns

This API will be used to get the list of transactions that are pending against a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| page | String | 10 | O | Pagination – Requested Pages |
| size | String | 10 | O | Pagination – Requested records |
| fromDate | String | 8 | O | YYYYMMDD – Should be less than toDate |
| toDate | String | 8 | O | YYYYMMDD – Should be greater than or equal to fromDate |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| page | Numeric | 5 | M | Pagination – Page Number |
| totalElements | Numeric | 5 | M | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | M | Pagination – Total Pages |
| pendingTxnList | | | | |
| txnId | String | 35 | O | Transaction ID |
| refId | String | 35 | O | Reference ID |
| txnType | String | 10 | O | Transaction Type |
| refURL | String | 35 | O | Reference URL |
| txnTimeStamp | String | 25 | O | Transaction Date & Time |
| custRef | String | 12 | O | RRN |
| paymentType | String | 100 | O | Payment Type |
| expireAfter | String | 5 | O | Expiry time in minutes for Collect requests |
| note | String | 50 | O | Transaction Remarks/ Note |
| penUmn | String | 35 | O | This is UMN value of the mandate and may come in case the pending COLLECT request is of Mandate Execution |
| payerAddr | String | 200 | O | Payer VPA |
| payerAcctNumber | String | 30 | O | Payer Account Number |
| payerBankName | String | 20 | O | Payer Bank Name |
| payerCmId | String | 20 | O | Payer CM ID |
| payerIFSC | String | 11 | O | Payer IFSC |
| payerName | String | 50 | O | Payer Name |
| payerMobile | String | 25 | O | Payer Mobile Number |
| payeeAddr | String | 200 | O | Payee VPA |
| payeeAcctNumber | String | 30 | O | Payee Account Number |
| payeeIFSC | String | 11 | O | Payee IFSC |
| payeeName | String | 50 | O | Payee Name |
| payeeMobile | String | 25 | O | Payee Mobile Number |
| amount | String | 20 | O | Transaction Amount |
| status | String | 20 | O | Transaction Status |
| amountSplit | | | | |
| SGST | String | 20 | O | The state goods and services tax. |
| CGST | String | 20 | O | The central goods and service tax |
| Note:  Following tags may come under amountSplit –  PURCHASE|CASHBACK|DISCOUNT|GST|CGST|SGST|CESS|IGST|GSTINCENTIVE||GSTPCT|TIPS|CONFEE|DISCPCT|CONPCT  For UPI International –  baseAmount||baseCurr|FX|Mkup | | | | |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/PendingTxns>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2024-03-24T11:40:43.939Z"  },  "page": 1,  "size": 1000,  "fromDate": "20240301",  "toDate": "20240306"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-03-24T11:40:43.939Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "page": 1,  "pendingTxnList": [  {  "amount": "100.1",  "amountSplit": {  "SGST": "18.00",  "CGST": "18.00"  },  "custRef": "441852961333",  "expireAfter": 300,  "note": "BILL Payment",  "payeeAcctNumber": "1234567890",  "payeeAddr": "payeevpa@payeehandler",  "payeeIFSC": "ICIC",  "payeeMobile": "8712345678",  "payeeName": "Payee Name",  "payerAcctNumber": "1234567890",  "payerAddr": "payervpa@payerhandler",  "payerBankName": "Standard Chartered",  "payerCmId": "9712186832",  "payerIFSC": "ICIC",  "payerMobile": "8600468133",  "payerName": "Payer Name",  "paymentType": "UCS",  "penUmn": "1ec90afcfc3d458cb0f7ab9af4990fbb@bank",  "refId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "refUrl": "https://www.url.com",  "status": "Approve",  "txnId": "IDFUC9421A6C49D19B9754494EEF1C8C",  "txnTimeStamp": "2024-03-06T09:34:57.901Z",  "txnType": "COLLECT"  }  ],  "totalElements": 10000,  "totalPages": 10,  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## RequestMandate

This API will be used to initiate a Mandate request to the UPI PSP system.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
| txn | | | | |
| note | String | 50 | M | Transaction Remarks/ Note |
| refId | String | 35 | M | Reference ID |
| refUrl | String | 35 | M | Reference URL |
| type | String | 10 | M | Mandate Type – CREATE|UPDATE|  PAUSE|UNPAUSE|REVOKE |
| orgTxnId | String | 35 | M | Original mandate transaction id in case of ammendments |
| initiationMode | String | 3 | M | Initiation Mode |
| purpose | String | 10 | M | Purpose Code |
| refCategory | String | 3 | M | Ref Category |
| expireAfter | String | 6 | M | Expiry Time of the Collect Request – 1 miniute to max 64800 minitues |
| initiatedBy | String | 10 | M | PAYER|PAYEE |
| qrTxnId | String | 35 | C | Original mandate transaction id in case of QR capture |
| mandate | | | | |
| amount | String | 20 | M | Mandate Amount |
| amountRule | String | 10 | M | MAX|EXACT |
| blockFund | String | 1 | M | Block Fund Flag – Y|N |
| name | String | 100 | M | Mandate Name |
| recurrencePattern | String | 20 | M | Mandate recurrence pattern - ONETIME|DAILY|WEEKLY|FORTNIGHTLY|  MONTHLY|BIMONTHLY|QUARTERLY|  HALFYEARLY|YEARLY|ASPRESENTED |
| recurrenceRuleType | String | 10 | M | Mandate recurrence rule type - BEFORE|ON|AFTER |
| recurrenceRuleValue | String | 3 | M | Mandate recurrence rule value. |
| revokeable | String | 1 | M | Mandate Revokeable Flag – Y|N |
| shareToPayee | String | 1 | M | Share to payee flag – Y|N |
| umn | String | 70 | C | Unique Mandate number; To be used in following operations –  UPDATE|  PAUSE|UNPAUSE|REVOKE |
| validityEnd | String | 8 | M | Mandate validity end date |
| validitystart | String | 8 | M | Mandate start end date |
| payer | | | | |
| addr | String | 200 | M | Payer’s Virtual payment address |
| account | | | | |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |
| cred | | | | |
| type | String | 10 | M | Credential Type - PIN |
| subType | String | 10 | M | Credential Sub-Type - MPIN |
| value | String | 1000 | M | Encrypted MPIN |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
| payee | | | | |
| addr | String | 200 | M | Payee Virtual payment address |
| name | String | 100 | M | Name of payee. |
| code | String | 4 | O | MCC |
| cmId | Numeric | 20 | O | Payee UPI Number/ CM Number |
| merchant | | | | |
| brand | String | 100 | O | Merchant Brand Name |
| franchise | String | 100 | O | Merchant Franchise Name |
| legal | String | 100 | O | Merchant Legal Name |
| merchantGenre | String | 20 | O | Merchant Genre |
| merchantType | String | 20 | O | Merchant Type |
| merchantID | String | 20 | O | Merchant ID |
| onBoardingType | String | 20 | O | Onbaording Type |
| ownershipType | String | 20 | O | Ownership Type |
| storeID | String | 20 | O | Store ID |
| subCode | String | 4 | O | Merchant subcode |
| terminalID | String | 20 | O | Terminal ID |
| account | | | | |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| custRef | Numeric | 12 | O | The customer reference number of the initiated transaction. |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| refId | String | 35 | M | Refernce Id |
| umn | String | 70 | C | Unique Mandate Number |

### Sample Message

**URL:** <https://IP:Port/acquirer/mandate/RequestMandate>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T14:05:51.589Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "txn": {  "note": "Bill Payment",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "refUrl": "https://referenceurl.net",  "type": "CREATE",  "orgTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "initiationMode": "00",  "purpose": "00",  "refCategory": "00",  "expireAfter": "30",  "initiatedBy": "PAYEE",  "qrTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4"  },  "mandate": {  "amount": "100.00",  "amountRule": "EXACT",  "blockFund": "Y",  "name": "Egift",  "recurrencePattern": "ONETIME",  "recurrenceRuleType": "ON",  "recurrenceRuleValue": "1",  "revokeable": "Y",  "shareToPayee": "Y",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "validityEnd": "28102019",  "validityStart": "18082018"  },  "payer": {  "addr": "payervpa@payerhandler",  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  }  },  "payee": {  "addr": "payeevpa@payeehandler",  "name": "Payee Name",  "code": "5454",  "cmId": "9876543210",  "account": {  "acctNumber": "238010000881",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "merchant": {  "brand": "TestMerchant",  "franchise": "LearnFrench",  "legal": "Reliance",  "merchantGenre": "OFFLINE",  "merchantType": "SMALL",  "merchantID": "1234567",  "onBoardingType": "BANK",  "ownershipType": "PRIVATE",  "pinCode": "7000105",  "storeID": "7789",  "subCode": "5678",  "terminalID": "12345674"  }  }  } |

**Response**:

|  |
| --- |
| {  "status”": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T14:05:51.750Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "custRef": "1234567890",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## PendingMandate

This API will be used to fetch the list of pending mandates against a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| page | String | 10 | O | Pagination – Requested Pages |
| size | String | 10 | O | Pagination – Requested records |
| umn | String | 35 | O | UMN |
| mandateTxnId | String | 35 | O | Mandate Transaction Id |
| fromDate | String | 8 | O | YYYYMMDD – Should be less than toDate |
| toDate | String | 8 | O | YYYYMMDD – Should be greater than or equal to fromDate |
| merchantID | String | 20 | O | To be passed for Plug-in SDK, to get the specific merchant’s (Plug-in) transaction data |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| page | Numeric | 5 | C | Pagination – Page Number |
| totalElements | Numeric | 5 | C | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | C | Pagination – Total Pages |
| mandateList | | | | |
| txnId | String | 35 | O | Transaction ID |
| txnType | String | 10 | O | Mandate Transaction Type |
| type | String | 10 | O | Mandate Type |
| refId | String | 35 | O | Reference ID |
| umn | String | 35 | O | Unique Mandate Number |
| refURL | String | 35 | O | Reference URL |
| txnTimeStamp | String | 25 | O | Transaction Date & Time |
| blockFund | String | 1 | O | Block Fund Flag |
| revokeable | String | 1 | O | Revokeable Flag |
| shareToPayee | String | 1 | O | Share to Payee Flag |
| validityEnd | String | 8 | O | Mandate Validity End Date |
| validityStart | String | 8 | O | Mandate Validity Start Date |
| custRef | String | 12 | O | Mandate RRN |
| initiatedBy | String | 10 | O | Mandate Initiated By |
| name | String | 100 | O | Mandate Name |
| note | String | 50 | O | Remarks/ Note |
| orgTxnId | String | 35 | O | Original Transaction ID |
| recurrencePattern | String | 20 | O | Mandate Recurrence Pattern |
| recurrenceRuleType | String | 10 | O | Mandate Recurrence Rule Type |
| recurrenceRuleValue | String | 3 | O | Mandate Recurrence Rule Value |
| amount | String | 20 | O | Mandate Amount |
| amountRule | String | 10 | O | Amount Rule  MAX|EXACT |
| payeeAddr | String | 200 | O | Payee VPA |
| payeeBankName | String | 20 | O | Payee Bank Name |
| payeeCode | String | 4 | O | Payee MCC |
| payeeAcctNumber | String | 30 | O | Payee Account Number |
| payeeIFSC | String | 11 | O | Payee IFSC |
| payeeMobile | String | 25 | O | Payee Mobile |
| payeeName | String | 50 | O | Payer Name |
| payerAddr | String | 200 | O | Payer VPA |
| payerAcctNumber | String | 30 | O | Payer Account Number |
| payerAccountType | String | 20 | O | Payer Account Type |
| payerIFSC | String | 11 | O | Payer IFSC |
| payerBankName | String | 20 | O | Payer Bank Name |
| payerMobile | String | 25 | O | Payer Mobile |
| payerName | String | 50 | O | Payer Name |
| status | String | 20 | O | Mandate Status |

### Sample Message

**URL:** <https://IP:Port/acquirer/mandate/PendingMandate>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2023-03-24T06:29:41.662Z"  },  "page": 1,  "size": 1000,  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "mandateTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "fromDate": "20220101",  "toDate": "20220201"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-02-16T09:21:55.413Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "mandateList": [  {  "amount": "100.100",  "amountRule": "EXACT",  "blockFund": "Y",  "custRef": "741852961333",  "initiatedBy": "PAYEE",  "name": "Egift",  "note": "BILL Payment",  "orgTxnId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "payeeAcctNumber": "1234567890",  "payeeAddr": "payeevpa@payeehandler",  "payeeBankName": "HDFC Bank",  "payeeCode": "0000",  "payeeIFSC": "HDFC",  "payeeMobile": "918712345678",  "payeeName": "Payee Name",  "payerAcctNumber": "1234567890",  "payerAccountType": "SAVINGS",  "payerAddr": "payervpa@payerhandler",  "payerBankName": "ICICI Bank",  "payerIFSC": "ICIC",  "payerMobile": "918600468133",  "payerName": "Payer Name",  "recurrencePattern": "ONETIME",  "recurrenceRuleType": "ON",  "recurrenceRuleValue": "1",  "refId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "refURL": "https://example.billurl.com",  "revokeable": "Y",  "shareToPayee": "Y",  "status": "ACTIVE",  "txnId": "IDFUC9421A6C49D19B9754494EEF1C8C",  "txnTimeStamp": "2024-02-16T09:21:55.413Z",  "txnType": "CREATE",  "type": "loan",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "validityEnd": "28102019",  "validityStart": "18082018"  }  ]  } |

## ApproveMandate

This API will allow the channel to approve the Mandate request received against a customer. The channel will initiate this API along with UPI PIN.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
|  | | | | |
| umn | String | 70 | C | Unique Mandate Number |
| mandateReqId | String | 35 | M | Original Transaction Id of Mandate Request |
| userAction | String | 10 | M | APPROVE|REJECT |
| mandateTxnType | String | 10 | M | CREATE|UPDATE |
| payer | | | | |
| addr | String | 200 | M | Payer’s Virtual payment address |
| account | | | | |
| acctNumber | String | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO  |CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| cred | | | | |
| type | String | 10 | M | Credential Type - PIN |
| subType | String | 10 | M | Credential Sub-Type - MPIN |
| value | String | 1000 | M | Encrypted MPIN |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| custRef | Numeric | 12 | O | The customer reference number of the initiated transaction. |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| refId | String | 35 | M | Refernce Id |
| umn | String | 70 | C | Unique Mandate Number |

### Sample Message

**URL:** <https://IP:Port/acquirer/mandate/ApproveMandate>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-02-16T11:08:32.938Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "umn": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "mandateTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "mandateTxnType": "CREATE",  "userAction": "APPROVE",  "payer": {  "addr": "payervpa@payerhandler",  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  }  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-02-16T11:08:33.371Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "custRef": "1234567890",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## MandateHistory

This API will be used to fetch the Mandate history against a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| page | Numeric | 10 | O | Pagination – Requested Pages |
| size | Numeric | 10 | O | Pagination – Requested records |
| fromDate | String | 8 | O | YYYYMMDD – Should be less than toDate |
| toDate | String | 8 | O | YYYYMMDD – Should be greater than or equal to fromDate |
| merchantID | String | 20 | O | To be passed for Plug-in SDK, to get the specific merchant’s (Plug-in) transaction data |
| umn | String | 35 | O | UMN |
| mandateTxnId | String | 20 | O | Mandate Txn ID |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| page | Numeric | 5 | C | Pagination – Page Number |
| totalElements | Numeric | 5 | C | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | C | Pagination – Total Pages |
| mandateList | | | | |
| txnId | String | 35 | O | Transaction ID |
| txnType | String | 10 | O | Mandate Transaction Type |
| type | String | 10 | O | Mandate Type |
| refId | String | 35 | O | Reference ID |
| umn | String | 35 | O | Unique Mandate Number |
| refURL | String | 35 | O | Reference URL |
| txnTimeStamp | String | 25 | O | Transaction Date & Time |
| blockFund | String | 1 | O | Block Fund Flag |
| revokeable | String | 1 | O | Revokeable Flag |
| shareToPayee | String | 1 | O | Share to Payee Flag |
| validityEnd | String | 8 | O | Mandate Validity End Date |
| validityStart | String | 8 | O | Mandate Validity Start Date |
| custRef | String | 12 | O | Mandate RRN |
| initiatedBy | String | 10 | O | Mandate Initiated By |
| name | String | 100 | O | Mandate Name |
| note | String | 50 | O | Remarks/ Note |
| orgTxnId | String | 35 | O | Original Transaction ID |
| recurrencePattern | String | 20 | O | Mandate Recurrence Pattern |
| recurrenceRuleType | String | 10 | O | Mandate Recurrence Rule Type |
| recurrenceRuleValue | String | 3 | O | Mandate Recurrence Rule Value |
| amount | String | 20 | O | Mandate Amount |
| amountRule | String | 10 | O | Amount Rule  MAX|EXACT |
| payeeAddr | String | 200 | O | Payee VPA |
| payeeBankName | String | 20 | O | Payee Bank Name |
| payeeCode | String | 4 | O | Payee MCC |
| payeeAcctNumber | String | 30 | O | Payee Account Number |
| payeeIFSC | String | 11 | O | Payee IFSC |
| payeeMobile | String | 25 | O | Payee Mobile |
| payeeName | String | 50 | O | Payer Name |
| payerAddr | String | 200 | O | Payer VPA |
| payerAcctNumber | String | 30 | O | Payer Account Number |
| payerAccountType | String | 20 | O | Payer Account Type |
| payerIFSC | String | 11 | O | Payer IFSC |
| payerBankName | String | 20 | O | Payer Bank Name |
| payerMobile | String | 25 | O | Payer Mobile |
| payerName | String | 50 | O | Payer Name |
| status | String | 20 | O | Mandate Status |

### Sample Message Format

**URL:** <https://IP:Port/acquirer/mandate/MandateHistory>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-03-01T10:26:47.943Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "page": 0,  "size": 20,  "fromDate": "20220101",  "toDate": "20220201",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "mandateTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-03-01T10:52:56.668Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "page": 1,  "totalElements": 10000,  "totalPages": 10,  "mandateList": [  {  "amount": "100.100",  "amountRule": "EXACT",  "blockFund": "Y",  "custRef": "741852961333",  "initiatedBy": "PAYEE",  "name": "Egift",  "note": "BILL Payment",  "orgTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B5",  "payeeAddr": "payeevpa@payeehandler",  "payeeName": "Payee Name",  "payeeAcctNumber": "1234567890",  "payeeBankName": "HDFC Bank",  "payeeCode": "0000",  "payeeIFSC": "HDFC",  "payeeMobile": "918712345678",  "payerIFSC": "ICIC",  "payerAcctNumber": "1234567890",  "payerAccountType": "SAVINGS|CURRENT",  "payerAddr": "payervpa@payerhandler",  "payerName": "Payer Name",  "payerBankName": "ICICI Bank",  "payerMobile": "918600468133",  "recurrencePattern": "ONETIME",  "recurrenceRuleType": "ON",  "recurrenceRuleValue": "1",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "refURL": "https://example.billurl.com",  "revokeable": "Y",  "shareToPayee": "Y",  "status": "ACTIVE",  "txnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "txnTimeStamp": "2024-03-01T10:52:56.668Z",  "txnType": "CREATE",  "type": "loan",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "validityEnd": "28102019",  "validityStart": "18082018"  }  ]  } |

## GetTxnStatus

This API will be used to initiate a check the transaction status.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| orgTxnId | String | 35 | M | Original Transaction ID |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| txnDetails | | | | |
| txnId | String | 35 | O | Transaction ID |
| refId | String | 35 | O | Reference ID |
| txnType | String | 10 | O | Transaction Type |
| refURL | String | 35 | O | Reference URL |
| txnTimeStamp | String | 25 | O | Transaction Date & Time |
| custRef | String | 12 | O | RRN |
| paymentType | String | 100 | O | Payment Type |
| expireAfter | String | 5 | O | Expiry time in minutes for Collect requests |
| note | String | 50 | O | Transaction Remarks/ Note |
| orgTxnId | String | 35 | O | Original Transaction ID |
| orgRefId | String | 35 | O | Original Reference ID |
| orgCustRef | String | 12 | O | Original Customer Reference |
| penUmn | String | 35 | O | This is UMN value of the mandate and may come in case the pending COLLECT request is of Mandate Execution |
| payerAddr | String | 200 | O | Payer VPA |
| payerAcctNumber | String | 30 | O | Payer Account Number |
| payerBankName | String | 20 | O | Payer Bank Name |
| payerCmId | String | 20 | O | Payer CM ID |
| payerIFSC | String | 11 | O | Payer IFSC |
| payerMobile | String | 25 | O | Payer Mobile Number |
| payerLrn | String | 20 | O | Payer LRN |
| payerName | String | 50 | O | Payer Name |
| payeeAddr | String | 200 | O | Payee VPA |
| payeeAcctNumber | String | 30 | O | Payee Account Number |
| payeeCmId | String | 20 | O | Payee CM ID |
| payeeMobile | String | 25 | O | Payee Mobile Number |
| payeeIFSC | String | 11 | O | Payee IFSC |
| payeeName | String | 50 | O | Payee Name |
| amount | String | 20 | O | Transaction Amount |
| respCode | String | 3 | O | Response Code |
| respDesc | String | 100 | O | Response Description |
| result | String | 20 | O | Transaction Result |
| status | String | 20 | O | Transaction Status |
| crn | String | 20 | O | Complaint Reference Number |
| adjCode | String | 10 | O | Adjustment Code |
| adjFlag | String | 10 | O | Adjustment Flag |
| adjRemarks | String | 50 | O | Adjustment Remarks |
| amountSplit | | | | |
| SGST | String | 20 | O | The state goods and services tax. |
| CGST | String | 20 | O | The central goods and service tax |
| Note:  Following tags may come under amountSplit –  PURCHASE|CASHBACK|DISCOUNT|GST|CGST|SGST|CESS|IGST|GSTINCENTIVE||GSTPCT|TIPS|CONFEE|DISCPCT|CONPCT  For UPI International –  baseAmount||baseCurr|FX|Mkup | | | | |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/GetTxnStatus>

**Request**:

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-02-16T11:54:56.194Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "orgTxnId": "IDFUCD1935FE7954E25BBE0175ABFC36E07"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "timestamp": "2024-02-16T11:54:56.194Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "txnDetails": {  "adjCode": "102",  "adjFlag": "DRC",  "adjRemarks": "DRC Initiated",  "amount": "100.10",  "crn": "UPI2212130123456",  "custRef": "741852961333",  "expireAfter": 300,  "note": "BILL Payment",  "orgCustRef": "741852961333",  "orgRefId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "orgTxnId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "payeeAcctNumber": "1234567890",  "payeeAddr": "payeevpa@payeehandler",  "payeeCmId": "8600468133",  "payeeIFSC": "ICIC",  "payeeName": "Payee Name",  "payeeMobile": "9712186832",  "payerAcctNumber": "1234567890",  "payerAddr": "payervpa@payerhandler",  "payerBankName": "Standard Chartered",  "payerCmId": "9712186832",  "payerIFSC": "ICIC",  "payerLrn": "1GRDpegIW0QOOAr1qirK",  "payerName": "Payer Name",  "paymentType": "US",  "penUmn": "1ec90afcfc3d458cb0f7ab9af4990fbb@bank",  "refId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "refUrl": "https://www.url.com",  "respCode": "000",  "respDesc": "Approved",  "result": "SUCCESS",  "status": "Completed",  "txnId": "IDFUC9421A6C49D19B9754494EEF1C8C",  "txnTimeStamp": "2024-02-13T10:30:40.503Z",  "txnType": "PAY"  }  } |

## GetMandateStatus

This API will be used to initiate a check the mandate status.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| orgTxnId | String | 35 | M | Original Transaction ID |
| Umn | String | 35 | M | UMN Number |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| mandateDetails | | | | |
| txnId | String | 35 | O | Transaction ID |
| txnType | String | 10 | O | Mandate Transaction Type |
| type | String | 10 | O | Mandate Type |
| refId | String | 35 | O | Reference ID |
| umn | String | 35 | O | Unique Mandate Number |
| refURL | String | 35 | O | Reference URL |
| txnTimeStamp | String | 25 | O | Transaction Date & Time |
| blockFund | String | 1 | O | Block Fund Flag |
| revokeable | String | 1 | O | Revokeable Flag |
| shareToPayee | String | 1 | O | Share to Payee Flag |
| validityEnd | String | 8 | O | Mandate Validity End Date |
| validityStart | String | 8 | O | Mandate Validity Start Date |
| custRef | String | 12 | O | Mandate RRN |
| initiatedBy | String | 10 | O | Mandate Initiated By |
| name | String | 100 | O | Mandate Name |
| note | String | 50 | O | Remarks/ Note |
| orgTxnId | String | 35 | O | Original Transaction ID |
| recurrencePattern | String | 20 | O | Mandate Recurrence Pattern |
| recurrenceRuleType | String | 10 | O | Mandate Recurrence Rule Type |
| recurrenceRuleValue | String | 3 | O | Mandate Recurrence Rule Value |
| amount | String | 20 | O | Mandate Amount |
| amountRule | String | 10 | O | Amount Rule  MAX|EXACT |
| payeeAddr | String | 200 | O | Payee VPA |
| payeeBankName | String | 20 | O | Payee Bank Name |
| payeeCode | String | 4 | O | Payee MCC |
| payeeAcctNumber | String | 30 | O | Payee Account Number |
| payeeIFSC | String | 11 | O | Payee IFSC |
| payeeMobile | String | 25 | O | Payee Mobile |
| payeeName | String | 50 | O | Payer Name |
| payerAddr | String | 200 | O | Payer VPA |
| payerAcctNumber | String | 30 | O | Payer Account Number |
| payerAccountType | String | 20 | O | Payer Account Type |
| payerIFSC | String | 11 | O | Payer IFSC |
| payerBankName | String | 20 | O | Payer Bank Name |
| payerMobile | String | 25 | O | Payer Mobile |
| payerName | String | 50 | O | Payer Name |
| status | String | 20 | O | Mandate Status |

### Sample Message

**URL:** <https://IP:Port/acquirer/mandate/GetMandateStatus>

**Request**:

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-03-06T10:10:59.829Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "orgTxnId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "timestamp": "2024-03-06T10:10:59.829Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "mandateDetails": {  "amount": "100.100",  "amountRule": "EXACT",  "blockFund": "Y",  "custRef": "741852961333",  "initiatedBy": "PAYEE",  "name": "Egift",  "note": "BILL Payment",  "orgTxnId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "payeeAddr": "payeevpa@payeehandler",  "payeeName": "Payee Name",  "payeeAcctNumber": "1234567890",  "payeeBankName": "HDFC Bank",  "payeeCode": "0000",  "payeeIFSC": "HDFC",  "payeeMobile": "918712345678",  "payerIFSC": "ICIC",  "payerAcctNumber": "1234567890",  "payerAccountType": "SAVINGS|CURRENT",  "payerAddr": "payervpa@payerhandler",  "payerName": "Payer Name",  "payerBankName": "ICICI Bank",  "payerMobile": "918600468133",  "recurrencePattern": "ONETIME",  "recurrenceRuleType": "ON",  "recurrenceRuleValue": "1",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "refURL": "https://example.billurl.com",  "revokeable": "Y",  "shareToPayee": "Y",  "status": "ACTIVE",  "txnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "txnTimeStamp": "2024-03-01T10:52:56.668Z",  "txnType": "CREATE",  "type": "loan",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "validityEnd": "28102024",  "validityStart": "18082024"  }  } |

## Complaint

This API will be used to initiate a Complaint.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| regComplaint | | | | |
| orgTxnId | String | 35 | M | Original Transaction ID |
| initiationMode | String | 3 | M | Complaint Initiation Mode |
| reqAdjAmount | String | 20 | M | Transaction Amount |
| reqAdjCode | String | 5 | M | Complaint Code |
| reqAdjFlag | String | 35 | M | Complaint Flag |
|  | | | | |
| merchantID | String | 20 | O | To be passed for Plug-in SDK, to get the specific merchant’s (Plug-in) transaction data |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| Complaint | | | | |
| type | String | 10 | O | Static Value - COMPLAINT |
| orgTxnId | String | 35 | O | Original Transaction Id |
| orgCustRef | String | 12 | O | Original Transaction’s custRef (RRN) |
| crn | String | 20 | O | Complaint Reference Number |
| txnType | String | 10 | O | Transaction Type – PAY|COLLECT |
| reasonDesc | String | 100 | O | Complaint Status |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/Complaint>

**Request**:

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "PLUGINPTER001",  "channel": "MOB",  "timestamp": "2024-03-24T11:40:43.939Z",  "reqId": "CAC0E32D90C57024DE6B8EF921709798825",  "userId": "918600468122",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "regComplaint": {  "orgTxnId": "CAC0E32D90C57024DE6B8EF921709032504",  "note": "Bill Payment2",  "reqAdjAmount": "11.00",  "reqAdjRefId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "reqAdjCode": "U010",  "reqAdjFlag": "PBRB"  },  "merchantID": "subPluginMer01"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "timestamp": "2024-03-24T11:40:43.939Z",  "reqId": "CAC0E32D90C57024DE6B8EF921709798825",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "complaint": {  "orgTxnId": "CAC0E32D90C57024DE6B8EF921709032504",  "orgCustRef": "405800036010",  "type": "COMPLAINT",  "crn": "UPI2403070002008",  “adjFlag”:”TCC”,  “adjCode”:”102”,  "txnType": "PAY",  "reasonDesc": "Complaint raised for the original transactions is in progress. Please try after some time."  }  } |

