UPI Merchant Integration

IndusInd Bank EPH UPI Implementation

API Specifications

December 2022

Document Name: UPI Merchant Integration API Specifications

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Revisions			Page No.	Prev. Page No.	Action Taken	Addendum /New Page	Release Notice Reference
No.	Date	Description					
V1.1	16-Feb-22	Transaction APIs					
V1.2	22-Feb-22	Added Mandate APIs					
V1.3	03-Mar0 22	Revised Onboarding and Mandate APIs					
V1.6	29-Mar-22	FIR Changes Added for outward payment					
V 1.8	26-Oct-22	Updated Collect Request with Dynamic VPA Change	18				
V 1.8.1	15-Dec-22	Payee VPA clarification added in Pre approved payment	25				

About this Document

Purpose

This document covers the API specifications for providing UPI services to enterprise merchant systems. The document provides overview of services available, followed by detailed message specifications and details on required security controls for processing UPI transactions.

Intended Audience

This document is intended to be used by application development teams of merchant applications in order to enable them integrate with Bank's systems for providing UPI services from merchant front end applications. These APIs are meant to be integrated from the backend applications of the merchants/third parties and should not be integrated directly from the last mile front end applications.

References

Document Name	Description	Location
API Specification Document V1.12	Merchant integration manual currently used in IndusInd Bank	
UPI 2.0 Mandate Management API Document (P2M) v11.1		

Contents

List of Abbreviations/Acronyms

Abbreviation/Acronym	Description
API	Application Programming Interface
HTTPS	Hypertext transfer protocol Secure
NPCI	National Payments Corporation of India
PSP	Payment System Player
TCS	Tata Consultancy Services
ToC	Table of Contents
UPI	Unified Payments Interface
URL	Uniform Resource Locator
XML	Extensible Markup Language
VPA	Virtual Payment Address

API Specifications

All APIs will be exposed as stateless services over HTTPS. The URL of Service should be constructed as per the convention given below. All the services are stateless HTTP over XML based Service.

Services Details

Following services shall be supported from EPH UPI solution:

S No	Service Name	Mode (Synchronous/ Asynchronous)	Direction	Type
1	Merchant Onboarding	Synchronous	Merchant to EPH	https / json
2	Validate Virtual Address	Synchronous	Merchant to EPH	https / json
3	Collection Request	Asynchronous	Merchant to EPH	https / json
4	Collection Response Callback	Asynchronous	EPH to Merchant	https / json
5	Preapproved Payment Request	Asynchronous	Merchant to EPH	https / json
6	Payment Response Callback	Asynchronous	EPH to Merchant	https / json
7	Transaction Status Enquiry	Synchronous	Merchant to EPH	https / json
8	Transaction List Enquiry	Synchronous	Merchant to EPH	https / json
9	Inward Credit Notification	Synchronous	EPH to Merchant	https / json
10	Third party Validation	Synchronous	EPH to Merchant	https / json
11	Mandate Create Request	Asynchronous	Merchant to EPH	https / json
12	Mandate Create Callback	Asynchronous	EPH to Merchant	https / json

13	Mandate Update Request	Asynchronous	Merchant to EPH	https / json
14	Mandate Update Response Callback	Asynchronous	EPH to Merchant	https / json
15	Mandate Revoke Request	Asynchronous	Merchant to EPH	https / json
16	Mandate Revoke Response Callback	Asynchronous	EPH to Merchant	https / json
17	Mandate Status Enquiry	Synchronous	Merchant to EPH	https / json
18	Mandate List Enquiry	Synchronous	Merchant to EPH	https / json
19	Incoming Mandate Notification	Synchronous	EPH to Merchant	https / json
20	Mandate Pre-debit Notification	Asynchronous	Merchant to EPH	https / json
21	Mandate Pre-debit Response Callback	Asynchronous	EPH to Merchant	https / json
22	Mandate Collection Request	Asynchronous	Merchant to EPH	https / json
23	Mandate Collection Response Callback	Asynchronous	EPH to Merchant	https / json
24	Refund Request	Asynchronous	Merchant to EPH	https / json
25	Refund Response Callback	Asynchronous	EPH to Merchant	https / json
26	PAN Validation Request	Asynchronous	Merchant to EPH	https / json
27	PAN Validation Response	Asynchronous	EPH to Merchant	https / json
28	Dynamic QR/Intent Signing	Synchronous	Merchant to EPH	https / json
29	Sub Merchant Update	Synchronous	Merchant to EPH	https / json

30	Sub Merchant Deactivation	Synchronous	Merchant to EPH	https / json

Note: For asynchronous services having direction as "EPH to Merchant", Merchant system needs to expose an endpoint which should accept the message in the given format and provide a response.

Message Security

All request and response messages will be encrypted with symmetric encryption algorithm *AES/GCM/NoPadding*. The requesting party must create the request payload as per service specification and the resulting payload should be encrypted with pre-shared AES-256 encryption key with the given algorithm. The encrypted payload should be base 64 encoded and framed as per below message format specifications:

```
{

"entMerchantId": "MER0001",

"encdata": "Encrypted and B64 encoded request or response JSON data"

}

Where

entMerchantId: Aggregator or Enterprise Id

encdata: Encrypted encoded data
```

Note: Refer Appendix-A for complete details on encryption decryption process.

Service Level Message Formats

Message Cardinality

All message format definition tables use the symbols defined in the following table:

Symbol	Meaning
M	Mandatory
ME	Mandatory; Echoed from request
-	Not Applicable
CM	Conditional Mandatory
O	Optional41

Sub Merchant Onboarding Request

Service Name	MerchantOnboarding
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Parent enterprise/aggregator Merchant Id	CHAR-50	M	
2	txnId	Transaction Reference Id	CHAR-35	M	
3	ts	Timestamp of the request	TIMESTAMP	M	
4	mebussname	Business Name	CHAR-100	M	
5	legalStrName	Legal Name	CHAR-100	M	
6	merVirtualAdd	Virtual Payment Address	CHAR-255	M	
7	awlmcc	MCC Code	CHAR-4	M	
8	strCntMobile	Mobile Number	Number	M	
9	merchantType	Merchant Type (SMALL/LARGE)	CHAR-5	M	
10	panNo	Unique Pan Number	CHAR-10	O	
11	gstNumber	GST Number	CHAR-15	O	

12	extMID	Merchant ID	CHAR-50	O	To be autopopulated by EPH
13	extTID	External Terminal ID	CHAR-50	O	To be autopopulated by EPH
14	accNo	Merchant account No	CHAR-50	CM	Required if enterprise settlement set to individual merchant
15	ifscCode	IFSC Code	CHAR-11	CM	
16	accType	Account Type (SAVINGS/CURRENT/NRE/NRO)	CHAR-20	CM	
17	meEmailID	Merchant Email ID	CHAR-255	M	
18	onboardingType	BANK/AGGREGATOR	CHAR-20	O	Default: AGGREGATOR
19	merchantGenre	ONLINE/OFFLINE	CHAR-20	M	
20	ownerShipType	PROPRIEATARY/PUBLIC/PRIVATE	CHAR-20	M	
21	kycFlag	Y/N	CHAR-1	O	

Request:

```
{
        "pgMerchantId":"BOIM821518000159",
        "txnId":"1604888849014",
        "ts":"2022-01-03T15:37:27",
        "mebussname":"kesavaindus008",
        "legalStrName":"Thoppil Mart",
        "merVirtualAdd":"kesava008@indus",
        "awlmcc":"6012",
        "strCntMobile":"9967635108",
        "panNo":"AFGHQY007Q",
        "gstNumber":"ADAFGHQY007QZ1",
        "extMID":"abnsg1455",
        "extTID":"vgay5567575",
        "accNo":"123456",
        "ifscCode":"INDB0000001",
        "accType":"",
        "meEmailID": "test@indusind.com",
```

```
        "onboardingType":"AGGREGATOR",
        "merchantGenre":"ONLINE",
        "ownerShipType":"PUBLIC",
        "kycFlag":"Y",

}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Transaction ID	CHAR-40	M	
2	ts	Response timestamp	Timestamp	M	
3	status	Success/Failure	CHAR-20	M	
4	errCode	Error Code	CHAR-5	M	
5	merchantId	Merchant ID generated by the system	CHAR-50	CM	

Response:

```
{
        "txnId":"1604888849014",
        "status":"Success",
        "ts":"2022-01-03T15:37:27",
        "errCode":"00",
        "merchantId": "INDB000000029154"
}
```

Check Virtual Address Availability

Service Name	CheckVirtualAddress

HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-30	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	YYYY-MM-DD HH:MM:SS (e.g. 2021-12-28T16:40:00)
4	vpa	Virtual address for checking availability	CHAR-255	M	

Request:

```
{
    "pgMerchantId":"INDB000000029154",
    "txnId":"1604888849014",
    "ts":"2022-01-03T15:37:27",
    "vpa": "test@indus"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	ME	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00

3	status	Success/Failure	CHAR-15	M	Success if available, Failure if not available
4	errCode	Error code	CHAR-5	M	00 – if available
5	virtualAddress	Payer VPA or UPI ID	CHAR-255	ME	
6	statusDesc	Status Description	CHAR-100	M	

Response:

```
{

        "txnId":"1604888849014",
        "status":"Success",
        "ts":"2022-01-03T15:37:27",
        "errCode":"00",
        "virtualaddress": "test@indus",
        "statusDesc"":"Available"
}
```

Validate Virtual Address

Service Name	ValidateVirtualAddress
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-30	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00

4	vpa	Virtual address for validation	CHAR-255	M	
5	merchantMobile	Merchant Device Mobile number	CHAR-12	M	In the format 91<Mobile number>
6	merchantDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions
7	merchantDeviceLocation	Location of the merchant device	CHAR-50	O	
8	merchantDeviceIP	IP Address of the device	CHAR-30	M	
9	merchantDeviceType	Type of Device	CHAR-30	M	MOB/WEB/USSD etc
10	merchantDeviceId	ID of the device	CHAR-50	M	
11	merchantDeviceOS	OS of the device	CHAR-30	CM	Required for Type- MOB
12	merchantDeviceAppName	app name of the device	CHAR-50	CM	Required for Type- MOB

Request:

```
{
        "pgMerchantId":"BOIM821518000159",
        "txnId":"1604888849014",
        "ts":"2022-01-03T15:37:27",
        "vpa":"vd@indus",
        "merchantMobile":"911234567890",
        "merchantDeviceGeoCode":"NA",
        "merchantDeviceLocation":"NA",
        "merchantDeviceIP":"10.58.175.113",
        "merchantDeviceType":"MOB",
        "merchantDeviceId":"OP123456",
        "merchantDeviceOS":"ANDROID",
        "merchantDeviceAppName":"GPAY"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	ME	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error code	CHAR-5	M	00 – if valid VPA
5	vpaMaskedName	Masked Name of the VPA	CHAR-100	CM	Payer Name
6	vpaIFSCCode	IFSC Code of the account linked to VPA	CHAR-11	CM	
7	vpaType	PERSON or ENTITY	CHAR-6	CM	
8	vpaMCCCode	Merchant Category Code of the VPA	CHAR-4	CM	
9	merchantBrandName	Brand Name of the merchant	CHAR-255	CM	
10	merchantFranchiseName	Franchise Name of the merchant	CHAR-255	CM	
11	merchantLegalName	Legal Name of the merchant	CHAR-255	CM	
12	merchantType	SMALL or LARGE	CHAR-6	CM	

13	merchantOnboardingType	BANK or AGGREGATOR	CHAR-20	CM	
14	merchantOwnershipType	PUBLIC/ PRIVATE/ PROPRIEATORY	CHAR-50	CM	
15	merchantGenre	ONLINE or OFFLINE	CHAR-50	CM	
16	merchantSubCode	SubCategory code	CHAR-4	CM	
17	merchantTid	Terminal Id	CHAR-50	CM	
18	merchantSid	Store Id	CHAR-50	CM	
19	merchantId	Merchant Identifier	CHAR-50	CM	
20	iin	IIN of the account provider	CHAR-6	O	
21	statusDesc	Status Description	CHAR-50	M	
22	accType	Merchant or payer account type	CHAR-10	M	

Response:

```
{
        "txnId":"1604888849014",
        "ts":"2022-01-03T15:37:27",
        "status":"SUCCESS",
        "errCode":"00",
        "vpaMaskedName":"VPA Name",
        "vpaIFSCCode":"INDB0000001",
        "vpaType":"ENTTY",
        "vpaMCCCode":"5965",
        "merchantBrandName":"UPI TEST MERCHANT",
        "merchantFranchiseName":"UPI TEST MERCHANT",
        "merchantLegalName":"UPI TEST MERCHANT",
        "merchantType":"SMALL",
        "merchantOnboardingType":"WEBAPI",
        "merchantOwnershipType":"PUBLIC",
        "merchantGenre":"ONLINE",
        "merchantSubCode":"5865",
```

```
       "merchantTid":"UPI000000001",
       "merchantSid":"5452",,
       "merchantId":"INDB00000000001",
       "iin":"",
       "statusDesc":"Success Desc",
       "accType":"CURRENT",
       "name":"Dummy Customer"
}
```

Collection Request

Service Name	CollectRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	pgMerchantId	Merchant Id	CHAR-50	M	
2.	txnId	Unique Transaction Identifier	CHAR-35	M	
3.	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4.	txnNote	Remarks	CHAR-50	M	
5.	initMode	Initiation mode	CHAR-2	M	Default - 00
6.	purposeCode	Purpose Code	CHAR-2	M	Default - 00
7.	refId	Merchant's Reference Identifier	CHAR-50	M	
8.	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
9.	refCategory	Reference URL Category	CHAR-2	O	Default - 00

10.	expiryTime	Expiry time of collect request in minutes	NUMBER	O	Default is 30 minutes, min 1 minute, max 64800 minutes
11.	amount	Collection amount	DECIMAL	M	
12.	minCollectAmount	Minimum collection amount	DECIMAL	O	
13.	payerVPA	Payer VPA	CHAR-255	M	
14.	payerName	Payer Name	CHAR-100	M	
15.	payerType	Payer Type	CHAR-10	M	can be set as PERSON
16.	payerMCC	Payer MCC Code	CHAR-4	M	can be set as 0000
17.	merchantMobile	Merchant Device Mobile number	CHAR-12	O	To be picked from merchant data available in UPI Switch if not populated
18.	merchantDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions
19.	merchantDeviceLocation	Location of the merchant device	CHAR-50	O	
20.	merchantDeviceIP	IP Address of the device	CHAR-30	M	
21.	merchantDeviceType	Type of Device	CHAR-30	M	MOB/WEB/USSD etc
22.	merchantDeviceId	ID of the device	CHAR-50	M	
23.	merchantDeviceOS	OS of the device	CHAR-30	CM	Required for Type- MOB
24.	merchantDeviceAppName	app name of the device	CHAR-50	CM	Required for Type- MOB

25.	addInfo9	Additional Info [For future use]	CHAR-100	O	
26.	addInfo10	Additional Info [For future use]	CHAR-100	O	
27.	payeeCode	Merchant MCC Code	CHAR-4	CM	Mandatory for Dynamic VPA based Merchants
28.	payeeName	Merchant Name	CHAR-4	CM	Mandatory for Dynamic VPA based Merchants

Request:

```
{
        "pgMerchantId":"BOIM821518000159",
        "txnId":"1604888849014",
        "txnNote":"thanks",
        "ts":"2022-01-03T15:37:27",
        "initMode":"00",
        "purposeCode":"00",
        "refId":"1504888835295798",
        "refUrl":"http://ernestthornhill.com",
        "refCategory":"NA",
        "expiryTime":"30",
        "amount":"100",
        "minCollectAmount":"60",
        "payerVpa":"vd@indus",
        "payerName":"narendra",
        "payerType":"PERSON",
        "payerMCC":"00",
        "merchantMobile":"911234567890",
        "merchantDeviceAppName":"GPAY",
        "merchantDeviceOS":"ANDROID",
        "merchantDeviceId":"OP123456",
        "merchantDeviceType":"MOB",
        "merchantDeviceIP":"10.58.175.113",
        "merchantDeviceLocation":"NA",
        "merchantDeviceGeoCode":"NA",
        "payeeCode":"6211",
        "payeeName":"Test"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	ME	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	

Response:

```
{
        "txnId":"1604888849014",
        "status":"Success",
        "ts":"2022-01-03T15:37:27",
        "errCode":"TXN_ERR_000"
}
```

Collection Response Callback

Collect response shall be provided by EPH-UPI to merchant system as a callback. Merchant system needs to expose an endpoint for receiving the callback.

Service Name	CollectResponse
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks

1.	txnId	Unique Transaction Identifier	CHAR-35	M	
2.	npciTxnId	UPI Transaction Id	CHAR-35	M	
3.	gwRefId	Gateway Reference Id	CHAR-35	M	
4.	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
5.	status	Success/Failure	CHAR-15	M	
6.	errCode	Error Code	CHAR-10	M	
7.	txnType	Transaction Type	CHAR-10	M	PAY / COLLECT/ REFUND
8.	payerVPA	Payer VPA	CHAR-255	O	
9.	payerSeqNo	Payer Sequence Number	NUMBER	O	Payer sequence number
10.	payerName	Payer Name	CHAR-50	O	
11.	payerAcNum	Payer Account Number	CHAR-50	O	
12.	payerIFSC	Payer IFSC Code	CHAR-11	O	
13.	payerMCC	Payer MCC	CHAR-4	O	
14.	payerAcType	Payer Account Type	CHAR-20	O	
15.	settAmount	Settlement Amount	Decimal	O	
16.	orgAmount	Original Transaction Amount	Decimal	O	
17.	settCurrency	Settlement Currency	CHAR-3	O	

18.	payerAppr ovalNum	Remitter Bank approval number	CHAR-10	O	
19.	payerResp Code	Payer Response code	CHAR-3	O	
20.	payeeVPA	Payee VPA	CHAR-255	O	
21.	payeeNam e	Payee Name	CHAR-50	O	
22.	payeeAcNu m	Payee Account Number	CHAR-50	O	
23.	payeeIFSC	Payee IFSC	CHAR-11	O	
24.	payeeAcTy pe	Payee Account Type	CHAR-20	O	
25.	payeeMCC	Payee MCC	CHAR-4	O	
26.	payeeAppr ovalNum	Beneficiary Bank Approval Number	CHAR-10	O	
27.	payeeResp Code	Payee Response Code	CHAR-3	O	

Request:

```
{
          "txnId":"1604888849014",
          "npciTxnId":"127018232458",
          "gwRefId":"127018232468",
          "status":"Success",
          "ts":"2022-01-03T15:37:27",
          "errCode":"TXN_ERR_000",
          "txnType":"COLLECT"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Txn Id	CHAR-35	ME	

Response:

```
{
            "txnId":"1604888849014",
            "npciTxnId":"127018232458",
            "gwRefId":"127018232468",
            "status":"Success",
            "ts":"2022-01-03T15:37:27",
            "errCode":"TXN_ERR_000",
            "txnType":"COLLECT"
}
```

Preapproved Payment Request

Service Name	PaymentRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	pgMerchantId	Merchant Id	CHAR-50	M	
2.	txnId	Unique Transaction Identifier	CHAR-35	M	
3.	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4.	txnNote	Remarks	CHAR-50	M	
5.	initMode	Initiation mode	CHAR-2	M	Default - 00
6.	purposeCode	Purpose Code	CHAR-2	M	Default - 00

7.	refId	Merchant's Reference Identifier	CHAR-50	M	
8.	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
9.	refCategory	Reference URL Category	CHAR-2	O	Default - 00
10.	amount	Payment amount	DECIMAL	M	
11.	payeeVPA	Payee VPA	CHAR-255	M	In case of account and IFSC based payment, value can be passed as <Account No>@<IFSC Code>.ifsc.npci
12.	payeeName	Payee Name	CHAR-100	M	
13.	payeeType	Payee Type	CHAR-10	M	can be set as PERSON
14.	payeeMCC	Payee MCC Code	CHAR-4	M	can be set as 0000
15.	payerMobile	Merchant Device Mobile number	CHAR-12	M	In the format 91<Mobile number>
16.	payerDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions
17.	payerDeviceLocation	Location of the merchant device	CHAR-50	O	
18.	payerDeviceIP	IP Address of the device	CHAR-30	M	

19.	payerDeviceType	Type of Device	CHAR-30	M	MOB/WEB/USSD etc
20.	payerDeviceId	ID of the device	CHAR-50	M	
21.	payerDeviceOS	OS of the device	CHAR-30	CM	Required for Type- MOB
22.	payerDeviceAppName	app name of the device	CHAR-50	CM	Required for Type- MOB
23.	currencyCode	Transaction Currency Default: "INR"	CHAR-3	M	
24.	addinfo2....10	future use – Specifically For Intent Call	CHAR-100	O	
25.	firInstitutionRoute	Institution Route type	CHAR-20	O	Required for FIR transaction
26.	firInstitutionType	Institution Type	CHAR-20	O	MTO
27.	firInstitutionName	Institution Name	CHAR-50	O	
28.	firInstitutionAccNum	Institution Account Number	CHAR-50	O	
29.	firPurposeCode	Purpose Code for FIR payment	CHAR-20	O	
30.	firTxnNote	Remarks for FIR payment	CHAR-50	O	
31.	firOriginatorName	Originator Name	CHAR-50	O	
32.	firOriginatorRefNo	Originator Ref Number	CHAR-50	O	
33.	firOriginatorType	Originator Type	CHAR-50	O	
34.	firOriginatorCity	Originator City	CHAR-50	O	
35.	firOriginatorCountry	Originator Country	CHAR-50	O	
36.	firOriginatorGeocode	Originator Geocode	CHAR-50	O	

37.	firOriginatorLocation	Originator Location	CHAR-50	O	
38.	firBeneficiaryName	Beneficiary Name	CHAR-50	O	

Request:

```
{
"pgMerchantId":"INSM821518000159",
"txnId":"2504888835436",
"txnNote":"thanks",
"ts":"2022-01-03T15:37:27Z",
"initMode":"NA",
"purposeCode":"NA",
"refId":"1504888835295798",
"refUrl":"http://ernestthornhill.com",
"refCategory":"NA",
"amount":"1",
"payeeVpa":"abcd@CUB",
"payeeName":"narendra",
"payeeType":"PERSON",
"payeeMCC":"00",
"payerMobile":"919823143865",
"payerDeviceOS":"ANDROID",
"payerDeviceId":"OP123456",
"payerDeviceType":"MOB",
"payerDeviceIP":"10.58.175.113",
"payerDeviceLocation":"NA",
"payerDeviceGeoCode":"NA",
"payerDeviceAppName":"com.indusind.wallet.gui",
"currencyCode":"INR",
"addInfo2":"NA",
"addInfo3":"NA",
"addInfo4":"NA",
"addInfo5":"NA",
"addInfo6":"NA",
"addInfo7":"NA",
"addInfo8":"NA",
"addInfo9":"NA",
"addInfo10":"NA"

}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	

Response :

```
{
        "txnId":"2504888835436",
        "status":"Success",
        "ts":"2022-01-03T15:37:27",
        "errCode":"TXN_ERR_000"
}
```

Payment Response Callback

Service Name	PaymentResponse
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	txnId	Unique Transaction Identifier	CHAR-35	M	
2.	npciTxnId	UPI Transaction Id	CHAR-35	M	
3.	gwRefId	Gateway Reference Id	CHAR-35	M	
4.	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
5.	status	Success/Failure	CHAR-15	M	
6.	errCode	Error Code	CHAR-10	M	
7.	txnType	Transaction Type	CHAR-10	M	PAY / COLLECT/ REFUND
8.	payerVPA	Payer VPA	CHAR-255	O	
9.	payerSeqNo	Payer Sequence Number	NUMBER	O	Payer sequence number
10.	payerName	Payer Name	CHAR-50	O	
11.	payerAcNum	Payer Account Number	CHAR-50	O	
12.	payerIFSC	Payer IFSC Code	CHAR-11	O	
13.	payerMCC	Payer MCC	CHAR-4	O	
14.	payerAcType	Payer Account Type	CHAR-20	O	
15.	settAmount	Settlement Amount	Decimal	O	
16.	orgAmount	Original Transaction Amount	Decimal	O	

17.	settCurrency	Settlement Currency	CHAR-3	O	
18.	payerApprovalNum	Remitter Bank approval number	CHAR-10	O	
19.	payerRespCode	Payer Response code	CHAR-3	O	
20.	payeeVPA	Payee VPA	CHAR-255	O	
21.	payeeName	Payee Name	CHAR-50	O	
22.	payeeAcNum	Payee Account Number	CHAR-50	O	
23.	payeeIFSC	Payee IFSC	CHAR-11	O	
24.	payeeAcType	Payee Account Type	CHAR-20	O	
25.	payeeMCC	Payee MCC	CHAR-4	O	
26.	payeeApprovalNum	Beneficiary Bank Approval Number	CHAR-10	O	
27.	payeeRespCode	Payee Response Code	CHAR-3	O	

Request:

{
          "txnId":"2504888835436",
          "npciTxnId":"127018232458",
          "gwRefId":"127018232468",
          "status":"Success",
          "ts":"2022-01-03T15:37:27",
          "errCode":"TXN_ERR_000",
          "txnType":"PAY",
          "payerVPA":"",
          "payerSeqNo":"",
          "payerName":"",

```
                    "payerAcNum":"",
                    "payerIFSC":"",
                    "payerMCC":"",
                    "payerAcType":"",
                    "settAmount":"",
                    "orgAmount":"",
                    "settCurrency":"",
                    "payerApprovalNum":"",
                    "payerRespCode":"",
                    "payeeVPA":"",
                    "payeeSeqNo":"",
                    "payeeName":"",
                    "payeeAcNum":"",
                    "payeeIFSC":"",
                    "payeeMCC":"",
                    "payeeAcType":"",
                    "settCurrency":"",
                    "payeeApprovalNum":"",
                    "payeeRespCode":"",
        }
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Txn Id	CHAR-35	ME	

Response :

```
{
"txnId":"2504888835436"
}
```

Transaction Enquiry

Transaction enquiry service allows transaction search by a single transaction id or by filter criteria such as from/to dates in combination with the given merchant id. Also, this API supports pagination for the front end applications to control the display of records.

Service Name	TxnEnquiry
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	searchType	Gateway RRN / Other Details	CHAR-30	M	
2	pgMerchantId	Merchant Id	CHAR-50	M	
3	gwRrn	Unique reference number	CHAR-40	CM	Transaction Ref Id
4	fromDate	Start Date	DATE	CM	YYYY-MM-DD
5	toDate	End Date	DATE	CM	YYYY-MM-DD
6	phone	Customer mobile number	CHAR-12	O	in the format 91<10digit mobile>
7	recordsPerPage	Records per request	Number	CM	Mandatory – if search Type selected as Other Details
8	pageNumber	Start Index	Number	CM	Mandatory – if search Type selected as Other Details

9	custRefNo (RRN)	Customer Reference Number	CHAR-32	CM	
10	npciTranId	npciTranId of the Transaction	CHAR-35	CM	
11	pspRefNo	Unique merchant Reference number	CHAR-32	CM	

Request:

```
{
    "searchType":"RRN",
    "pgMerchantId":"BOIM821518000159",
    "gwRrn":"1504888835295798",
    "fromDate":"2021-12-01",
    "toDate":"2021-12-05",
    "phone":"919823143865",
    "recordsPerPage":"15",
    "pageNumber":"5",
    "custRefNo (RRN)":"913621033341",
    "npciTranId":"INDB8904827C5C4416E1E0539F42180AADC",
    "pspRefNo":"1558023267087"
}
```

Response Attributes

Response shall be an array of JSON objects in case multiple records match the search criteria.

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
A	JSON Array				
1	txnId	Transaction Identifier	CHAR-40	M	
2	mobileNumber	Mobile number	CHAR-12	O	

3	transactionDate	Transcation Date	Timestamp	M	YYYY-MM-DD HH:MM:SS
4	amount	Transcation Amount	Decimal	M	
5	status	Transcation status	CHAR-10	M	SUCCESS / FAILURE / PENDING
6	errCode	Error Code	CHAR-5	M	
7	paymentMode	Mode of payment	CHAR-5	M	UPI/UID etc.
8	txnType	Type of transaction	CHAR-10	M	PAY / COLLECT
9	payerVPA		CHAR-255	O	
10	payerName		CHAR-100	O	
11	payerAccount		CHAR-50	O	
12	payerIFSC		CHAR-11	O	
13	payerAccType		CHAR-20	O	
14	payerType	PERSON / ENTITY	CHAR-10	O	
15	payerApprovalNum		CHAR-10	O	Core bank Apprval number
16	payeeVPA		CHAR-255	O	
17	payeeName		CHAR-100	O	
18	payeeAccount		CHAR-50	O	
19	payeeIFSC		CHAR-11	O	
20	payeeAccType		CHAR-20	O	
21	payeeType	PERSON / ENTITY	CHAR-10	O	
22	payeeApprovalNum		CHAR-10	O	
23	upiTransRefNo	Unique Transaction	CHAR-32	O	

		Reference number			
24	npciTransId	Unique Reference no maintained by NPCI	CHAR-35	M	
25	custRefNo	Customer Reference No	CHAR-12	M	
26	responseCode	Transaction response code	CHAR-2	M	
28	statusDesc	Transaction status description	CHAR-100	M	

Response :

```
{
    "txnId":"1558023267087",
    "mobileNumber":"919823143865",
    "transactionDate":"2022-01-03 15:37:27",
    "amount":"10.00",
    "status":"SUCCESS",
    "errCode":"00",
    "paymentMode":"UPI",
    "txnType":"PAY",
    "payerVPA":"abcd@CUB",
    "payerName":"narendra",
    "payerAccount":"",
    "payerIFSC":"",
    "payerAccType":"CURRENT",
    "payerType":"MERCHANT",
    "payerApprovalNum":"",
    "payeeVPA":"test@indus",
    "payeeName":"test",
    "payeeAccount":"",
    "payeeIFSC":"",
    "payeeAccType":"CURRENT",
    "payeeType":"MERCHANT",
    "payeeApprovalNum":"",
    "upiTransRefNo":"1558023267087",
    "npciTransId":"INDB8904827C5C4416E1E0539F42180AADC",
```

```
        "custRefNo":"913621033341",
        "responseCode":"00",
        "approval-Number":"Dummy Approval Number",
        "statusDesc":" Description"
}
```

Inward Credit Notification

Service Name	PaymentNotification
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	txnId	Unique Transaction Identifier	CHAR-35	M	
2.	npciTxnId	UPI Transaction Id	CHAR-35	M	
3.	gwRefId	Gateway Reference Id	CHAR-35	M	
4.	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
5.	status	Success/Failure	CHAR-15	M	
6.	errCode	Error Code	CHAR-10	M	
7.	txnType	Transaction Type	CHAR-10	M	PAY / COLLECT/ REFUND
8.	payerVPA	Payer VPA	CHAR-255	O	
9.	payerSeqNo	Payer Sequence Number	NUMBER	O	Payer sequence number

10.	payerName	Payer Name	CHAR-50	O	
11.	payerAcNum	Payer Account Number	CHAR-50	O	
12.	payerIFSC	Payer IFSC Code	CHAR-11	O	
13.	payerMCC	Payer MCC	CHAR-4	O	
14.	payerAcType	Payer Account Type	CHAR-20	O	
15.	settAmount	Settlement Amount	Decimal	O	
16.	orgAmount	Original Transaction Amount	Decimal	O	
17.	settCurrency	Settlement Currency	CHAR-3	O	
18.	payerApprovalNum	Remitter Bank approval number	CHAR-10	O	
19.	payerRespCode	Payer Response code	CHAR-3	O	
20.	payeeVPA	Payee VPA	CHAR-255	O	
21.	payeeName	Payee Name	CHAR-50	O	
22.	payeeAcNum	Payee Account Number	CHAR-50	O	
23.	payeeIFSC	Payee IFSC	CHAR-11	O	
24.	payeeAcType	Payee Account Type	CHAR-20	O	
25.	payeeMCC	Payee MCC	CHAR-4	O	
26.	payeeApprovalNum	Beneficiary Bank Approval Number	CHAR-10	O	

27.	payeeResp Code	Payee Response Code	CHAR-3	O	

Request :

```
{
        "txnId":"2504888835436",
        "npciTxnId":"127018232458",
        "gwRefId":"127018232468",
        "status":"Success",
        "ts":"2022-01-03T15:37:27",
        "errCode":"TXN_ERR_000",
        "txnType":"PAY",
        "payerVPA":"",
        "payerSeqNo":"",
        "payerName":"",
        "payerAcNum":"",
        "payerIFSC":"",
        "payerMCC":"",
        "payerAcType":"",
        "settAmount":"",
        "orgAmount":"",
        "settCurrency":"",
        "payerApprovalNum":"",
        "payerRespCode":"",
        "payeeVPA":"",
        "payeeSeqNo":"",
        "payeeName":"",
        "payeeAcNum":"",
        "payeeIFSC":"",
        "payeeMCC":"",
        "payeeAcType":"",
        "settCurrency":"",
        "payeeApprovalNum":"",
        "payeeRespCode":"",
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks

1	txnId	Txn Id	CHAR-35	ME	

Response :

```
{
      "txnId":"2504888835436"

}
```

Third party Validation

Service Name	MerchantOnboarding
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pspRefNo	PSP Reference Number	CHAR-35	M	
2	upiTransRefNo		CHAR-35	M	
3	npciTransId	Unique NPCI Transaction ID	CHAR-35	M	
4	custRefNo	Reference id	CHAR-12	M	
5	amount	Transaction Amount	Number	M	

6	txnAuthDate	Transaction origination date and time by the creator of the message	Timestamp	M	2021-12-29 16:38:10
	ADDITIONAL FIELDS =07				
1	addInfo1	-	-		
2	addInfo2	Payer Account Number	CHAR-50	M	
3	addInfo3	Account_ Name registered with the bank	CHAR-100	M	
4	addInfo4	IFSC Code	CHAR-11	M	
5	addInfo5	-	-		
6	addInfo6	-	-		
7	addInfo7	-	-		
	Remaining fields are kept for future use				
1	payerVpa	Payer Virtual Address	CHAR-255	M	
2	payeeVpa	Payee Virtual Address	CHAR-255	M	
3	orderNo	Order Number	CHAR-50	O	
4	txnNote	Description of the transaction (which will be printed on Pass book)	CHAR-50	M	
6			CHAR-20	M	

		txnType	Transaction Type (Pay)			
7		refURL	URL for the transaction	CHAR-100	M	
8		requestTime	Transaction origination date and time by the creator of the message	Timestamp	M	
9		orgId	Organization id that created the message	CHAR-10	M	
10		messageIdentifier	Message identifier-used to correlate between	CHAR-100	M	
11		transactionURL	URL for the transaction	CHAR-255	M	
12		initiationMode	To determine payment Mode	CHAR-2	M	
13		payerName	Payer Name	CHAR-50	M	
14		payerType	Type of the Payer	CHAR-10	M	
15		payerMcc	Merchant Category Code	CHAR-4	M	
16		payerNameAsPerIdentifier	Payer Name	CHAR-100	M	

17	txnCurrency	Transaction Currency Default: "INR"	CHAR-3	M	
18	payeeName	Payee Name	CHAR-100	O	
19	payeeType	Type of the Payee	CHAR-10	O	
20	payeeMcc	Merchant Category Code	CHAR-4	M	
21	pgMerchantID	PG Merchant ID of the Beneficiary Sub Merchant	CHAR-50	M	

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	responseCode	Response Code from Merchant system	CHAR-5	M	
2.	responseMessage	Response code description	CHAR-50	O	
3.	status	Status	CHAR-10	M	OK
4.	merchantName	Name of the sub merchant	CHAR-100	C	
5.	accountIfsc	IFSC Code	CHAR-11	C	
6.	mcc	Merchant sub	CHAR-4	C	

		category code			
7.	txnApproval	Whether to allow transaction	CHAR-10	C	YES or NO
8.	orderId	Order Ref Id	CHAR-35	C	

```
{

"responseCode":"0",

"responseMessage":"Request accepted.",

"status":"OK",

"merchantName":"SubMerchant01",

"accountIfsc":"INDB0000001",

"accountNumber":"101100007866",

"mcc":"5732",

"txnApproval":"YES",

"orderId": "INDBB74EBA56EA60463EB6CC03E64F"

}
```

Mandate Create Request

Service Name	MandateCreateRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Notes:

1. Mandate create request once initiated goes to payer for authorization. Till the time mandate is authorized, mandate shall be in PENDING state
2. Mandate Update and Revoke requests can be initiated only for mandates where status is ACTIVE.
3. Rule Type and Rule Value should be populated for recurring mandates with frequency other than ONETIME, DAILY or ASPRESENTED.

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	txnNote	Remarks	CHAR-50	M	
5	initMode	Initiation mode	CHAR-2	M	Default - 00
6	purposeCode	Purpose Code	CHAR-2	M	Default – 01 for onetime Mandate;Default – 14 for recurring Mandate
7	refId	Merchant's Reference Identifier	CHAR-50	M	
8	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
9	refCategory	Reference URL Category	CHAR-2	O	Default - 00
10	expireAfter	Expiry time for payer authorization in minutes	NUMERIC	O	1 minute to 64800 minutes, default is 30 minutes
11	mandateName	Mandate Name	CHAR-50	M	
12	revokeableFlag	Whether mandate can be revoked by other party	CHAR-1	O	Default : Y ; value should be 'Y' for other thn one-time frequency
13	blockFundFlag	Whether to block funds	CHAR-1	CM	Should be N for recurring mandates
14	mandateStartDate	Start date of Mandate	DATE	M	In format DDMMYYYY

15	mandateEndDate	End date of mandate	DATE	M	In format DDMMYYYY
16	recurrenceFrequency	One of the following values ONETIME, DAILY, WEEKLY, FORTNIGHTLY, MONTHLY, BIMONTHLY, QUARTERLY, HALFYEARLY, YEARLY, ASPRESENTED	CHAR-20	M	
17	recurrenceRuleType	One of the following BEFORE, ON, AFTER	CHAR-10	CM	Required for recurrenceFrequency other than ONETIME, DAILY, ASPRESENTED
18	recurrenceRuleValue	if the pattern selected as WEEKLY then the value will be from (1-Monday to 7-Sunday) FORTNIGHTLY(1-15 days), MONTHLY|BIMONTHLY|QUARTERLY|HALFYEARLY|YEARLY| (1-30/31 days)-If 30/31 is not available for any given month then last day of the month will be considered	NUMERIC	CM	
19	amount	Mandate amount	DECIMAL	M	
20	amountRule	MAX or EXACT	CHAR-10	M	
21	merchantMobile	Merchant Device Mobile number	CHAR-12	O	In the format 91<Mobile number>
22	merchantDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions
23	merchantDeviceLocation	Location of the merchant device	CHAR-50	O	
24	merchantDeviceIP	IP Address of the device	CHAR-30	M	
25	merchantDeviceType	Type of Device	CHAR-30	M	MOB/WEB/ USSD etc

26	merchantDeviceId	ID of the device	CHAR-50	M	
27	merchantDeviceOS	OS of the device	CHAR-30	CM	Required for Type-MOB
28	merchantDeviceAppName	app name of the device	CHAR-50	CM	Required for Type-MOB
29	payerVPA	Payer VPA	CHAR-255	M	
30	payerName	Payer Name	CHAR-100	M	
31	payerType	Payer Type	CHAR-10	O	can be set as PERSON
32	payerMCC	Payer MCC Code	CHAR-4	O	can be set as 0000
33	payerType.accountNo	Payer Account Number . This field to be passed if account_validation flag is Y	CHAR-30	CM	
34	account_validation	This parameter is to validate the account number for mandate creation.	CHAR-1	CM	

Request:

```
{
    "pgMerchantId":"BOIM821518000159",
    "txnId":"1504888835366",
    "txnNote":"thanks",
    "ts":"2022-01-03T15:37:27Z",
    "initMode":"11",
    "purposeCode":"14",
    "refId":"1504888835295798",
    "refUrl":"http://ernestthornhill.com",
    "refCategory":"NA",
    "expireAfter":"300000",
    "mandateName":"YANITED",
    "revokeableFlag":"N",
    "blockFundFlag":"N",
    "mandateStartDate":"12012022",
```

```
        "mandateEndDate":"12012023",
        "recurrenceFrequency":"WEEKLY",
        "recurrenceRuleType":"BEFORE",
        "recurrenceRuleValue":"1-7",
        "amount":"30.00",
        "amountRule":"EXACT",
        "merchantMobile":"911234567890",
        "payerVpa":"vddd@indus",
        "payerName":"narendra",
        "payerType":"PERSON",
        "payerMCC":"00",
        "merchantDeviceAppName":"GPAY",
        "merchantDeviceOS":"ANDROID",
        "merchantDeviceId":"OP123456",
        "merchantDeviceType":"MOB",
        "merchantDeviceIP":"10.58.175.113",
        "merchantDeviceLocation":"NA",
        "merchantDeviceGeoCode":"NA"
        "payerType.accountNo":"2222022113",
        "account_validation":"Y"


}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	Echoed from Request
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	
5	custRefNo	RRN number of the Mandate	STRING-12	M	

Response:

```json
{
  "txnId": "1504888835366",
  "ts": "2022-01-03T15:37:27Z",
  "status": "SUCCESS",
  "errCode": "TXN_ERR_000",
  "custRefNo":"127018232458"
}
```

Mandate Create Callback

Service Name	MandateCreateCallback
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	status	Success/Failure	CHAR-15	M	
5	errCode	Error Code	CHAR-10	M	
6	mandateAction	CREATE	CHAR-10	M	
7	custRefNo	Customer Reference Number	CHAR-12	M	
8	refId	Reference Id	CHAR-50	ME	Echoed from request
9	mandateUMN	Unique Mandate Number	CHAR-100	C	Populated if status SUCCESS

10	mandateStatus	Status of Mandate: ACTIVE, REJECTED, EXPIRED	CHAR-20	C	
11	mandateName	Mandate Name	CHAR-50	CE	
12	revokeableFlag	Whether mandate can be revoked by other party	CHAR-1	CE	Y or N
13	blockFundFlag	Whether to block funds	CHAR-1	CE	
14	mandateStartDate	Start date of Mandate	DATE	CE	
15	mandateEndDate	End date of mandate	DATE	CE	
16	recurrenceFrequency	Recurrence frequence	CHAR-20	CE	
17	recurrenceRuleType	Recurrence rule type	CHAR-10	CE	
18	recurrenceRuleValue	Rule Value	NUMERIC	CE	
19	amount	Mandate amount	DECIMAL	CE	
20	amountRule	MAX or EXACT	CHAR-10	CE	
21	payerAcNum	Payer Account Number	CHAR-50	C	
22	payerIFSC	Payer IFSC Code	CHAR-11	C	
23	payerMCC	Payer MCC	CHAR-4	C	
24	payerAcType	Payer Account Type	CHAR-20	C	
25	payerVPA	Payer VPA	CHAR-255	CE	
26	payerName	Payer Name	CHAR-100	C	
27	payerType	Payer Type	CHAR-10	C	
28	call_back_id	Unique id for each callback request	CHAR-35	M	
29	requestDate	Mandate Request Date and time	CHAR-50	M	
30	remarks	Mandate Remarks if any	CHAR-50	M	
31	name	Mandate Name	CHAR-20	M	
32	payeeVPA	Payee VPA/UPI ID	CHAR-255	M	
33	payeeName	Payee Name	CHAR-100	M	
34	creditIfsc	Beneficiary IFSC	CHAR-11	M	

35	crediAccount	Beneficiary Account Number	CHAR-20	M	
36	noOfDebit	No of Debit done : This is for future use	NUMBER-10	M	
37	remainingDebit	Remaining debit: This for future use	NUMBER-10	M	
38	onBehalf_Of	Mandate Initiated by	CHAR-FIXED	M	PAYEE
39	purpose_code	Type of mandate	CHAR-2	M	
40	statusDesc	API Status description	CHAR-100	M	
41	has_update_authority	Update Authority	CHAR-1	M	
42	respCode	Response Code	CHAR-2	M	
43	payType	Pay Type - P2P/ P2M	CHAR-3	M	
44	blockFund	Block Fund flag	CHAR-1	M	

Request:

```
{
        "pgMerchantId":"BOIM821518000159",
        "txnId":"1504888835315",
        "ts":"2021-12-08T10:50:30+05:30",
        "mandateAction":"CREATE",
        "status":"SUCCESS",
        "errCode":"000",
        "mandateUMN":"CUB12616187b4c698f835fca50a4f3@upi",
        "custRefNo":"127018232458",
        "refId":"",
        "mandateStatus":"ACTIVE",
        "mandateName":"CREATE Mandate test",
      "revokeableFlag":"Y",
        "blockFundFlag":"N",
        "mandateStartDate":"28092020",
        "mandateEndDate":"28092021",
        "recurrenceFrequency":"DAILY",
        "recurrenceRuleType":"BEFORE",
        "recurrenceRuleValue":"",
        "amount":"2001.00",
        "amountRule":"EXACT",
        "payerAcNum":"158968821000",
        "payerIFSC":"NDB0000020",
        "payerMCC":"5960",
```

```
        "payerAcType:"",
        "payerVPA":"mani@indus",
        "payerName":"Test Payer",
        "payerType":"",
        "call_back_id":"12012023",
        "requestDate":"WEEKLY",
        "remarks":"BEFORE",
        "name":"CREATE Mandate test",
        "payeeVPA":"abc@CUB",
        "payeeName":"Bruno",
        "creditIfsc":"INDB0000007",
        "crediAccount":"1234567890",
        "noOfDebit":"",
        "remainingDebit":"",
        "onBehalf_Of":"PAYEE",
        "purpose_code":"14",
        "statusDesc":"",
        "respCode":"000",
        "payType":"P2M",
        "blockFund":"N"

}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	ME	
Response:					

```
{
   "txnId": "1504888835315",

}
```

Mandate Update Request

Service Name	MandateUpdateRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Notes:

1. Only ACTIVE mandates can be modified

2. Payee initiated mandates cannot be modified by Payer

3. Amount and end date of mandate can be modified by Payee, however Payer authorization will be required.

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	txnNote	Remarks	CHAR-50	M	
5	initMode	Initiation mode	CHAR-2	M	Default - 00
6	purposeCode	Purpose Code	CHAR-2	M	Default - 00
7	refId	Merchant's Reference Identifier	CHAR-50	M	
8	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
9	refCategory	Reference URL Category	CHAR-2	O	Default - 00
10	expireAfter	Expiry time for payer authorization in minutes	NUMERIC	O	1 minute to 64800 minutes, default is 30 minutes
11	mandateAction	UPDATE	CHAR-10	M	

12	mandateUMN	Unique Mandate Number	CHAR-100	M	
13	mandateEndDate	End date of mandate	DATE	M	Only End Date can be changed. In format DDMMYYY Y
14	amount	Mandate amount	DECIMAL	M	Can be changed
15	amountRule	MAX or EXACT	CHAR-10	M	Can be changed
16	merchantMobile	Merchant Device Mobile number	CHAR-12	O	In the format 91<Mobile number>
17	merchantDeviceGeoC ode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transaction s
18	merchantDeviceLocat ion	Location of the merchant device	CHAR-50	O	
19	merchantDeviceIP	IP Address of the device	CHAR-30	M	
20	merchantDeviceType	Type of Device	CHAR-30	M	MOB/WEB / USSD etc
21	merchantDeviceId	ID of the device	CHAR-50	CM	Required for Type-MOB
22	merchantDeviceOS	OS of the device	CHAR-30	CM	Required for Type-MOB
23	merchantDeviceApp Name	app name of the device	CHAR-50	M	

Request:

```
{
        "pgMerchantId":"BOIM821518000159",
        "txnId":"1104888845344",
        "txnNote":"thanks",
        "ts":"2022-01-03T15:37:27Z",
        "initMode":"11",
        "purposeCode":"14",
        "refId":"1504888835295798",
        "refUrl":"http://ernestthornhill.com",
        "refCategory":"NA",
        "expireAfter":"300000",
        "mandateAction":"UPDATE",
        "mandateUMN":"CUB12616187b4c698f835fca50a4f3@upi",
        "blockFundFlag":"N",
        "mandateEndDate":"12012023",
        "amount":"30.00",
        "amountRule":"EXACT",
        "merchantMobile":"911234567890",
        "merchantDeviceAppName":"GPAY",
        "merchantDeviceOS":"ANDROID",
        "merchantDeviceId":"OP123456",
        "merchantDeviceType":"MOB",
        "merchantDeviceIP":"10.58.175.113",
        "merchantDeviceLocation":"NA",
        "merchantDeviceGeoCode":"NA"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	
5	statusDesc	API Status description	CHAR-200	M	

Response:

```
{
  "txnId": "1504888835366",
  "ts": "2022-01-03T15:37:27Z",
  "status": "SUCCESS",
  "errCode": "TXN_ERR_000",
  "custRefNo":"127018232458"
}
```

Mandate Update Response Callback

Service Name	MandateUpdateCallback
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	status	Success/Failure	CHAR-15	M	
5	errCode	Error Code	CHAR-10	M	
6	mandateAction	UPDATE	CHAR-10	M	
7	custRefNo	Customer Reference Number	CHAR-12	M	
8	refId	Reference Id	CHAR-50	ME	Echoed from request

9	mandateUMN	Unique Mandate Number	CHAR-100	C	Populated if status SUCCESS
10	mandateStatus	Status of Mandate: ACTIVE, REJECTED, EXPIRED	CHAR-20	C	
11	mandateName	Mandate Name	CHAR-50	CE	
12	revokeableFlag	Whether mandate can be revoked by other party	CHAR-1	CE	Y or N
13	blockFundFlag	Whether to block funds	CHAR-1	CE	
14	mandateStartDate	Start date of Mandate	DATE	CE	
15	mandateEndDate	End date of mandate	DATE	CE	
16	recurrenceFrequency	Recurrence frequence	CHAR-20	CE	
17	recurrenceRuleType	Recurrence rule type	CHAR-10	CE	
18	recurrenceRuleValue	Rule Value	NUMERIC	CE	
19	amount	Mandate amount	DECIMAL	CE	
20	amountRule	MAX or EXACT	CHAR-10	CE	
21	payerAcNum	Payer Account Number	CHAR-50	C	
22	payerIFSC	Payer IFSC Code	CHAR-11	C	
23	payerMCC	Payer MCC	CHAR-4	C	
24	payerAcType	Payer Account Type	CHAR-20	C	
25	payerVPA	Payer VPA	CHAR-255	CE	
26	payerName	Payer Name	CHAR-100	C	
27	payerType	Payer Type	CHAR-10	C	
28	call_back_id	Unique id for each callback request	CHAR-35	M	
29	requestDate	Mandate Request Date and time	CHAR-50	M	
30	remarks	Mandate Remarks if any	CHAR-50	M	
31	name	Mandate Name	CHAR-20	M	
32	payeeVPA	Payee VPA/UPI ID	CHAR-255	M	
33	payeeName	Payee Name	CHAR-100	M	

34	creditIfsc	Beneficiary IFSC	CHAR-11	M	
35	crediAccount	Beneficiary Account Number	CHAR-20	M	
36	noOfDebit	No of Debit done : This is for future use	NUMBER-10	M	
37	remainingDebit	Remaining debit: This for future use	NUMBER-10	M	
38	onBehalf_Of	Mandate Initiated by	CHAR-FIXED	M	PAYEE
39	purpose_code	Type of mandate	CHAR-2	M	
40	statusDesc	API Status description	CHAR-100	M	
41	has_update_authority	Update Authority	CHAR-1	M	
42	respCode	Response Code	CHAR-2	M	
43	payType	Pay Type - P2P/ P2M	CHAR-3	M	
44	blockFund	Block Fund flag	CHAR-1	M	

Request:

```
{
            "pgMerchantId":"BOIM821518000159",
            "txnId":"1504888835315",
            "ts":"2021-12-08T10:50:30+05:30",
            "mandateAction":"UPDATE",
            "status":"SUCCESS",
            "errCode":"000",
            "mandateUMN":"CUB12616187b4c698f835fca50a4f3@upi",
            "custRefNo":"127018232458",
            "refId":"",
            "mandateStatus":"ACTIVE",
            "mandateName":"UPDATE Mandate test",
        "revokeableFlag":"Y",
            "blockFundFlag":"N",
            "mandateStartDate":"28092020",
            "mandateEndDate":"28092021",
            "recurrenceFrequency":"DAILY",
            "recurrenceRuleType":"BEFORE",
            "recurrenceRuleValue":"",
            "amount":"2001.00",
            "amountRule":"EXACT",
            "payerAcNum":"158968821000",
```

```
            "payerIFSC":"NDB0000020",
            "payerMCC":"5960",
            "payerAcType:"",
            "payerVPA":"mani@indus",
            "payerName":"Test Payer",
            "payerType":"",
            "call_back_id":"12012023",
            "requestDate":"WEEKLY",
            "remarks":"BEFORE",
            "name":"CREATE Mandate test",
            "payeeVPA":"abc@CUB",
            "payeeName":"Bruno",
            "creditIfsc":"INDB0000007",
            "crediAccount":"1234567890",
            "noOfDebit":"",
            "remainingDebit":"",
            "onBehalf_Of":"PAYEE",
            "purpose_code":"14",
            "statusDesc":"",
            "respCode":"000",
            "payType":"P2M",
            "blockFund":"N"

}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	

Response:

```
{
   "txnId":"1504888835315",

}
```

Mandate Revoke Request

Service Name	MandateRevokeRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Notes:

1. Only ACTIVE mandates can be revoked

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	txnNote	Remarks	CHAR-50	M	
5	initMode	Initiation mode	CHAR-2	M	Default - 00
6	purposeCode	Purpose Code	CHAR-2	M	Default - 00
7	refId	Merchant's Reference Identifier	CHAR-50	M	
8	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
9	refCategory	Reference URL Category	CHAR-2	O	Default - 00
10	initiatedBy	Mandate Initiated By	CHAR-10	M	PAYER or PAYEE
11	expireAfter	Expiry time for payer authorization in minutes	NUMERIC	O	1 minute to 64800 minutes, default is 30 minutes
12	mandateAction	REVOKE	CHAR-10	M	
13	mandateUMN	Unique Mandate Number	CHAR-100	M	

14	merchantMobile	Merchant Device Mobile number	CHAR-12	O	In the format 91<Mobile number>
15	merchantDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions
16	merchantDeviceLocation	Location of the merchant device	CHAR-50	O	
17	merchantDeviceIP	IP Address of the device	CHAR-30	M	
18	merchantDeviceType	Type of Device	CHAR-30	M	MOB/WEB / USSD etc
19	merchantDeviceId	ID of the device	CHAR-50	CM	Required for Type-MOB
20	merchantDeviceOS	OS of the device	CHAR-30	CM	Required for Type-MOB
21	merchantDeviceAppName	app name of the device	CHAR-50	M	

Request:

```
{
        "pgMerchantId":"BOIM821518000159",
        "txnId":"1104888845344",
        "txnNote":"thanks",
        "ts":"2022-01-03T15:37:27Z",
        "initMode":"11",
        "purposeCode":"14",
        "refId":"1504888835295798",
        "refUrl":"http://ernestthornhill.com",
        "refCategory":"NA",
        "expireAfter":"300000",
```

    "mandateAction":"REVOKE",
    "mandateUMN":"CUB12616187b4c698f835fca50a4f3@upi",
    "merchantMobile":"911234567890",
    "merchantDeviceAppName":"GPAY",
    "merchantDeviceOS":"ANDROID",
    "merchantDeviceId":"OP123456",
    "merchantDeviceType":"MOB",
    "merchantDeviceIP":"10.58.175.113",
    "merchantDeviceLocation":"NA",
    "merchantDeviceGeoCode":"NA"
}

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	
5	statusDesc	API Status description	CHAR-200	M	

Response:

{
  "txnId": "1504888835366",
  "ts": "2022-01-03T15:37:27Z",
  "status": "SUCCESS",
  "errCode": "TXN_ERR_000",
  "custRefNo":"127018232458"
}

Mandate Revoke Response Callback

Service Name	MandateRevokeCallback

HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	status	Success/Failure	CHAR-15	M	
5	errCode	Error Code	CHAR-10	M	
6	mandateAction	UPDATE	CHAR-10	M	
7	custRefNo	Customer Reference Number	CHAR-12	M	
8	refId	Reference Id	CHAR-50	ME	Echoed from request
9	mandateUMN	Unique Mandate Number	CHAR-100	C	Populated if status SUCCESS
10	mandateStatus	Status of Mandate: ACTIVE, REJECTED, EXPIRED	CHAR-20	C	
11	mandateName	Mandate Name	CHAR-50	CE	
12	revokeableFlag	Whether mandate can be revoked by other party	CHAR-1	CE	Y or N
13	blockFundFlag	Whether to block funds	CHAR-1	CE	
14	mandateStartDate	Start date of Mandate	DATE	CE	
15	mandateEndDate	End date of mandate	DATE	CE	
16	recurrenceFrequency	Recurrence frequence	CHAR-20	CE	
17	recurrenceRuleType	Recurrence rule type	CHAR-10	CE	
18	recurrenceRuleValue	Rule Value	NUMERIC	CE	

19	amount	Mandate amount	DECIMAL	CE	
20	amountRule	MAX or EXACT	CHAR-10	CE	
21	payerAcNum	Payer Account Number	CHAR-50	C	
22	payerIFSC	Payer IFSC Code	CHAR-11	C	
23	payerMCC	Payer MCC	CHAR-4	C	
24	payerAcType	Payer Account Type	CHAR-20	C	
25	payerVPA	Payer VPA	CHAR-255	CE	
26	payerName	Payer Name	CHAR-100	C	
27	payerType	Payer Type	CHAR-10	C	
28	call_back_id	Unique id for each callback request	CHAR-35	M	
29	requestDate	Mandate Request Date and time	CHAR-50	M	
30	remarks	Mandate Remarks if any	CHAR-50	M	
31	name	Mandate Name	CHAR-20	M	
32	payeeVPA	Payee VPA/UPI ID	CHAR-255	M	
33	payeeName	Payee Name	CHAR-100	M	
34	creditIfsc	Beneficiary IFSC	CHAR-11	M	
35	crediAccount	Beneficiary Account Number	CHAR-20	M	
36	noOfDebit	No of Debit done : This is for future use	NUMBER-10	M	
37	remainingDebit	Remaining debit: This for future use	NUMBER-10	M	
38	onBehalf_Of	Mandate Initiated by	CHAR-FIXED	M	PAYEE
39	purpose_code	Type of mandate	CHAR-2	M	
40	statusDesc	API Status description	CHAR-100	M	
41	has_update_authority	Update Authority	CHAR-1	M	
42	respCode	Response Code	CHAR-2	M	
43	payType	Pay Type - P2P/ P2M	CHAR-3	M	
44	blockFund	Block Fund flag	CHAR-1	M	

Request:

```
{
            "pgMerchantId":"BOIM821518000159",
            "txnId":"1504888835315",
            "ts":"2021-12-08T10:50:30+05:30",
            "mandateAction":"REVOKE",
            "status":"SUCCESS",
            "errCode":"000",
            "mandateUMN":"CUB12616187b4c698f835fca50a4f3@upi",
            "custRefNo":"127018232458",
            "refId":"",
            "mandateStatus":"ACTIVE",
            "mandateName":"UPDATE Mandate test",
          "revokeableFlag":"Y",
            "blockFundFlag":"N",
            "mandateStartDate":"28092020",
            "mandateEndDate":"28092021",
            "recurrenceFrequency":"DAILY",
            "recurrenceRuleType":"BEFORE",
            "recurrenceRuleValue":"",
            "amount":"2001.00",
            "amountRule":"EXACT",
            "payerAcNum":"158968821000",
            "payerIFSC":"NDB0000020",
            "payerMCC":"5960",
            "payerAcType:"",
            "payerVPA":"mani@indus",
            "payerName":"Test Payer",
            "payerType":"",
            "call_back_id":"12012023",
            "requestDate":"WEEKLY",
            "remarks":"BEFORE",
            "name":"CREATE Mandate test",
            "payeeVPA":"abc@CUB",
            "payeeName":"Bruno",
            "creditIfsc":"INDB0000007",
            "crediAccount":"1234567890",
            "noOfDebit":"",
            "remainingDebit":"",
            "onBehalf_Of":"PAYEE",
            "purpose_code":"14",
            "statusDesc":"",
            "respCode":"000",
            "payType":"P2M",
            "blockFund":"N"
```

```
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	

Response:

```
{
   "txnId": "1504888835315",

}
```

Mandate Status Enquiry

Service Name	MandateStatusEnquiry
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	orgTxnId	Original Transaction	CHAR-50	M	

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
		identifier for mandate create/update / revoke request			
5	mandateAction	CREATE / UPDATE /REVOKE	CHAR-10	M	
6	onBehalf_Of	Mandate Initiated by	CHAR-FIXED		
~~7~~	~~umn~~	~~Unique Mandate Reference Number Either orgPspRefNo or UMN is mandatory.~~	~~CHAR-72~~	~~O~~	~~-~~

Request:

```
{
"pgMerchantId":"BOIM821518000159",
"txnId":"INDBCKKWQO46P5QTRKSWPS3XTSC1AXQ65EZ",
"ts":"2022-01-03T15:37:27Z",
"orgTxnId":"INDBCKKWQO46P5QTRKSWPS3X1111AXQ6000",
"mandateAction":"CREATE",
"onBehalf_Of":"PAYEE"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	PG merchant ID	CHAR-20	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	status	Success / Failure / Pending	CHAR-15	M	
5	errCode	Error Code	CHAR-10	M	

6	mandateAction	CREATE / UPDATE/ REVOKE	CHAR-10	M	
7	custRefNo	Customer Reference Number	CHAR-12	M	
8	refId	Reference Id	CHAR-50	ME	Echoed from request
9	mandateUMN	Unique Mandate Number	CHAR-100	C	Populated if status SUCCESS
10	mandateStatus	Status of Mandate: ACTIVE, REJECTED, EXPIRED	CHAR-20	C	
11	mandateName	Mandate Name	CHAR-50	CE	
12	revokeableFlag	Whether mandate can be revoked by other party	CHAR-1	CE	Y or N
13	blockFundFlag	Whether to block funds	CHAR-1	CE	
14	mandateStartDate	Start date of Mandate	DATE	CE	
15	mandateEndDate	End date of mandate	DATE	CE	
16	recurrenceFrequency	Recurrence frequence	CHAR-20	CE	
17	recurrenceRuleType	Recurrence rule type	CHAR-10	CE	
18	recurrenceRuleValue	Rule Value	NUMERIC	CE	
19	amount	Mandate amount	DECIMAL	CE	
20	amountRule	MAX or EXACT	CHAR-10	CE	
21	payerAcNum	Payer Account Number	CHAR-50	C	
22	payerIFSC	Payer IFSC Code	CHAR-11	C	

23	payerMCC	Payer MCC	CHAR-4	C	
24	payerAcType	Payer Account Type	CHAR-20	C	
25	payerVPA	Payer VPA	CHAR-255	CE	
26	payerName	Payer Name	CHAR-100	C	
27	payerType	Payer Type	CHAR-10	C	
28	statusDesc	API Status description	CHAR-200	M	
29	requestDate	Mandate Request Date and time	CHAR-50	M	
30	remarks	Mandate Remarks if any	CHAR-50	O	
31	payeeVPA	Payee VPA/UPI ID	CHAR-255	M	
32	payeeName	Payee Name	CHAR-100	M	
33	creditIfsc	creditIfsc	CHAR-11	M	
34	crediAccount	crediAccount	CHAR-20	M	
35	noOfDebit	No of Debit done: This is for future use	NUMBER-10	O	
36	remainingDebit	Remaining debit: This for future use	NUMBER-10	O	
37	onBehalf_Of	Mandate Initiated by	CHAR-FIXED	M	
38	purpose_code	Type of mandate	CHAR-2	O	
39	nextRecurDate	Mandate next debit date	CHAR-50	O	
40	remRecuCount	Remaining number of debits for the given mandate	NUMBER-5	O	
41	has_update_authority	Update Authority	CHAR-1	M	

Response:

{
    "pgMerchantId":"INDB000006002278",
    "txnId":"INDBCKKWQO46P5QTRKSWPS3XTSC1AXQ65EZ",
    "ts":"2021-12-08T10:50:30+05:30",
    "status":"SUCCESS",
    "errCode":"00",
    "mandateAction":"CREATE",
    "custRefNo":"121231738123",
    "refId":"",
    "mandateUMN":"Mec5cb6b2b0640caa3d93d190095c002@indus",
    "mandateStatus":"ACTIVE",
    "mandateName":"Test Mandate",
    "revokeableFlag":"Y",
    "blockFundFlag":"N",
    "mandateStartDate":"25072019",
    "mandateEndDate":"25092019",
    "recurrenceFrequency":"WEEKLY",
    "recurrenceRuleType":"BEFORE",
    "recurrenceRuleValue":"1-7",
    "amount":"221.00",
    "amountRule":"EXACT",
    "payerAcNum":"0000030001589909",
    "payerIFSC":"INDBN0000437",
    "payerMCC":"5906",
    "payerAcType":"",
    "payerVPA":"testvpa@indus",
    "payerName":"Test Payer",
    "payerType":"",
    "statusDesc":"Test Success",
    "requestDate":"25 Jul 2019 12:37 PM",
    "remarks":"",
    "payeeVPA":"india.uber@indus",
    "payeeName":"Test Payee",
    "creditIfsc":"INDB0000160",
    "crediAccount":"01601200021634",
    "noOfDebit":"0",
    "remainingDebit":"0",
    "onBehalf_Of":"PAYEE",
    "purpose_code":"00",
    "nextRecurDate":"Feb 28, 2020 12:00:00 AM",
    "remRecuCount":"3",

```
        "has_update_authority":"Y"

}
```

Mandate List Enquiry

Service Name	MandateListEnquiry
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	fromDate	From Date	DATE	O	In the format DDMMYYYY
5	toDate	To Date	DATE	O	In the format DDMMYYYY
6	mandateStatus	ACTIVE, REVOKED, COMPLETED, PAUSED, EXPIRED	CHAR-10	O	Mandate status filter
7	fromIndex	Pagination starting record index	NUMERIC	O	Default shall be 0
8	toIndex	Pagination to index	NUMERIC	O	Default shall be 50

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
9	totalRecords	Total records to be returned	NUMERIC	O	Default shall be 50, max allowed is 100

Request:

```
{
        "pgMerchantId":"INDB000006002278",
        "txnId":"INDBCKKWQO46P5QTRKSWPS3XTSC1AXQ65EZ",
        "ts":"2021-12-08T10:50:30+05:30",
        "fromDate":"25072019",
        "toDate":"27072019",
        "mandateStatus":"ACTIVE",
        "fromIndex":"0",
        "toIndex":"50",
        "totalRecords":"50"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	
5	fromDate	From Date	DATE	CE	In the format DDMMYYYY
6	toDate	To Date	DATE	CE	In the format DDMMYYYY

7	mandateStatus	ACTIVE, REVOKED, COMPLETED, PAUSED, EXPIRED	CHAR-10	CE	Mandate status filter
8	fromIndex	Pagination starting record index	NUMERIC	CE	Default shall be 0
9	toIndex	Pagination to index	NUMERIC	CE	Default shall be 50
10	totalRecords	Total records to be returned	NUMERIC	CE	Default shall be 50, max allowed is 100
11	mandateRecords	JSON array of mandate objects	JSON Array	O	Populated if records match the search criteria
12	mandateTxnId	Mandate Transaction Identifier	CHAR-40	M	
13	custRefNo	Customer Reference Number	CHAR-12	M	
14	refId	Reference Id	CHAR-50	M	
15	mandateUMN	Unique Mandate Number	CHAR-100	M	Echoed from request
16	mandateStatus	Status of Mandate: ACTIVE, REJECTED, EXPIRED, COMPLETED, PAUSED	CHAR-20	M	Populated if status SUCCESS
17	revokeableFlag	Whether mandate can be revoked by other party	CHAR-1	M	Y or N
18	blockFundFlag	Whether to block funds	CHAR-1	M	

19	mandateStartDate	Start date of Mandate	DATE	M	
20	mandateEndDate	End date of mandate	DATE	M	
21	recurrenceFrequency	Recurrence frequence	CHAR-20	M	
22	recurrenceRuleType	Recurrence rule type	CHAR-10	M	
23	recurrenceRuleValue	Rule Value	NUMERIC	M	
24	amount	Mandate amount	DECIMAL	M	
25	amountRule	MAX or EXACT	CHAR-10	M	
26	payerAcNum	Payer Account Number	CHAR-50	M	
27	payerIFSC	Payer IFSC Code	CHAR-11	M	
28	payerMCC	Payer MCC	CHAR-4	M	
29	payerAcType	Payer Account Type	CHAR-20	M	
30	payerVPA	Payer VPA	CHAR-255	M	
31	payerName	Payer Name	CHAR-100	M	
32	payerType	Payer Type	CHAR-10	M	
33	pgMerchantId	PG merchant ID	STRING-20	M	
34	statusDesc	API Status description	STRING-200	M	
35	respCode	NPCI response code	STRING-6	O	
36	requestDate	Mandate Request Date and time	STRING-50	M	
37	remarks	Mandate Remarks if any	STRING-50	O	
38	name	Mandate Name	STRING-20	M	

39	payeeVPA	Payee VPA/UPI ID	STRING-255	M	
40	payeeName	Payee Name	STRING-100	M	
41	noOfDebit	No of Debit done : This is for future use	NUMBER-10	O	
42	remainingDebit	Remaining debit: This for future use	NUMBER-10	O	
43	onBehalf_Of	Mandate Initiated by	STRING-FIXED	M	
44	nextRecurDate	Mandate next debit date	String-50	O	
45	remRecuCount	Remaining number of debits for the given mandate	Number-5	O	
46	has_update_a uthority	Update authority	String-2	O	
47	payType	Pay Type P2M- Payer to Merchant P2P- User to User	String-3	O	

Response:

```
{
        "txnId":"INDBCKKWQO46P5QTRKSWPS3XTSC1AXQ65EZ",
        "ts":"2021-12-08T10:50:30+05:30",
        "status":"SUCCESS",
        "errCode":"00",
        "fromDate":"25072019",
        "toDate":"27072019",
        "mandateStatus":"ACTIVE",
        "fromIndex":"0",
        "toIndex":"50",
        "totalRecords":"50",
        "mandateRecords":"50",
        "mandateTxnId":"MNDBCKKWQO46P5QTRKSWPS3XTSC1AXQ65EZ",
        "custRefNo":"121231738123"
```

```
        "refId":"",
        "mandateUMN":"Mec5cb6b2b0640caa3d93d190095c002@indus",
        "mandateStatus":"ACTIVE",
        "revokeableFlag":"Y",
        "blockFundFlag":"N",
        "mandateStartDate":"25072019",
        "mandateEndDate":"25072019",
        "recurrenceFrequency":"WEEKLY",
        "recurrenceRuleType":"BEFORE",
        "recurrenceRuleValue":"1-7",
        "amount":"221.00",
        "amountRule":"EXACT",
        "payerAcNum":"0000030001589909",
        "payerIFSC":"INDBN0000437",
        "payerMCC":"5906",
        "payerAcType":"",
        "payerVPA":"testvpa@indus",
        "payerName":"Test Payer",
        "payerType":"",
        "pgMerchantId":"INDB000006002278",
        "statusDesc":"Success Desc",
        "respCode":"00",
        "requestDate":25 Jul 2019 12:37 PM"",
        "remarks":"",
        "name":" Test Mandate Name",
        "payeeVPA":"india.uber@indus",
        "payeeName":"Test Payee",
        "noOfDebit":"0",
        "remainingDebit":"0",
        "onBehalf_Of":"PAYEE",
        "nextRecurDate":"Feb 28, 2020 12:00:00 AM",
        "remRecuCount":"3",
        "has_update_authority":"Y",
        "payType":"P2M"
}
```

Incoming Mandate Notification

Service Name	MandateNotification
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Notes:

1. This API is invoked on merchant system when a payer initiated mandate is received from payer PSP directed towards merchant.

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	status	Success/Failure	CHAR-15	M	
5	errCode	Error Code	CHAR-10	M	
6	mandateAction	CREATE	CHAR-10	M	
7	custRefNo	Customer Reference Number	CHAR-12	M	
8	refId	Reference Id	CHAR-50	ME	Echoed from request
9	mandateUMN	Unique Mandate Number	CHAR-100	C	Populated if status SUCCESS
10	mandateStatus	Status of Mandate: ACTIVE, REJECTED, EXPIRED	CHAR-20	C	
11	mandateName	Mandate Name	CHAR-50	CE	
12	revokeableFlag	Whether mandate can be revoked by other party	CHAR-1	CE	Y or N
13	blockFundFlag	Whether to block funds	CHAR-1	CE	
14	mandateStartDate	Start date of Mandate	DATE	CE	
15	mandateEndDate	End date of mandate	DATE	CE	
16	recurrenceFrequency	Recurrence frequence	CHAR-20	CE	
17	recurrenceRuleType	Recurrence rule type	CHAR-10	CE	
18	recurrenceRuleValue	Rule Value	NUMERIC	CE	

19	amount	Mandate amount	DECIMAL	CE	
20	amountRule	MAX or EXACT	CHAR-10	CE	
21	payerAcNum	Payer Account Number	CHAR-50	C	
22	payerIFSC	Payer IFSC Code	CHAR-11	C	
23	payerMCC	Payer MCC	CHAR-4	C	
24	payerAcType	Payer Account Type	CHAR-20	C	
25	payerVPA	Payer VPA	CHAR-255	CE	
26	payerName	Payer Name	CHAR-100	C	
27	payerType	Payer Type	CHAR-10	C	
28	call_back_id	Unique id for each callback request	CHAR-35	M	
29	requestDate	Mandate Request Date and time	STRING-50	M	
30	remarks	Mandate Remarks if any	STRING-50	M	
31	name	Mandate Name	STRING-20	M	
32	payeeVPA	Payee VPA/UPI ID	STRING-255	M	
33	payeeName	Payee Name	STRING-100	M	
34	creditIfsc	Beneficiary IFSC	STRING-11	M	
35	crediAccount	Beneficiary Account Number	STRING-20	M	
36	noOfDebit	No of Debit done : This is for future use	NUMBER-10	M	
37	remainingDebit	Remaining debit: This for future use	NUMBER-10	M	
38	onBehalf_Of	Mandate Initiated by	STRING-FIXED	M	PAYER
39	purpose_code	Type of mandate	String-2	M	

40	statusDesc	API Status description	String-100	M	
41	has_update_authority	Update Authority	String-1	M	
42	respCode	Response Code	String-2	M	
43	payType	Pay Type - P2P/ P2M	String-3	M	
44	blockFund	Block Fund flag	String-1	M	

Request:

```
{
            "pgMerchantId":"BOIM821518000159",
            "txnId":"1504888835315",
            "ts":"2021-12-08T10:50:30+05:30",
            "mandateAction":"CREATE",
            "status":"SUCCESS",
            "errCode":"000",
            "mandateUMN":"CUB12616187b4c698f835fca50a4f3@upi",
            "custRefNo":"127018232458",
            "refId":"",
            "mandateStatus":"ACTIVE",
            "mandateName":"CREATE Mandate test",
        "revokeableFlag":"Y",
            "blockFundFlag":"N",
            "mandateStartDate":"28092020",
            "mandateEndDate":"28092021",
            "recurrenceFrequency":"DAILY",
            "recurrenceRuleType":"BEFORE",
            "recurrenceRuleValue":"",
            "amount":"2001.00",
            "amountRule":"EXACT",
            "payerAcNum":"158968821000",
            "payerIFSC":"NDB0000020",
            "payerMCC":"5960",
            "payerAcType:"",
            "payerVPA":"mani@indus",
            "payerName":"Test Payer",
            "payerType":"",
            "call_back_id":"12012023",
            "requestDate":"WEEKLY",
            "remarks":"BEFORE",
            "name":"CREATE Mandate test",
            "payeeVPA":"abc@CUB",
            "payeeName":"Bruno",
            "creditIfsc":"INDB0000007",
            "crediAccount":"1234567890",
```

```
            "noOfDebit":"",
            "remainingDebit":"",
            "onBehalf_Of":"PAYEE",
            "purpose_code":"14",
            "statusDesc":"",
            "respCode":"000",
            "payType":"P2M",
            "blockFund":"N"

   }
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	

Response:

```
{
   "txnId":"1504888835315",

}
```

Mandate Pre-debit Notification

Service Name	MandateDebitNotification
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	txnNote	Remarks	CHAR-50	M	
5	initMode	Initiation mode	CHAR-2	M	Default - 00
6	purposeCode	Purpose Code	CHAR-2	M	Default - 00
7	refId	Merchant's Reference Identifier	CHAR-50	M	
8	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
9	refCategory	Reference URL Category	CHAR-2	O	Default - 00
10	mandateUMN	Unique Mandate Number	CHAR-100	M	
11	mandateNextExecutionTs	Next Execution timestamp	Timestamp	M	
12	amount	Mandate amount	DECIMAL	M	
13	merchantMobile	Merchant Device Mobile number	CHAR-12	O	To be picked from merchant data available in UPI Switch if not populated
14	merchantDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions
15	merchantDeviceLocation	Location of the merchant device	CHAR-50	O	
16	merchantDeviceIP	IP Address of the device	CHAR-30	M	

17	merchantDeviceType	Type of Device	CHAR-30	M	MOB/WEB/USSD etc
18	merchantDeviceId	ID of the device	CHAR-50	M	
19	merchantDeviceOS	OS of the device	CHAR-30	CM	Required for Type- MOB
20	merchantDeviceAppName	app name of the device	CHAR-50	CM	Required for Type- MOB
21	executionSeqNum	Mandate Execution number	NUMERIC	M	

Request:

```
{
        "pgMerchantId":"INSM821518000159",
        "txnId":"4704888835320",
        "txnNote":"MT92B",
        "ts":"2022-01-03T15:37:27Z",
        "initMode":"00",
        "purposeCode":"14",
        "refId":"1504888835295798",
        "refUrl":"http://ernestthornhill.com",
        "refCategory":"NA",
        "mandateUMN":"a47ce12f3d28473d8f98522011e6e310@denapsp",
        "mandateNextExecutionTs":"2022-01-31T11:40:00+05:30",
        "amount":"35",
        "executionSeqNum":"001",
        "merchantMobile":"911234567890",
        "merchantDeviceAppName":"GPAY",
        "merchantDeviceOS":"ANDROID",
        "merchantDeviceId":"OP123456",
        "merchantDeviceType":"MOB",
        "merchantDeviceIP":"10.58.175.113",
        "merchantDeviceLocation":"NA",
        "merchantDeviceGeoCode":"NA"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks

1	txnId	Unique Transaction Identifier	CHAR-35	M	

Response:

```
{
  "txnId": "INSM821518000159",
}
```

Mandate Pre-debit Notification Response Callback

Service Name	MandateDebitNotifyCallback
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	
5	pgMerchantId	pgMerchantId	CHAR 20	M	
6	statusDesc	API Status description	CHAR 200	M	Request Processed Successfully
7	custRefNo	RRN number of the Mandate	CHAR 12	M	9.13413E+11
8	requestDate	Mandate Request Date and time	CHAR 50	M	5/25/2020 12:37

9	remarks	Mandate Remarks if any	CHAR 50	O	UPI Mandate Expected: alphanumeric, special characters @ and dot (.)
10	frequency	Mandate Frequency	CHAR Fixed	M	MONTHLY
11	amount	Mandate Amount	CHAR 19	M	"20.00" Expected: Numeric with 2 decimal
12	startDate	Mandate start date	CHAR 11	M	"25 MAY 2020" Expected: date format (DD MMM YYYY)
13	endDate	Mandate end date	CHAR 11	M	25 JUL 2020" Expected: date format (DD MMM YYYY)
14	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	CHAR 72	M	mec5cb6b2b0640caa3d93 d190095c002@indus
15	payerVPA	Payer VPA/UPI ID	CHAR 255	M	testvpa@indus
16	payerName	Payer Name	CHAR 100	M	vivek
17	payeeVPA	Payee VPA/UPI ID	CHAR 255	M	india.uber@indus
18	payeeName	Payee Name	CHAR 100	M	UBER INDIA SYSTEMS
19	noOfDebit	No of Debit done : This is for future use	Number 10	O	
20	remainingDebit	Remaining debit: This for future use	Number 10	O	
21	onBehalf_Of	Mandate Initiated by	CHAR Fixed	M	PAYEE Expected: Alphabets
22	message	Message descriptions against errCode	CHAR Fixed	M	Mandate has been notify successfully
23	payType	P2P/ P2M	CHAR 3	O	P2M
24	nextRecurDate	Mandate next debit date	CHAR 50	O	6/25/2020 0:00

25	remRecuCount	Remaining number of debits for the given mandate	Number 5	O	0

Request:

```
{
        "pgMerchantId":"12S821518000159",
        "txnId":"INS4704888835008",
        "ts":"2022-01-31T11:40:00+05:30",
            "custRefNo":"127018232458",
        "UMN":"FRI2e87e70f04d7090a852a8ddc023b3@mypsp",
        "requestDate":"5/25/2020 12:37",
        "amount":"35.00",
        "startDate":"25 MAY 2020",
        "endDate":25 JUL 2020"",
        "frequency":"MONTHLY"
        "payeeVPA":"india.uber@indus",
        "payeeName":"UBER INDIA SYSTEMS",
        "payerVPA":"testvpa@indus",
        "payerName":"Vivek",
        "executionSeqNum":"",
        "status":"SUCCESS",
        "errCode":"000",
        "statusDesc":"Request Processed Successfully",
        "onBehalf_Of":"PAYEE",
        "message":"Mandate has been notify successfully",
        "remarks":"",
        "noOfDebit":"",
        "remainingDebit":"",
        "payType":"",
        "nextRecurDate":"",
        "remRecuCount":""

}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks

	1	txnId	Unique Transaction Identifier	CHAR-35	M	

Response:

```
{
    "txnId": " INS4704888835008",

}
```

Mandate Collection Request

Service Name	MandateCollectRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Notes:

1. In case of mandate execution decline due to technical reasons from Remitter bank or Payer PSP, mandate execution can be reinitiated for the given execution sequence number 2 times after the original execution and before next execution due date.