## GetComplaintStatus

This API will be used to initiate a check the Complaint status.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| orgTxnId | String | 35 | M | Original Transaction ID |
| crn | String | 35 | O | Complaint Number |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| complaint | | | | |
| adjAmt | String | 10 | O | Adjustment Amount |
| adjCode | String | 10 | O | Adjustment Code |
| adjFlag | String | 35 | O | Adjustment Flag |
| adjRefId | String | 35 | O | Adjustment Reference ID |
| adjRemarks | String | 25 | O | Adjustment Remarks |
| crn | String | 20 | O | Complaint Reference Number |
| orgSettRespCode | String | 1 | O | Original Response code |
| adjAcctNumber | String | 30 | O | Adjustment Account Number |
| adjIFSC | String | 11 | O | Adjustment IFSC |
| procStatus | String | 50 | O | Complaint Processing Status |
| reasonCode | String | 10 | O | Complaint Reason Code |
| reasonDesc | String | 100 | O | Complaint Reason Description |
| orgTxnId | String | 35 | O | Original Transaction Id |
| orgCustRef | String | 12 | O | Original Customer Reference |
| txnType | String | 10 | O | Transaction Type – PAY|COLLECT |
| type | String | 10 | O | Static Value - COMPLAINT |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/GetComplaintStatus>

**Request**:

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-03-06T11:53:42.369Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "orgTxnId": "CAC0E32D90C57024DE6B8EF921709032504",  "crn": "UPI2212130123456"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-03-06T11:53:42.369Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "complaint": {  "adjAcctNumber": "1234567890",  "adjAmt": "100.10",  "adjCode": "102",  "adjFlag": "DRC",  "adjIFSC": "ICIC",  "adjRefId": "P1705110000338829745321",  "adjRemarks": "DRC Initiated",  "crn": "UPI2212130123456",  "orgSettRespCode": "RB",  "procStatus": "COMPLETED",  "reasonCode": "U008",  "reasonDesc": "Goods/services are not provided",  "rejReason": "string",  "respCode": "00",  "orgTxnId": "CAC0E32D90C57024DE6B8EF921709032504",  "orgCustRef": "405800036010",  "txnType": "U1",  "type": "COMPLAINT"  }  } |

## BlockPayee

This API will enable the channel to allow a customer to block the certain payees. This API will usually be called by the channel in case customer don’t want to receive collect request from fraudulent VPAs.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| payeeAddr | String | 200 | M | Payee virtual payment address |
| payeeName | String | 100 | M | Payee Name |
| payeeMobile | String | 25 | M | Payee Mobile |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/BlockPayee>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T17:03:10.923Z"  },  "payeeAddr": "payeevpa@payeehandler",  "payeeName": "Payee Name",  "payeeMobile": "8712345678"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T17:03:10.923Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ListBlockedPayee

This API will provide the list of payees blocked by a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| blockPayeeList | | | | |
| payeeAddr | String | 200 | M | Payee virtual payment address |
| payeeName | String | 100 | M | Payee Name |
| payeeMobile | String | 25 | M | Payee Mobile |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/ListBlockedPayee>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-03-04T06:07:02.447Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-03-04T06:07:02.883Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "blockPayeeList": [  {  "payeeAddr": "payeevpa@payeehandler",  "payeeMobile": "8712345678",  "payeeName": "Payee Name"  }  ]  } |

## UnblockPayee

This API will enable the channel to allow a customer to unblock the payees.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| payeeAddr | String | 200 | M | Payee virtual payment address |
| payeeMobile | String | 25 | M | Payee Mobile |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/UnblockPayee>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-03-07T07:38:48.171Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "payeeAddr": "payeevpa@payeehandler",  "payeeMobile": "8712345678"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-03-07T07:38:49.489Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## AddBene

This API will allow the channel to enable a customer to add a beneficiary details onto the UPI PSP system.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| bene | | | | |
| virPayAddr | String | 200 | M | Beneficiary virtual payment address |
| acctNumber | String | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO  |CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| name | String | 100 | M | The mask name of the beneficiary. |
| mobile | String | 25 | M | Mobile Number |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/AddBene>

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-29T09:34:52.219Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "bene": {  "virPayAddr": "myvpa@mayhandler",  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "name": "Ram Prasad",  "mobile": "918600468133"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2022-12-29T09:34:52.219Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  “BeneKey”:”AFD123”,  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ListBene

This API will allow the channel request list of beneficiaries saved by a particular a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| beneList | | | | |
| virPayAddr | String | 200 | M | Beneficiary virtual payment address |
| acctNumber | String | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO  |CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| name | String | 100 | M | The mask name of the beneficiary. |
| mobile | String | 25 | M | Mobile Number |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/ListBene>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-03-07T07:45:52.616Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-03-07T07:45:52.616Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "beneList": [  {  "virPayAddr": "myvpa@mayhandler",  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "name": "Ram Prasad",  "mobile": "8600468133",  “BeneKey”:”ASDAS1234”  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## RemoveBene

This API will allow the channel request removal of beneficiary saved by a particular a customer.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| bene | | | | |
| virPayAddr | String | 200 | O | Beneficiary virtual payment address |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO  |CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |
| mobile | String | 12 | O | Mobile Number |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/RemoveBene>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-03-07T07:48:17.659Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "bene": {  "virPayAddr": "myvpa@mayhandler",  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "mobile": "8600468133",  “BeneKey”:”DFFD5676’  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-03-07T07:48:17.659Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18"  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetSmsToken

This API will allow the channel to request for a silent SMS token from the Montran UPI Acquirer System.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Merchant ID associated with the clientId to be passed |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| smsToken | String | 200 | C | Silent SMS Token |
| vmn | String | 12 | C | VMN to send Silent SMS Token |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/GetSmsToken>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "MON32254fb419fc4cd789c114386bce5f9a",  "timestamp": "2024-02-29T14:38:07",  "userId": "9876543210"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "timestamp": "2024-02-29T09:08:00.479+00:00",  "reqId": "MON1daadb6b6ba54ed2ab6d4370a029d266",  "smsToken": "NDY1NDE1MDY4MzhlYWYxZn5jb20ubW9udHJhbi5zYW1wbGUubWVyY2hhbnQuYXBwflQtTW9iaWxlfk1PTjFkYWFkYjZiNmJhNTRlZDJhYjZkNDM3MGEwMjlkMjY2fjkxOTk5OTk5OTk5OQ==",  "vmn": "919999999999"  } |

## VerifySmsToken

This API will allow the channel to check the silent SMS token verification status and get the customer’s mobile number.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Merchant ID associated with the clientId to be passed |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | C | Telecom Operator – To be passed in case of channel USDC |
| type | String | 50 | M | Device Type (Static Value of the channel) – MOB, IVR, WEB, IOT, MOBH, IVRH, TOTH |
|  | | | | |
| smsToken | String | 200 | C | Silent SMS Token |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| mobile | String | 12 | C | Customer’s Mobile Number |
| regStatus | String | 1 | C | Customer Registration Status Y|N |
| handles | String | 100 | C | Allowed handles to create VPA |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/VerifySmsToken>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "MON32254fb419fc4cd789c114386bce5f9a",  "timestamp": "2024-02-29T14:38:07",  "userId": "9876543210"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "011001",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "smsToken": "NDY1NDE1MDY4MzhlYWYxZn5jb20ubW9udHJhbi5zYW1wbGUubWVyY2hhbnQuYXBwflQtTW9iaWxlfk1PTjFkYWFkYjZiNmJhNTRlZDJhYjZkNDM3MGEwMjlkMjY2fjkxOTk5OTk5OTk5OQ=="  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "timestamp": "2024-02-29T09:08:01.172+00:00",  "reqId": "MON32254fb419fc4cd789c114386bce5f9a",  "mobile": "919876543210",  "regStatus": "N",  "handles": "@idfb,@bandhanbank"  } |

## UserProfile

This API will allow the channel to request User profile from the Montran UPI Acquirer System. This API will be used by the Montran UPI Plug-in.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| handles | String | 100 | C | Allowed handles to create VPA |
| user | | | | |
| firstName | String | 50 | M | The first name of the user |
| lastName | String | 50 | M | The last name of the user |
| vpaList | | | | |
| virPayAddr | String | 200 | M | Virtual payment address |
| vpaPrimary | String | 1 | M | The VPA Primary flag is “Y” or “N.” |
| type | String | 10 | M | The type such as ENTITY. |
| mcc | Numeric | 4 | M | The merchant classification on code. |
| status | String | 20 | M | The status such as ACTIVE. |
| createdDate | String | 25 | M | Created Date |
| account | | | | |
| acctNumber | String | 30 | C | Account Number |
| acctType | String | 15 | C | Account Type |
| ifsc | String | 11 | C | IFSC |
| Name | String | 100 | C | Customer Name |
| outAccount | | | | |
| acctNumber | String | 30 | C | Account Number |
| acctType | String | 15 | C | Account Type |
| ifsc | String | 11 | C | IFSC |
| Name | String | 100 | C | Customer Name |
| accountList | | | | |
| acctNumber | String | 30 | C | Account Number |
| acctType | String | 15 | C | Account Type |
| ifsc | String | 11 | C | IFSC |
| bankName | String | 20 | C | Bank Name |
| name | String | 100 | C | Customer Name |
| maskedAcctNumber | String | 30 | C | Masked Account Number |
| aeba | String | 1 | C | AEBA flag |
| mbeba | String | 1 | C | MBEBA flag |
| mmid | String | 11 | C | MMID |
| accountPrimary | String | 1 | C | Primary Account Flag – ‘Y’ |
| credsAllowedList | | | | |
| type | String | 10 | C | Credential Type - PIN|OTP |
| subType | String | 10 | C | Credential Sub-Type - MPIN|ATMPIN|SMS |
| dType | String | 10 | C | Credential Format Eg. Numeric |
| dLength | Numeric | 4 | C | Credential Length |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/UserProfile>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "MON32254fb419fc4cd789c114386bce5f9a",  "timestamp": "2024-02-29T14:38:07",  "userId": "9876543210"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "timestamp": "2024-02-29T09:26:30.546+00:00",  "reqId": "MON495b9e7d612f499e8d8c74832300cfee",  "handles": "@idfb,@bandhanbank",  "user": {  "firstName": "John",  "lastName": "Doe",  “clientID”:”TID36782”.  “merchantID”:”MID574839”,  “virPayAddr”:”8291191155@idfb”,  “email”:”jugenderlal420@gmail.com”,  "vpaList": [  {  "virPayAddr": "8291191155@idfb",  "vpaPrimary": "Y",  "type": "PERSON",  "mcc": "0000",  "status": "ACTIVE",  "createdDate": "2024-02-23T12:58:21.919+00:00",  "account": {  "acctNumber": "9182911911551255",  "acctType": "SAVINGS",  "ifsc": "BANDHAN0000002",  "name": "John Doe"  },  "outAccount": {  "acctNumber": "9182911911551255",  "acctType": "SAVINGS",  "ifsc": "BANDHAN0000002",  "name": "John Doe"  }  }  ],  "accountList": [  {  "acctNumber": "9182911911551255",  "acctType": "SAVINGS",  "ifsc": "BANDHAN0000002",  "bankName": "Bandhan Bank",  "name": "John Doe",  "maskedAcctNumber": "XXXXXXXXXX1255",  "aeba": "Y",  "mbeba": "Y",  "accountPrimary": "Y",  "credsAllowedList": [  {  "type": "OTP",  "subType": "SMS",  "dLength": 6,  "dType": "Numeric"  },  {  "type": "PIN",  "subType": "MPIN",  "dLength": 6,  "dType": "Numeric"  }  ]  },  {  "acctNumber": "9182911911551253",  "acctType": "CURRENT",  "ifsc": "BANDHAN0000003",  "bankName": "Bandhan Bank",  "name": "John Doe",  "maskedAcctNumber": "XXXXXXXXXX1253",  "aeba": "Y",  "mbeba": "N",  "credsAllowedList": [  {  "type": "OTP",  "subType": "SMS",  "dLength": 6,  "dType": "Numeric"  },  {  "type": "PIN",  "subType": "MPIN",  "dLength": 4,  "dType": "Numeric"  }  ]  }  ]  }  } |

## GetAppParam

This API will allow the channel to request App Params from the Montran UPI Acquirer System. This API will be used by the Montran UPI Plug-in.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| app | | | | |
| handles | String | 100 | C | Allowed handles to create VPA |
| vmn | String | 12 | C | VMN to send Silent SMS Token |
| appAuth | String | 10 | C | Authentication Identifier |
| acctMasked | String | 1 | C | Display Masked Account Number – Y/ N |
| appUserId | String | 50 | C | Plugin User ID |
| appVersion | String | 10 | C | Plugin Version |
| preApprovedRouting | String | 1 | C | PreApproved Routing – Y/ N |

### Sample Message

**URL:** <https://IP:Port/acquirer/user/GetAppParam>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "MON32254fb419fc4cd789c114386bce5f9a",  "timestamp": "2024-02-29T14:38:07",  "userId": "9876543210"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "timestamp": "2024-02-29T14:38:31.624+00:00",  "reqId": "MON32254fb419fc4cd789c114386bce5f9a",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "app": {  "handles": "@idfb,@bandhanbank",  "vmn": "919999999999",  "appAuth": "APPPIN",  "acctMasked": "N",  "appUserId": "919999999999",  "appVersion": "2.0",  "preApprovedRouting": "Y"  }  } |

# Montran UPI Delegate API Specification

## AddDelegate API Request and Response

AddDelegate API will be used for Full and Partial delegation by primary user to add secondary user as delegate.

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 20 | M | App package name. Ex:  com.example.name  In case of corporate, static value ‘NA’ should be passed. |
| appVersion | String | 15 | M | Application Version Ex: 1.0.0  If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| capability | String | 4 | M | Device Memory Capacity Info Ex: "1000"  Static value ‘1000’ can be passed |
| geocode | String | 100 | M | Location Latitude, Longitude Ex: 12.1234567,34.1234567 If not applicable for the delivery channel, then static value ’11.011233,44.055677’ should be passed |
| id | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI) Ex: V4FIIFEUCU5L79R8 If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| ip | String | 25 | M | Mobile Data Internet IP, Mobile Wifi IP Ex: 0.0.0.0  If not applicable for the delivery channel, then static value ‘100.100.100.100’ should be passed |
| location | String | 50 | M | Initiator Location Ex: Mumbai If not applicable for the delivery channel, then static value ‘INDIA’ should be passed |
| mobile | String | 25 | M | Mobile Number of the initiator.  Ex: 8897883053 |
| os | String | 20 | M | (Device OS + OS Version) Ex: Android 5.1.1  WEB for Web channel  If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| telecom | String | 20 | O | Name of telecom: example - Airtel |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| delegate | | | | |
| type | String | 10 | M | Type of delegation. Fixed value: FULL/PARTIAL |
| payerAddr | String | 50 | M | Payer VPA (primary) Ex: payervpa@idfb |
| payeeAddr | String | 50 | M | Payee VPA (secondary) Ex: premila2404@idfb |
| payeeMobile | String | 25 | M | Mobile Number of the secondary user.  Ex: 8897883053 |
| payeeName | String | 255 | O | Payee ( secondary ) name |
| umn | String | 50 | C | Umn number - XYZa977ccabb11e7abc4cec278b6b50a@mypsp |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| txnId | String | 35 | M | Transaction ID to be generated uniquely for every request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": 1,  "clientID": 20511120,  "channel": "MOB",  "timestamp": "2024-07-24T06:55:30.547Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": 8600468133,  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "PhonePe",  "appVersion": 1,  "capability": "011001",  "geocode": "0.0.0.0",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": 918600468133,  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "delegate": {  "type": "FULL|PARTIAL",  "payerAddr": "payervpa@payerhandler",  "payeeAddr": "tata@idfb",  "payeeMobile": “9978567567”,  “payeeName”:”Bob Doe”,  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-19T10:41:45.271Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ApproveDelegate API Request and Response

Secondary user will call ApproveDelegate to approve the delegation request initiated by primary user.

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 20 | M | App package name. Ex:  com.example.name  In case of corporate, static value ‘NA’ should be passed. |
| appVersion | String | 15 | M | Application Version Ex: 1.0.0  If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| capability | String | 4 | M | Device Memory Capacity Info Ex: "1000"  Static value ‘1000’ can be passed |
| geocode | String | 100 | M | Location Latitude, Longitude Ex: 12.1234567,34.1234567 If not applicable for the delivery channel, then static value ’11.011233,44.055677’ should be passed |
| id | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI) Ex: V4FIIFEUCU5L79R8 If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| ip | String | 25 | M | Mobile Data Internet IP, Mobile Wifi IP Ex: 0.0.0.0  If not applicable for the delivery channel, then static value ‘100.100.100.100’ should be passed |
| location | String | 50 | M | Initiator Location Ex: Mumbai If not applicable for the delivery channel, then static value ‘INDIA’ should be passed |
| mobile | String | 25 | M | Mobile Number of the initiator.  Ex: 8897883053 |
| os | String | 20 | M | (Device OS + OS Version) Ex: Android 5.1.1  WEB for Web channel  If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| telecom |  |  |  |  |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| payer | | | | |
| payerMobile | String | 25 | M | Primary ( primary ) mobile number |
| payerAddr | String | 250 | M | Primary ( primary ) VPA |
| userAction | String | 10 | M | User Action. Expected values APPROVE/REJECT |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |
| amount | String | 15,2 | M | Mandate amount ( delegation amount ) |
| umn | String | 50 | C | Umn number - XYZa977ccabb11e7abc4cec278b6b50a@mypsp |
| validityEnd | String | 8 | M | Defines end time of validity(ddMMyyyy) |
| payerName | String | 100 | M | Payer name to be displayed on screen |
| payeeName | String | 100 | M | Payee name to be displayed on screen |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": 1,  "clientID": 20511120,  "channel": "MOB",  "timestamp": "2024-07-24T09:18:47.913Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": 8600468133,  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "PhonePe",  "appVersion": 1,  "capability": "011001",  "geocode": "0.0.0.0",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": 918600468133,  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "payerMobile": 918600468133,  "payerAddr": "abc@montran",  "userAction": "string"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-24T10:04:01.259Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "amount": "100.1",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "validityEnd": "28102019",  "payerName":"Manual Gomes",  "payeeName":"John Doe",  } |

## RemoveDelegate API Request and Response

Primary user will call RemoveDelegate to remove the existing delegate.

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 20 | M | App package name. Ex:  com.example.name  In case of corporate, static value ‘NA’ should be passed. |
| appVersion | String | 15 | M | Application Version Ex: 1.0.0  If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| capability | String | 4 | M | Device Memory Capacity Info Ex: "1000"  Static value ‘1000’ can be passed |
| geocode | String | 100 | M | Location Latitude, Longitude Ex: 12.1234567,34.1234567 If not applicable for the delivery channel, then static value ’11.011233,44.055677’ should be passed |
| id | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI) Ex: V4FIIFEUCU5L79R8 If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| ip | String | 25 | M | Mobile Data Internet IP, Mobile Wifi IP Ex: 0.0.0.0  If not applicable for the delivery channel, then static value ‘100.100.100.100’ should be passed |
| location | String | 50 | M | Initiator Location Ex: Mumbai If not applicable for the delivery channel, then static value ‘INDIA’ should be passed |
| mobile | String | 25 | M | Mobile Number of the initiator.  Ex: 8897883053 |
| os | String | 20 | M | (Device OS + OS Version) Ex: Android 5.1.1  WEB for Web channel  If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| telecom | String | 20 | O | Name of telecom: example - Airtel |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| delegate | | | | |
| type | String | 10 | M | Type of delegation. Fixed value: FULL/PARTIAL |
| payerAddr | String | 50 | M | VPA of request initiator ( PSP(P) or PSP(S) )  Ex: payervpa@idfb |
| payeeAddr | String | 50 | M | VPA of request receiver  Ex: premila2404@idfb |
| payeeMobile | String | 25 | M | Mobile Number of the receiver user.  Ex: 8897883053 |
| umn | String | 50 | C | Umn number - XYZa977ccabb11e7abc4cec278b6b50a@mypsp |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| txnId | String | 35 | M | Transaction ID to be generated uniquely for every request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": 1,  "clientID": 20511120,  "channel": "MOB",  "timestamp": "2024-07-24T06:55:30.547Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": 8600468133,  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "PhonePe",  "appVersion": 1,  "capability": "011001",  "geocode": "0.0.0.0",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": 918600468133,  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "delegate": {  "type": "FULL|PARTIAL",  "payerAddr": "payervpa@payerhandler",  "payeeAddr": "tata@idfb",  "payeeMobile": 9978567567,  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-19T10:41:45.271Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetDelegateBalance API Request and Response

Primary and secondary user can call GetDelegateBalance to fetch the balance of particular delegate user.

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 20 | M | App package name. Ex:  com.example.name  In case of corporate, static value ‘NA’ should be passed. |
| appVersion | String | 15 | M | Application Version Ex: 1.0.0  If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| capability | String | 4 | M | Device Memory Capacity Info Ex: "1000"  Static value ‘1000’ can be passed |
| geocode | String | 100 | M | Location Latitude, Longitude Ex: 12.1234567,34.1234567 If not applicable for the delivery channel, then static value ’11.011233,44.055677’ should be passed |
| id | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI) Ex: V4FIIFEUCU5L79R8 If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| ip | String | 25 | M | Mobile Data Internet IP, Mobile Wifi IP Ex: 0.0.0.0  If not applicable for the delivery channel, then static value ‘100.100.100.100’ should be passed |
| location | String | 50 | M | Initiator Location Ex: Mumbai If not applicable for the delivery channel, then static value ‘INDIA’ should be passed |
| mobile | String | 25 | M | Mobile Number of the initiator.  Ex: 8897883053 |
| os | String | 20 | M | (Device OS + OS Version) Ex: Android 5.1.1  WEB for Web channel  If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| telecom |  |  |  |  |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| mandate | | | | |
| umn | String | 50 | C | Umn number - XYZa977ccabb11e7abc4cec278b6b50a@mypsp |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| balance | String | 250 | M | Available Balance amount details would be sent in response |
| authorizedLimit | String | 250 | M | Amount authorized by payer |
| utilizedLimit | String | 250 | M | Amount utilized |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| txnId | String | 35 | M | Transaction ID to be generated uniquely for every request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-07-19T10:23:17.799Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "umn":"XYZa977ccabb11e7abc4cec278b6b50a@mypsp"  } |

**Response:**

|  |
| --- |
| {  "balance":"1000.00",  "authorizedLimit":"10000.00",  “utilizedLimit”:”9000.00”,  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-19T10:41:45.271Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## GetDelegates API Request and Response

API will be used by **secondary** payer to fetch its corresponding primary payers.

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id = terminal Id / Mobile number |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| txnId | String | 35 | M | Transaction ID to be generated uniquely for every request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |
| delegateList | | | | |
| type | String | 10 | M | Type of delegation. PARTIAL/FULL |
| payerAddr | String | 50 | M | Payer VPA (primary) Ex: payervpa@idfb |
| payerMobile | String | 25 | M | Payer (primary) mobile number |
| payerName | String | 255 | O | Payer ( primary ) name E.g. Alice Doe |
| payeeName | String | 255 | O | Payee ( secondary ) name E.g. Bob Doe |
| payeeAddr | String | 50 | M | Payee VPA (secondary) Ex: premila2404@idfb |
| payeeMobile | String | 25 | M | Mobile Number of the secondary user.  Ex: 8897883053 |
| umn | String | 50 | C | Umn number - XYZa977ccabb11e7abc4cec278b6b50a@mypsp |
| validityEnd | String | 8 | M | Defines end time of validity(ddMMyyyy) |
| validityStart | String | 8 | M | Defines start date of validity(ddMMyyyy) |
| bankName | String | 255 | M | Name of primary bank |
| status | String | 20 | M | Status of delegation. E.g. ACTIVE| APPROVE |
| expireTimeStamp | String | 25 | M | Date & Time |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-01-19T10:23:17.799Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-25T09:53:07.268Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "delegateList": [  {  "type": "PARTIAL",  "payerAddr": "primaryvpa@dbank",  "payerMobile": “9978567566”,  “payerName”:”Alice Doe”,  “payeeName”:”Bob Doe”,  "payeeAddr": "secondaryvpa@dbank",  "payeeMobile": 9978567567,  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "validityEnd": “19102025”,  “validityStart”:”20102020”,  "bankName": "State Bandhan Bank",  "status": "ACTIVE",  “expireTimeStamp”:” 2024-01-19T10:23:17.799Z”  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ListDelegates API Request and Response

API will be used by **primary** payer to fetch its corresponding secondary payers.

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| txnId | String | 35 | M | Transaction ID to be generated uniquely for every request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |
| delegateList | | | | |
| type | String | 10 | M | Type of delegation. PARTIAL/FULL |
| payerAddr | String | 50 | M | Payer VPA (primary) Ex: payervpa@idfb |
| payerMobile | String | 25 | M | Primary (primary) mobile number |
| payerName | String | 255 | O | Payer ( primary ) name E.g. Alice Doe |
| payeeName | String | 255 | O | Payee ( secondary ) name E.g. Bob Doe |
| payeeAddr | String | 50 | M | Payee VPA (secondary) Ex: premila2404@idfb |
| payeeMobile | String | 25 | M | Mobile Number of the secondary user.  Ex: 8897883053 |
| umn | String | 50 | C | Umn number - XYZa977ccabb11e7abc4cec278b6b50a@mypsp |
| validityEnd | String | 8 | M | Defines end time of validity(ddMMyyyy) |
| validityStart | String | 8 | M | Defines start date of validity(ddMMyyyy) |
| bankName | String | 255 | M | Name of primary bank |
| status | String | 20 | M | Status of delegation. E.g. ACTIVE|PENDING ACTIVATION |
| expireTimeStamp | String | 25 | M | Date & Time |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-01-19T10:23:17.799Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-25T09:53:07.268Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "delegateList": [  {  "type": "PARTIAL",  "payerAddr": "primaryvpa@dbank",  "payerMobile": “9978567566”,  “payerName”:”Alice Doe”,  “payeeName”:”Bob Doe”,  "payeeAddr": "secondaryvpa@dbank",  "payeeMobile": 9978567567,  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "validityEnd": “19102025”,  “validityStart”:”20102020”,  "bankName": "State Bandhan Bank",  "status": "ACTIVE",  “expireTimeStamp”:” 2024-01-19T10:23:17.799Z”  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## PendingDelegate API Request and Response

Secondary user will call PendingDelegate to fetch all pending delegate approvals.

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| txnId | String | 35 | M | Transaction ID to be generated uniquely for every request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |
| delegateList | | | | |
| type | String | 10 | M | Type of delegation. PARTIAL/FULL |
| payerAddr | String | 50 | M | Payer VPA (primary) Ex: payervpa@idfb |
| payerMobile | String | 25 | M | Primary (primary) mobile number |
| payerName | String | 255 | O | Payer ( primary ) name E.g. Alice Doe |
| payeeName | String | 255 | O | Payee ( secondary ) name E.g. Bob Doe |
| payeeAddr | String | 50 | M | Payee VPA (secondary) Ex: premila2404@idfb |
| payeeMobile | String | 25 | M | Mobile Number of the secondary user.  Ex: 8897883053 |
| umn | String | 50 | C | Umn number - XYZa977ccabb11e7abc4cec278b6b50a@mypsp |
| validityStart | String | 8 | M | Defines start date of validity(ddMMyyyy) |
| validityEnd | String | 8 | M | Defines end time of validity(ddMMyyyy) |
| bankName | String | 255 | M | Name of primary bank |
| status | String | 20 | M | Status of delegation. E.g. ACTIVE|PENDING ACTIVATION|APPROVE |
| expireTimeStamp | String | 25 | M | Date & Time |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-01-19T10:23:17.799Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-25T09:53:07.268Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "delegateList": [  {  "type": "PARTIAL",  "payerAddr": "primaryvpa@dbank",  "payerMobile": “9978567566”,  “payerName”:”Alice Doe”,  “payeeName”:”Bob Doe”,  "payeeAddr": "secondaryvpa@dbank",  "payeeMobile": 9978567567,  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "validityEnd": “19102025”,  “validityStart”:”20102020”,  "bankName": "State Bandhan Bank",  "status": "APPROVE",  “expireTimeStamp”:” 2024-01-19T10:23:17.799Z”  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ReqDelegatePay API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 20 | M | App package name. Ex:  com.example.name  In case of corporate, static value ‘NA’ should be passed. |
| appVersion | String | 15 | M | Application Version Ex: 1.0.0  If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| capability | String | 4 | M | Device Memory Capacity Info Ex: "1000"  Static value ‘1000’ can be passed |
| geocode | String | 100 | M | Location Latitude, Longitude Ex: 12.1234567,34.1234567 If not applicable for the delivery channel, then static value ’11.011233,44.055677’ should be passed |
| id | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI) Ex: V4FIIFEUCU5L79R8 If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| ip | String | 25 | M | Mobile Data Internet IP, Mobile Wifi IP Ex: 0.0.0.0  If not applicable for the delivery channel, then static value ‘100.100.100.100’ should be passed |
| location | String | 50 | M | Initiator Location Ex: Mumbai If not applicable for the delivery channel, then static value ‘INDIA’ should be passed |
| mobile | String | 25 | M | Mobile Number of the initiator.  Ex: 8897883053 |
| os | String | 20 | M | (Device OS + OS Version) Ex: Android 5.1.1  WEB for Web channel  If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| telecom |  |  |  |  |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| txn | | | | |
| note | String | 50 | M | Customer Remarks |
| initiationMode | String | 2 | M | 00 - Static Value |
| refId | String | 35 | M | Reference id |
| purpose | String | 2 | M | 87 |
| refUrl | String | 35 | M | URL for the transaction |
| refCategory |  |  |  |  |
| type | String |  |  | Transaction’s Type |
| orgTxnId | String | 35 | M | TxnId received in request will be echo back here  Ex: HDFCVD1935FE7954E25BBE0175ABFC36E07 |
| qr | | | | |
| qrExpire | String | 25 | C | QR expiry date & time |
| qrMedium | String | 10 | C | QR Medium |
| qrQuery | String | 255 | C | QR query |
| qrStan | String | 20 | C | QR stan |
| qrTimestamp | String | 25 | C | QR timestamp |
| qrTxnId | String | 35 | C | QR transaction Id |
| qrVerToken | String | 10 | C | QR Version Token |
| qrVersion | String | 5 | C | QR Version |
| payer | | | | |
| primaryMobile | String | 25 | M | Mobile Number of the initiator.  Ex: 8897883053 |
| primaryVpa | String | 50 | O | Payer VPA from  Ex: premila2404@idfb |
| umn | String | 50 | C | Umn number - XYZa977ccabb11e7abc4cec278b6b50a@mypsp |
| payee | | | | |
| addr | String | 50 | O | Payer VPA from  Ex: premila2404@idfb |
| name | String | 25 | M | Name of payee |
| code | String | 50 | M | code |
| merchant | | | | |
| brand |  |  |  |  |
| featureSupportedValue | String | 200 | O | Pipe separated feature supported values |
| franchise |  |  |  |  |
| legal |  |  |  |  |
| merchantGenre | String |  | O | Merchant genre |
| merchantID | String | 20 | O | mid |
| merchantType | String |  |  |  |
| onBoardingType | String |  | O |  |
| ownershipType | String |  | O |  |
| storeID | String | 20 | O | sid |
| subCode | String | 4 | O | Sub code |
| terminalID | String | 20 | M | tid |
| amount | | | | |
| value | String | 20 | M | Transaction Amount |
| curr | String | 10 | M | Transaction Currency |
| split | | | | |
| SGST | String | 20 | O | The state goods and services tax. |
| CGST | String | 20 | O | The central goods and service tax |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |
| custRef | Numeric | 12 | O | The customer reference number of the initiated transaction. |
| refId | String | 35 | M | Refernce Id |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": "1",  "userId": "4788751/918450940506",  "clientID": "4788751",  "channel": "MOB",  "timestamp": "2024-07-19T10:04:02.329Z",  "reqId": "IDFAJSKJIRRSSCC123450AS00{{$timestamp}}",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918450940506",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "txn": {  "note": "Bill Payment",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "refUrl": "https://referenceurl.net",  "orgTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "initiationMode": "00",  "purpose": "87",  "refCategory": "00",  "type": "PARTIAL|FULL",  "qr": {  "qrExpire": "2021-01-23T14:09:11+05:30",  "qrMedium": "00",  "qrTimestamp": "2022-04-13T12:21:24+05:30",  "qrTxnId": "2132123121212121000",  "qrVerToken": "28428",  "qrVersion": "01"  }  },  "payer": {  "primaryMobile":"917208250103",  "primaryVpa": "abcdefg@xyz",  "umn": "IDFAJSKJIRRSSCC123450AS00"  },  "payee": {  "addr": "merchant@payeehandler",  "name": "Payee Name",  "code": "2501",  "merchant": {  "brand": "TestMerchant",  "featureSupportedValue": "10|12|13|14",  "franchise": "LearnFrench",  "legal": "Reliance",  "merchantGenre": "OFFLINE",  "merchantID": "1234567",  "merchantType": "SMALL",  "onBoardingType": "BANK",  "ownershipType": "PRIVATE",  "storeID": "7789",  "subCode": "5678",  "terminalID": "12345674"  }  },  "amount": {  "curr": "INR",  "split": {  "SGST": "18.00",  "CGST": "18.00"  },  "value": "1000.1"  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-24T09:20:59.650Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "custRef": "0123456789",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

## ApproveDelegatePay API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User id |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client Id |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 20 | M | App package name. Ex:  com.example.name  In case of corporate, static value ‘NA’ should be passed. |
| appVersion | String | 15 | M | Application Version Ex: 1.0.0  If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| capability | String | 4 | M | Device Memory Capacity Info Ex: "1000"  Static value ‘1000’ can be passed |
| geocode | String | 100 | M | Location Latitude, Longitude Ex: 12.1234567,34.1234567 If not applicable for the delivery channel, then static value ’11.011233,44.055677’ should be passed |
| id | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI) Ex: V4FIIFEUCU5L79R8 If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| ip | String | 25 | M | Mobile Data Internet IP, Mobile Wifi IP Ex: 0.0.0.0  If not applicable for the delivery channel, then static value ‘100.100.100.100’ should be passed |
| location | String | 50 | M | Initiator Location Ex: Mumbai If not applicable for the delivery channel, then static value ‘INDIA’ should be passed |
| mobile | String | 25 | M | Mobile Number of the initiator.  Ex: 8897883053 |
| os | String | 20 | M | (Device OS + OS Version) Ex: Android 5.1.1  WEB for Web channel  If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| telecom |  |  |  |  |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| delegateTxnId | String | 50 | M | Customer Remarks |
| payer | | | | |
| addr | String | 50 | O | Payer VPA from  Ex: premila2404@idfb |
| account | | | | |
| acctName | String | 25 | M | Name of account holder |
| acctNumber | Numeric | 10 / 20 | M | Account number of end customer |
| bankName | String | 20 | M | Name of bank |
| acctType | String | 15 | C | Account Type –  SAVINGS|CURRENT |
| ifsc | String | 11 | O | IFSC code of the account. |
| cred | | | | |
| type | String | 10 | M | Credential Type – PIN |
| subType | String | 10 | M | Credential Sub-Type – MPIN|ONUSMPIN |
| value | String | 1000 | M | Encrypted MPIN |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
| delegateTxnId | String | 35 | M | Transaction ID of ReqdelegateAuth |
| userAction | String | 10 | M | User action. E.g. APPROVE/REJECT |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | Date & Time |
| Hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |
| custRef | Numeric | 12 | O | The customer reference number of the initiated transaction. |
| refId | String | 35 | M | Refernce Id |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "20511120",  "channel": "MOB",  "timestamp": "2024-07-19T10:23:17.799Z",  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "8600468133",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "payer": {  "addr": "payervpa@payerhandler",  "account": {  "acctName": "string",  "acctNumber": "238010000880",  "bankName": "BANDHAN First Bank",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "base-64 encoded/encrypted authentication data"  }  },  "delegateTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "userAction": "APPROVE"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-07-19T10:48:58.180Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "umn": "XYZa977ccabb11e7abc4cec278b6b50a@mypsp",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "custRef": "1234567890",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |

# Montran UPI ICD API Specification

## GetIcdQr API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | Merchant Id asigned to ATM |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the ATM - Terminal Id of switch |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| qrTid | String | 4/20 | M | ATM Terminal ID |
| qrPurpose | String | 2 | M | 84 for ICD QR - Static value |
| qrInitiationMode | String | 2 | M | 18 For ATM QR - Static value |
| qrPinCode | String | 6 | M | ATM terminal Location Pincode |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |
| qrImage | String | 1000 | M | QR image data |
| qrData | String | 1000 | M | QR url as per NPCI specification |
| qrTxnId | String | 35 | M | Txn id generated for QR |
| qrRefId | String | 12 | M | RRN generated for QR |

### Sample Message

**Request**

|  |
| --- |
| {  "header":  {  "reqId": "IDFAJSKJIRRSSCC123450AS00{{$timestamp}}",  "userId": "MID1234",  "version": "1",  "clientID": "TID1234",  "channel": "MOB",  "timestamp": "2023-09-28T20:39:53.045Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "qrTid": "ATMI123456",  "qrPurpose": "84",  "qrInitiationMode": "18",  "qrPinCode": "4000063"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "qrImage": "data:image/png;base64,",  "qrData": "upi://pay?ver=01&mode=18&purpose=84&orgid=478568&tid=IDFec23888712f5494ca1d2a19f1618db52&tr=323456789567&tn=ATM%20ID%20ATMI123456&pa=nfsbandhan@bandhanfirstbank&pn=BANDHAN%20BANK%20CASH%20DEPOSIT&mc=6013&mid=4000063&msid=060624152358&mtid=ATM%20ID%20ATMI123456&qrMedium=05&QRexpire=2024-06-06T15:28:58+05:30&pinCode=4000063&legal=BANDHAN%20BANK%20CASH%20DEPOSIT&brand=nfsbandhan@bandhanfirstbank&stan=478568&franchise=ATM%20I123456&sign=MEUCIQChLJdrGdtcZR9DG3KAvL6bwUrE57uDaNGrsvhOhWK0QgIgIiRTGR7b8SfOTT6XszZIZxJqyQxN5dUCfy2JrMC4dBM=",  "qrTxnId": "IDFec23888712f5494ca1d2a19f1618db52",  "qrRefId": "323456789567",  "userId": "MID1234",  "version": "1",  "reqId": "IDFAJSKJIRRSSCC123450AS00{{$timestamp}}",  "clientID": "TID1234",  "channel": "MOB",  "timestamp": "2023-09-28T20:39:53.045Z",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF" } |

## StatusEnquiry API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| OperationName | String | 50 | M | Ex: MerchantCheckTxnStatus  ‘MerchantCheckTxnStatus’ static value to be passed |
| TxnId | String | 35 | M | Transaction ID to be generated uniquely for every request |
| QRTxnID | String | 35 | M | QR Txn Id (Generated in inititial getICDQrReq api) |
| MobileNo | String | 10 | M | Mobile Number of the initiator  Ex: 8897883053  If not applicable for the delivery channel, then static value ‘8897883053’ should be passed |
| DeviceID | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI)  Ex: V4FIIFEUCU5L79R8  If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| Channel | String | 2 | M | Delivery Channel  06 - Static Value |
| AppVersion | String | 15 | M | Application Version Ex: 1.0.0  If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| TimeStamp | String | 30 | M | Current Time Stamp Ex: 130718104142  Syntax: DDMMYYHHMISS  HH – Hour in 24 hr format |
| MerchantID | String | 12 | M | Merchant ID Ex: M000001 |
| SubMerchantID | String | 12 | O | Sub Merchant ID Ex: 12345 |
| TerminalID | String | 12 | M | Terminal ID Ex: 01 |
| MerchantCredential | String | 350 | M | Merchant Credentials to be encrypted using DEK with ‘#’ separator in middle as per below sample  <TxnId> # <Txn Password> Ex:  609780A033C2A45592  EE565E1C8D3D15201C5A092FD015E |
| HMAC | String | 1000 | M | Req details need to be hashed without HMAC field.  HMAC must done based on “TxnId” Key field Ex: ff3dd1a731faf9069d07dd6f  a93f520ccf64972e8b9f953c9af46048853881 aa  Refer: ‘ANNEXURE A [HMAC ALGORITHM FOR  JSON]’ section for HMAC Algorithm |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| OperationName | String | 50 | M | Ex: MerchantCheckTxnStatusResponse ‘MerchantCheckTxnStatusResponse’ static value to be passed |
| TxnId | String | 35 | M | Transaction ID received in request will be echo back here  Ex: DFUC9421A6C49D19B9754494EEF1C8C |
| OrgTxnType | String | 3 | M | Original Transaction’s Type Ex:  ‘MSM’ for Merchant Send Money ‘MCM’ for Merchant Collect Money  ‘MCC’ for Merchant Collect Confirmation  ‘MRD’ for Merchant Refund  'ICD' for ATM deposite -- New addition |
| OrgTxnId | String | 35 | M | respvalcust Txnid TxnId received in respvalcust will be echo back here  Ex: HDFCVD1935FE7954E25BBE0175ABFC36E07 |
| OrgTxnRefId | String | 35 | M | NFS refid received in respvalcust |
| OrgCustRefId | String | 12 | O | Original Transaction’s Customer Reference ID Ex: 73412323213 Value will present only if original transaction processed via NPCI |
| OrgTxnPayerAddr | String | 50 | O | Payer VPA from respvalcust Ex: premila2404@idfb |
| OrgTxnPayerAccNo | String | 25 | O | Payer Account Number from respvalcust Ex: 10000619470 |
| OrgTxnPayeeAddr | String | 50 | O | Payee VPA from respvalcust Ex: suganya@idfb |
| OrgTxnPayeeAccNo | String | 25 | O | Payee Account Number from respvalcust  Ex: 10000619470 |
| OrgTxnAmount | String | 15 | O | Original Transaction’s Amount Ex: 2.00  Only Numeric and ‘.’ Operator are allowed in this field |
| OrgTxnRemarks | String | 35 | O | Remarks from respvalcust Ex: TEST |
| OrgTxnDesc | String | 50 | O | Original Transaction’s Description Ex: MerchantSendMoney  MerchantSendMoney – For Send Money Transaction initiated from Merchant application  MerchantCollectMoney – For Collect Money Transaction initiated from Merchant application  MerchantConfirmCollectMoney – For Collect Money approved / Rejected from Merchant application  GetICDQRReq - for ICD transaction |
| OrgTxnStatus | String | 20 | M | SUCCESS – For success transaction - If reqvalcust and balance equiry is successful. FAILURE – For failure - If any of the request 'reqvalcust' or 'balance equiry' is failed |
| OrgResCode | String | 3 | M | Original Transaction’s Response Code Ex: 000  000-Success  Non ‘000’ would be failure |
| OrgResDesc | String | 500 | M | Original Transaction’s Response Description  Ex: Approved |
| OrgTxnTimeStamp | String | 30 | M | Original Transaction Completed Time Stamp Ex:  2016-10-06T10:43:17+05:30  Syntax: YYYY-MM-DDTHH:MI:SS+05:30  HH – Hour in 24 hr format |
| ResCode | String | 3 | O | Response Code  Ex: 000 |
| ResDesc | String | 500 | O | Response Description  Ex: Approved |
| TimeStamp | String | 30 | O | Current Time Stamp Ex: 2016-06-18T17:29:33+05:30 Syntax: YYYYMM-DDTHH:MI:SS+05:30  HH – Hour in 24 hr format |
| InitiationMode | String | 2 | M | Static Value : 18 |
| PurposeCode | String | 2 | M | Value : 84/85 |
| ComplaintCode | String | 30 | O | Complaint Code should be passed while raising the complaint.  Possible Values  U008  U021  U022  U023  Note: The above values vary depends upon the NPCI. |
| ComplaintType | String | 10 | O | ComplaintType should be passed while raising the complaint under Initiation Mode.  Possible Values  U0- Auto Conversion  U1-Customer App  U2-PSP  U3-Bank  U4-CRM Note: The above values vary depends upon the NPCI. |
| ComplaintDesc | String | 30 | O | Complaint Description should be passed while raising the complaint.  Possible Values  Goods/services are not provided.  Credit not processed for cancelled or returned goods null  Account debited but transaction confirmation not received at merchant location  Paid by alternate means/Duplicate payment  Beneficiary account is not credited for successful transaction  Beneficiary account is not credited for a pending / timeout transaction  Note: The above values vary depends upon the NPCI. |
| ComplaintURCSDesc | String | 30 | O | Complaint URCS Description should be passed while raising the complaint.  Possible Values  Goods/services are not provided.  Credit not processed for cancelled or returned goods null  Account debited but transaction confirmation not received at merchant location  Paid by alternate means/Duplicate payment  Beneficiary account is not credited for successful transaction  Beneficiary account is not credited for a pending / timeout transaction  Note: The above values vary depends upon the NPCI. |
| CompCategory | String | 20 | O | CompCategory represents the complaint has been initiated first time or get to the status of the already raised complaint.  Possbile Values  COMPLAINT – If the complaint is not yet raised.  GETSTATUS – If the complaint is already raised |
| ComplaintRefNo | String | 20 | O | ComplaintRefNo field represent the unique reference id for the complaint raised by the customer. Ex: 1232423423423 |
| TxnTranModeType | String | 10 | O | TxnTranModeType represent the initiated transaction belongs to customer or merchant.  Possible Values  P2P  P2M |
| HMAC | String | 1000 | O | Response details need to be hashed without HMAC field.  HMAC must be done based on “TxnId” Key field  Ex: ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa  Refer: ‘ANNEXURE A [HMAC ALGORITHM FOR  JSON]’ section for HMAC Algorithm |

### Sample Message

**Request**

|  |
| --- |
| {  "OperationName": "MerchantCheckTxnStatus",  "TxnId": "IDFUC9421A6C49D19B9754494EEF1C8C",  "MobileNo": "8897883053",  "QRTxnID": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "DeviceID": "V4FIIFEUCU5L79R8",  "Channel": "06",  "AppVersion": "1.0.0",  "TimeStamp": "130718104142",  "MerchantID": "M000001",  "SubMerchantID": "12345",  "TerminalID": "01",  "MerchantCredential": "609780A033C2A45592EE565E1C8D3D15201C5A092FD015E",  "HMAC": "ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa"  } |

**Response:**

|  |
| --- |
| {  "OperationName":"MerchantCheckTxnStatusResponse",  "TxnId":"IDFUC9421A6C49D19B9754494EEF1C8C",  "OrgTxnType":"MCM",  "OrgTxnId":"IDFUCD1935FE7954E25BBE0175ABFC36E07",  "OrgTxnRefId":"627916111963",  "OrgCustRefId":"73412323213",  "OrgTxnPayerAddr":"premila2404@idfb",  "OrgTxnPayerAccNo":"10000619470",  "OrgTxnPayeeAddr":"suganya@idfb",  "OrgTxnPayeeAccNo":"",  "OrgTxnAmount":"2.00",  "OrgTxnRemarks":"TEST",  "OrgTxnDesc":"MerchantSendMoney",  "OrgTxnStatus":"IN-PROGRESS",  "OrgResCode":"000",  "OrgResDesc":"Approved",  "OrgTxnTimeStamp":"2016-10-06T10:43:17+05:30",  "ResCode":"000",  "ResDesc":"Approved",  "InitiationMode":"18",  "PurposeCode":"84",  "ComplaintCategory":"COMPLAINT",  "ComplaintRefNo":"13127823434",  "TxnTranModeType":"P2P",  "ComplaintDescListArray: {  "ComplaintDescList" : [  {  "ComplaintDesc": "Goods/services are not provided.",  "ComplaintCode": "U008",  "ComplaintType": "U2" ,  "ComplaintURCSDesc": "Goods/services are not provided.",  },  ]  },  "TimeStamp":"2016-06-18T17:29:33+05:30",  "HMAC":"ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa"  } |

## ReqPay API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | Merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |
| txn | | | | |
| initiationMode | String | 3 | M | Static value to be passed - '18' |
| orgTxnId | String | 35 | M | QR txnid |
| purposeCode | String | 2 | M | Value – ‘84/85’ |
| qr | | | | |
| qrExpire | String | 25 | O | QR expiry date & time |
| qrMedium | String | 10 | O | QR Medium |
| qrTimestamp | String | 25 | O | QR timestamp |
| qrTxnId | String | 35 | O | QR transaction Id |
| qrVersion | String | 5 | O | QR Version |
| payer | | | | |
| addr | String | 200 | M | Payer’s Virtual payment address - ATM VPA |
| cred | | | | |
| type | String | 10 | M | Credential Type – PREAPPROVED |
| merchant | | | | |
| tid | String | 20 | M | ATM Terminal ID |
| pinCode | String | 10 | M | PIN code |
| amount | | | | |
| value | String | 20 | M | Transaction Amount |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | M | Error Description |
| error | String | 5 | M | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| custRef | Numeric | 12 | M | The customer reference number of the initiated transaction. |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| refId | String | 35 | M | NFS RRN |

### Sample Message

**Request**

|  |
| --- |
| {  "header":  {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientId": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T13:22:31.763Z",  "hmac": "ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa"  },  "txn":  {  "orgTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "initiationMode": "18",  "purposeCode": "84"  "qr":  {  "qrExpire": "2021-01-23T14:09:11+05:30",  "qrMedium": "00",  "qrTimestamp": "2022-04-13T12:21:24+05:30",  "qrTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "qrVersion": "01"  }  },  "payer":  {  "addr": "surajk@bandhan",  "cred":  {  "type": "PREAPPROVED"  }  },  "payee":  {  "merchant":  {  "tid": "ATMI123456",  "pinCode": "400063"  },  },  "amount":  {  "value": "1000.10"  }  } |

**Response:**

|  |
| --- |
| {  "status": "200",  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-30T15:14:07.617Z",  "custRef": "0123456789",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4"  } |

## ValidateBeneficiary API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | Merchant Id assigned to ATM |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the ATM - Terminal Id of switch |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| txn | | | | |
| note | String | 50 | M | ATM Terminal ID + Customer Remarks |
| initiationMode | String | 2 | M | 18 - Static Value |
| refId | String | 35 | M | RRN received from ATM qr "Tr" field |
| purpose | String | 2 | M | 84 - for self / 85 - for Others - basis on customer selection |
| qr | | | | |
| qrExpire | String | 25 | M | Received from ATM qr |
| qrMedium | String | 10 | M | Received from ATM qr |
| qrStan | String | 6 | M | Received from ATM qr |
| qrTimestamp | String | 25 | M | Received from ATM qr |
| qrTxnId | String | 35 | M | QR Txn Id "Tid" field |
| qrVersion | String | 5 | M | 01 - Static Value |
| payer | | | | |
| payerAddr | String | 200 | M | Payer VPA |
| payerAcctNumber | String | 25 | M | Payer Account Number |
| payerIfsc | String | 11 | M | Payer IFSC |
| payee | | | | |
| payeeAddr | String | 200 | C | Beneficiary VPA |
| payeeMobile | String | 25 | C | Beneficiary Mobile number |
| payeeAccount | | | | |
| payeeAcctNumber | String | 30 | C | Beneficiary account Number |
| payeeIfsc | String | 11 | C | Beneficiary IFSC |
| merchant | | | | |
| brand | String | 50 | M | ATM VPA received in ATM qr |
| franchise | String | 50 | M | ATM terminal ID received in ATM qr |
| legal | String | 50 | M | ATM Aquirer Name received in ATM qr |
| merchantGenre | String | 20 | O | Online - Static Value |
| merchantID | String | 6 | M | Atm Pincode received in qrPincode |
| merchantType | String | 20 | O | Large - Static Value |
| onBoardingType | String | 20 | O | Bank - Static Value |
| ownershipType | String | 20 | O | Private or Public - depend upon nature of Bank |
| storeID | String | 25 | M | "Msid" received from ATM Qr |
| subCode | String | 4 | M | 6013 - MCC received from ATM Qr |
| terminalID | String | 20 | M | ATM Terminal ID received from qrTid |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | M | Error Description |
| error | String | 5 | M | Error Code |
| timestamp | String | 25 | M | ISO Date & Time |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| valBeneData | | | | |
| code | String |  | M | MCC |
| maskName | String |  | M | Account Holder Name |
| ifsc | String |  | M | Account Holder IFSC |
| acctType | String |  | M | Type of account |
| acctNumber | String |  | M | Masked account number of beneficiary |
| addr | String |  | M | Benefiary VPA |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "reqId": "IDFHFGFNCBVHNJMKLIOUTFGFT{{$timestamp}}",  "userId": "916666666684",  "version": "1",  "clientID": "TID000000015",  "channel": "MOB",  "timestamp": "2023-05-08T12:25:32.481Z"  },  "payeeAddr": "omi1@bandhan",  "payeeMobile": "9876543211",  "payeeAccount": {  "acctNumber": "238010000880",  "ifsc": "BANDHAN0000101"  },  "payerAddr": "mid000000000000015@montran.com",  "payerAccount": {  "acctNumber": "790700002403",  "ifsc": "IDFB0000001"  },  "merchant": {  "brand": "TestMerchant",  "franchise": "LearnFrench",  "legal": "Reliance",  "merchantGenre": "OFFLINE",  "merchantID": "1234567",  "merchantType": "SMALL",  "onBoardingType": "BANK",  "ownershipType": "PRIVATE",  "storeID": "7789",  "subCode": "5678",  "terminalID": "12345674"  },  "txn": {  "note": "Bill Payment",  "initiationMode": "18",  "purpose": "84",  "refId": "ABCDEFGHI",  "qr": {  "qrExpire": "2021-01-23T14:09:11+05:30",  "qrMedium": "06",  "qrQuery": "53313",  "qrStan": "210223123456",  "qrTimestamp": "2022-04-13T12:21:24+05:30",  "qrTxnId": "2132123121212121000",  "qrVerToken": "28428",  "qrVersion": "01"  }  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "Ok",  "error": "00",  "timestamp": "2024-06-06T16:24:50",  "reqId": "IDFHFGFNCBVHNJMKLIOUTFGFT1717670734",  "valBeneData": {  "code": "0000",  "maskName": "B SHANKAR",  "ifsc": "BANDHAN0000003",  "acctType": "SAVINGS",  "acctNumber": "xxxxxxxxxxx5253",  "addr": "omi1@bandhan"  }  } |

## BalanceEnquiry API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| OperationName | String | 50 | M | Ex: MerchantBalanceInq  ‘MerchantBalanceInq’ static value to be passed |
| TxnId | String | 35 | M | Transaction ID to be generated uniquely for every request  Ex: IDFUC9421A6C49D19B9754494EEF1C8C  First 3 digits should be bank prefix ‘IDF’, next 2 digits should be merchant identifier and remaining 30 digits should be unique alphanumeric value [UUID]. |
| MobileNo | String | 10 | M | Mobile Number of the initiator.  Ex: 8897883053 |
| AccNo | String | 25 | M | Account Reference Number Ex:  10000619470 |
| DevOs | String | 20 | M | (Device OS + OS Version) Ex: Android 5.1.1  WEB for Web channel  If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| DevIp | String | 25 | M | Mobile Data Internet IP, Mobile Wifi IP Ex: 0.0.0.0  If not applicable for the delivery channel, then static value ‘100.100.100.100’ should be passed |
| DevApp | String | 20 | M | App Package Name. Ex:  com.example.name  In case of corporate, static value ‘NA’ should be passed. |
| DevType | String | 50 | M | Device OS Ex: Android  WEB for Web channel  If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| DevLocation | String | 50 | M | Initiator Location Ex: CHENNAI  If not applicable for the delivery channel, then static value ‘INDIA’ should be passed |
| DevCapability | String | 4 | M | Device Memory Capacity Info Ex: "1000"  Static value ‘1000’ can be passed |
| DeviceID | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI) Ex: V4FIIFEUCU5L79R8 If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| GeoCode | String | 100 | M | Location Latitude, Longitude Ex: 12.1234567,34.1234567 If not applicable for the delivery channel, then static value ’11.011233,44.055677’ should be passed |
| KeyCode | String | 255 | M | If ONUS transaction, static value ‘KeyCode’ should be passed. If OFFUS transaction, KeyCode value from NPCI Common Library should be passed |
| KeyIndex | String | 10 | M | If ONUS transaction, static value ‘KeyIndex’ should be passed If OFFUS transaction, KeyIndex value from NPCI Common Library should be passed |
| CredType | String | 3 | M | Static value "PIN" should be passed |
| PIN | String | 400 | M | UPI PIN  Ex: 1111#IDFDFSFD8907807 for On-Us In case of On-Us, <<PIN>>#<<MSG ID>> should be encrypted using RSA algorithm and send in this field  In case of Off-Us, PIN should be encrypted with NPCI Common Library  If ONUS, encryption logic shared by bank should be used to encrypt the customer entered UPI PIN.  Public Key should be taken from the SIM binding response in case of existing customer.  Public key should be taken from Profile creation response in case of new customer.  If OFFUS, NPCI Common Library would be used to encrypt the customer entered UPI PIN |
| Amount | Numeric | 15 | C | Amount in decimal format Ex: 2.00  Only Numeric and ‘.’ Operator are allowed  For ‘BalChk’ transaction, this is mandatory. Else optional.  BalChk – Customer account would be checked whether sufficient balance is available |
| Channel | String | 2 | M | Delivery Channel Ex: 06– Mobile 07 – Web In case of corporate, static value ‘07’ should be passed. If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| AppVersion | String | 15 | M | Application Version Ex: 1.0.0 If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| TimeStamp | String | 30 | M | Current Time Stamp Ex: 130718104142 Syntax: DDMMYYHHMISS HH – Hour in 24 hr format |
| MerchantID | String | 12 | M | Merchant ID Ex: M000001 Merchant ID would be shared by bank, same should be passed here |
| SubMerchantID | String | 12 | C | Sub Merchant ID Ex: 12345 In case of merchant, this field is optional. In case of corporate, this field is mandatory |
| TerminalID | String | 12 | M | Terminal ID Ex: 01 In case of merchant, Terminal ID would be shared by bank, same should be passed here In case of corporate, registered Terminal ID through Generate VPA API should be passed here |
| MerchantCredential | String | 350 | M | Merchant Credentials to be encrypted using DEK with ‘#’ separator in middle as per below sample <TxnId> # <Txn Password> Ex: 609780A033C2A45592EE565E 1C8D3D15201C5A092FD015E |
| HMAC | String | 1000 | M | Req details need to be hashed without HMAC field. HMAC must be done based on “TxnId” Key field.  Ex: ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa  Refer: ‘ANNEXURE A [HMAC ALGORITHM FOR JSON]’ section for HMAC Algorithm |
| QrExpireTs | String | 25 | C | Received from ATM qr |
| QrMedium | String | 10 | C | Received from ATM qr |
| QrStan | String | 6 | C | Received from ATM qr |
| QrTs | String | 25 | C | Received from ATM qr |
| QrTxnID | String | 35 | C | QR Txn Id "Tid" field |
| QrVersion | String | 5 | C | 01 - Static Value |
| PurposeCode | String | 2 | C | Purpose code – 84/85 |