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	txnNote	Remarks	CHAR-50	M	
5	initMode	Initiation mode	CHAR-2	M	Default - 00

6	purposeCode	Purpose Code	CHAR-2	M	Default - 00
7	refId	Merchant's Reference Identifier	CHAR-50	M	
8	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
9	refCategory	Reference URL Category	CHAR-2	O	Default - 00
10	expiryTime	Expiry time of collect request in minutes	NUMBER	O	Default is 30 minutes, min 1 minute, max 64800 minutes
11	amount	Collection amount	DECIMAL	M	
12	payerVPA	Mandate UMN to be populated here	CHAR-255	M	
13	payerName	Payer Name	CHAR-100	M	
14	payerType	Payer Type	CHAR-10	M	can be set as PERSON
15	payerMCC	Payer MCC Code	CHAR-4	M	can be set as 0000
16	executionSeqNum	Mandate Execution Sequence number	NUMERIC	M	
17	merchantMobile	Merchant Device Mobile number	CHAR-12	O	To be picked from merchant data available in UPI Switch if not populated
18	merchantDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions

		Location of the merchant device	CHAR-50	O	
19	merchantDeviceLocation				
20	merchantDeviceIP	IP Address of the device	CHAR-30	M	
21	merchantDeviceType	Type of Device	CHAR-30	M	MOB/WEB/USSD etc
22	merchantDeviceId	ID of the device	CHAR-50	M	
23	merchantDeviceOS	OS of the device	CHAR-30	CM	Required for Type- MOB
24	merchantDeviceAppName	app name of the device	CHAR-50	CM	Required for Type- MOB

Request:

```
{
        "pgMerchantId":"12SM821518000159",
        "txnId":"INS4888835316",
        "txnNote":"thanks",
        "ts":"2022-01-03T15:37:27Z",
        "initMode":"11",
        "purposeCode":"14",
        "refId":"1504888835295798",
        "refUrl":"http://ernestthornhill.com",
        "refCategory":"NA",
        "expiryTime":"3000",
        "amount":"35",
        "payerVpa":"CUB12616187b4c698f835fca50a4f3@upi",
        "payerName":"narendra",
        "payerType":"PERSON",
        "payerMCC":"00",
        "executionSeqNum":"001",
        "merchantMobile":"911234567890",
        "merchantDeviceAppName":"GPAY",
        "merchantDeviceOS":"ANDROID",
        "merchantDeviceId":"OP123456",
        "merchantDeviceType":"MOB",
        "merchantDeviceIP":"10.58.175.113",
```

```
        "merchantDeviceLocation":"NA",
        "merchantDeviceGeoCode":"NA"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	
5	statusDesc	API Status description	CHAR-200	M	Mandate request initiated successfully Expected: Alpha numeric
6	custRefNo	RRN number of the Mandate	CHAR-12	M	

Response:

```
{
  "txnId":"1504888835366",
  "ts":"2022-01-03T15:37:27Z",
  "status":"SUCCESS",
  "errCode":"TXN_ERR_000",
  "custRefNo":"127018232458"
}
```

Mandate Collection Response Callback

Collect response shall be provided by EPH-UPI to merchant system as a callback. Merchant system needs to expose an endpoint for receiving the callback.

Service Name	MandateCollectResponse
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	
5	payerVPA	Payer VPA	CHAR-255	O	Mandate VPA
6	payerName	Payer Name	CHAR-50	O	
7	payerAcNum	Payer Account Number	CHAR-50	O	
8	payerIFSC	Payer IFSC Code	CHAR-11	O	
9	payerMCC	Payer MCC	CHAR-4	O	
10	payerAcType	Payer Account Type	CHAR-20	O	
11	settAmount	Settlement Amount	Decimal	O	
12	orgAmount	Original Transaction Amount	Decimal	O	
13	settCurrency	Settlement Currency	CHAR-3	O	
14	payerApprovalNum	Remitter Bank approval number	CHAR-10	O	
15	payerRespCode	Payer Response code	CHAR-3	O	
16	payeeVPA	Payee VPA	CHAR-255	O	
17	payeeName	Payee Name	CHAR-50	O	

18	payeeAcNum	Payee Account Number	CHAR-50	O	
19	payeeIFSC	Payee IFSC	CHAR-11	O	
20	payeeAcType	Payee Account Type	CHAR-20	O	
21	payeeMCC	Payee MCC	CHAR-4	O	
22	payeeApprovalNum	Beneficiary Bank Approval Number	CHAR-10	O	
23	payeeRespCode	Payee Response Code	CHAR-3	O	
24	pgMerchantId	PG merchant ID	CHAR-20	M	1
25	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	CHAR-35	M	The same will be decided by
26	statusDesc	API Status description	CHAR-200	M	Mandate request initiated successfully Expected: Alpha numeric
27	custRefNo	RRN number of the Mandate	CHAR-12	M	9.01114E+11
28	requestDate	Mandate Request Date and time	CHAR-50	M	7/24/2019 15:08
29	remarks	Mandate Remarks if any	CHAR-50	O	UPI Mandate Expected: alphanumeric, special characters @ and dot(.)
30	name	Mandate Name	CHAR-20	M	CREATE Mandate test

31	frequency	Mandate Frequency	CHAR-FIXED	M	MONTHLY
32	amount	Mandate Amount	CHAR-19	M	20
33	startDate	Mandate start date	CHAR-11	M	28 Feb 2020 Expected: date format (DD MMM YYYY)
34	endDate	Mandate end date	CHAR-11	M	28 APR 2020 Expected: date format (DD MMM YYYY)
35	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate: Y / N	CHAR-1	M	Y
36	Status	Mandate Status : - Note: Once the execution request is approved, After each successful execution, Till the remaining recurrence count is 1, the execution status will be "SUCCESSFUL" Once the remaining recurrence count is 0, the execution status will become "COMPLETED".	CHAR 20	M	ACTIVE
37	noOfDebit	No of Debit done : This is for future use	Number-10	O	50200012103079
38	remainingDebit	Remaining debit: This for future use	Number-10	O	

39	onBehalf_Of	Mandate Initiated by	CHAR-FIXED	M	PAYER Expected: Alphabets
40	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	CHAR-FIXED	M	EXACT
41	ruleType	Recurrence Rule (ON/BEFORE/AFTER) If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory	CHAR-20	C	ON
42	ruleValue	Recurrence Rule (Defines the date/day on which the mandate amount will be debited) For WEEKLY, If the start date (day) = Monday, Rule Value = 1, for Tuesday it is 2………for Sunday it is 7. For FORTNIGHTLY For Start Date (1st – 15th) Rule Value = Start Date For Start Date (16th – 31th) Rule Value = Start Date – 15 or MONTHLY and greater than Monthly frequencies Rule Value = Start Date	CHAR-2	C	28
43	purpose_code	Type of mandate Should be always '14' for Recurring Mandate 00-Default	CHAR-2	O	14

		01-SEBI 02- AMC 03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate			
44	Mcc	Merchant Category Code	CHAR-4	O	6012
45	payType	P2P/ P2M	CHAR-3	O	P2M
46	UMN	Unique mandate num	CHAR-35	M	N
47	respCode	NPCI response code	CHAR 6	O	
48	expiryTime	Expiry Time of the mandate within 72 hrs and data to be provided in Minutes	CHAR-7	M	100 Expected: Numeric
49	expiry_date_time	Mandate Expiry Date and time	CHAR-50	M	2/28/2020 14:41

Request:

```
{

"txnId":"1704888849021",
"ts":"2021-12-22T10:53:00+05:30",
"status":"SUCCESS",
"errCode":"TXN_ERR_000",
"payerVPA":"vdd@indus",
"payerName":"Test Payer",
"payerAcNum":"0000030001589909",",
"payerIFSC":"INDBN0000437",
"payerMCC":"5905",
"payerAcType":"",
"settAmount":"200.00",
"orgAmount":"200.00",
"settCurrency":"INR",
"payerApprovalNum":"",
"payerRespCode":"00",
"payeeVPA":"merv6300@indus",
```

```
        "payeeName":"",
        "payeeAcNum":"90000000000000000000011",
        "payeeIFSC":"INDB0000001",
        "payeeAcType":"",
        "payeeMCC":"5960",
        "payeeApprovalNum":"",
        "payeeRespCode":"",
        "remarks":"",
        "pgMerchantId":"BOIM821518000159",
        "statusDesc":"Mandate request initiated successfully",
        "pspRefNo":"127018232458125",
        "custRefNo":"127018232458",
        "requestDate":"5/25/2020 12:37",
        "name":"UPI Mandate",
        "amount":"35",
        "startDate":"25 MAY 2020",
        "endDate":25 JUL 2020"",
        "frequency":"MONTHLY",
        "mandateStatus":"ACTIVE",
        "isRevokeable":"Y",
        "noOfDebit":"",
        "remainingDebit":"",
        "ruleType":"",
        "ruleValue":"",
        "purpose_code::"",
        "Mcc":"",
        "payType":"",
        "respCode:"",
        "onBehalf_Of":"PAYER",
        "amt_rule":"EXACT",
        "UMN":"FRI2e87e70f04d7090a852a8ddc023b3@mypsp",
        "expiryTime":"100",
        "expiry_date_time":"2/28/2020 14:41",

}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Txn Id	CHAR-35	ME	

Response:

```
{
  "txnId": " INSM821518000159",
}
```

Refund Request

Service Name	RefundRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Merchant Id	CHAR-50	M	
2	txnId	Unique Transaction Identifier	CHAR-35	M	
3	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4	txnNote	Remarks	CHAR-50	M	
5	initMode	Initiation mode	CHAR-2	M	Default - 00
6	purposeCode	Purpose Code	CHAR-2	M	Default - 00
7	refId	Merchant's Reference Identifier	CHAR-50	M	

8	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
9	refCategory	Reference URL Category	CHAR-2	O	Default - 00
10	amount	Refund amount	DECIMAL	M	
11	orgTxnId	Original Transaction Identifier	CHAR-35	M	
12	orgAmount	Original Transaction Amount	DECIMAL	M	
13	payeeVPA	Payee VPA	CHAR-255	M	
14	payeeName	Payee Name	CHAR-100	M	
15	payeeType	Payee Type	CHAR-10	M	can be set as PERSON
16	payeeMCC	Payee MCC Code	CHAR-4	M	can be set as 0000
17	payerMobile	Merchant Device Mobile number	CHAR-12	M	In the format 91<Mobile number>
18	payerDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions
19	payerDeviceLocation	Location of the merchant device	CHAR-50	O	
20	payerDeviceIP	IP Address of the device	CHAR-30	M	

21	payerDeviceType	Type of Device	CHAR-30	M	MOB/WEB/USSD etc
22	payerDeviceId	ID of the device	CHAR-50	M	
23	payerDeviceOS	OS of the device	CHAR-30	CM	Required for Type- MOB
24	payerDeviceAppName	app name of the device	CHAR-50	CM	Required for Type- MOB
25	currencyCode	Transaction Currency Default: "INR"	CHAR-3	M	

Request:

```
{
        "pgMerchantId":"BOIM821518000159",
        "txnId":"2504888835436",
        "txnNote":"thanks",
        "ts":"2022-01-03T15:37:27Z",
        "initMode":"NA",
        "purposeCode":"NA",
        "refId":"1504888835295798",
        "refUrl":"http://ernestthornhill.com",
        "refCategory":"NA",
        "amount":200.10,
        "orgTxnId": "ABC0000102abac0101010101ad",
        "orgAmount": 200.10,
        "payeeVpa":"abcd@CUB",
        "payeeName":"narendra",
        "payeeType":"PERSON",
        "payeeMCC":"00",
        "payerMobile":"919823143865",
        "payerDeviceOS":"ANDROID",
        "payerDeviceId":"OP123456",
        "payerDeviceType":"MOB",
        "payerDeviceIP":"10.58.175.113",
        "payerDeviceLocation":"NA",
        "payerDeviceGeoCode":"NA",
        "payerDeviceAppName":"com.indusind.wallet.gui",
        "currencyCode":"INR"
```

```
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3	status	Success/Failure	CHAR-15	M	
4	errCode	Error Code	CHAR-10	M	

Response :

```
{
        "txnId":"2504888835436",
        "status":"Success",
        "ts":"2022-01-03T15:37:27",
        "errCode":"TXN_ERR_000"
}
```

Refund Response Callback

Service Name	RefundtResponse
HTTP Method	POST

HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	
2	npciTxnId	UPI Transaction Id	CHAR-35	M	
3	gwRefId	Gateway Reference Id	CHAR-35	M	
4	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
5	status	Success/Failure	CHAR-15	M	
6	errCode	Error Code	CHAR-10	M	
7	txnType	Transaction Type	CHAR-10	M	PAY / COLLECT/ REFUND
8	payerVPA	Payer VPA	CHAR-255	O	
9	payerSeqNo	Payer Sequence Number	NUMBER	O	Payer sequence number
10	payerName	Payer Name	CHAR-50	O	
11	payerAcNum	Payer Account Number	CHAR-50	O	
12	payerIFSC	Payer IFSC Code	CHAR-11	O	
13	payerMCC	Payer MCC	CHAR-4	O	
14	payerAcType	Payer Account Type	CHAR-20	O	
15	settAmount	Settlement Amount	Decimal	O	

16	orgAmount	Original Transaction Amount	Decimal	O	
17	settCurrency	Settlement Currency	CHAR-3	O	
18	payerApprovalNum	Remitter Bank approval number	CHAR-10	O	
19	payerRespCode	Payer Response code	CHAR-3	O	
20	payeeVPA	Payee VPA	CHAR-255	O	
21	payeeName	Payee Name	CHAR-50	O	
22	payeeAcNum	Payee Account Number	CHAR-50	O	
23	payeeIFSC	Payee IFSC	CHAR-11	O	
24	payeeAcType	Payee Account Type	CHAR-20	O	
25	payeeMCC	Payee MCC	CHAR-4	O	
26	payeeApprovalNum	Beneficiary Bank Approval Number	CHAR-10	O	
27	payeeRespCode	Payee Response Code	CHAR-3	O	

Request:

```
{
"txnId":"2504888835436",
"npciTxnId":"127018232458",
"gwRefId":"127018232468",
"status":"Success",
"ts":"2022-01-03T15:37:27",
"errCode":"TXN_ERR_000",
```

```
            "txnType":"PAY"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Txn Id	CHAR-35	ME	

Response :

```
{
"txnId":"2504888835436"
}
```

PAN Validation

Service Name	PANValidationRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	pgMerchantId	Merchant Id	CHAR-50	M	
2.	txnId	Unique Transaction Identifier	CHAR-35	M	
3.	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
4.	txnNote	Remarks	CHAR-50	M	

5.	refId	Merchant's Reference Identifier	CHAR-50	M	
6.	refurl	Reference URL if any	CHAR-255	M	can be set as a dummy url
7.	payerVPA	Payer VPA			
8.	payerName	Name of the Payer	CHAR-50	M	
9.	payerType	Type of Payer (PERSON/ENTITY)	CHAR-10	O	Can be set as default to PERSON
10.	payerMCC	Payer MCC	CHAR-4	O	Can be set as default to 0000
11.	payerIdType	Identification Type	CHAR-20	M	Should be set to PAN
12.	payerIdValue	Identification Number	CHAR-50	M	PAN number
13.	merchantMobile	Merchant Device Mobile number	CHAR-12	O	To be picked from merchant data available in UPI Switch if not populated
14.	merchantDeviceGeoCode	Geo code of the device	CHAR-50	O	Either Geo code or location is required for merchant transactions
15.	merchantDeviceLocation	Location of the merchant device	CHAR-50	O	
16.	merchantDeviceIP	IP Address of the device	CHAR-30	M	
17.	merchantDeviceType	Type of Device	CHAR-30	M	MOB/WEB/ USSD etc
18.	merchantDeviceId	ID of the device	CHAR-50	M	
19.	merchantDeviceOS	OS of the device	CHAR-30	CM	Required for Type- MOB
20.	merchantDeviceAppName	app name of the device	CHAR-50	CM	Required for Type- MOB