**Note: In case of ICD transaction, Purpose code and QR parameters are mandatory.**

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| OperationName | String | 50 | M | Ex: MerchantBalanceInqResponse ‘MerchantBalanceInqResponse’ static value to be passed |
| Balance | String | 250 | M | Ledger & Available Balance amount details would be sent in response with # separator as per below sample  Ex: Ledger Balance: Rs.1,00,489.00#Available Balance: Rs.1,00,489.00  If Amount received in request, then this value would not available in response |
| TxnId | String | 35 | M | Transaction ID TxnId received in request will be echo back here Ex: IDFUC9421A6C49D19B9754494EEF1C8C |
| ResCode | String | 3 | M | Response Code Ex: 000 |
| ResDesc | String | 500 | M | Response Description Ex: Approved |
| TimeStamp | String | 30 | M | Current Time Stamp Ex: 2016-06-18T17:29:33+05:30 Syntax: YYYY-MM-DDTHH:MI:SS+05:30 HH – Hour in 24 hr format |
| HMAC | String | 1000 | M | Response details need to be hashed without HMAC field.  HMAC must be done based on “TxnID” Key field  Ex: ff3dd1a731faf9069d07dd6fa93f5 20ccf64972e8b9f953c9af46048853881aa  Refer: ‘ANNEXURE A [HMAC ALGORITHM FOR JSON]’ section for HMAC Algorithm |

**Note: For ICD transactions, the balance tag will be empty. App should consider response code.**

### Sample Message

**Request**

|  |
| --- |
| {  "OperationName": "MerchantBalanceInq",  "TxnId": "IDFUC9421A6C49D19B9754494EEF1C8C",  "MobileNo": "8897883053", "AccNo": "10000619470",  "DevOs": "Android 5.1.1",  "DevIp": "10.157.23.159",  "DevApp": "com.merc.goupi",  "DevType": "ANDROID",  "DevLocation": "CHENNAI",  "DevCapability": "1000",  "DeviceID": "V4FIIFEUCU5L79R8",  "GeoCode": "13.082680,80.270718",  "KeyCode": "NPCI",  "KeyIndex": "KeyIndex",  "CredType": "PIN",  "PIN": "t0pel5+HNszjmvDdlWBu47GO1dotiXHwNdzi",  "Amount": "2.00",  "Channel": "06",  "AppVersion": "1.0.0",  "TimeStamp": "130718104142",  "MerchantID": "M000001",  "SubMerchantID": "12345",  "TerminalID": "01",  "MerchantCredential":  "609780A033C2A45592EE565E1C8D3D15201C5A092FD015E",  "HMAC":  "ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa" ,  “QrExpireTs”: “2024-06-06T16:24:50”,  “QrMedium” : “06”  “QrTs” : “2024-06-06T16:24:50”  “QRTxnID” : “IDFUC9421A6C49D19B9754494EEF1C8C”  “QrVersion” : “01”  “PurposeCode”: “84”  } |

**Response:**

|  |
| --- |
| {  "OperationName": " MerchantBalanceInqResponse",  "Balance": "Ledger Balance: Rs.4,02,674.00#Available Balance: Rs.4,02,674.00",  "TxnId": "IDFUC9421A6C49D19B9754494EEF1C8C",  "ResCode": "000",  "ResDesc": "Approved",  "TimeStamp": "2016-06-18T17:29:33+05:30",  "HMAC":  "ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa"  } |

## TransactionList API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| OperationName | String | 50 | M | Ex: MerchantTxnList ‘MerchantTxnList’ static value to be passed |
| TxnId | String | 35 | M | Transaction ID to be generated uniquely for every request  Ex: IDFUC9421A6C49D19B9754494EEF1C8C  First 3 digits should be bank prefix ‘IDF’, next 2 digits should be merchant identifier and remaining 30 digits should be unique alphanumeric value [UUID] |
| MobileNo | String | 10 | M | Mobile Number of the initiator Ex: 8897883053 |
| Count | String | 3 | O | Maximum number of required transaction details Ex: 30 |
| StartDate | String | 10 | O | ‘Start Date’ of the required transaction details Ex: 18-06-2018 Syntax: DD-MM-YYYY |
| EndDate | String | 10 | O | ‘End Date’ of the required transaction details Ex: 18-06-2018 Syntax: DD-MM-YYYY |
| DeviceID | String | 20 | M | Device ID - Mobile Serial No. only (not IMEI) Ex: V4FIIFEUCU5L79R8 If not applicable for the delivery channel, then static value ‘DEVICE0000’ should be passed |
| Channel | String | 2 | M | Delivery Channel Ex: 06– Mobile 07 – Web In case of corporate, static value ‘07’ should be passed. If not applicable for the delivery channel, then static value ‘NA’ should be passed |
| AppVersion | String | 15 | M | Application Version Ex: 1.0.0 If not applicable for the delivery channel, then static value ‘1.0.0’ should be passed |
| TimeStamp | String | 30 | M | Current Time Stamp Ex: 130718104142 Syntax: DDMMYYHHMISS HH – Hour in 24 hr format |
| MerchantID | String | 12 | M | Merchant ID Ex: M000001 Merchant ID would be shared by bank, same should be passed here |
| SubMerchantID | String | 12 | C | Sub Merchant ID Ex: 12345 In case of merchant, this field is optional. In case of corporate, this field is mandatory |
| TerminalID | String | 12 | M | Terminal ID Ex: 01 In case of merchant, Terminal ID would be shared by bank, same should be passed here In case of corporate, registered Terminal ID through Generate VPA API should be passed here |
| MerchantCredential | String | 350 | M | Merchant Credentials to be encrypted using  DEK with ‘#’ separator in middle as per below sample  <TxnId> # <Txn Password>  Ex: 609780A033C2A45592EE565  E1C8D3D15201C5A092FD015E |
| HMAC | String | 1000 | M | Req details need to be hashed without HMAC field.  HMAC must be done based on “TxnId” Key field  Ex: ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa  Refer: ‘ANNEXURE A [HMAC ALGORITHM  FOR JSON]’ section for HMAC Algorithm |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| OperationName | String | 50 | M | Ex: MerchantTxnListResponse ‘MerchantTxnListResponse’ static value to be passed |
| OrgTxnId | String | 35 | M | Original Transaction’s TxnID Ex: IDF67F0965D61394FB392AC2F913BDE5500 |
| TxnRefId | String | 12 | C | Original Transaction’s TxnRefID Ex: 718412744736 Value will present only for off-us transactions |
| CustRefId | String | 12 | C | Original Transaction’s CustRefID Ex: 718412744736 Value will present only for off-us transactions |
| TxnType | String | 200 | M | Original Transaction’s Type  Ex: MerchantSendMoney:VIR:Payer Syntax:<<TxnType>>:<<Transfer Type>>:<<Customer Type>> TxnType:  SendMoney – For Send Money Transaction initiated from from customer application  MerchantSendMoney – For Send Money Transaction initiated from from merchant application  MerchantCollectMoney – For Collect Money Transaction initiated from from merchant application  ConfirmCollectMoney – For Collect Money approved / Rejected Transaction from customer application  MerchantConfirmCollectMoney – For Collect Money approved / Rejected Transaction from merchant application  CREDIT – Credit to customer, whose VPA created through merchant application  MerchantCredit – Credit to merchant, whose VPA created through merchant application  Transfer Type: VIR - Virtual Address is used for the transaction ACC – AccNo&IFSC is used for the transaction  ADR - Aadharnumber is used for the transaction  Customer Type: [Role of the Transaction List request initiator for the performed transaction]  Payer –Transaction List request initiator acting as payer  Payee –Transaction List request initiator acting as payee  “CASH DEPOSIT” -- New addition |
| Amount | String | 15 | M | Original Transaction’s Amount (in decimal format) Ex: 2.00 |
| Status | String | 20 | M | Original Transaction’s Status Ex: SUCCESS |
| Remarks | String | 35 | O | Original Transaction’s Remarks Ex: Send Money Request |
| Txndatetime | String | 10 | M | Original Transaction initiated Date Time Ex: 18-06-2016 17:03:35 Syntax: DD-MM-YYYY HH:MI:SS HH – Hour in 24 hr format |
| PayerVirAddr | String | 50 | M | Original Transaction’s Payer Virtual Address Ex: mohamed@idfb |
| PayeeVirAddr | String | 50 | M | Original Transaction’s Payee Virtual Address Ex: kiruba@idfb |
| PayerName | String | 50 | O | Payer Name Ex: Sudhir |
| PayeeName | String | 50 | O | Payee Name Ex: Kumar |
| PayerAccountNo | String | 20 | M | Original Transaction Payer Number Ex: 10000619470 |
| PayerMaskedAccountNo | String | 20 | M | Original Transaction Payer Account Number Ex: XXXXXXX9470 |
| PayeeAccountNo | String | 20 | M | Original Transaction Payee Number Ex: 10000619471 |
| PayeeMaskedAccountNo | String | 20 | M | Original Transaction Payee Account Number Ex: XXXXXXX9471 |
| PayerIFSC | String | 20 | M | Original Transaction Payer IFSC Ex: IDFB0401010 |
| PayeeIFSC | String | 20 | M | Original Transaction Payer IFSC Ex: IDFB0401010 |
| PayerBankName | String | 20 | M | Original Transaction Payer Bank Name Ex: BANDHAN FIRST Bank |
| PayeeBankName | String | 20 |  | Original Transaction Payee Bank Name Ex: BANDHAN FIRST Bank |
| TxnID | String | 35 | M | Transaction ID TxnID received in request will be echo back here Ex: DFUC9421A6C49D19B9754494EEF1C8C |
| ComplaintCategory | String | 30 | C | ComplaintCategory represent the complaint has been already shared or not and to get the status of the already raised complaint Possible Values COMPLAINT GETSTATUS Ex: COMPLAINT |
| ComplaintRefNo | String | 30 | C | ComplaintRefNo represent the complaint reference number which was shared by NPCI Ex: 123456789012 |
| ComplaintStatus | String | 30 | C | ComplaintStatus represent the status of the raised complaint.  Possible Values  Original Transcation completed successfully.  Original Transaction credit got failure  /RET Issued (Beneficiary/Payee)  Debit Reversal Success (Remitter/Payer)  Complaint In- Progress |
| TxnTranModeType | String | 10 | C | TxnTranModeType represent the initiated transaction belongs to customer or merchant. Possible Values P2P P2M |
| ResCode | String | 3 | M | Response Code Ex: 000 |
| ResDesc | String | 500 | M | Response Description Ex: Approved |
| TimeStamp | String | 30 | M | Current Time Stamp Ex: 2016-06-18T17:29:33+05:30 Syntax: YYYY-MM-DDTHH:MI:SS+05:30 HH – Hour in 24 hr format |
| HMAC | String | 1000 | M | Response details need to be hashed without HMAC field.  HMAC must be done based on “TxnID” Key field  Ex: ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa  Refer: ‘ANNEXURE A [HMAC ALGORITHM  FOR JSON]’ section for HMAC Algorithm |

### Sample Message

**Request**

|  |
| --- |
| {  "OperationName": "MerchantTxnList",  "TxnId": "IDFUC9421A6C49D19B9754494EEF1C8C",  "MobileNo": "8897883053",  "Count": "30",  "StartDate": "18-06-2018",  "EndDate": "18-06-2018",  "DeviceID": "V4FIIFEUCU5L79R8",  "Channel": "06",  "AppVersion": "1.0.0",  "TimeStamp": "130718104142",  "MerchantID": "M000001",  "SubMerchantID": "12345",  "TerminalID": "01",  "MerchantCredential":  "609780A033C2A45592EE565E1C8D3D15201C5A092FD015E",  "HMAC":  "ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa"  } |

**Response:**

|  |
| --- |
| {  "OperationName":"MerchantTxnListResponse",  "TxnList":[  {  "OrgTxnId": "IDFUCdceccc9d35484e33812f92ba825799",  "TxnRefId": "718412744746",  "CustRefId": "718412744746",  "TxnType":"MerchantSendMoney:VIR:Payer",  "Amount":"1.00",  "Status": "Declined",  "Remarks": "Payment Request",  "Txndatetime": "05-04-2017 21:48:16",  "PayerVirAddr": "9916525300-uc@idfb",  "PayeeVirAddr": "ultracash@bandhanbank",  "PayerName": "",  "PayeeName": "",  “PayerAccountNo”:” 10000619470”,  “PayerMaskedAccountNo”:” XXXXXXX9470”,  “PayeeAccountNo”:” 10000619471”,  “PayeeMaskedAccountNo”:”XXXXXXX9471”,  “PayerIFSC”:”IDFB0410101”,  “PayeeIFSC”:”IDFB0410101”,  “PayerBankName”:”BANDHAN FIRST Bank”,  “ComplaintCategory”:”COMPLAINT”,  “ComplaintRefNo”:”123456789012”,  “ComplaintStatus”:”Original Transaction Completed Successfully”,  “TxnTranModeType”:”P2P”,  },  {  "OrgTxnId": "IDFUCdceccc9d35484e33812f92ba825789",  "TxnRefId": "718412744756",  "CustRefId": "718412744756",  "TxnType":"MerchantSendMoney:VIR:Payer",  "Amount":"1.00",  "Status": "Declined",  "Remarks": "Payment Request",  "Txndatetime": "05-04-2017 21:48:16",  "PayerVirAddr": "9916525300-uc@idfb", "PayeeVirAddr": "ultracash@bandhanbank",  "PayerName": "",  "PayeeName": "",  “PayerAccountNo”:” 10000619470”,  “PayerMaskedAccountNo”:” XXXXXXX9470”,  “PayeeAccountNo”:”10000619471”, “PayeeMaskedAccountNo”:”XXXXXXX9471”,  “PayerIFSC”:”IDFB0410101”,  “PayeeIFSC”:”IDFB0410101”,  “PayerBankName”:”BANDHAN FIRST Bank”,  “PayeeBankName”:”BANDHAN FIRST Bank”,  “ComplaintCategory”:”COMPLAINT”,  “ComplaintRefNo”:”123456789012”,  “ComplaintStatus”:”Original Transaction Completed Successfully”,  “TxnTranModeType”:”P2P”,  }  ],  "ComplaintDescListArray: {  "ComplaintDescList" : [  {  "ComplaintDesc": "Goods/services are not provided.",  "ComplaintCode": "U008",  "ComplaintType": "U2" ,  "ComplaintURCSDesc": "Goods/services are not provided.",  }, ]  },  "TxnId":"IDFUC9421A6C49D19B9754494EEF1C8C",  "ResCode":"000",  "ResDesc":"Approved",  "TimeStamp":"2016-06-18T17:29:33+05:30",  "HMAC":"ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa"  } |

## MerchantStatusUpdate API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| OperationName | String | 50 | M | Ex: MerchantStatusUpdateReq  ‘MerchantStatusUpdateReq’ static value to be passed |
| TxnId | String | 35 | M | Unique Transaction ID for every status update transaction  Ex: IDFUC9421A6C49D19B9754494EEF1C8C |
| TxnType | String | 12 | M | Transaction Type as per example below. Ex:  MerchantSendMoney  Possible values:  ‘SendMoney’ would be sent in case of send money transaction initiated from BANDHAN PSP application to Merchant VPA  ‘MerchantSendMoney’ would be sent in case of send money transaction initiated from merchant application (who is tied with BANDHAN Bank) to Merchant VPA  ‘MerchantPreAuthSendMoney’ would be sent in case of PreAuth send money transaction initiated from merchant application (who is tied with BANDHAN Bank) to Merchant VPA  ‘MerchantCollectMoney’ would be sent in case ofcollect money transaction initiated from merchant application (who is tied with BANDHAN Bank). In case Payee merchant VPA mapped with other bank account, then debit would be done at BANDHAN or non- BANDHAN bank, but credit would be completed at non-BANDHAN.  ‘ConfirmCollectMoney’ would be sent in case of Collect Money approved / Rejected from BANDHAN PSP application  ‘MerchantConfirmCollectMoney’ would be sent in case of Collect Money approved / Rejected from merchant application (who is tied with BANDHAN Bank)  ‘MerchantCREDIT’ would be sent in case of credit request from NPCI.  Possible scenario for ‘MerchantCREDIT’:  Send money from BANDHAN PSP app – Payer has BANDHAN handle and mapped with non- BANDHAN account.  Send money from Merchant app (who is tied up with BANDHAN bank) – Payer has BANDHAN handle and mapped with non-BANDHAN account.  Collect Money from BANDHAN PSP app – Payer has nonBANDHAN handle and mapped with non-BANDHAN account. Payer approved from non-BANDHAN app.  Collect Money from BANDHAN PSP app – Payer has nonBANDHAN handle and mapped with BANDHAN account. Payer approved from non- BANDHAN app.  Collect Money from Merchant app (who is tied up with BANDHAN bank) – Payer has non- BANDHAN handle and mapped with non-BANDHAN account. Payer approved from non-BANDHAN app.  Collect Money from Merchant app (who is tied up with BANDHAN bank) – Payer has non- BANDHAN handle and mapped with BANDHAN account. Payer approved from non-BANDHAN app.  Send money from Other bank PSP app – Payer has non-BANDHAN handle and mapped with non-BANDHAN account.  Send money from Other bank PSP app – Payer has non-BANDHAN handle and mapped with BANDHAN account. Collect Confirm from Other bank PSP app  Payer has non-BANDHAN handle and mapped with nonBANDHAN account.  Collect Confirm from Other bank PSP app  Payer has non-BANDHAN handle and mapped with BANDHAN account. |
| OrgTxnId | String | 35 | M | Original Transaction ID of payment transaction  Ex: BANDHANAD1935FE7954E25BBE0175ABFC36E07 |
| OrgCustRefId | String | 12 | M | Original Transaction’s Customer Reference ID Ex: 73412323213 |
| OrgTxnRefId | String | 35 | M | Original Transaction’s Reference Id  Ex: 12312323213 |
| OrgTxnTimeStamp | String | 30 | M | Collect Transaction Approved Time Stamp / Send  Money Processed Time Stamp  Ex: 110116155016  Syntax: DDMMYYHH24MISS |
| PayerMobileNumber | String | 13 | M | Payer Mobile Number Ex: +919087654321 |
| PayeeMobileNumber | String | 13 | O | Payee Mobile Number Ex: +919940277250  If payee mobile number is present in BANDHAN PSP Server, same would be sending in this field |
| PayerVirAddr | String | 50 | O | Payer VPA  For Vir Addr, special character validation is there. Only .(dot), -(ifun), @characters are allowed.  EX: premila2404@idfb |
| PayeeVirAddr | String | 50 | O | Payee VPA  For Vir Addr, special character validation is there. Only .(dot), -(ifun), @characters are allowed.  Ex: suganya@idfb |
| Amount | Numeric | 15 | M | Amount in decimal format Ex: 2.00 Only Numeric and ‘.’ Operator are allowed |
| Remarks | String | 35 | O | Remarks Ex: TEST |
| ResCode | String | 3 | M | Response Code Ex: 000 (or) 00 000/00-Success Non ‘000’ and ‘00’ would be failure |
| ResDesc | String | 500 | M | Response Description Ex: Approved |
| TimeStamp | String | 30 | M | Current Time Stamp Ex: 140118155016  Syntax: DDMMYYHHMISS  HH – Hour in 24 hr format |
| MerchantID | String | 12 | M | Merchant ID Ex: M000001  Merchant ID would be shared by bank, same should be passed here |
| SubMerchantID | String | 12 | C | Sub Merchant ID Ex: 12345  In case of merchant, this field is optional. In case of corporate, this field is mandatory |
| TerminalID | String | 12 | M | Terminal ID Ex: 01  In case of merchant, Terminal ID would be shared by bank, same should be passed here In case of corporate, registered Terminal ID through Generate VPA API should be passed here. |
| MerchantCredential | String | 350 | M | Encrypted value of ‘TimeStamp’+ ‘OrgCustRefId’ values Ex:  Timestamp: 130718104142  OrgCustRefId: 73412323213 Encrypted value of ‘13071810414273412323213’ |
| StatusUpdateRetryCount | Numeric | 2 | O | Retry Count value of status update Ex:  statusUpdateRetryCount: 0  Note : For Json merchant alone this field will be enabled and by default this value will be “0”, if the merchant enabled the Retry Functionality then this field count will be updated as per the retry attempts. |
| HMAC | String | 1000 | M | Req details need to be hashed without HMAC field HMAC must be done based on “TxnId” Key field Ex: ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa Refer: ‘ANNEXURE A [HMAC ALGORITHM FOR JSON]’ section for HMAC Algorithm |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| OperationName | String | 50 | M | Ex: MerchantStatusUpdateResponse  ‘MerchantStatusUpdateResponse’ static value to be passed |
| TxnId | String | 10 | M | Value received in the request will be echo back here  Ex: IDFUCD1935FE7954E25BBE0175ABFC36E07 |
| ResCode | String | 3 | M | Response Code Ex: 000 |
| ResDesc | String | 500 | M | Response Description Ex: Approved |
| TimeStamp | String | 30 | M | Current Time Stamp  Ex: 2016-06-18T17:29:33+05:30  Syntax: YYYY-MM-DDTHH:MI:SS+05:30  HH – Hour in 24 hr format |
| HMAC | String | 1000 | M | Response details need to be hashed without HMAC field.  HMAC must be done based on “TxnId” Key field.  Ex: ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa Refer: ‘ANNEXURE A [HMAC ALGORITHM FOR JSON]’ section for HMAC Algorithm |

### Sample Message

**Request**

|  |
| --- |
| {  "OperationName":"MerchantStatusUpdateReq",  "TxnId":"IDFUCD1935FE7954E25BBE0175ABFC36E07",  "TxnType":"MerchantSendMoney",  "OrgTxnId":"BANDHANAD1935FE7954E25BBE0175ABFC36E07",  "OrgCustRefId":"73412323213",  "OrgTxnRefId":"12312323213",  "OrgTxnTimeStamp":"110116155016",  "PayerMobileNumber":"+919087654321", "PayeeMobileNumber":"+919940277250",  "PayerVirAddr":"premila2404@idfb",  "PayeeVirAddr":"suganya@idfb",  “statusUpdateRetryCount” :”0”,  "Amount":"10.00",  "Remarks":"TEST",  "ResCode":"000",  "ResDesc":"Approved",  "TimeStamp":"130718104142",  "MerchantID":"M000001",  "SubMerchantID":"12345",  "TerminalID":"01",  "MerchantCredential":"609780A033C2A45592EE565E1C8D3D15201C5A092FD015E",  "HMAC":"ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa"  } |

**Response:**

|  |
| --- |
| {  "OperationName": "MerchantStatusUpdateResponse",  "TxnId": "IDFUCD1935FE7954E25BBE0175ABFC36E07",  "ResCode": "000",  "ResDesc": "Approved",  "TimeStamp": "2016-06-18T17:29:33+05:30",  "HMAC":  "ff3dd1a731faf9069d07dd6fa93f520ccf64972e8b9f953c9af46048853881aa"  } |

# Montran UPI Lite API Specification

This section details the format and content of the UPI PSP APIs provided by the Montran UPI Solution.

## EnableLite

This API will allow the channel to enable UPI Lite wallet account for a customer. The channel will invoke this API post securing the customer consent along with the keys generated by the NPCI CL on customer’s mobile application.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| account | | | | |
| acctNumber | Numeric | 30 | M | Account Number |
| acctType | String | 15 | M | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | M | IFSC code of the account. |
| cred | | | | |
| type | String | 10 | M | Credential Type - DEVICE |
| subType | String | 10 | M | Credential Sub-Type - IDENTITY |
| value | String | 1000 | M | Encrypted value received from CL |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| account | | | | |
| acctNumber | Numeric | 30 | C | Account Number |
| acctType | String | 15 | C | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO|  CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | C | IFSC code of the account. |
| lrn | String | 20 | C | Lite Reference Number |
| paramList | | | | |
| xmlPayload | String | 2000 | C | List Key XML payload |

### Sample Message

**URL:**[*https://IP:Port/acquirer/fin/EnableLite*](https://IP:Port/acquirer/fin/EnableLite)

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T15:24:53.045Z"  },  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101"  },  "cred": {  "code": " NPCI-LITE",  "ki": "20221209",  "subType": "IDENTITY",  "type": "DEVICE",  "value": "A8B6003C5F43461C8CA75F1B547728EE|com.testbank.mobility.beta|919743251692|pTt1OgNPLvY1pYIb+6Cy3LAGlRvFMThudsPxY2hE8Nyf5HgZtTsQjOgj3TYbfEgKbHJgCdtriomDz41Fvxo3rCrdQWretcn12Qazj1111onDv7nnYetW4YNnYMrOtvWl3b3hM3J5rtPBJ3zbeEuK3wg+m/QqKVTwKoug3DWV6Z7tLJyaaQQHKUY27BSHSjjjWKrs6LAwUdq2KhRuPyx++K0W+l24D5JuyO/ssD0jT1pRLBNc7HMt3P1YrtqAlBgatzdI2duZIivBTevG6SkkhNh1piEFZkvDrkDEJpKb0MWqmgkCvCnvOXgtlkKZVYpYkACFMtwOAQe6noBQEZKwEQ=="  }  } |

**Response:**

|  |
| --- |
| {  "status": "200",  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T15:24:53.248Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "account": {  "acctNumber": "238010000880",  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "lrn": "1GRDpegIW0QOOAr1qirK"  },  "xmlPayload": "<?xml version=\"1.0\" encoding=\"UTF-8\" standalone=\"yes\"?><ns2:RespListKeys xmlns:ns2=\"http://npci.org/upi/schema/\" xmlns:ns3=\"http://npci.org/cm/schema/\"><Head ver=\"2.0\" ts=\"2022-02-09T01:56:08+05:30\" orgId=\"NPCI\" msgId=\"5t0xf7ZHK63jPWMDdb8\"/><Resp reqMsgId=\"Qndlennvt8YCvjCw7ZhJHKIK9RzXxrUoVmd\" result=\"SUCCESS\"/><Txn id=\"1644351968876d1X3wSlat4YnCGvq\" note=\"Lite Creation\" refId=\"8834dk0GU123BpLYqGjL\" refUrl=\"http://www.google.co.in/\" ts=\"2022-02-09T01:56:08.875+05:30\" type=\"GetLite\" custRef=\"204001100005\"/><Ac addrType=\"ACCOUNT\"><Detail name=\"IFSC\" value=\"ANDB0036040\"/><Detail name=\"ACTYPE\" value=\"SAVINGS\"/><Detail name=\"ACNUM\" value=\"117795514570\"/><Detail name=\"LRN\" value=\"01002004100735100164435196903600000\"/></Ac><keyList/><paramsList><param code=\"DEVICE-CERT\" owner=\"NPCI\"><paramValue xmlns:xsi=\"http://www.w3.org/2001/XMLSchema-instance\" xmlns:xs=\"http://www.w3.org/2001/XMLSchema\" xsi:type=\"xs:string\">|tMupxzQPXrPX+2RBlsygoQ==</paramValue></param><param code=\"STATE\" owner=\"NPCI\"><paramValue xmlns:xsi=\"http://www.w3.org/2001/XMLSchema-instance\" xmlns:xs=\"http://www.w3.org/2001/XMLSchema\" xsi:type=\"xs:string\">|dJOshRwTDhsmbvSbDzD5pg==</paramValue></param></paramsList></ns2:RespListKeys>"  } |

## TopupLite

This API will allow the channel to recharge/ add money to UPI Lite wallet account of a customer. The channel will invoke this API along with ARQC and UPI PIN generated/ captured by the NPCI CL.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| payer | | | | |
| addr | String |  | M | Payer address |
| Cred | | | | |
| type | String | 10 | M | Credential Type – PIN |
| subType | String | 10 | M | Credential Sub-Type – MPIN |
| value | String | 1000 | M | Encrypted MPIN |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
| payee | | | | |
| addr | String | 20 | M | Payee address |
| account | | | | |
| lrn | String | 20 | M | Lite Reference Number |
| Cred | | | | |
| type | String | 10 | M | Credential Type - ARQC |
| subType | String | 10 | M | Credential Sub-Type - initial |
| value | String | 1000 | M | ARQC value |
| code | String | 20 | M | Key code generated by CL  Example - NPCI-LITE |
| ki | String | 20 | M | Key Index generated by CL  Example - 202112281 |
|  | | | | |
| amount | String | 20 | M | Top-up Amount |
| topupPurpose | String | 10 | M | Purpose Code  41 – Initial Top-up  42 – Sub-sequent Top-up |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name | Format | Length | | M/O | Description |
| status | String | 3 | M | HTTP Status | |
| message | String | 50 | C | Error Description | |
| error | String | 5 | C | Error Code | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request | |
| timestamp | String | 25 | M | ISO Date & Time | |
| custRef | Numeric | 12 | O | The customer reference number for the initiated transaction. | |
| refId | Numeric | 35 | M | Reference ID | |
| Cred | | | | | |
| type | String | 10 | C | Credential Type - ARPC | |
| value | String | 1000 | C | ARPC value | |
| code | String | 20 | C | Key code | |
| ki | String | 20 | C | Key Index | |

### Sample Message

**URL:**[*https://IP:Port/acquirer/fin/TopupLite*](https://IP:Port/acquirer/fin/TopupLite)

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T17:34:14.620Z"  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "1000",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "type": "MOB"  },  "payer": {  "addr": "payervpa@payerhandler",  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "2.0|Z6k15tsOCzLjoVBdEOGJOjALinZF67Cet2hm/5YYlOj1mNi+e1VuUOGCrDqEvywZBvmIxeUXunAehkrl37ccyt+4hBjdczzMIeBjdYcd0jUQIEFs+x/boRFS9dhYJCOv6ivUQAgBZ2R1Hs9QL5oDriD+xQkRZ/4XhnmChi3aDGeJfBPvetzGPMwJFcTdqkj2ybuirbxSypto/HzCsVLlQrGe/jbDfctquD2Hbbn87SlabXIPYw7JwuX09vciQxJT/cGNYEZ4zue4GRsYDsfml/GJXhAAxsld2msM+SnJSZbJI6r3ilqIADHczyboPXx5WalfnkDXzgNuYWIXPmqFNg== "  }  },  "payee": {  "addr": "payervpa@payeehandler",  "account": {  "lrn": "1GRDpegIW0QOOAr1qirK"  },  "cred": {  "code": "",  "ki": "",  "subType": "initial",  "type": "ARQC",  "value": "2.2.lite-v1.8|eyJhbGciOiJSU0EtT0FFUCIsImVuYyI6IkEyNTZHQ00ifQ==.VUi3WnNsOvk0\_Bog2coXTqcb5ST1GxXViOBFr5ow3A-NoHK8ac-aaIhel3oMovom\_vYIXKdBUJ\_ap1XX3DVrCBEhbqWvxicuLyHT0O7bJQoGD-HLyYabFbDBhQ6GmrExeVVML84DWy6pP3uchPhvsBzXg2IFZWHvccwzzKIojP4Ln3tUd8Jz0oWDofmkoknLPdNmbjKPgZPmIBwsot\_yONrfhpaUGjMhdGvu4Uqa8Cx51eRQHoJ9RHDE8FyBX4C9LhCel0aTfE3gcef\_wNHmr\_ke39j1yVRh58PhB-8jdRF-\_vpfLTalxpbuedNMjyllkDQAfVxXjaOGXf8G6Wmxgw==.h\_9fTUx4vnHgD5tO37dfjg==.BEutt2YCl2YeieAsiYCZ2qA7QBwh1D3Rc4gNhFrIg\_P60Khnu0HfH2o\_0f8aQLIu5RUpRQX-E41PqmX4OmDLqngrIs6myP3aRSQddoUrLM7MIu3dSTfWKAnYyfwCdy-9rwKUzTE0GUdiJL7aCn4cgLx6dReRJRYVNbUdH1ct5\_TOVy2nX5nn0MDvDQrsEBxJ0sQy6m1mB9iQke2NHa5YnNlAbL-HSwEkkiks9if9e64lNC2K5dcGO9szyl762SO0qPk45kmm036BzXfaf6Ma4kUpJSuOLR0-\_BxR\_CLItWIoQwgRdQsek8ya-Tn7uf32wdGXVg3JNFLQ07OD5hUwLbtDFcFUXvNw2A0jFK8CmeOkvEPLWjyPAt06xjQmujReb1bD2fISLJG0GzWD2ztqRs3kPWf7YupcD1YT6SJXD3f1QnljuxoycnwcwMwrnED3gMTcmNTftTc1IR2l1dQQt0oV8aqPs5P7pfd2Ogm8z8QmkxbjNf6\_hsluhBP-mbkbzkydbxydPsTP6l5jGDtr4x6obc-cxjCkLmRgShyjv5MFkaaHjRdNHfpXpXCVjLhGnHpEDVNN0lpg3A1NLFd-5NhxRHuCxybBGpV2xfyn\_GN6h7g\_qCj5gB4xtR7VWMg7VcQLPlzJEmZwg\_Ygsb3YMdh9GzDaLgGb\_7kRWbNf9nlib2tO9m5M7lix2SfjOkVl1e5yHFeqkYHGr6tAhKvxyDhaLuVpmaeacajQNF3j356V3wCLQp1Rz28lJbS6XS1oJoA7cwK5fRYxTvHkpQ2vka1aZU8ag72Q5hKkLE5VSM1mMlSxuZnpBN5rLibi1fkpxempn1wYkx1SzdL4\_mCg4Y\_u5131kSW0ZXQrA02N-onLzbI1A1llF8lAAVtVTgTdV-ku3NrbZH7zNT3LQwnETY9XMHzPoihIEngFV4IbEeb8axW4Cpm3uH3FDjjVg9ux9V8XwBMfGpZDorizt9Z\_vRl7iJPvuOZNVc-zJDzoNu0m8NGuHy4u7bACTDO2tmhVwoSDdJE8BH-fCrafeK-wvYvVp5TJb7wcZNM7NOnovBJo\_8H3jccwHehGhgAplYVr2sQLP0tndtiapi2IyYyQTTps4YGyNhFaPE7jUXW30zkbYEB8gh24T--nKL8e2MKokaaejriEDU1Q7z0XmxA2AhbihLa8uZEEzILya-vH1XTgxLRjNG0G1-5Mspbw2nvDOzwu72LqnUEwz6b1xLoBbnfFDwehw\_zIAiO8BPqPdr9IX88jDURF-T2900P6ozXYmOwQB0jm\_baygMUsLTwlyntanmWDOANits0rO0\_S5NFSZP4Py31\_n8jKV4Qg8kbHQeYNHR-5fEmH\_xc0dtSN-wmsN3mzoJuGHoZ4TVgdXetSv6oSvyIXBzogCiFGN8bZfjbp39ImRUXaM7hlk3dYsLrggstHbYazxz-2AiV6uZxDlyZBm3iNNf1TdSKRFlhTWXWb61p0eF41hJvg1pXmZamFDRhAYrgLvPNJH1rTs8dNdX-AibhEmMOFFEBh4tX\_LAfxxdcqIeoK3TeOMbIqs3yGE0Z-19W-ArYGVWQdKyfXqaiGtKZ0kMbnaS\_Mg5I6Qo8u1WU9XYT\_wmftUzu6bi1CgjdmtAN1VEEFbD1DTdHgWX0HIrQiKWarW1M1tyb\_raVdKngFzmlJqlwlQV7vN9MOE\_H432b5IIJgFjGzMvlImFooGV\_3C7zeyaBFUu03gcqhHmIrLvnqBlw3BdqWBmiKqKbV4iU5gsXOxBF383UeutbBu520ZRM8U-8OoFJ3nl1D4Gwt63gBwGirwlOXMkHVvbxN3Xfh8lpMyDltvGWWyQ5qYae-oUCuLZIIXKNkU7VGSyw74emcMEVPagWHXDMnEWCIRDCeC9OQXoONo6HAYxdZLMjnlqBMtrBQKiz\_AHTJRfzDANY-88CpBU6gY4oCSi0xa2TU5FcFs31yEYearjpLU-fRTcD4NetFH0VlYZ1soe4Yc7Ztif6mIhDXnCpAaTdwsy9KxOoAGAReaaOogbAe2nUSS8XFTRW\_M0wcgqYZjLDi4zRxq0wRtGUjNbU463B6C1VaPedp1aESBoKQKWVO2PjZV9gSvHORfTZ8We6Uy\_e2xE1Q9b8ZM5IipbC-KA\_Pzdn6ec0dHU9DRr\_g5Wfp8LGNAG6JEb3ZXVWspM-330SJIVRo3pSxFgAh-sWsuOPXvt\_ISouRiDZ1ckUkz-S22C-3rsbdz51UaLfhSo3vJvJhSo0cQKKmz0U3\_kiqE30BmUriBTPu5sM9vd0Ku\_BujVjUTyY\_zD5YuLw1HlWc0xuhsdISMfQ6LIVdgXx\_ypJ9kB\_orMEWuZ36H3kkOHvYFttxouiCiiCusEdskNZ0enbPMCQA444QC3rSNZQYHpWKDLk5-CjvlOabeQwcg1OSM0Wm4UL7OWi9u3P1myAYEXPI8aJdiDZDSsEcwoaQz29bCwVNvffLMGlHY5DQIcTCOKdOEwo7cMkzmj9-N8atlq5fA-IB6TFMhm41XGD978XFL75gyu0zdnyQwxVpkAtnqs\_\_SFrvbxeMmd2n1Rg8RWo5slTVxe6k6J-bQHATZbOMtE4xIW37U7vDsfeeDkx\_N-SJ0dcO4PZN\_7GF7X24cqDMzVDiekF3Q-N6bRWcAsXYRXZpm3F7F0yyUJycoJggKyM1KBDQEJ6q7ysEdx54UzeMznD\_kPCEIhGJ6pipot3CDf4k5DUw3Uf9nc0e1j3maHahq7S9hAnIOFx5y6dCgObciKf\_ZNXh\_eD3xCbMUegsH1QwXOT1bzqhsTzFRJIPCLZ6lWPHIr\_W0DgD2ksNQnz-Zs7PalaNC1bc6OrEkutFLmmHSmggu5OYnnF96G5pGdtmAFTtwXwc-7h4BffEqHfGRXOpoVPSlsTvpvubbNaHribXkzW80fy2Ygf\_2GhpvEByVflxVt92HjKmJUFF79LpZZu-jyBkKP0cBFLZboiKoPVC3Xht1v5vttfm67Hce0a16nRwoUMEYKdWsP2uCTDIxi\_Qq3e7SyyOEqFvK6pdclXWyLLH2Lpbo\_zbmLzT-9fJ1CZT-YMYwAgu25WaF1kjTSmG5Xk7dEs6Z3F1PXz0vJcTSjyhwDNxvfZj-ZVOZMvOqZhzVdpwPktNY3v7gk2MqSJaFMp8CoMp-BWSdtxBiIlFYgHHqMmD6A58ZAy7NRVF8dVbYPttcbO\_MM7Yg99gusliCLcjpQSqMCpvX7siaJdowvMS\_ypscIZnFnwj5bUl\_eb0Gktm4jzKQKI\_bJMjENONxNKVIp1M-UzPUcUqb0V9\_ULq8CTAUbCXEV76IVNUhWkdapd5W8bJK\_PV-Q== "  }  },  "amount": "100.10",  "topupPurpose": "41"  } |

**Response:**

|  |
| --- |
| {  "status": "200",  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T17:34:15.025Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "custRef": "0123456789",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "cred": {  "code": "",  "ki": "",  "type": "ARPC",  "value": "|lncntkQb3sXWhKvLQ28Sfg== "  }  } |

## DisableLite

This API will allow the channel to disable UPI Lite wallet account of a customer.

In case the UPI Lite wallet has non-zero balance, then the channel will invoke this API with appropriate amount value and the details mentioned in the request format. Please refer to the sample message dump.

In case the UPI Lite wallet has zero balance, then the channel will invoke this API with the amount as zero. Please refer to the sample message dump.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| payer | | | | |
| addr | String |  | C | Payaer address |
| account | | | | |
| lrn | String |  | M | Lite Reference Number |
| cred | | | | |
| type | String | 10 | C | Credential Type - ARQC |
| subType | String | 10 | C | Credential Sub-Type - initial |
| value | String | 1000 | C | ARQC value |
| code | String | 20 | C | Key code |
| ki | String | 20 | C | Key Index |
|  | | | | |
| amount | String | 20 | M | Transaction Amount (Wallet Balance to be passed here) |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| custRef | Numeric | 12 | O | The customer reference number for the initiated transaction |
| refId | String | 35 | M | Reference ID |
| syncData | String | 1000 | C | Lite Sync data received from NPCI (In case of zero balance wallet disable operation) |
| cred | | | | |
| type | String | 10 | C | Credential Type - ARPC |
| subType | String | 10 | C | Credential Sub-Type - initial |
| value | String | 1000 | C | ARPC value |
| code | String | 20 | C | Key code |
| ki | String | 20 | C | Key Index |

### Sample Message

**Disable UPI Lite Wallet having Balance**

**URL:**[*https://IP:Port/acquirer/fin/DisableLite*](https://IP:Port/acquirer/fin/DisableLite)

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T17:10:47.628Z"  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "1000",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "type": "MOB"  },  "payer": {  "addr": "payervpa@payerhandler",  "account": {  "lrn": "1GRDpegIW0QOOAr1qirK"  },  "cred": {  "code":"",  "ki":"",  "subType":"initial",  "type":"ARQC",  "value":"2.2.lite-v1.8|eyJhbGciOiJSU0EtT0FFUCIsImVuYyI6IkEyNTZHQ00ifQ==.aTVKISbp-294stF301l\_eN4rJ7KQGjyM\_Wv7io5TiuSnF6zq8pjqbK0oYEcKeJ-5-sGSQx4sUW8eXHQ\_0gl2tGye3V3JCCpzTbxBnIOvi5WetExPr0zrrO614FT8gh\_hWAT875blWiN3vXIro3KkKT5A6Gh7PDSqRmsDxqy1Z2u8aPA6NpaFndO9laDKj6neF0F3DOjh2JNDyjAEaqR5mpvHBMgiqlel-nc1bCNbZ6B5gsiDagg5DF2PQ4RQ3YCm\_dx4\_JznzFfkT-kJukf-qU2olk0YzfBiJB31u71tzfYNzcgcP8B5YTiSjmlXOnmwMJojW7aQJQzUdgwbOl6cBw==.xy8xkMuZ8Nky0VOYtPkAZg==.KC0EWXs5d-Q-DY7mGvYnkna5qQ2AUWIn-3FJh9NuzrjGg4YQRf8FlRZzJGaFgOYZsgrNEcZFV0qI87xRWS-ibhKE7o8s9Po8b7eoOdicMy7uxmGPKbhAVF5cBI59ehmFtFsmjovxMI4DzzHKuQvdUUml58pvjncbY62n4GTNQeHDBQeVEuC8knSt\_whVae41h\_BNK8thDEDZJCdHnj3tLf6WlNH52HVGDz9xrvepz3vSBWdSyyRoyBGgS5T-GfopwUCrjus\_Ypv0ddZOBhMs17CkKxwCI4mJmg3q3XB6kqngL57e-KVN1ynXEf5O-7OuTx987bM6MTG8IzixGzfr7j\_povy1fpH-oT-fcK-KT2BvHdrS6RjDYQpiznH3nhMbwBVioEH8Xcp6anYetJZhys5TlVbfv-P\_NOq9Tc-iVjwGJZisXMXcz-zBuFbP3Y2Bl9kwL7Rnd6I-scKGIbJPIBbz3AlbS\_H2uDzWUl833\_-Gwgb6j9bRxyUuS1Frapj-sq5E8WsDcOAsqUjMNKgw3TfdulV\_sJvisR6l7Xz\_EN28j9fAB3PfK8i9tHUJZ3O38GaFtABQoBe5CR6Hm0y09IiqzLSHECqy1rXkRp-0Sy8G9hQ-KM5WOBCqAApP0\_eDKPFn\_AsiVLzkXRhQOU5O7Ske6vi\_RUPhlLFKm7uZIl\_dMQrZBPH2mUmzyW2rIkJPBdIsP1\_-G2FfGU\_3C7287wKhSWXkcGVstG-uvhpa8I72A-fR7dA1TxIvmcvntL0Ko0xP\_ylHdtjrdqwcJIn7zbsNdGxhscRSlkU5CUo4SI76cDttou1\_fLVemkqJiYaX0czmp3GAuTTqc57mtB00tGXBWVBOs9KnUpOrY8u90YVktV7H72i06PdeKIBUdLHbXG9y6A9GO26FeHNyTQ1tOFCU3FPHYr52bZQlgU4dD1d2aS3DvBli4PuwySFfU7qICKoL3Qz\_hmCnnztoTgYsaafO\_83faTqDeqPN1N1CmTrg9xZfG77CLlpQ5ZTYcvBU86f6uuWGFebZ\_We1AgA8NGrJYamWZ80Kjxyoel2srqmJ1TfwKA4qhTt6bxCa75HzEolFdeU7D5u168FF2FCBGd9CpKGoa-XgVj4sg4oZAJyp-5Rf7D4WriCbEr0M1fFO7Tf8-kLQVa\_WL7FCQ3cga4T0fjgwO7MXQ1J-zgfuHX\_34\_lHO6sPvwvx-Jrl75-YSkIkMY2ong6E7HDegCJa-\_RXnyj2aSMats6EWYvEYED3smBeSRiglM0y0-c1mV4jLmAcEqEh0mduB7u7O4qXjyT0P310ypitZ5-ihCwkeOJvHPVk2ZwSHgQDcsNsGHPxZgxzfJhBvqpLggxdJg2mNprWRjtyHxB4xeRJn-s206UZ-t47QWTSB9os-LJd4Ym38oIZ\_8my-KReZai9gkrzueU1wh\_MNrkEE7JLhf3XcbaooeOVBEwl3J\_DialKuAMeJIhuwZ61j6BDornlB\_htkdoZjJNqfS7gLpyvDMF-estZvAGFwK6uJZii1bvhbytA8Jrrxq0v0REgyzDuaigFvSqrkcgI46EHLKJiHNwlSNE29OZ5kgRUtXkb524aprLDT0MbL4QGEM59vRnrtmgi8RcBJAyS0Qlmz14w2RpoHdgLsmeXFozaFz4MIgIjdhhwrRMtbORqLC2MlBhunDatdpYo-ZwrtTOMx7YxjoHpo1d\_6s3fm\_f4SQ\_ewxRgLOy7PTXEJjsosCorUv7rCx8MP\_ER453kPpiLXSy1CAByxjerO8XLwJE3AzfF\_AVJurR9DXP4XpgiBgGUEpTug82w5vHwMDPndIIMzaUSQ7jii2qhToyJif24kX1qaumM64gU5W2U8gDXozrGYfWvy3VRum6aE-0Z4NsZR0Em0fHF1aFQRvQDylacEp7rGefB96JlQsQxZr1GZ8\_XWRKeu9p42yg4EqgN3Vh0niFH1QW19tLFZh5P83k7iAfGZ1RXUzga6CLQhnymQvO5liQyzIZCSs5JFXug0kH\_VPDWSsUUjeCteHsyuvbSzIVI6tRisvsyZYLtmAfMLx67Jst\_AEZZduBc0opJlamPdQKYZivRFcswrcpK-A5Lg8F7N48CpbE\_hgc1E7q02h40vpQwAzeVvtaJV3WBCiPr-0\_ybEm8IYKg8vulqsOy0Tg-oD6VtoRMHVBkcyWPf0rDjqm99jqssqp5Bv12lSoA6OZlmaBn7iJiEdOB6gIcizXq7WU7pWMmWOrhHbg1mKvFr2\_Lpk09EDbkIII4eIdSFxzkkAYK-5cDlZT5FhAPLwnGCdGfJi3jO4bZLnsYL-PAPZL4Q\_2HR5PCjaAngnbW6pkVvo\_5mYqUxDMyQ9bON\_hj0X95ueDBb0TmeianC\_H8FwWvA8RulHiOLAhHiRs25k5yNh-MMu7MUeHK5b6CdwXs9b9hAfHm4h5VPejaXZckMq3nmbJZ3kjv3hR7QBrBiAB9RowaVMx62nEKiVxhjVz9WfjuQbuiekSrhXyuTId0FCUeFKo5FEPxgxSvsILEGurW0sKGBLc4eoPcjRbIxEd2gcFRZaxazfUvMHb6gyXzfoMLeriPNzbl8ZjdVIIE1B\_sNzz2ikKwMNYNmnrZ6wAgnMqCUJiOgLB9ScP7se9pDAIuewhOIifNQyrKVTortcUWgyeCGb5KNlyf-jcMGmhVk8xdfT7G8sbooGfD0\_BRW9IZChnIjJ-uEQ1fvXznU8yJNp1EswC\_yytKFtuBn9J1-TwLMF5WVrEAv6iR9wR73gH1Yznxn13b4PLhOlFwYSE3SUkNu5D\_cEnGgmzH1MgbMStES-Vl3QAc4k4DWtfmTrqwIaN9rRZX0DskT\_DxSFRbrK\_LkQqP1uUATnoHs4pMbEvw466dYb0Jo39ZO1ayx-mpn6sjaRSnSmtB179ZdXjVHg-DP0NRVdVVP9NfYMCMTtWaUU1VPelJZA1DoItoOtk6Kbhtt3ZI95alRiO4f2zgJqg7cpmbyiLQCzI4ip7\_tt9M85itgZ0uhLgMSvvlLoJKh2ZKrI4786\_EyXGzoCvSsUzMLXrgfRzGhpT6lM9wrjZtnB3G\_ouIhWHhyEXGZYuiY\_\_j3ACYCr3OkYnZT-hpim0-UJbTF-XKDT9dg4sSRzDD4wAL2TOlRB3iY1FYSmOcKK6LbQAqRMSq7UjkZLoRBU0aWYBP0ki8VXuybeg6vVk26yV0akUQQi3Q0KodiDdpMPZ9F3anB9uYSpnPwRY2pkDn\_nNi7mYb4nHwjHFvqwF3hJFkdJ6VMbvRGuurNtrgZzGAgbArpGTqAWUQThg01Ze30Eguo9rhUWKPQ8eC5NgigG9hdpBG1g==",  }  },  "amount": "1000.00"  } |

**Response:**

|  |
| --- |
| {  "status": "200",  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T17:10:47.880Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "custRef": "0123456789",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "cred": {  "code":"",  "ki":"",  "type":"ARPC",  "value":"|wPf2V8STlLgSWYn/AAdXLg==",  }  } |

**Disable UPI Lite Wallet having Zero Balance**

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T17:10:47.628Z"  },  "payer": {  "addr": "payervpa@payerhandler",  "account": {  "lrn": "1GRDpegIW0QOOAr1qirK"  }  }  } |

**Response:**

|  |
| --- |
| {  "status": "200",  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T17:10:47.880Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "custRef": "0123456789",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "syncData": "|LcUTm1raplAKaM+zWpio2w=="  } |

## SyncLite

This API will be used by the channel to sync the mobile app/ NPCI CL with the last status of the UPI Lite account at the NPCI auth engine.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| lrn | String | 20 | M | Lite Reference Number |

### Response Format

The following fields will be required in the API respones call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| lrn | String | 20 | C | Lite Reference Number |
| syncData | String | 1000 | C | Lite Sync data received from NPCI |

### Sample Message

**URL:**[*https://IP:Port/acquirer/fin/SyncLite*](https://IP:Port/acquirer/fin/SyncLite)

**Request:**

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2022-12-30T04:12:38.606Z"  },  "lrn": "1GRDpegIW0QOOAr1qirK"  } |

**Response:**

|  |
| --- |
| {  "status": "200",  "message": "OK",  "error": "00",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "timestamp": "2022-12-30T04:32:06.889Z",  "lrn": "1GRDpegIW0QOOAr1qirK",  "syncData": "|LcUTm1raplAKaM+zWpio2w=="  } |

## LitePay

This API will be used to initiate a Lite Pay request to the UPI PSP system.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientID | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| device | | | | |
| app | String | 50 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | C | Latitude and Longitude of the device – To be passed if customer has given consent to share the data |
| id | String | 100 | M | Device ID |
| ip | String | 35 | M | Device IP |
| location | String | 50 | C | Device Location - To be passed if customer has given consent to share the data |
| mobile | String | 25 | M | Mobile Number  Domestic Mobile Number to be passed with country code ‘91’  Example – 919876543210  International Mobile Number to be passed with country code left padded with zeros to make country code as 7 digits.  Example – If Country code is +44 and Mobile Number is 9876543210  Then Mobile Number will be 000449876543210 |
| os | String | 20 | M | Device OS Version |
| type | String | 50 | M | Device Type (Static Value of the channel) - MOB |
| txn | | | | |
| note | String | 50 | M | Transaction Remarks/ Note |
| refId | String | 35 | M | Reference ID |
| refUrl | String | 35 | M | Reference URL |
| initiationMode | String | 3 | M | Initiation Mode |
| purpose | String | 10 | M | Purpose Code |
| refCategory | String | 3 | M | Ref Category |
| qr | | | | |
| qrExpire | String | 25 | C | QR expiry date & time |
| qrMedium | String | 10 | C | QR Medium |
| qrQuery | String | 255 | C | QR query |
| qrStan | String | 20 | C | QR stan |
| qrTimestamp | String | 25 | C | QR timestamp |
| qrTxnId | String | 35 | C | QR transaction Id |
| qrVerToken | String | 10 | C | QR Version Token |
| qrVersion | String | 5 | C | QR Version |
| payer | | | | |
| addr | String | 200 | M | Payer’s Virtual payment address |
| account | | | | |
| lrn | String | 20 | M | UPI Lite Reference Number |
| cred | | | | |
| type | String | 10 | M | Credential Type – ARQC |
| subType | String | 10 | M | Credential Sub-Type – initial |
| value | String | 1000 | M | ARQC Value |
| payee | | | | |
| addr | String | 200 | M | Payee Virtual payment address |
| name | String | 100 | M | Name of payee. |
| code | String | 4 | M | MCC |
| merchant | | | | |
| brand | String | 100 | O | Merchant Brand Name |
| franchise | String | 100 | O | Merchant Franchise Name |
| legal | String | 100 | O | Merchant Legal Name |
| merchantGenre | String | 20 | O | Merchant Genre |
| merchantType | String | 20 | O | Merchant Type |
| merchantInstCode | String | 20 | O | Merchant Institution Code |
| merchantLoc | String | 20 | O | Merchant Location |
| mid | String | 20 | O | Merchant ID |
| onBoardingType | String | 20 | O | Onbaording Type |
| ownershipType | String | 20 | O | Ownership Type |
| sid | String | 20 | O | Store ID |
| subCode | String | 4 | O | Merchant subcode |
| tid | String | 20 | O | Terminal ID |
| pinCode | String | 10 | O | PIN code |
| regId | String | 10 | O | Merchant Reg ID |
| tier | String | 10 | O | Merchant Tier |
| invoiceName | String | 50 | O | Invoice Name |
| invoiceNum | String | 20 | O | Invoice Number |
| invoiceDate | String | 25 | O | Invoice Date |
| amount | | | | |
| value | String | 20 | M | Transaction Amount |
| curr | String | 10 | M | Transaction Currency |
| split | | | | |
| SGST | String | 20 | O | The state goods and services tax. |
| CGST | String | 20 | O | The central goods and service tax |
| Note:  Following tags can be used by the channel to capture the split amount –  PURCHASE|CASHBACK|DISCOUNT|GST|CGST|SGST|CESS|IGST|GSTINCENTIVE||GSTPCT|TIPS|CONFEE|DISCPCT|CONPCT  For UPI International –  baseAmount||baseCurr|FX|Mkup | | | | |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| custRef | Numeric | 12 | O | The customer reference number of the initiated transaction. |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| refId | String | 35 | M | Reference Id |
| cred | | | | |
| type | String | 10 | C | Credential Type - ARPC |
| value | String | 1000 | C | ARPC value |
| code | String | 20 | C | Key code |
| ki | String | 20 | C | Key Index |