Request:

```
{
        "pgMerchantId":"INSM821518000159",
        "txnId":"4704888835320",
        "txnNote":"MT92B",
        "ts":"2022-01-03T15:37:27Z",
        "refId":"1504888835295798",
        "refUrl":"http://ernestthornhill.com",
        "refCategory":"NA",
        "payerVPA": "abc@xyz",
        "payerName": "Payer Name",
        "payerType": "PERSON",
        "payerMCC": "0000",
        "payerIdType": "PAN",
        "payerIdValue":"ABCPN1234O",
        "merchantMobile":"911234567890",
        "merchantDeviceAppName":"GPAY",
        "merchantDeviceOS":"ANDROID",
        "merchantDeviceId":"OP123456",
        "merchantDeviceType":"MOB",
        "merchantDeviceIP":"10.58.175.113",
        "merchantDeviceLocation":"NA",
        "merchantDeviceGeoCode":"NA"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	

Response:

```
{
  "txnId": " INSM821518000159",
}
```

PAN Validation Response Callback

Service Name	PANValidationCallback
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	txnId	Unique Transaction Identifier	CHAR-35	M	
2.	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
3.	status	Success/Failure	CHAR-15	M	
4.	errCode	Error Code	CHAR-10	M	
5.	pgMerchantId	pgMerchantId	CHAR 20	M	
6.	statusDesc	API Status description	CHAR 200	M	Request Processed Successfully
7.	payerVPA	Payer VPA/UPI ID	CHAR 255	C	testvpa@indus
8.	payerName	Payer Name	CHAR 100	C	vivek
9.	payrMCC	MCC Code	CHAR-4	C	
10.	payerType	Type of Payer	CHAR-10	C	
11.	payerIFSC	IFSC Code	CHAR-11	C	
12.	payerAcNum	Account number of payer VPA	CHAR-50	C	
13.	payerAcType	Type of Account	CHAR-20	C	
14.	payerAcNature	Nature of account (SINGLE/JOINT)	CHAR-20	C	
15.	payerAcHolderType	Account Holder Type (PRIMARY/ SECONDARY)	CHAR-20	C	

16.	payerIdType	Identification Type	CHAR-20	C	
17.	payerIdValue	Identification Number	CHAR-50	C	

Request:

```
{
        "pgMerchantId":"12S821518000159",
        "txnId":"INS4704888835008",
        "ts":"2022-01-31T11:40:00+05:30"
        "status":"SUCCESS",
        "errCode":"000",
        "statusDesc":"Success",
        "payerName": "Payer Name",
        "payerType": "PERSON",
        "payerMCC": "0000",
        "payerIdType": "PAN",
        "payerIdValue":"ABCPN1234O",
        "payerIFSC": "BKCN999991",
        "payerAcNum": "00001212121001",
        "payerAcType": "SAVINGS",
        "payerAcNature": "SINGLE",
        "payerAcHolderType": "PRIMARY"

}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Unique Transaction Identifier	CHAR-35	M	

Response:

```
{
  "txnId": " INS4704888835008",
```

```
}
```

Dynamic QR/Intent Signing

Service Name	QRSigning
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mand atory	Remarks
1	pgMerchantId	Parent enterprise/aggregator Id	CHAR-50	M	
2	merchantID	MerchantID	CHAR-50	M	
3	txnId	Transaction Reference Id	CHAR-35	M	
4	ts	Timestamp of the request	TIMESTAMP	M	
5	qrString	QR data as a string	CHAR-200	M	

Request:

```
{
        "pgMerchantId":"INSM821518000159",
        "merchantId":"INSM8215180002129",

        "ts":"2022-01-03T15:37:27Z",
        "qrString":"upi://qr?pa=abc@indus..",

}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandator y	Remarks
1	txnId	Transaction ID	CHAR-40	M	

2	ts	Response timestamp	Timestamp	M	
3	status	Success/Failure	CHAR-20	M	
4	errCode	Error Code	CHAR-5	M	
5	qrSigned	QRsigned code	CHAR-200	M	

Response:

```
{
  "txnId": " INSM821518000159",
  "ts": "",
  "status": "SUCCESS",
  "errCode": "00",
  "qrSigned": "upi://qr?pa=abc@indus…&sign=abcdedfgh"
}
```

Sub Merchant Update Request

Service Name	MerchantUpdateRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Parent enterprise/aggregator Id	CHAR-50	M	
2	merchantID	MerchantID	CHAR-50	M	
3	txnId	Transaction Reference Id	CHAR-35	M	
4	ts	Timestamp of the request	TIMESTAMP	M	

5	mebussname	Business Name	CHAR-100	M	
6	legalStrName	Legal Name	CHAR-100	M	
7	strCntMobile	Mobile Number	Number	M	
8	meEmailID	Merchant Email ID	CHAR-255	M	
9	kycFlag	Y/N	CHAR-1	O	

Request:

```
{
"pgMerchantId":"MO5942815518000079",
"merchantID":"INSM208405000021",
"txnId":"3302880835634",
"ts":"2022-01-03T15:37:27Z",
"mebussname":"DeadwoodFC",
"legalStrName":"abc",
"strCntMobile":"9487508235",
"meEmailID":"mufc@gmail.com",
"kycFlag":"Y"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Transaction ID	CHAR-40	M	
2	ts	Response timestamp	Timestamp	M	
3	status	Success/Failure	CHAR-20	M	
4	errCode	Error Code	CHAR-5	M	
5	merchantId	Merchant ID	CHAR-50	CM	

Response:

```
{
```

```
    "txnId": "3302880835634",
    "ts": "2022-01-03T15:37:27Z",
    "merchantId": "INSM208405000021",
    "status": "SUCCESS",
    "errCode": "00"
}
```

Sub Merchant Deactivation Request

Service Name	MerchantDeactivationRequest
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	pgMerchantId	Parent enterprise/aggregator Id	CHAR-50	M	
2	merchantID	MerchantID	CHAR-50	M	
3	txnId	Transaction Reference Id	CHAR-35	M	
4	ts	Timestamp of the request	TIMESTAMP	M	
5	activeFlag	Blk/ublk	CHAR-10	M	

Request:

```
{
"pgMerchantId":"MO5942815518000079",
"merchantID":"INSM208405000021",
"txnId":"2302188835638",
"ts":"2022-01-03T15:37:27Z",
"activeFlag":"unblk"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Transaction ID	CHAR-40	M	
2	ts	Response timestamp	Timestamp	M	
3	status	Success/Failure	CHAR-20	M	
4	errCode	Error Code	CHAR-5	M	
5	merchantId	Merchant ID	CHAR-50	CM	

Response:

```
{
  "txnId": "2302188835638",
  "ts": "2022-01-03T15:37:27Z",
  "merchantId": "INSM208405000021",
  "status": "SUCCESS",
  "errCode": "00"

}
```

ATM Cash Withdrawal – QR Generation

Service Name	ATMCashWdlQRGen
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks

1.	pgMerchantId	Parent enterprise/aggregat or Id	CHAR-50	M	
2.	txnId	Transaction Reference Id	CHAR-35	M	
3.	ts	Timestamp of the request	TIMESTAMP	M	
4.	atmTerminalId	Terminal ID of the ATM machine	CHAR-50	M	
5.	amount	Transaction Amount	DECIMAL	M	2 decimals format e.g. (100.00), should be in multiples of 100
6.	atmPINCode	Postal PIN code of ATM Machine	NUMBER-6	M	
7.	metroATMFlag	Whether ATM is metro / Non – metro	CHAR-10	M	METRO / NON-METRO

Request:

```
{
"pgMerchantId":"MO5942815518000079",
"txnId":"2302188835638",
"ts":"2022-01-03T15:37:27Z",
"atmTerminalId":"ATM00001",
"amount": "100.00",
"atmPINCode": "400012",
"metroATMFlag": "METRO"
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	txnId	Transaction ID	CHAR-40	M	
2.	ts	Response timestamp	Timestamp	M	
3.	status	Success/Failure	CHAR-20	M	
4.	errCode	Error Code	CHAR-5	M	

5.	pgMerchantId	Parent enterprise/aggregator Id	CHAR-50	M	
6.	atmTerminalId	Terminal ID of the ATM machine	CHAR-50	M	
7.	amount	Transaction Amount	DECIMAL	M	2 decimals format e.g. (100.00), should be in multiples of 100
8.	atmPINCode	PIN code of the ATM machine	CHAR-10	ME	
9.	upiTxnId	UPI Transaction Identifier	CHAR-40	C	To be used in transaction request to NFS
10.	upiRRN	RRN number generated at UPI switch	CHAR-12	C	To be used by ATM Switch to perform transaction with NFS post credit confirmation from UPI
11.	qrSigned	Signed QR String	CHAR-200	C	To be used by ATM to show the QR on screen

Response:

```
{
  "txnId": "2302188835638",
  "ts": "2022-01-03T15:37:27Z",
  "status": "SUCCESS",
  "errCode": "00",
  "pgMerchantId": "MO5942815518000079",
  "atmTerminalId": "ATM00001",
  "amount": "100.00",
  "atmPINCode": "400012",
  "upiTxnId": "INBabcdefghijklmnopqrstuvwxyz012345",
```

"upiRRN": "210315001002",
"qrSigned": "upi://qr?pa=abc@indus…&sign=abcdedfgh"

}

ATM Cash Withdrawal – Credit Confirmation Notification

Service Name	ATMCreditNotification
HTTP Method	POST
HTTP Headers	Content-Type: application/json

Request Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1.	txnId	Unique Transaction Identifier	CHAR-35	M	
2.	npciTxnId	UPI Transaction Id	CHAR-35	M	
3.	gwRefId	Gateway Reference Id	CHAR-35	M	
4.	ts	Time stamp of the request	Timestamp	M	2021-12-28T16:40:00
5.	status	Success/Failure	CHAR-15	M	
6.	errCode	Error Code	CHAR-10	M	
7.	txnType	Transaction Type	CHAR-10	M	PAY / COLLECT/ REFUND
8.	atmTerminalId	ATM Terminal Id	CHAR-50	M	sent in Txn Note
9.	payerVPA	Payer VPA	CHAR-255	O	

10.	payerSeqNo	Payer Sequence Number	NUMBER	O	Payer sequence number
11.	payerName	Payer Name	CHAR-50	O	
12.	payerAcNum	Payer Account Number	CHAR-50	O	
13.	payerIFSC	Payer IFSC Code	CHAR-11	O	
14.	payerMCC	Payer MCC	CHAR-4	O	
15.	payerAcType	Payer Account Type	CHAR-20	O	
16.	settAmount	Settlement Amount	Decimal	O	
17.	orgAmount	Original Transaction Amount	Decimal	O	
18.	settCurrency	Settlement Currency	CHAR-3	O	
19.	payerApprovalNum	Remitter Bank approval number	CHAR-10	O	
20.	payerRespCode	Payer Response code	CHAR-3	O	
21.	payeeVPA	Payee VPA	CHAR-255	O	
22.	payeeName	Payee Name	CHAR-50	O	
23.	payeeAcNum	Payee Account Number	CHAR-50	O	
24.	payeeIFSC	Payee IFSC	CHAR-11	O	
25.	payeeAcType	Payee Account Type	CHAR-20	O	
26.	payeeMCC	Payee MCC	CHAR-4	O	

27.	payeeAppr ovalNum	Beneficiary Bank Approval Number	CHAR-10	O	
28.	payeeResp Code	Payee Response Code	CHAR-3	O	

Request :

```
{
        "txnId":"2504888835436",
        "npciTxnId":"127018232458",
        "gwRefId":"127018232468",
        "status":"Success",
        "ts":"2022-01-03T15:37:27",
        "errCode":"TXN_ERR_000",
        "txnType":"PAY",
        "atmTerminalId": "ATM00001",
        "payerVPA":"",
        "payerSeqNo":"",
        "payerName":"",
        "payerAcNum":"",
        "payerIFSC":"",
        "payerMCC":"",
        "payerAcType":"",
        "settAmount":"",
        "orgAmount":"",
        "settCurrency":"",
        "payerApprovalNum":"",
        "payerRespCode":"",
        "payeeVPA":"",
        "payeeSeqNo":"",
        "payeeName":"",
        "payeeAcNum":"",
        "payeeIFSC":"",
        "payeeMCC":"",
        "payeeAcType":"",
        "settCurrency":"",
        "payeeApprovalNum":"",
        "payeeRespCode":"",
}
```

Response Attributes

S No	Data Element Name	Description	Data Type	Mandatory	Remarks
1	txnId	Txn Id	CHAR-35	ME	

Response :

```
{
        "txnId":"2504888835436"

}
```

Appendix - A

Message Encryption and Decryption Logic

Encrypting the request payload

1. Create the JSON payload as per service message specification

2. Convert the JSON object into a string

3. Generate a random 16-byte Initialization Vector (IV) using the language specific secure random library.

4. Encrypt the JSON string object received in step 2 with AES/GCM/NoPadding algorithm with the pre-shared encryption key and IV generated in step 3

5. Prepend the 16-byte IV in front of the encrypted bytes received in step 4

6. Base-64 encode the resulting byte array from step 5

7. Frame the JSON Object using Base-64 encoded value.

```
{

    "encdata": "Encrypted and B64 encoded request or response JSON data"

}
```

Decrypting the encrypted message

1. Base-64 decode the encdata value into a byte array

2. Pick the first 16 bytes from the resulting byte array of step 1 and set it into a variable for Initialization Vector (IV) value

3. Decrypt rest of the data (byte array of step 1 minus first 16 bytes of IV) using AES/GCM/NoPadding algorithm with pre-shared encryption key and IV of step 2

4. Convert the resulting byte array of step 3 into a String using ISO-8859-1 encoding.

5. Parse the resulting string as a json object.

***End of
Document***