### Sample Message

**URL:**[*https://IP:Port/acquirer/fin/LitePay*](https://IP:Port/acquirer/fin/LitePay)

**Request**:

|  |
| --- |
| {  "header": {  "reqId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "userId": "918600468133",  "version": "1",  "clientID": "TID1234567890",  "channel": "MOB",  "timestamp": "2023-03-24T10:23:45.938Z"  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "device": {  "app": "com.montran.app",  "appVersion": "1",  "capability": "1000",  "geocode": "13.082680,80.270718",  "id": "9e6c03d935fd591c",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918600468133",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "txn": {  "note": "Bill Payment",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "refUrl": "https://referenceurl.net",  "orgTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "initiationMode": "00",  "purpose": "00",  "refCategory": "00",  "qr": {  "qrExpire": "2021-01-23T14:09:11+05:30",  "qrMedium": "00",  "qrQuery": "53313",  "qrStan": "210223123456",  "qrTimestamp": "2022-04-13T12:21:24+05:30",  "qrVerToken": "28428",  "qrVersion": "01"  }  },  "payer": {  "addr": "payervpa@payerhandler",  "account": {  "lrn": "1GRDpegIW0QOOAr1qirK"  },  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "initial",  "type": "ARQC",  "value": "eyJlbmMiOiJBMTI4Q0JDLUhTMjU2IiwiYWxnIjoiUlNBLU9BRVAtMjU2In0.JF3wDecpt1goRhtf7gnaXx9fFRCPYB0wzNwguBnWdAyNyEG\_z84RG3z9K1MeuL5XNegF34RejjYfj8DOLSl2hDyLvrFzjoeh2cry5yEunb0OUagCGIWy8qCE4v761i6m9rX1EStVKdd9wAe7u2ck5lcyX5woMGJF6mwLG\_Le9kz-V7UxM2wND5OvuXbcmL12uQA8ru4y7Tdr1ejD3jSk8hAPFA4PxPzoelcPTd6g-L4YurVhY5sMlYU3uaYnp3eDjCDzlM3tPcTISBEEGlWGxQ\_0NWdHmsaDSNOGFYPTHB4pcLCtcxIErc3TLzacPw-Rz1vvlRlxOxouKMsBP0bC\_A.il1cCRcVjjN0bfwScXoyxg.N\_KnZe5fsDpy19fMcknujqOxOh-EuPFZE4zqMeLnloxlsiXLbi9gTEdOTmo9c7z606COeyos3E2QPytTypzzwCP3-ljrXRsJWaj\_qWnqQKYHI3tEFC4FNOgbf870EjuZPT03sZ2sjKVcy2R6q6ypF29rgt-ChunF-3RxwccqjzszU9-ant49PcVj2RMUZWXrzvVrw2XuoERANne0bvj0Wgr0bSviQa8rJHKK0Jdrj2krO7jF\_00WPjt5Cxlkmrn8QCxh8LMOkYu3fGhr5oM8W48ZNH9zpb0BNFzpaTqFBTdCMxsSss7B\_AfthHucmOz9NuGcrBA7FSw1rECetwQmaxk9LkzW3Ze0I79nIF8tD0AsNvDMlHnCxxExMw4z50wk91cw8KipeU7wUZCTazshlGDUEj-Yu7SPq4zoKQCH8KnVyQh60yoYBYnse5fXoux4SEi-9m1podI9gQeU9Q4S\_WC-wtzPLXYMHQAOgJu9boteKEIT5sRfpVIqjZs-twUsMtJvyhAMmKEpCaIb2wL85hUNiBfADyBhAlVOmb0YvdlnFdJHHYCZI-LQUVNGkdSKXifAlNr90y14OMK2fm5F6wr5fxl4A6vtLUkMQyy7nN2u27GbpDjcF4rzGOMcNSImC30Ku5MABeoU6iCfrfa1Jyq0zSg1vW0yxgqqr60KZnLOUZgC-SR5-Ucjb7usBDq-P2O3c\_vMM51dPJ\_NJMvrtzMqjdwJj2Y3GSJs3uBjSH0HqQa\_ilvIizG8OzIJ2sZLqEVx\_yafKRV\_eC8LpAM6pIJrKxc2rkMKHo-afscD8AlpWkyNT\_EAMsa8SuGKzs4gRQfr7YzPw1gwRr0qSb\_C\_wBC49ixT5yyRRj7iIQcBHhsiyXjnbFw7eeYaQHYTnKr5\_xgqkrTEfAk5OmPaaXEYg62gfmAY-0V22L1iOuG9lv4EwlE-fupxT8yif6At6TG-7\_HwEbQ-wF0jL4Zu7scBa0tCtUT6k1wyosJ8bXGpN5dCpj1fNilsHR4bZH6z3VyL0rt3smTOY38q8ECJfgsAPzLXqt-D14g9DYEEX7lhgVXnShzfqOSpOeBn9\_VsUchDkwPRimcaCodvBYRHCL4h\_lGDXp\_3mnArgZXbk\_ckDI.qce2IMpm3eZ95jUDdZgxzQ"  }  },  "payee": {  "addr": "payeevpa@payeehandler",  "name": "Payee Name",  "code": "0000",  "merchant": {  "brand": "TestMerchant",  "franchise": "LearnFrench",  "legal": "Reliance",  "merchantGenre": "OFFLINE",  "merchantType": "SMALL",  "mid": "1234567",  "onBoardingType": "BANK",  "ownershipType": "PRIVATE",  "sid": "7789",  "subCode": "5678",  "tid": "12345674"  }  },  "amount": {  "curr": "INR",  "split": {  "SGST": "18.00",  "CGST": "18.00"  },  "value": "1000.1"  }  } |

**Response:**

|  |
| --- |
| {  "status": "200",  "message": "OK",  "error": "00",  "timestamp": "2022-12-30T17:34:15.025Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "txnId": "CAC0E32D90C57024DE6B8EF9258571B3E18",  "custRef": "0123456789",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "cred": {  "code": "",  "ki": "",  "type": "ARPC",  "value": "eyJlbmMiOiJBMTI4Q0JDLUhTMjU2IiwiYWxnIjoiUlNBLU9BRVAtMjU2In0.bSCe9waI2pQXiJhS0yzMhCy\_IUX2MsQFAa7VDi4mvNYv5mFN7HCIXQQrUB69QMdhvsDl4rFB1DrbALXzu-E92TiIYuOsqPohfD5TewQ4UtTPALEqu-2kPNEmsExAgcS91exJW0WFaB8aYG7ThYRx43zSYFQpAo1SHH9hqHh9w0wKOvfbo17rFl2Sidv-my094xbva8EDp\_MgVXTUOqg93kCAT60wJg7HRAmfEDyUnF55SrV\_TLIW4giANhb4Nk7q2rp7weL9NyYyZS9QrpumLbh5r-9PlIr7T\_GuQPw9o1qkPWvlyNJOwWU3XXSmwU0iQtm\_tmgGutXRUvKmG2NK3g.kjqaSSKHb8s96O8X6wQVaQ.8oMAPC5A9UXF2mJBmzKGSoqNEYQOJQTR\_V66EG5jxNWpywrKgoyEHcApnv1x7PJocYfa87HBjjzSmgJBVcqYbd82l\_5zGYxbz-f4wRJMKaw8HJ6uzXgDDp013p9pThY565F4f7j2bClUBB6h3HnTGqJcrY9hey21SHhiZbbElFzigmOiGvx0y2t2E4P8Do9HRJxdGVRFlV-MjvbPYMiOnhBFjisrOe5-\_0u1ScYwcaB8qg-sDt4u93WEd3XEOdbOlTi3GiZt5hgJD4VVF34aivCaYOfhU9lCXi3TgKDn4tkG-5V5VaHs9VERGCAj-BdJPMN57S4EBAj2uuyGC\_6AlPnJ1a4GG6j44CSjrb4hh4aOAHaX6KnFQhMsFEqS\_muEjd45\_c\_wX3uU43raddHimDmNFwr4kdm-4yTWqWXfeVDCYsfnRimO0re2YqjFnZwtYLLaXOOjFn4WFXf-Cp\_oSOIutaQEIbom2wCfbe6106CpoPaeCjLwJ9iR9B-liBEbyvyVDQLOJ7f53eIfyjKnkmIIR0Z7ulyHy0OF0taQXu5o7bzVY2-f5Cb\_GFYcZW\_D6-qLnX6gxkYgmJbN4QJ0FxUbEJMxCVuuRzt22a3W3u2ZfpefXU\_jKx\_ySodIuD6m3fORETwbHx3gCyi0g-rUxG1KnQQ31hNzhx6qNEFrTYAxbH9bmlKyw8kH\_Q0f7QppWYo4E8oR2NSAf1MbdItBKHxIqDTo6aTSe8hoiMRptJ\_0xA\_mlP4BWQ3uI6DcNpJwodlSQf-iZC5XrsMisyh6iJqUOmAYXv50u4seB9EPSuTlhUXqbr\_x1Uc96l8Ct9N4AXgtNznXCo0Ifv1xK8m6cfLURrxAaqo8zkCHE7DQNvF9Qpezf9p9gNt\_B4onjnI07fb0XmpTMgHKSJ6N7tJ4q2jZAG9mWTa789qTK\_JFZMciUlAL0fz6ChjOaqGOIdJsbU6LkZxVdHAh7GJV3nP8cq822DH4iaFqeg\_1Bkykv-uzW8Uq9-9B9xeEKkY4VPDbtsuCM5DucenuV43XzKw7nKCytputcq\_GXEzgwlRrqpOyjEuwi-XoPb3Nx0JTTID5LyrikC-EVbhVWMxlxHXgJsmUaikcg6JmiFF5v4gZ1TaqaudcXP-ZO0DZCFWG6WJVaeZPR2mmu1fj1WClKYgdbZHCel7YqpyRuDq9wEMuYvRY4hLfi-UpHJg0gXfrvcUT6Tpz78zOBvdk1I2NR0HjuO33dNOTUpig8a8pG2JYqMxCXZcFKpAFOBntW6noBjwbIPb67GmQ3Esn40C6U199pFzu2sehE892x33KDHe0rqI.tatCw72eBwEEN59d8nnWIw"  }  } |

# Montran UPI ERUPI API Specification

## RequestVoucher API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientId | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **mandate** | | | | |
| amount | String | 20 | M | Mandate Amount |
| amountRule | String | 10 | M | MAX|EXACT |
| blockFund | String | 1 | M | Block Fund Flag – Y|N |
| name | String | 100 | M | Mandate Name |
| recurrencePattern | String | 20 | M | Mandate recurrence pattern - ONETIME|ASPRESENTED |
| revokeable | String | 1 | M | Mandate Revokeable Flag – Y|N |
| shareToPayee | String | 1 | M | Share to payee flag – Y|N |
| validityEnd | String | 8 | M | Mandate validity end date |
| validityStart | String | 8 | M | Mandate start end date |
| **payee** | | | | |
| addr | String | 200 | M | Payee Virtual payment address |
| code | String | 4 | M | MCC |
| name | String | 100 | M | Name of payee. |
| **payer** | | | | |
| addr | String | 200 | M | Payer’s Virtual payment address |
| **account** | | | | |
| acctNumber | Numeric | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO| CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |
| **cred** | | | | |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
| subType | String | 10 | M | Credential Sub-Type – MPIN|Signature |
| type | String | 10 | M | Credential Type – PIN|ARQC |
| value | String | 1000 | M | Encrypted MPIN |
| **txn** | | | | |
| expireAfter | String | 6 | M | Expiry Time of the Collect Request – 1 miniute to max 64800 minitues |
| initiatedBy | String | 10 | M | PAYER |
| initiationMode | String | 3 | M | Initiation Mode |
| note | String | 50 | M | Transaction Remarks/ Note |
| purpose | String | 10 | M | Purpose Code |
| qrTxnId | String | 35 | C | Original mandate transaction id in case of QR capture |
| refCategory | String | 3 | M | Ref Category |
| refId | String | 35 | M | Reference ID |
| refUrl | String | 35 | M | Reference URL |
| type | String | 10 | M | Mandate Type – CREATE|REVOKE |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| custRef | Numeric | 12 | M | The customer reference number of the initiated transaction. |
| error | String | 5 | M | Error Code |
| message | String | 50 | M | Error Description |
| refId | String | 35 | M | NFS RRN |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| umn | String | 50 | M | UMN mumber of the mandate |

### Sample Message

**Request**

|  |
| --- |
| {  "device": {  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "app": "PhonePe",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "916666666684",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000115",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CIDFAJSKJIRRSSCC1ASD234001717572471",  "timestamp": "2023-10-13T10:51:57",  "userId": "916666666684",  "version": "1"  },  "mandate": {  "amount": "9876.54",  "amountRule": "EXACT",  "blockFund": "Y",  "name": "Egift",  "recurrencePattern": "ASPRESENTED",  "revokeable": "Y",  "shareToPayee": "Y",  "validityEnd": "20241231",  "validityStart": "20240109"  },  "payee": {  "addr": "mobile.918097417413@prepaid.npci",  "code": "0000",  "name": "Pemila"  },  "payer": {  "addr": "mid000000000000115@montran.com",  "account": {  "acctNumber": "12345678901",  "acctType": "SAVINGS",  "ifsc": "BANDHAN0000001"  },  "cred": {  "code": "NPCI",  "ki": "20230209",  "subType": "NA",  "type": "PREAUTH",  "value": "MDB8OTE3OTYy"  }  },  "txn": {  "expireAfter": "30",  "initiatedBy": "PAYER",  "initiationMode": "00",  "note": "Postpaid Bill Voucher",  "purpose": "A1",  "qrTxnId": "",  "refCategory": "00",  "refId": "D75eef7a4698",  "refUrl": "https://referenceurl.net",  "type": "CREATE"  }  } |

**Response:**

|  |
| --- |
| {  "custRef": "000000000002",  "error": "00",  "message": "Ok",  "refId": "D75eef7a4698",  "reqId": "CIDFAJSKJIRRSSCC1ASD234001717572471",  "status": "200",  "timestamp": "2024-06-05T13:29:00",  "txnId": "CIDFAJSKJIRRSSCC1ASD234001717572471",  "umn": "c63f42b39372441aaa1783bc3074c62a@montran.com"  } |

## ListVoucher API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| aadhaarConsentFlag | String | 1 | M | Y|N to check Aadhaar Consent |
| displayDisabled | String | 1 | M | Y|N to display the user disabled vouchers |
| flgRefresh | String | 1 | M | Y|N to fetch the valid vouchers from NPCI |
| fromDate | String | 8 | M |  |
| toDate | String | 8 | M |  |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientId | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| error | String | 5 | M | Error Code |
| message | String | 50 | M | Error Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |
| **voucherList** | | | | |
| acNum | Numeric | 30 | M | Account Number |
| additionalInfo | String | 50 | O |  |
| amount | String | 20 | M | Voucher Amount |
| createdDate | String | 8 | M | Voucher Creation Date |
| flgDisplay | String | 1 | M | Disable/Enable the voucher |
| ifsc | String | 11 | O | IFSC code of the account. |
| lastUpdateDate | String | 8 | M | Voucher last update Date |
| mbeba | String | 1 | M | Whether mobile banking enabled bank account flag is Y or N. |
| mobile | String | 12 | M | Mobile Number |
| name | String | 100 | M | Name of the voucher holder |
| addr | String | 200 | M | Payee Virtual payment address |
| payeeBrandName | String | 100 | M | Brand Name of the merchant |
| payeeMcc | String | 4 | M | MCC |
| payerAddr | addr | String | 200 | M |
| payerMcc | String | 4 | M | MCC |
| payerName | String | 100 | M | Name of thePayer |
| purpose | String | 4 | M | Purpose Code |
| recurrencePattern | String | 20 | M | Mandate recurrence pattern - ONETIME|ASPRESENTED |
| revokeable | String | 1 | M | Mandate Revokeable Flag – Y|N |
| umn | String | 50 | M | UMN mumber of the mandate |
| uuid | String | 50 | M | UUID generated by NPCI |
| validityEnd | String | 8 | M | Mandate validity end date |
| validityStart | String | 8 | M | Mandate start end date |

### Sample Message

**Request**

|  |
| --- |
| {  "aadhaarConsentFlag": "Y",  "displayDisabled": "Y",  "flgRefresh": "Y",  "fromDate": "20230131",  "toDate": "20231231",  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "916666666684",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000115",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716304602",  "timestamp": "2023-10-13T10:51:57.597+00:00",  "userId": "916666666684",  "version": "1"  }  } |

**Response:**

|  |
| --- |
| {  "error": "00",  "message": "Ok",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716304602",  "status": 200,  "timestamp": "2024-05-21T20:46:49",  "voucherList": [  {  "acNum": "1234568980",  "additionalInfo": "Additional Info",  "amount": "10020",  "createdDate": "2024-05-16T19:13:05",  "flgDisplay": "Y",  "ifsc": "BANDHAN0000001",  "lastUpdateDate": "2024-05-21T20:46:49",  "mbeba": "N",  "mobile": "916666666684",  "name": "EGIFT",  "payeeAddr": "premila2404@idfb",  "payeeBrandName": "null",  "payeeMcc": "0000",  "payerAddr": "mid000000000000115@montran.com",  "payerMcc": "8099",  "payerName": "EGIFT",  "purpose": "A1",  "recurrencePattern": "ONETIME",  "revokeable": "Y",  "umn": "b4c0c60a17c24b549f91755fafde6735@montran.com",  "uuid": "7d55fa5b1b1d4cc3b072d717b0921e3c@prepaid.npci",  "validityEnd": "20241231",  "validityStart": "20240101"  },  {  "acNum": "1234568980",  "additionalInfo": "Additional Info",  "amount": "10020",  "createdDate": "2024-05-16T19:13:19",  "flgDisplay": "Y",  "ifsc": "BANDHAN0000001",  "lastUpdateDate": "2024-05-21T20:46:49",  "mbeba": "N",  "mobile": "916666666684",  "name": "EGIFT",  "payeeAddr": "premila2404@idfb",  "payeeBrandName": "null",  "payeeMcc": "0000",  "payerAddr": "mid000000000000115@montran.com",  "payerMcc": "8099",  "payerName": "EGIFT",  "purpose": "A1",  "recurrencePattern": "ONETIME",  "revokeable": "Y",  "umn": "d1a931c7ec624cca95a4c5e5f97e219b@montran.com",  "uuid": "b8e8eb03e1b94de4a4bc3dd8e96ba8d5@prepaid.npci",  "validityEnd": "20241231",  "validityStart": "20240101"  },  {  "acNum": "1234568980",  "additionalInfo": "Additional Info",  "amount": "10010",  "createdDate": "2024-05-16T19:13:21",  "flgDisplay": "Y",  "ifsc": "BANDHAN0000001",  "lastUpdateDate": "2024-05-21T20:46:49",  "mbeba": "N",  "mobile": "916666666684",  "name": "EGIFT",  "payeeAddr": "premila2404@idfb",  "payeeBrandName": "null",  "payeeMcc": "0000",  "payerAddr": "mid000000000000115@montran.com",  "payerMcc": "8099",  "payerName": "EGIFT",  "purpose": "A1",  "recurrencePattern": "ONETIME",  "revokeable": "Y",  "umn": "9416e94d13844dba98a68df50e2bb925@montran.com",  "uuid": "46cd8dd85a4d4a95997ac4a5943112a6@prepaid.npci",  "validityEnd": "20241226",  "validityStart": "20240104"  }  ]  } |

## SetVoucherPin API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientID | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |
| **regDetails** | | | | |
| type | String |  | M | The type of format –  FORMAT1|FORMAT2|FORMAT3  FORMAT1 –  Credential Type – PIN|OTP|CARD Credential Sub-Type – MPIN|SMS| CARDDEATAILS FORMAT2 – Credential Type – PIN|OTP|CARD Credential Sub-Type – MPIN|ATMPIN| SMS|CARDDEATAILS  FORMAT3 – Credential Type – PIN|OTP Credential Sub-Type – MPIN|SMS|AADHAAR |
| uidaiTxnId | String | 35 | C | UIDAI Provided Transaction ID |
| uidaiTxnTs | String | 25 | C | UIDAI Provided Date & Time |
| **creds** | | | | |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
| subType | String | 10 | M | Credential Sub-Type – MPIN|Signature |
| type | String | 10 | M | Credential Type – PIN|ARQC |
| value | String | 1000 | M | Encrypted MPIN |
| umn | String | 50 | M | UMN mumber of the mandate |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| error | String | 5 | M | Error Code |
| message | String | 50 | M | Error Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message

**Request**

|  |
| --- |
| {  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918097417414",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000015",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716284417",  "timestamp": "2023-10-13T10:51:57",  "userId": "918097417414",  "version": "1"  },  "regDetails": {  "creds": [  {  "code": "NPCI",  "ki": "20221209",  "subType": "SMS",  "type": "OTP",  "value": "k3uga1wGKiBdqIlujNOKqs8F02zkRbUhE8Ipxwlx4NWsi1OOkaEFUB2T2dZTqunehSkkaDrJuOXRSaPlC7pjLKpaVmivH6oAeCaaYrzCmM9Sw0NfxCbOKzpluAB2yaUmHHo1+VICfM1ul4vk/eytPpkP+gwkRHRBjaxxvlO52Pikkv/H553yY7fguHuHOZPLtPC21KktWhPgJ/7z7Zu/MceCNnHgXeeho8oyq0PWAeX7JcxB3rDxaJFiFkN3xr7LKowrpHGckCp2hm4ps2Xzc8ZeKOK98xJS62iJApAumgbIVFbCJQBdEmZIeN/em+56dgS9KrURZChyWnULPtLZbQ=="  },  {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "mHX1aiCIbqVWT5LOMa74LmcN2xb89UtaC2He5RqQN2HIU5b0CHLYqNAISPoTcR2H9KAkbn4eZBxn7dF7xIcoPhd3W4MWyRiLQs4x2fGg3LbZNPNdCNlA6w60Nz5wnV0rlgLzQyrsEFPFoNPL5N4FXVqDX5IofXS9iawdVTLQXNV+skwOQv9aSpSSIa15/t6AqjGVtwgRnLzUjo9PxdoSgT6LUGqgPFl7hEkVZJ+Wn7twPgN9rQhlv6dKp3y+EqKVsXqQJORRb/nUTDiJTxUrppDpbG4Cz20l5ZTrPohbGFstvLTaz1mtj/vCnT7fUHBonC22L1dkwk8tgrOjQ2zzkg=="  }  ],  "type": "FORMAT1",  "uidaiTxnId": "CAC0ABCDEFGHE32D90C57024D1709103978",  "uidaiTxnTs": "2021-12-14T18:26:07+05:30"  },  "umn": "517a1a62bbd34a0e9d7cfcd018328294@montran.com"  } |

**Response:**

|  |
| --- |
| {  "error": "00",  "message": "Ok",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716284417",  "status": 200,  "timestamp": "2024-05-21T15:10:22"  } |

## GetVoucherBalance API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientID | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |
| **creds** | | | | |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
| subType | String | 10 | M | Credential Sub-Type – MPIN|Signature |
| type | String | 10 | M | Credential Type – PIN|ARQC |
| value | String | 1000 | M | Encrypted MPIN |
| umn | String | 50 | M | UMN mumber of the mandate |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| balance |  |  |  |  |
| message | String | 50 | M | Error Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message

**Request**

|  |
| --- |
| {  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "mHX1aiCIbqVWT5LOM"  },  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918097417414",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000015",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716279388",  "timestamp": "2023-10-13T10:51:57.597+00:00",  "userId": "918097417414",  "version": "1"  },  "umn": "517a1a62bbd34a0e9d7cfcd018328294@montran.com"  } |

**Response:**

|  |
| --- |
| {  "balance": "9,875.44",  "message": "Ok",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716279388",  "status": 200,  "timestamp": "2024-05-21T13:46:39"  } |

## GetVoucherOtp API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientID | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |
| umn | String | 50 | M | UMN mumber of the mandate |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| message | String | 50 | M | Error Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message

**Request**

|  |
| --- |
| {  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918097417414",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000015",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716279388",  "timestamp": "2023-10-13T10:51:57.597+00:00",  "userId": "918097417414",  "version": "1"  },  "umn": "517a1a62bbd34a0e9d7cfcd018328294@montran.com"  } |

**Response:**

|  |
| --- |
| {  "message": "Ok",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716279388",  "status": 200,  "timestamp": "2024-05-21T13:46:39"  } |

## EnableDisableVoucher API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientID | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |
| operation | String | 1 | M | E|D |
| umn | String | 50 | M | UMN mumber of the mandate |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| error | String | 5 | M | Error Code |
| message | String | 50 | M | Error Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message

**Request**

|  |
| --- |
| {  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918097417414",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000015",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716279388",  "timestamp": "2023-10-13T10:51:57.597+00:00",  "userId": "918097417414",  "version": "1"  },  "operation": "E",  "umn": "517a1a62bbd34a0e9d7cfcd018328294@montran.com"  } |

**Response:**

|  |
| --- |
| {  "error": "00",  "message": "Ok",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716279388",  "status": 200,  "timestamp": "2024-05-21T13:46:39"  } |

## ValVoucher API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientID | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |
| amount | String | 20 | M | Transaction Amount |
| purposeCode | String | 10 | M | Purpose Code |
| umn | String | 50 | M | UMN mumber of the mandate |
| uuid | String | 50 | M | UUID generated by NPCI |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| beneficiary | String | 100 | M | Bene name |
| error | String | 5 | M | Error Code |
| message | String | 50 | M | Error Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |
| umn |  |  |  |  |
| **amount** | | | | |
| curr | String | 20 | M | Transaction Amount |
| value | String | 10 | M | Transaction Currency |
| **merchant** | | | | |
| brand | String | 50 | M | ATM VPA received in ATM qr |
| franchise | String | 50 | M | ATM terminal ID received in ATM qr |
| legal | String | 50 | M | ATM Aquirer Name received in ATM qr |
| merchantGenre | String | 20 | M | Online - Static Value |
| merchantID | String | 6 | M | Atm Pincode received in qrPincode |
| merchantType | String | 20 | M | Large - Static Value |
| onBoardingType | String | 20 | M | Bank - Static Value |
| ownershipType | String | 20 | M | Private or Public - depend upon nature of Bank |
| storeID | String | 25 | M | "Msid" received from ATM Qr |
| subCode | String | 4 | M | 6013 - MCC received from ATM Qr |
| terminalID | String | 20 | M | ATM Terminal ID received from qrTid |

### Sample Message

**Request**

|  |
| --- |
| {  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918097417414",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000015",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716279388",  "timestamp": "2023-10-13T10:51:57.597+00:00",  "userId": "918097417414",  "version": "1"  },  "amount": "1001",  "purposeCode": "A1",  "umn": "517a1a62bbd34a0e9d7cfcd018328294@montran.com",  "uuid": "09704e67e5224055b58b5852fe13c384@prepaid.npci"  } |

**Response:**

|  |
| --- |
| {  "beneficiary": "8291060940",  "error": "00",  "message": "Ok",  "reqId": "CAC0E32D90C57024D1707300479",  "status": 200,  "timestamp": "2024-02-07T10:08:08.008+00:00",  "umn": "5b96381ea21d4bbb9e7a1928eb6fc687@montran.com",  "amount": {  "curr": "INR",  "value": "1001"  },  "merchant": {  "brand": "ACB",  "franchise": "zaw",  "legal": "ACB ltd.",  "merchantGenre": "OFFLINE",  "merchantID": "6889954",  "merchantType": "SMALL",  "onBoardingType": "AGGREGATOR",  "ownershipType": "PRIVATE",  "storeID": "1324568",  "subCode": "5678",  "terminalID": "56789"  }  } |

## VoucherPay API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientID | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **amount** | | | | |
| curr | String | 20 | M | Transaction Amount |
| value | String | 10 | M | Transaction Currency |
| **split** | | | | |
| CGST | String | 20 | O | The state goods and services tax. |
| SGST | String | 20 | O | The central goods and service tax |
| **payee** | | | | |
| name | String | 200 | M | Payee Virtual payment address |
| addr | String | 100 | M | Name of payee. |
| cmId | String | 4 | M | MCC |
| code |  |  |  |  |
| **account** | | | | |
| acctNumber | Numeric | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO| CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |
| **mandate** | | | | |
| amount |  |  |  |  |
| amountRule |  |  |  |  |
| blockFund |  |  |  |  |
| name |  |  |  |  |
| recurrencePattern |  |  |  |  |
| revokeable |  |  |  |  |
| shareToPayee |  |  |  |  |
| validityEnd |  |  |  |  |
| validityStart |  |  |  |  |
| **merchant** | | | | |
| brand | String | 50 | M | ATM VPA received in ATM qr |
| franchise | String | 50 | M | ATM terminal ID received in ATM qr |
| legal | String | 50 | M | ATM Aquirer Name received in ATM qr |
| merchantGenre | String | 20 | M | Online - Static Value |
| merchantID | String | 6 | M | Atm Pincode received in qrPincode |
| merchantType | String | 20 | M | Large - Static Value |
| onBoardingType | String | 20 | M | Bank - Static Value |
| ownershipType | String | 20 | M | Private or Public - depend upon nature of Bank |
| storeID | String | 25 | M | "Msid" received from ATM Qr |
| subCode | String | 4 | M | 6013 - MCC received from ATM Qr |
| terminalID | String | 20 | M | ATM Terminal ID received from qrTid |
| **payer** | | | | |
| addr |  |  |  |  |
| **account** | | | | |
| acctNumber | Numeric | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type –  SAVINGS|CURRENT|DEFAULT|NRE|NRO| CREDIT|PPIWALLET|BANKWALLET|SOD|UOD |
| ifsc | String | 11 | O | IFSC code of the account. |
| umn |  |  |  |  |
| **cred** | | | | |
| code | String | 20 | M | Key code |
| ki | String | 20 | M | Key Index |
| subType | String | 10 | M | Credential Sub-Type – MPIN|Signature |
| type | String | 10 | M | Credential Type – PIN|ARQC |
| value | String | 1000 | M | Encrypted MPIN |
| **txn** | | | | |
| initiationMode | String | 3 | M | Initiation Mode |
| note | String | 50 | M | Transaction Remarks/ Note |
| orgTxnId |  |  |  |  |
| purpose | String | 3 | M | Initiation Mode |
| refCategory | String | 3 | M | Ref Category |
| refId | String | 35 | M | Reference ID |
| refUrl | String | 35 | M | Reference URL |
| **qr** | | | | |
| qrExpire | String | 25 | C | QR expiry date & time |
| qrMedium | String | 10 | C | QR Medium |
| qrQuery | String | 255 | C | QR query |
| qrStan | String | 20 | C | QR stan |
| qrTimestamp | String | 25 | C | QR timestamp |
| qrTxnId | String | 35 | C | QR transaction Id |
| qrVersion | String | 5 | C | QR Version |
| qrVerToken | String | 10 | C | QR Version Token |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| custRef | Numeric | 12 | M | The customer reference number of the initiated transaction. |
| error | String | 5 | M | Error Code |
| message | String | 50 | M | Error Description |
| refId | String | 35 | M | NFS RRN |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |
| txnId | String | 35 | M | Transaction ID - Unique Identifier of the request |

### Sample Message

**Request**

|  |
| --- |
| {  "amount": {  "curr": "INR",  "value": "1.1",  "split": {  "CGST": "0.00",  "SGST": "0.00"  }  },  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918097417414",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000015",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716288444",  "timestamp": "2023-10-13T10:51:57",  "userId": "918097417414",  "version": "1"  },  "payee": {  "name": "Payee Name",  "addr": "payeevpa@payeehandler",  "cmId": "8600468271",  "code": "8099",  "account": {  "acctNumber": "238010000880",  "acctType": "CURRENT",  "ifsc": "HDFC0000101"  },  "merchant": {  "brand": "TestMerchant",  "franchise": "LearnFrench",  "legal": "Reliance",  "merchantGenre": "OFFLINE",  "merchantID": "1234567",  "merchantType": "SMALL",  "onBoardingType": "BANK",  "ownershipType": "PRIVATE",  "storeID": "7789",  "subCode": "5678",  "terminalID": "12345674"  }  },  "payer": {  "addr": "mid000000000000115@montran.com",  "account": {  "acctNumber": "12345678901",  "acctType": "VOUCHER",  "ifsc": "BANDHAN0000001",  "umn": "517a1a62bbd34a0e9d7cfcd018328294@montran.com"  },  "cred": {  "code": "NPCI",  "ki": "20221209",  "subType": "MPIN",  "type": "PIN",  "value": "mHX1aiCIbqVWT5LOMa74LmcN2xb89UtaC2He5RqQN2HIU5b0CHLYqNAISPoTcR2H9KAkbn4eZBxn7dF7xIcoPhd3W4MWyRiLQs4x2fGg3LbZNPNdCNlA6w60Nz5wnV0rlgLzQyrsEFPFoNPL5N4FXVqDX5IofXS9iawdVTLQXNV+skwOQv9aSpSSIa15/t6AqjGVtwgRnLzUjo9PxdoSgT6LUGqgPFl7hEkVZJ+Wn7twPgN9rQhlv6dKp3y+EqKVsXqQJORRb/nUTDiJTxUrppDpbG4Cz20l5ZTrPohbGFstvLTaz1mtj/vCnT7fUHBonC22L1dkwk8tgrOjQ2zzkg=="  }  },  "txn": {  "initiationMode": "11",  "note": "Voucher Payment",  "orgTxnId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "purpose": "A1",  "refCategory": "00",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "refUrl": "https://referenceurl.net",  "qr": {  "qrExpire": "2021-01-23T14:09:11+05:30",  "qrMedium": "00",  "qrQuery": "53313",  "qrStan": "210223123456",  "qrTimestamp": "2022-04-13T12:21:24+05:30",  "qrTxnId": "2132123121212121000",  "qrVersion": "01",  "qrVerToken": "28428"  }  }  } |

**Response:**

|  |
| --- |
| {  "custRef": "000000030005",  "error": "00",  "message": "Ok",  "refId": "XYA5447D86914C14AC1B0A4C4A036B387B4",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716288444",  "status": 200,  "timestamp": "2024-05-21T16:20:45",  "txnId": "CAC0ABCDEFGHE32D90C57024D1716288444"  } |

## VoucherExecute API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| amount |  |  |  |  |
| initiationMode |  |  |  |  |
| otp |  |  |  |  |
| purpose |  |  |  |  |
| umn |  |  |  |  |
| **device** | | | | |
| app | String | 20 | M | Application Package Name |
| appVersion | String | 10 | O | Application Version |
| capability | String | 20 | M | Device Capability |
| geocode | String | 100 | M | Latitude and Longitude of the device |
| id | String | 20 | M | Device ID |
| ip | String | 20 | M | Device IP |
| location | String | 50 | M | Device Location |
| mobile | String | 12 | M | Mobile Number |
| os | String | 20 | M | Device OS Version |
| telecom | String | 20 | M | Telecom Operator |
| type | String | 50 | M | Device Type |
| **header** | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | merchant ID |
| version | String | 6 | M | API Version - Static value '1.0' |
| clientID | String | 20 | M | Terminal ID assigned to the Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time e.g. 2024-03-21T14:22:02 |
| hmac | String | 1000 | C | HMAC of the request |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Format** | **Length** | **M/O** | **Description** |
| error | String | 5 | M | Error Code |
| message | String | 50 | M | Error Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| status | String | 3 | M | HTTP Status |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message

**Request**

|  |
| --- |
| {  "device": {  "app": "PhonePe",  "appVersion": "1",  "capability": "011001",  "geocode": "0.0.0.0",  "id": "V4FIIFEUCU5L79R8",  "ip": "172.16.50.65",  "location": "Mumbai",  "mobile": "918097417414",  "os": "Android10",  "telecom": "Airtel",  "type": "MOB"  },  "header": {  "channel": "MOB",  "clientID": "TID000000015",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF",  "reqId": "CAC0ABCDEFGHE32D90C57024D1716279388",  "timestamp": "2023-10-13T10:51:57.597+00:00",  "userId": "918097417414",  "version": "1"  },  "amount": "1001",  "initiationMode": "11",  "otp": "1234",  "purpose": "A1",  "umn": "517a1a62bbd34a0e9d7cfcd018328294@montran.com"  } |

**Response:**

|  |
| --- |
| {  "error": "00",  "message": "Ok",  "reqId": "CAC0E32D90ABCDEFGHIJKLMN51716288880",  "status": 200,  "timestamp": "2024-02-07T10:08:08.008+00:00"  } |

# Montran UPI Merchant PSP API Specification

## RegMerchant

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Mobile number associated with clientId to be passed as userId. |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the Parent Merchant (Terminal ID) |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| regMerchant | | | | |
| merchantID | String | 20 | O | Merchant ID |
| storeID | String | 20 | O | Store ID |
| brand | String | 99 | M | Brand Name |
| legal | String | 99 | O | Legal Name |
| pancard | String | 10 | O | PanCard Number |
| franchise | String | 99 | O | Franchise Name |
| mcc | Numeric | 4 | M | Merchant Category Code |
| isdCode | String | 3 | M | ISD code  Default value ‘+91’ to be passed. |
| mobile | String | 10 | M | Merchant’s Mobile Number |
| email | String | 50 | O | Email ID |
| merchantType | String | 15 | O | Merchant Type.  The channel needs to pass static value as SMALL or LARGE. |
| merchantGenre | String | 15 | O | Merchant Genre  The channel needs to pass static value as OFFLINE or ONLINE. |
| onboardingType | String | 15 | O | Merchant Onboarding Type  The channel needs to pass static value as BANK or AGGREGATOR. |
| ownershipType | String | 15 | O | Merchant Ownership Type  The channel needs to pass static value from PROPRIETARY|PARTNERSHIP|PRIVATE|PUBLIC|OTHERS. |
| settlementCycle |  |  |  |  |
| settlementType |  |  |  |  |
| gstin | String | 50 | O | Merchant GSTIN |
| address | String | 200 | O | Merchant Address |
| city | String | 50 | O | Merchant City |
| state | String | 50 | O | Merchant State |
| country | String | 50 | O | Merchant Country |
| pinCode | String | 10 | O | Merchant PIN Code |
| logo | String | 500 | O | Merchant Logo |
| website | String | 200 | O | Merchant Website |
| p2pmFlag | String | 1 | O | P2PM Flag – Y/N |
| p2pmAmount | Numeric | 20 | O | P2PM Amount  The amount will be passed with two decimal zeroes.  Example – 50,000 INR to be passed as 5000000. |
| channelReqId | String | 40 | O | Request Id assigned to merchant by channel |
| merchantParamsMap | | | | |
| LIMIT\_KEYS | String | 500 | O | Limit Profile Key  Comma (,) separated limit keys to be passed.  Example – L006003, L006004 |
| terminalList | | | | |
| terminalID | String | 20 | O | Terminal ID |
| terminalName | String | 99 | M | Terminal Name |
| virPayAddr | String | 200 | M | Merchant VPA that to be created against a terminal |
| allowedServiceTypes | String | 100 | O | Allowed Service Types (Comma separated values)  Example –  PAY,COLLECT,MANDATE,REFUND,PREAUTH,ONLYQRPAY,CCINWARD,CREDITLINEINWARD |
| allowedNotificationTypes | String | 10 | O | Allowed Notification Types (Comma separated values)  Example –  SMS,EMAIL |
| notificationContactInfo | String | 100 | O | Mobile & Email ID for notifications (Comma separated values)  Example –  9876543210,johndoe@gmail.com |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type  SAVINGS|CURRENT|SOD|UOD |
| ifsc | String | 11 | O | IFSC |
| channelReqId | String | 40 | O | Request Id assigned to merchant by channel |
| oc39Flag | String | 1 | O | OC39 Applicability |
| isdCode | String | 3 | M | ISD code  Default value ‘+91’ to be passed. |
| disableValidations | String | 100 | O | Validations to be disabled  ONUS\_UPIPIN,DEVICE\_BIND,ONUS\_DEVICE\_BIND,HMAC,DEVICE\_APP,MERCHANT\_CREDENTIALS |
| enableVpaPattern | String | 40 | C | This tag will contain the Dynamic VPA pattern that will be assigned to the merchant  The value should follow ANS40 format.  Allowed special chars - ‘.’, ‘\*’, ‘@’  ‘.’ Will be used as a separator,  ‘\*’ will be used to identify pattern series and  ‘@’ will be used to denote the start of the VPA handle  Example –  [vodafone.\*@bandhanbank](mailto:vodafone.*@idfcbank),  [rustomjee.\*@bandhanfirstbank](mailto:rustomjee.*@idfcfirstbank) |
| patternLengthType | Numeric | 2 | C | The channel will pass this value, only if the tag value of enableVpaPattern is present.  Possible Values – ‘F’ for fixed length and ‘V’ for variable length |
| patternLength | String | 5 | C | The channel will pass this value, only if the tag value of enableVpaPattern is present.  If the ‘patternLengthType’ is ‘F’, the Pattern Length will follow format as N2. Sample Value – “10”  If the Pattern Length Type is ‘V’, the Pattern Length will contain minimum and maximum length of the series. Sample Value – “10|50” |
| patternDataType | String | 2 | C | The channel will pass this value, only if the tag value of enableVpaPattern is present.  Possible Values – A/ N/ AN  A – Alphabets  N – Numeric  AN – Alphanumeric |
| createStaticQR | String | 1 | O | This is a flag to generate Static QR as part of the merchant onboarding response.  Possible Values – Y (Yes)/ N (No) |
| triggerStaticQRtoEmail | String | 1 | O | This is a flag to trigger Static QR to merchant’s email id as part of the merchant onboarding.  The channel needs to pass email id under tag ‘**email**’  Possible Values – Y (Yes)/ N (No) |
| restrictedAcctTypes | String | 500 | O | Payer Account Types that need to be restricted against a terminal ID.  Comma (,) separated values to be passed.  Example – CREDIT,PPIWALLET |
| callbackConfigList | | | | |
| type | String | 100 | O | Call-Back type – Following are the possible values  REQPAY\_CREDIT  REQPAY\_DEBIT  REQPAY\_REVERSAL  REQAUTH\_MANDATE  REQAUTH\_COLLECT  REQAUTH\_PAY  REQAUTHVALCUST\_PREDEBIT  MAPPER\_CONFIRM  MANDATE\_STATUS\_UPDATE  TXNCNF  TXNCNF\_SUCCESS  TXNCNF\_FAILURE  TXNCNF\_DEEMED  TXNCNF\_AUTOUPDATE  RESPPAY\_COLLECT  RESPPAY\_PAY  FIR\_VALCUST\_FAILURE |
| url | String | 100 | O | Call-Back URL |
| proxy | String | 100 | O | Call-Back Proxy Enabled – true/false |
| template | String | 100 | O | Call-Back Template  If not passed, default template will be enabled. |
| retries | Integer | 100 | O | Max retry count |
| username | String | 100 | O | Username for the authentication |
| password | String | 100 | O | Password for the authentication |
| terminalParamsMap | | | | |
| APP\_PACKAGE | String | 20 | O | App Package Name |
| APP\_CAPABILITY | String |  | O | Terminal Param(Keys and Values) |
| MASKED\_ACCOUNT | String | 1 | O | Masked Account Number in Reports – Y/ N |
| MASKED\_MOBILE | String | 1 | O | Masked Mobile Number in Reports – Y/ N |
| LIMIT\_KEYS | String | 500 | O | Limit Profile Key  Comma (,) separated limit keys to be passed.  Example – L006003, L006004 |
| STQ\_REFID\_PREFIX | String | 3 | O | Prefix for STQ RefId generation  Example – STQ |
| DYQ\_REFID\_PREFIX | String | 3 | O | Prefix for DYQ RefId validation  Example – DYQ |
| WHITELISTED\_COUNTRY\_CODE | String | 500 | O | Restricted Payer Country code to be passed.  Comma (,) separated values to be passed.  Example – 1,92 |
| PURPOSE\_CODES | String | 100 | O | Allowed Purpose Codes  Comma (,) separated values to be passed.  Example – 01,02 |
| INITIATION\_MODES | String | 100 | O | Allowed Initiation Modes  Comma (,) separated values to be passed.  Example – 05,06 |
| QR\_MEDIUM | String | 50 | O | Allowed QR Medium  Comma (,) separated values to be passed.  Example – 01,02 |
| CLIENT\_ID | String | 50 | O | Client ID  The client ID value that need to be used for the call-back routed via Mule |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| Status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |
|  | | | | |
| merchantID | String | 20 | O | Merchant ID |
| terminalID | String | 20 | O | Terminal ID |
| qrData | String | 1000 | C | QR URI  This will be present in the request tag ‘createStaticQR’ is Y |
| qrImage | String | 3000 | C | QR Image  This will be present in the request tag ‘createStaticQR’ is Y |

### Sample Message Format

**URL:** <https://IP:Port/acquirer/merchant/RegMerchant>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "TID1234567",  "channel": "MOB",  "timestamp": "2023-10-19T07:04:26.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "userId": "919876543210",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "regMerchant": {  "merchantID": "MID1234567890",  "storeID": "SID1234567890",  "pan": "DIOPH2345K",  "brand": "TestMerchant",  "legal": "Reliance",  "franchise": "LearnFrench",  "mcc": "5122",  "isdCode": "+91",  "mobile": "9876543210",  "email": "userid@domain.ext",  "merchantType": "SMALL",  "merchantGenre": "OFFLINE",  "onboardingType": "AGGREGATOR",  "ownershipType": "PRIVATE",  "gstin": "22AAAAA0000A1Z5",  "address": "Nesco IT Park",  "city": "Mumbai",  "state": "Mahatrashtra",  "country": "India",  "pinCode": "400063",  "logo": "http://logourl.com",  "website": "https://merchantwesiteurl.com",  "p2pmFlag": "Y",  "p2pmAmount": 5000000,  "channelReqId": "SFDC12321",  "merchantParamsMap": {  "LIMIT\_KEYS": "L006003,L006004"  },  "terminalList": [  {  "terminalName": "Terminal-1",  "virPayAddr": "myvpa4@idfcbank",  "createStaticQR": "Y",  "triggerStaticQRtoEmail": "Y",  "allowedServiceTypes": "PAY,COLLECT,MANDATE,REFUND,PREAUTH",  "allowedNotificationTypes": "SMS,EMAIL",  "notificationContactInfo": "919999999999,examplemail@merchantdomain.com",  "acctNumber": 2380100008801,  "acctType": "SAVINGS",  "ifsc": "HDFC0000101",  "oc39Flag": "Y",  "isdCode": "+91",  "channelReqId": "SFDC12321",  "disableValidations": "ONUS\_UPIPIN,DEVICE\_BIND",  "callbackConfigList": [  {  "type": "TXNCNF",  "callback": true,  "url": "https://api-mf.bandhanmf-new.com/investor/v1/payment/upi/callback",  "retries": 1,  "proxy": "false",  "template": "MerchantStatusResp",  "username": "APIUSER01",  "password": "APIPASS01"  }  ],  "terminalParamsMap": {  "APP\_CAPABILITY": "0012012",  "MASKED\_ACCOUNT": "Y",  "STQ\_REFID\_PREFIX": "STQ",  "DYQ\_REFID\_PREFIX": "DYQ",  "PURPOSE\_CODES": "01,02",  "INITIATION\_MODES": "05,06",  "QR\_MEDIUM": "01,03",  "CLIENT\_ID": "TERMINAL123"  }  }  ]  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-10-19T07:04:27.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "merchantID": "MID1234567",  "terminalIDL": "TID1234567890",  "qrData": "upi://pay?ver=01&mode=01&&orgid=159992&pa=myvpa@bandhanacq&pn=Terminal-1&mc=5122&mid=MID1234567890&mtid=TID1234567890&qrMedium=04",  "qrImage": "data:image/png;base64,iVBORw0KGgoAAAANSUhEUgAAAgAAAAIACAY..."  } |

## UpdateMerchant

This API will allow channel i.e. parent merchant to update the details associated with its sub-merchant.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Mobile number associated with clientId to be passed as userId. |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the Parent Merchant (Terminal ID) |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| regMerchant | | | | |
| merchantID | String | 20 | M | Merchant ID of the sub-merchant |
| storeID | String | 20 | O | Store ID |
| brand | String | 99 | O | Brand Name |
| legal | String | 99 | O | Legal Name |
| pancard | String | 10 | O | PanCard Number |
| franchise | String | 99 | O | Franchise Name |
| email | String | 50 | O | Email ID |
| merchantType | String | 15 | O | Merchant Type.  The channel needs to pass static value as SMALL or LARGE. |
| merchantGenre | String | 15 | O | Merchant Genre  The channel needs to pass static value as OFFLINE or ONLINE. |
| onboardingType | String | 15 | O | Merchant Onboarding Type  The channel needs to pass static value as BANK or AGGREGATOR. |
| ownershipType | String | 15 | O | Merchant Ownership Type  The channel needs to pass static value from PROPRIETARY|PARTNERSHIP|PRIVATE|PUBLIC|OTHERS. |
| gstin | String | 50 | O | Merchant GSTIN |
| address | String | 200 | O | Merchant Address |
| city | String | 50 | O | Merchant City |
| state | String | 50 | O | Merchant State |
| country | String | 50 | O | Merchant Country |
| pinCode | String | 10 | O | Merchant PIN Code |
| logo | String | 500 | O | Merchant Logo |
| website | String | 200 | O | Merchant Website |
| p2pmFlag | String | 1 | O | P2PM Flag – Y/N |
| p2pmAmount | Numeric | 20 | O | P2PM Amount  The amount will be passed with two decimal zeroes.  Example – 50,000 INR to be passed as 5000000. |
| channelReqId | String | 40 | O | Request Id assigned to merchant by channel |
| merchantParamsMap | | | | |
| LIMIT\_KEYS | String | 500 | O | Limit Profile Key  Comma (,) separated limit keys to be passed.  Example – L006003, L006004 |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message Format

**URL:** <https://IP:Port/acquirer/merchant/UpdateMerchant>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "TID1234567",  "channel": "MOB",  "timestamp": "2023-10-19T07:04:26.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "userId": "919876543210",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "regMerchant": {  "merchantID": "MID1234567890",  "storeID": "SID1234567890",  "brand": "TestMerchant",  "pan":"DIOPH2345K",  "legal": "Reliance",  "franchise": "LearnFrench",  "email": "userid@domain.ext",  "merchantType": "SMALL",  "merchantGenre": "OFFLINE",  "onboardingType": "AGGREGATOR",  "ownershipType": "PRIVATE",  "gstin": "22AAAAA0000A1Z5",  "address": "Nesco IT Park",  "city": "Mumbai",  "state": "Mahatrashtra",  "country": "India",  "pinCode": "400063",  "logo": "http://logourl.com",  "website": "https://merchantwesiteurl.com",  "p2pmFlag": "Y",  "p2pmAmount": 5000000,  "channelReqId": "SFDC12321",  "merchantParamsMap": {  "LIMIT\_KEYS": "L006003,L006004"  }  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-10-19T07:04:27.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  } |

## RemoveSubMerchant

This API will allow the channel i.e. parent merchant to deactivate the sub-merchant onboarded under a particular parent merchant.

This API will disable the Merchant Id, its terminals, VPA and merchant portal login associated with the merchant Id.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Mobile number associated with clientId to be passed as userId. |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the Parent Merchant (Terminal ID) |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| merchantID | String | 20 | M | Merchant ID of the sub-merchant |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message Format

**URL:** <https://IP:Port/acquirer/merchant/RemoveSubMerchant>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "TID1234567",  "channel": "MOB",  "timestamp": "2023-10-19T07:04:26.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "userId": "919876543210",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "merchantID": "MID1234567890"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-10-19T07:04:27.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  } |

## GetSubMerchants

This API will be used by the channel i.e. parent merchant to get the details associated with its sub-merchant.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Mobile number associated with clientId to be passed as userId. |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the Parent Merchant (Terminal ID) |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| page | String | 10 | O | Pagination – Requested Pages |
| size | String | 10 | O | Pagination – Requested records |
| merchantID | String | 20 | O | Merchant ID of the sub-merchant |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |
| page | Numeric | 5 | M | Pagination – Page Number |
| totalElements | Numeric | 5 | M | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | M | Pagination – Total Pages |
| merchantList | | | | |
| merchantID | String | 20 | O | Merchant ID |
| parentMerchantID | String | 20 | O | Parent Merchant ID |
| storeID | String | 20 | O | Store ID |
| brand | String | 99 | O | Brand Name |
| legal | String | 99 | O | Legal Name |
| franchise | String | 99 | O | Franchise Name |
| mcc | Numeric | 4 | O | Merchant Category Code |
| isdCode | String | 3 | O | ISD code  Default value ‘+91’ to be passed. |
| mobile | String | 10 | O | Merchant’s Mobile Number |
| email | String | 50 | O | Email ID |
| merchantType | String | 15 | O | Merchant Type.  The channel needs to pass static value as SMALL or LARGE. |
| merchantGenre | String | 15 | O | Merchant Genre  The channel needs to pass static value as OFFLINE or ONLINE. |
| onboardingType | String | 15 | O | Merchant Onboarding Type  The channel needs to pass static value as BANK or AGGREGATOR. |
| ownershipType | String | 15 | O | Merchant Ownership Type  The channel needs to pass static value from PROPRIETARY|PARTNERSHIP|PRIVATE|PUBLIC|OTHERS. |
| gstin | String | 50 | O | Merchant GSTIN |
| address | String | 200 | O | Merchant Address |
| city | String | 50 | O | Merchant City |
| state | String | 50 | O | Merchant State |
| country | String | 50 | O | Merchant Country |
| pinCode | String | 10 | O | Merchant PIN Code |
| logo | String | 500 | O | Merchant Logo |
| website | String | 200 | O | Merchant Website |
| p2pmFlag | String | 1 | O | P2PM Flag – Y/N |
| p2pmAmount | String | 20 | O | P2PM Amount |
| channelReqId | String | 40 | O | Request Id assigned to merchant by channel |
| merchantParamsMap | | | | |
| LIMIT\_KEYS | String | 500 | O | Limit Profile Key  Comma (,) separated limit keys to be passed.  Example – L006003, L006004 |

### Sample Message Format

**URL:** <https://IP:Port/acquirer/merchant/GetSubMerchant>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "TID1234567",  "channel": "MOB",  "timestamp": "2023-10-19T07:04:26.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "userId": "919876543210",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "page": 0,  "size": 20,  "merchantID": "MID1234567890"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-10-19T07:04:27.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "page": 1,  "totalElements": 10000,  "totalPages": 10,  "merchantList": [  {  "merchantID": "MID1234567890",  "parentMerchantID": "MID1234567",  "storeID": "SID1234567890",  "brand": "TestMerchant",  "legal": "Reliance",  "franchise": "LearnFrench",  "mcc": "5122",  "isdCode": "+91",  "mobile": "9876543210",  "email": "userid@domain.ext",  "merchantType": "SMALL",  "merchantGenre": "OFFLINE",  "onboardingType": "AGGREGATOR",  "ownershipType": "PRIVATE",  "gstin": "22AAAAA0000A1Z5",  "address": "Nesco IT Park",  "city": "Mumbai",  "state": "Mahatrashtra",  "country": "India",  "pinCode": "400063",  "logo": "http://logourl.com",  "website": "https://merchantwesiteurl.com",  "p2pmFlag": "Y",  "p2pmAmount": 5000000,  "channelReqId": "SFDC12321",  "merchantParamsMap": {  "LIMIT\_KEYS": "L006003,L006004"  }  }  ]  } |

## AddTerminal

This API will be used by the channel to add a terminal under a merchant.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Mobile number associated with clientId to be passed as userId. |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the Parent Merchant (Terminal ID) |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| terminal | | | | |
| terminalID | String | 20 | O | Terminal ID |
| terminalName | String | 99 | M | Terminal Name |
| merchantID | String | 20 | M | Merchant ID of the sub-merchant |
| mcc | Numeric | 4 | M | Merchant Category Code |
| isdCode | String | 3 | M | ISD code  Default value ‘+91’ to be passed. |
| mobile | String | 10 | M | Merchant’s Mobile Number |
| email | String | 50 | O | Email ID |
| virPayAddr | String | 200 | M | Merchant VPA that to be created against a terminal |
| allowedServiceTypes | String | 100 | O | Allowed Service Types (Comma separated values)  Example –  PAY,COLLECT,MANDATE,REFUND,PREAUTH,ONLYQRPAY,CCINWARD,CREDITLINEINWARD |
| allowedNotificationTypes | String | 100 | O | Allowed Notification Types (Comma separated values)  Example –  SMS, EMAIL |
| notificationContactInfo | String | 100 | O | Mobile & Email ID for notifications (Comma separated values)  Example –  9876543210,johndoe@gmail.com |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type  SAVINGS|CURRENT|SOD|UOD |
| ifsc | String | 11 | O | IFSC |
| oc39Flag | String | 1 | O | OC39 Applicability |
| disableValidations | String | 100 | O | Validations to be disabled  ONUS\_UPIPIN,DEVICE\_BIND,ONUS\_DEVICE\_BIND,HMAC,DEVICE\_APP,MERCHANT\_CREDENTIALS |
| channelReqId | String | 40 | O | Request Id assigned to merchant by channel |
| enableVpaPattern | String | 40 | C | This tag will contain the Dynamic VPA pattern that will be assigned to the merchant  The value should follow ANS40 format.  Allowed special chars - ‘.’, ‘\*’, ‘@’  ‘.’ Will be used as a separator,  ‘\*’ will be used to identify pattern series and  ‘@’ will be used to denote the start of the VPA handle  Example –  [vodafone.\*@bandhanbank](mailto:vodafone.*@idfcbank),  [rustomjee.\*@bandhanfirstbank](mailto:rustomjee.*@idfcfirstbank) |
| patternLengthType | Numeric | 2 | C | The channel will pass this value, only if the tag value of enableVpaPattern is present.  Possible Values – ‘F’ for fixed length and ‘V’ for variable length |
| patternLength | String | 5 | C | The channel will pass this value, only if the tag value of enableVpaPattern is present.  If the ‘patternLengthType’ is ‘F’, the Pattern Length will follow format as N2. Sample Value – “10”  If the Pattern Length Type is ‘V’, the Pattern Length will contain minimum and maximum length of the series. Sample Value – “10|50” |
| patternDataType | String | 2 | C | The channel will pass this value, only if the tag value of enableVpaPattern is present.  Possible Values – A/ N/ AN  A – Alphabets  N – Numeric  AN – Alphanumeric |
| createStaticQR | String | 1 | O | Possible Values – Y (Yes)/ N (No) |
| triggerStaticQRtoEmail | String | 1 | O | Possible Values – Y (Yes)/ N (No) |
| restrictedAcctTypes | String | 500 | O | Payer Account Types that need to be restricted against a terminal ID.  Comma (,) separated values to be passed.  Example – CREDIT,PPIWALLET |
| callbackConfigList | | | | |
| type | String | 100 | O | Call-Back type – Following are the possible values  REQPAY\_CREDIT  REQPAY\_DEBIT  REQPAY\_REVERSAL  REQAUTH\_MANDATE  REQAUTH\_COLLECT  REQAUTH\_PAY  REQAUTHVALCUST\_PREDEBIT  MAPPER\_CONFIRM  MANDATE\_STATUS\_UPDATE  TXNCNF  TXNCNF\_SUCCESS  TXNCNF\_FAILURE  TXNCNF\_DEEMED  TXNCNF\_AUTOUPDATE  RESPPAY\_COLLECT  RESPPAY\_PAY  FIR\_VALCUST\_FAILURE |
| url | String | 100 | O | Call-Back URL |
| proxy | String | 100 | O | Call-Back Proxy Enabled |
| template | String | 100 | O | Call-Back Template  If not passed, default template will be enabled. |
| username | String | 100 | O | Username for the authentication |
| password | String | 100 | O | Password for the authentication |
| terminalParamsMap | | | | |
| APP\_PACKAGE | String | 20 | O | App Package Name |
| APP\_CAPABILITY | String |  | O | Terminal Param(Keys and Values) |
| MASKED\_ACCOUNT | String | 1 | O | Masked Account Number in Reports – Y/ N |
| MASKED\_MOBILE | String | 1 | O | Masked Mobile Number in Reports – Y/ N |
| LIMIT\_KEYS | String | 500 | O | Limit Profile Key  Comma (,) separated limit keys to be passed.  Example – L006003, L006004 |
| STQ\_REFID\_PREFIX | String | 3 | O | Prefix for STQ RefId generation  Example – STQ |
| DYQ\_REFID\_PREFIX | String | 3 | O | Prefix for DYQ RefId validation  Example – DYQ |
| PURPOSE\_CODES | String | 100 | O | Allowed Purpose Codes  Comma (,) separated values to be passed.  Example – 01,02 |
| INITIATION\_MODES | String | 100 | O | Allowed Initiation Modes  Comma (,) separated values to be passed.  Example – 05,06 |
| QR\_MEDIUM | String | 50 | O | Allowed QR Medium  Comma (,) separated values to be passed.  Example – 01,02 |
| CLIENT\_ID | String | 50 | O | Client ID  The client ID value that need to be used for the call-back routed via Mule |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |
| terminalID | String | 20 | O | Terminal ID |
| qrData | String | 1000 | C | QR URI  This will be present in the request tag ‘createStaticQR’ is Y |
| qrImage | String | 3000 | C | QR Image  This will be present in the request tag ‘createStaticQR’ is Y |

### Sample Message Format

**URL:** <https://IP:Port/acquirer/merchant/AddTerminal>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "TID1234567",  "channel": "MOB",  "timestamp": "2023-10-19T07:04:26.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "userId": "919876543210",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "terminal": {  "terminalID": "TID1234567891",  "terminalName": "Terminal-1",  "virPayAddr": "myvpa@bandhanacq",  "merchantID": "MID1234567890",  "mcc": "5122",  "isdCode": "+91",  "mobile": "9876543210",  "email": "userid@domain.ext",  "allowedServiceTypes": "PAY,COLLECT,MANDATE,REFUND,PREAUTH",  "allowedNotificationTypes": "SMS,EMAIL",  "notificationContactInfo": "919876543210,examplemail@merchantdomain.com",  "acctNumber": "238010000880",  "acctType": "CURRENT",  "ifsc": "BANDHAN0000101",  "oc39Flag": "Y",  "disableValidations": "ONUS\_UPIPIN,DEVICE\_BIND",  "channelReqId": "SFDC12321",  "enableVpaPattern": "vodafone.\*@bandhanbank",  "patternLengthType": "F",  "patternLength": "10",  "patternDataType": "N",  "createStaticQR": "Y",  "triggerStaticQRtoEmail": "N",  "restrictedAcctTypes": "CREDIT,PPIWALLET",  "callbackConfigList": [  {  "type": "TXNCNF",  "url": "https://api-mf.bandhanmf-new.com/investor/v1/payment/upi/callback",  "retries": 1,  "proxy": "false",  "username": "APIUSER01",  "password": "APIPASS01"  }  ],  "terminalParamsMap": {  "APP\_CAPABILITY": "0012012",  "STQ\_REFID\_PREFIX": "STQ",  "DYQ\_REFID\_PREFIX": "DYQ",  "PURPOSE\_CODES": "01,02",  "INITIATION\_MODES": "05,06",  "QR\_MEDIUM": "01,03",  "CLIENT\_ID": "TERMINAL123"  }  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-10-19T07:04:27.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "terminalID": "TID1234567891",  "qrData": "upi://pay?ver=01&mode=01&&orgid=159992&pa=myvpa@bandhanacq&pn=Terminal-1&mc=5122&mid=MID1234567890&mtid=TID1234567891&qrMedium=04",  "qrImage": "data:image/png;base64,iVBORw0KGgoAAAANSUhEUgAAAgAAAAIACAY..."  } |

## UpdateTerminal

This API will be used by the channel to update the details associated with a terminal.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Name | Format | Length | | M/O | | Description |
| header | | | | | | |
| reqId | String | 35 | M | | Transaction ID - Unique Identifier of the request | |
| userId | String | 25 | M | | User Id of the end customer –  Mobile number associated with clientId to be passed as userId. | |
| version | String | 6 | M | | API Version | |
| clientId | String | 20 | M | | Client ID assigned to the Parent Merchant (Terminal ID) | |
| channel | String | 3 | M | | Device Type (Static Value of the channel) - MOB | |
| timestamp | String | 25 | M | | Date & Time | |
| hmac | String | 1000 | C | | HMAC of the request | |
| terminal | | | | | | |
| terminalID | String | 20 | M | | Terminal ID | |
| terminalName | String | 99 | O | | Terminal Name | |
| email | String | 50 | O | | Email ID | |
| allowedServiceTypes | String | 100 | O | | Allowed Service Types (Comma separated values)  Example –  PAY,COLLECT,MANDATE,REFUND,PREAUTH,ONLYQRPAY,CCINWARD,CREDITLINEINWARD | |
| allowedNotificationTypes | String | 100 | O | | Allowed Notification Types (Comma separated values)  Example –  SMS, EMAIL | |
| notificationContactInfo | String | 100 | O | | Max. 5 mobile number for notifications (Comma separated values)  Example –  9876543210,8765432109 | |
| acctNumber | String | 30 | O | | Account Number | |
| acctType | String | 15 | O | | Account Type  SAVINGS|CURRENT|SOD|UOD | |
| ifsc | String | 11 | O | | IFSC | |
| oc39Flag | String | 1 | O | | OC39 Applicability | |
| disableValidations | String | 100 | O | | Validations to be disabled  ONUS\_UPIPIN,DEVICE\_BIND,ONUS\_DEVICE\_BIND,HMAC,DEVICE\_APP,MERCHANT\_CREDENTIALS | |
| channelReqId | String | 40 | O | | Request Id assigned to merchant by channel | |
| enableVpaPattern | String | 40 | C | | This tag will contain the Dynamic VPA pattern that will be assigned to the merchant  The value should follow ANS40 format.  Allowed special chars - ‘.’, ‘\*’, ‘@’  ‘.’ Will be used as a separator,  ‘\*’ will be used to identify pattern series and  ‘@’ will be used to denote the start of the VPA handle  Example –  [vodafone.\*@bandhanbank](mailto:vodafone.*@idfcbank),  [rustomjee.\*@bandhanfirstbank](mailto:rustomjee.*@idfcfirstbank) | |
| patternLengthType | Numeric | 2 | C | | The tag will contain the length type of the Dynamic VPA series.  Possible Values – ‘F’ for fixed length and ‘V’ for variable length | |
| patternLength | String | 5 | C | | The tag will contain the length of the Dynamic VPA series.  If the ‘patternLengthType’ is ‘F’, the Pattern Length will follow format as N2. Sample Value – “10”  If the Pattern Length Type is ‘V’, the Pattern Length will contain minimum and maximum length of the series. Sample Value – “10|50” | |
| patternDataType | String | 2 | C | | The tag will contain the data type of the Dynamic VPA series.  Possible Values – A/ N/ AN  A – Alphabets  N – Numeric  AN – Alphanumeric | |
| restrictedAcctTypes | String | 500 | O | | Payer Account Types that need to be restricted against a terminal ID.  Comma (,) separated values to be passed.  Example – CREDIT,PPIWALLET | |
| callbackConfigList | | | | | | |
| type | String | 100 | O | | Call-Back type – Following are the possible values  REQPAY\_CREDIT  REQPAY\_DEBIT  REQPAY\_REVERSAL  REQAUTH\_MANDATE  REQAUTH\_COLLECT  REQAUTH\_PAY  REQAUTHVALCUST\_PREDEBIT  MAPPER\_CONFIRM  MANDATE\_STATUS\_UPDATE  TXNCNF  TXNCNF\_SUCCESS  TXNCNF\_FAILURE  TXNCNF\_DEEMED  TXNCNF\_AUTOUPDATE  RESPPAY\_COLLECT  RESPPAY\_PAY  FIR\_VALCUST\_FAILURE | |
| url | String | 100 | O | | Call-Back URL | |
| callback | String | 100 | O | | Call-Back Enabled | |
| proxy | String | 100 | O | | Call-Back Proxy Enabled | |
| template | String | 100 | O | | Call-Back Template  If not passed, default template will be enabled. | |
| username | String | 100 | O | | Username for the authentication | |
| password | String | 100 | O | | Password for the authentication | |
| terminalParamsMap | | | | | | |
| APP\_PACKAGE | String | 20 | O | | App Package Name | |
| MASKED\_ACCOUNT | String | 1 | O | | Masked Account Number in Reports – Y/ N | |
| MASKED\_MOBILE | String | 1 | O | | Masked Mobile Number in Reports – Y/ N | |
| LIMIT\_KEYS | String | 500 | O | | Limit Profile Key  Comma (,) separated limit keys to be passed.  Example – L006003, L006004 | |
| STQ\_REFID\_PREFIX | String | 3 | O | | Prefix for STQ RefId generation  Example – STQ | |
| DYQ\_REFID\_PREFIX | String | 3 | O | | Prefix for STQ RefId validation  Example – DYQ | |
| PURPOSE\_CODES | String | 100 | O | | Allowed Purpose Codes  Comma (,) separated values to be passed.  Example – 01,02 | |
| INITIATION\_MODES | String | 100 | O | | Allowed Initiation Modes  Comma (,) separated values to be passed.  Example – 05,06 | |
| QR\_MEDIUM | String | 50 | O | | Allowed QR Medium  Comma (,) separated values to be passed.  Example – 01,02 | |
| CLIENT\_ID | String | 50 | O | | Client ID  The client ID value that need to be used for the call-back routed via Mule | |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message Format

**URL:** <https://IP:Port/acquirer/merchant/UpdateTerminal>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "TID1234567",  "channel": "MOB",  "timestamp": "2023-10-19T07:04:26.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "userId": "919876543210",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "terminal": {  "terminalID": "TID1234567891",  "terminalName": "Terminal-1",  "email": "userid@domain.ext",  "allowedServiceTypes": "PAY,COLLECT,MANDATE,REFUND,PREAUTH",  "allowedNotificationTypes": "SMS,EMAIL",  "notificationContactInfo": "919876543210,examplemail@merchantdomain.com",  "acctNumber": "238010000880",  "acctType": "CURRENT",  "ifsc": "BANDHAN0000101",  "oc39Flag": "Y",  "disableValidations": "ONUS\_UPIPIN,DEVICE\_BIND",  "channelReqId": "SFDC12321",  "enableVpaPattern": "vodafone.\*@bandhanbank",  "patternLengthType": "F",  "patternLength": "10",  "patternDataType": "N",  "restrictedAcctTypes": "CREDIT,PPIWALLET",  "callbackConfigList": [  {  "type": "TXNCNF",  "callback": true,  "url": "https://api-mf.bandhanmf-new.com/investor/v1/payment/upi/callback",  "retries": 1,  "proxy": "false",  "username": "APIUSER01",  "password": "APIPASS01"  }  ],  "terminalParamsMap": {  "APP\_CAPABILITY": "0012012"  "STQ\_REFID\_PREFIX": "STQ",  "DYQ\_REFID\_PREFIX": "DYQ",  "PURPOSE\_CODES": "01,02",  "INITIATION\_MODES": "05,06",  "QR\_MEDIUM": "01,03",  "CLIENT\_ID": "TERMINAL123"  }  }  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-10-19T07:04:27.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879"  } |

## RemoveTerminal

This API will allow channel i.e. parent merchant to remove the terminal associated with its sub-merchant.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Mobile number associated with clientId to be passed as userId. |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the Parent Merchant (Terminal ID) |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| terminal | | | | |
| terminalID | String | 20 | O | Terminal ID |
| merchantID | String | 20 | O | Merchant ID of the sub-merchant |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |

### Sample Message Format

**URL:** <https://IP:Port/acquirer/merchant/RemoveTerminal>

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "TID1234567",  "channel": "MOB",  "timestamp": "2023-10-19T07:04:26.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "userId": "919876543210",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "terminalID": "TID1234567891",  "merchantID": "MID1234567890"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-10-19T07:04:27.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879"  } |

## GetTerminals

This API will allow channel i.e. parent merchant to get the terminal details associated with its sub-merchants.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Mobile number associated with clientId to be passed as userId. |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the Parent Merchant (Terminal ID) |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
|  | | | | |
| page | String | 10 | O | Pagination – Requested Pages |
| size | String | 10 | O | Pagination – Requested records |
| merchantID | String | 20 | M | Merchant ID of the sub-merchant |
| terminalID | String | 20 | O | Terminal ID |
| virPayAddr | String | 200 | O | Merchant VPA |
| createStaticQR | String | 1 | O | This is a flag to generate Static QR as part of the merchant onboarding response.  Possible Values – Y (Yes)/ N (No) |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Unique Identifier of the transaction |
| timestamp | String | 25 | M | ISO Date & Time |
| page | Numeric | 5 | M | Pagination – Page Number |
| totalElements | Numeric | 5 | M | Pagination – Total Elements Per Page |
| totalPages | Numeric | 5 | M | Pagination – Total Pages |
| terminalList | | | | |
| terminalID | String | 20 | O | Terminal ID |
| terminalName | String | 99 | M | Terminal Name |
| merchantID | String | 20 | M | Merchant ID |
| mcc | Numeric | 4 | M | Merchant Category Code |
| isdCode | String | 3 | M | ISD code  Default value ‘+91’ to be passed. |
| mobile | String | 10 | M | Merchant’s Mobile Number |
| email | String | 50 | O | Email ID |
| virPayAddr | String | 200 | M | Merchant VPA that to be created against a terminal |
| allowedServiceTypes | String | 100 | O | Allowed Service Types (Comma separated values)  Example –  PAY,COLLECT,MANDATE,REFUND,PREAUTH,ONLYQRPAY,CCINWARD,CREDITLINEINWARD |
| allowedNotificationTypes | String | 100 | O | Allowed Notification Types (Comma separated values)  Example –  SMS, EMAIL |
| notificationContactInfo | String | 100 | O | Mobile & Email ID for notifications (Comma separated values)  Example –  9876543210,johndoe@gmail.com |
| acctNumber | String | 30 | O | Account Number |
| acctType | String | 15 | O | Account Type  SAVINGS|CURRENT|SOD|UOD |
| ifsc | String | 11 | O | IFSC |
| oc39Flag | String | 1 | O | OC39 Applicability |
| disableValidations | String | 100 | O | Validations to be disabled  ONUS\_UPIPIN,DEVICE\_BIND,ONUS\_DEVICE\_BIND,HMAC,DEVICE\_APP,MERCHANT\_CREDENTIALS |
| channelReqId | String | 40 | O | Request Id assigned to merchant by channel |
| enableVpaPattern | String | 40 | C | This tag will contain the Dynamic VPA pattern that will be assigned to the merchant  The value should follow ANS40 format.  Allowed special chars - ‘.’, ‘\*’, ‘@’  ‘.’ Will be used as a separator,  ‘\*’ will be used to identify pattern series and  ‘@’ will be used to denote the start of the VPA handle  Example –  [vodafone.\*@bandhanbank](mailto:vodafone.*@idfcbank),  [rustomjee.\*@bandhanfirstbank](mailto:rustomjee.*@idfcfirstbank) |
| patternLengthType | Numeric | 2 | C | The tag will contain the length type of the Dynamic VPA series.  Possible Values – ‘F’ for fixed length and ‘V’ for variable length |
| patternLength | String | 5 | C | The tag will contain the length of the Dynamic VPA series.  If the ‘patternLengthType’ is ‘F’, the Pattern Length will follow format as N2. Sample Value – “10”  If the Pattern Length Type is ‘V’, the Pattern Length will contain minimum and maximum length of the series. Sample Value – “10|50” |
| patternDataType | String | 2 | C | The tag will contain the data type of the Dynamic VPA series.  Possible Values – A/ N/ AN  A – Alphabets  N – Numeric  AN – Alphanumeric |
| qrData | String | 1000 | C | QR URI  This will be present in the request tag ‘createStaticQR’ is Y |
| qrImage | String | 3000 | C | QR Image  This will be present in the request tag ‘createStaticQR’ is Y |
| restrictedAcctTypes | String | 500 | O | Payer Account Types that need to be restricted against a terminal ID.  Comma (,) separated values to be passed.  Example – CREDIT,PPIWALLET |
| callbackConfigList | | | | |
| type | String | 100 | O | Call-Back type – Following are the possible values  REQPAY\_CREDIT  REQPAY\_DEBIT  REQPAY\_REVERSAL  REQAUTH\_MANDATE  REQAUTH\_COLLECT  REQAUTH\_PAY  REQAUTHVALCUST\_PREDEBIT  MAPPER\_CONFIRM  MANDATE\_STATUS\_UPDATE  TXNCNF  TXNCNF\_SUCCESS  TXNCNF\_FAILURE  TXNCNF\_DEEMED  TXNCNF\_AUTOUPDATE  RESPPAY\_COLLECT  RESPPAY\_PAY  FIR\_VALCUST\_FAILURE |
| url | String | 100 | O | Call-Back URL |
| proxy | String | 100 | O | Call-Back Proxy Enabled |
| template | String | 100 | O | Call-Back Template  If not passed, default template will be enabled. |
| username | String | 100 | O | Username for the authentication |
| password | String | 100 | O | Password for the authentication |
| terminalParamsMap | | | | |
| APP\_PACKAGE | String | 20 | O | App Package Name |
| MASKED\_ACCOUNT | String | 1 | O | Masked Account Number in Reports – Y/ N |
| MASKED\_MOBILE | String | 1 | O | Masked Mobile Number in Reports – Y/ N |
| LIMIT\_KEYS | String | 500 | O | Limit Profile Key  Comma (,) separated limit keys to be passed.  Example – L006003, L006004 |
| STQ\_REFID\_PREFIX | String | 3 | O | Prefix for STQ RefId generation  Example – STQ |
| DYQ\_REFID\_PREFIX | String | 3 | O | Prefix for STQ RefId validation  Example – DYQ |
| PURPOSE\_CODES | String | 100 | O | Allowed Purpose Codes  Comma (,) separated values to be passed.  Example – 01,02 |
| INITIATION\_MODES | String | 100 | O | Allowed Initiation Modes  Comma (,) separated values to be passed.  Example – 05,06 |
| QR\_MEDIUM | String | 50 | O | Allowed QR Medium  Comma (,) separated values to be passed.  Example – 01,02 |
| CLIENT\_ID | String | 50 | O | Client ID  The client ID value that need to be used for the call-back routed via Mule |

### Sample Message Format

**URL:** [https://IP:Port/acquirer/merchant/GetTerminals](https://IP:Port/acquirer/merchant/RegMerchant)

**Request:**

|  |
| --- |
| {  "header": {  "version": "1",  "clientID": "TID1234567",  "channel": "MOB",  "timestamp": "2023-10-19T07:04:26.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "userId": "919876543210",  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  },  "page": 0,  "size": 20,  "merchantID": "MID1234567890",  "terminalID": "TID1234567890",  "virPayAddr": "myvpa@bandhanacq",  "createStaticQR": "Y"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-10-19T07:04:27.775Z",  "reqId": "IDFAJSKJIRRSSCC123450AS004567289879",  "page": 1,  "totalElements": 10000,  "totalPages": 10,  "terminalList": {  "terminalID": "TID1234567891",  "terminalName": "Terminal-1",  "virPayAddr": "myvpa@bandhanacq",  "merchantID": "MID1234567890",  "mcc": "5122",  "isdCode": "+91",  "mobile": "9876543210",  "email": "userid@domain.ext",  "allowedServiceTypes": "PAY,COLLECT,MANDATE,REFUND,PREAUTH",  "allowedNotificationTypes": "SMS,EMAIL",  "notificationContactInfo": "919876543210,examplemail@merchantdomain.com",  "acctNumber": "238010000880",  "acctType": "CURRENT",  "ifsc": "BANDHAN0000101",  "oc39Flag": "Y",  "disableValidations": "ONUS\_UPIPIN,DEVICE\_BIND",  "channelReqId": "SFDC12321",  "enableVpaPattern": "vodafone.\*@bandhanbank",  "patternLengthType": "F",  "patternLength": "10",  "patternDataType": "N",  "createStaticQR": "Y",  "qrData": "upi://pay?ver=01&mode=01&&orgid=159992&pa=myvpa@bandhanacq&pn=Terminal-1&mc=5122&mid=MID1234567890&mtid=TID1234567891&qrMedium=04",  "qrImage": "data:image/png;base64,iVBORw0KGgoAAAANSUhEUgAAAgAAAAIACAY...",  "restrictedAcctTypes": "CREDIT,PPIWALLET",  "callbackConfigList": [  {  "type": "TXNCNF",  "url": "https://api-mf.bandhanmf-new.com/investor/v1/payment/upi/callback",  "retries": 1,  "proxy": "false",  "username": "APIUSER01",  "password": "APIPASS01"  }  ],  "terminalParamsMap": {  "STQ\_REFID\_PREFIX": "STQ",  "DYQ\_REFID\_PREFIX": "DYQ",  "PURPOSE\_CODES": "01,02",  "INITIATION\_MODES": "05,06",  "QR\_MEDIUM": "01,03",  "CLIENT\_ID": "TERMINAL123"  }  }  } |

# Montran UPI ICCW API Specification

## GetAtmQr API Request and Response

### Request Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | Merchant Id asigned to ATM |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the ATM - Terminal Id of switch |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| qrTid | String | 4/20 | M | ATM Terminal ID |
| qrPurpose | String | 2 | M | 12 for Metro ATM, 13 for Non-Metro ATM ICCW QR - Static value |
| virPayAddr | String | 200 | M | ATM VPA |
| qrPinCode | String | 6 | M | ATM terminal Location Pincode |
| amount | String | 20 | M | Amount of transaction |

### Response Format

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O/C | Description |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| status | String | 3 | M | 200 |
| message | String | 50 | M | OK |
| error | String | 5 | M | 00. In case of failure other than 00 will be received |
| qrImage | String | 1000 | M | QR image data |
| qrData | String | 1000 | M | QR url as per NPCI specification |
| qrTxnId | String | 35 | M | Txn id generated for QR |
| qrRefId | String | 12 | M | RRN generated for QR |

### Sample Message

**Request**

|  |
| --- |
| {  "header": {  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "userId": "919876543210",  "version": "1",  "clientID": "TID1234567890", -- The default terminal id of the ATM to be passed  "channel": "MOB",  "timestamp": "2022-12-30T15:24:53.045Z"  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  }  },  "virPayAddr": "IDF@bandhanfirstbank", -- ATM VPA: Channel will not pass it. To be picked-up from default configuration basis clientID/ terminal ID.  "qrPurpose": "12", -- -- Mandatory: 12 = Metro ATM; 13 = Non-Metro ATM  "qrRefId": "323456789567", -- Mandatory: RRN value passed by ATM in qrRefId field.  "amount": "100.00" -- Mandatory  "qrTid": "ATMID23456" -- Mandatory: The value will be used in mtid.  "qrPinCode": "400063" -- Mandatory: The value will be used in mid and pinCode  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2023-03-24T12:25:50.524Z",  "reqId": "CSB19B89EC98B8946C79B25576106231737",  "qrData": "upi://pay?ver=01&mode=18&orgid=159992&tid=CAC0E32D90C57024DE6B8EF9258571B3E18&tr=323456789567&tn=ICCW&pa=payeevpa@payeehandler&pn=Merchant%20Name&mc=5411&am=100.00&mid=12343&mtid=12343&qrMedium=05&QRexpire=2019-06- 11T13:21:55+05:30&sign=MEYCIQDaaEAL06Vsn9aNIarP7dai8/h9cMrVvuYe+uly0rYIMwIhAPRjz6Cj1ZodDLf/NZIGYnW4gypE84DNDzRETQTY1IpM",  "qrImage": "data:image/png;base64,iVBORw0KGgoAAAANSUhEUgAAAgAAAAIACAY..."  "qrRefId": "323456789567",  "qrTxnId": "CAC0E32D90C57024DE6B8EF9258571B3E18"  } |

## GetTxnSummary

This API will be used to initiate a check the transaction status.

### Request Format

The following fields will be required in the API request call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| header | | | | |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| userId | String | 25 | M | User Id of the end customer –  Customer’s mobile number to be passed as userId. The format will be same as ‘mobile’ tag |
| version | String | 6 | M | API Version |
| clientId | String | 20 | M | Client ID assigned to the PSP/ TPAP/ Merchant |
| channel | String | 3 | M | Device Type (Static Value of the channel) - MOB |
| timestamp | String | 25 | M | Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| fromDate | String | 8 | O | YYYYMMDD – Should be less than toDate |
| toDate | String | 8 | O | YYYYMMDD – Should be greater than or equal to fromDate |

### Response Format

The following fields will be required in the API response call:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name | Format | Length | M/O | Description |
| status | String | 3 | M | HTTP Status |
| message | String | 50 | C | Error Description |
| error | String | 5 | C | Error Code |
| reqId | String | 35 | M | Transaction ID - Unique Identifier of the request |
| timestamp | String | 25 | M | ISO Date & Time |
| hmac | String | 1000 | C | HMAC of the request |
| txnDetails | | | | |
| txnType | String | 10 | M | Transaction Type |
| totalSuccessCount | String | 10 | O | Total count of succes of transactions |
| totalSuccessAmount | String | 20 | O | Total amount of success transactions. |
| totalFailureCount | String | 10 | O | Total count of failure transactions |
| totalFailureAmount | String | 20 | O | Total amount of failure transactions |
| totalCount | String | 10 | M | Total count of transactions |
| totalAmount | String | 20 | M | Total amount of transaction. |
| totalLongCount | Numeric | 10 | M | Total count of tranactions. |
| totalLongAmount | Numeric | 20 | M | Total amount of transaction |
| totalLongSuccessCount | Numeric | 10 | O | Total count of succes of transactions |
| totalLongSuccessAmount | Numeric | 20 | O | Total amount of success transactions |
| totalLongFailureCount | Numeric | 10 | O | Total count of failure transactions |
| totalLongFailureAmount | Numeric | 20 | O | Total amount of failure transactions |

### Sample Message

**URL:** <https://IP:Port/acquirer/fin/GetTxnStatus>

**Request**:

|  |
| --- |
| {  "header": {  "header": {  "reqId": "CSB23434ED389798BC79B25576106922D5A",  "userId": "919876543210",  "version": "1",  "clientID": "TID1234567890", -- The default terminal id of the ATM to be passed  "channel": "MOB",  "timestamp": "2022-12-30T15:24:53.045Z"  "hmac": "872D09ABD24A7452A7FC94AADBD62349DEEEC5B55DA"  },  "fromDate": "20220101",  "toDate": "20220201"  } |

**Response:**

|  |
| --- |
| {  "status": 200,  "message": "OK",  "error": "00",  "timestamp": "2024-02-13T10:30:40.503Z",  "reqId": "CSB23434ED389798BC79B25576106922D5A",  "txnSummaryList": [  {  "txnType":"PAY",  "totalSuccessCount":"20",  "totalSuccessAmount":"25300",  "totalFailureCount":"3",  "totalFailureAmount":"1600",  "totalCount":"23",  "totalAmount":"26900",  "totalLongCount":23,  "totalLongAmount":26900,  "totalLongSuccessCount":20,  "totalLongSuccessAmount":25300,  "totalLongFailureCount":3,  "totalLongFailureAmount":1600  },  {  "txnType":"REVERSAL",  "totalSuccessCount":"2",  "totalSuccessAmount":"500",  "totalFailureCount":"0",  "totalFailureAmount":"0",  "totalCount":"2",  "totalAmount":"500",  "totalLongCount":2,  "totalLongAmount":500,  "totalLongSuccessCount":2,  "totalLongSuccessAmount":500,  "totalLongFailureCount":0,  "totalLongFailureAmount":0  }  ],  "hmac": "95CAD7C45D4A7452A7FC94AADBD62349DEDBC5B55EF"  } |