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| **RBL Bank ltd** |
| **Multi Payment With Beneficiary Id API** |
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**Version: 1.01**

**\*\*\*\* Version History \*\*\*\***

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| --- | --- | --- | --- |
| **Date** | **Version** | **Amendment Comments**  **(relating to version being introduced)** | **Owner** |
| 29-11-2018 | 1.01 | Multi-Payment with Beneficiary Id API | Siddharth Goyal |
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#### Introduction

Multi payment with beneficiary Id API facilitates the client to initiate multiple payment request to the registered beneficiary ID’s.

#### Description

This API Should be used where Payee are registered as beneficiaries before initiating the payments.

Pay modes like NEFT, RTGS, IMPS, and Funds transfer can be used through this service.

It can be integrated with any system/languages/ERPs for seamless initiation of payments.

The API is asynchronous in nature i.e. the response received will be an acknowledgement of the request

#### Transport protocol (SOAP / REST)

*REST*

#### API Request URLs

<https://apideveloper.rblbank.com/test/sb/rbl/v1/Multi/Payment/Ben_ID>

#### Access Requirements

* API endpoints to be used for consuming the service as provided above
* Basic Authorization to be used using the LDAP userid and password
* Client\_id and Client\_secret which are generated during Application creation on portal are to use as Params as Key and Value s (Need to remove spaces before and after the client id and client secret value field) . Do not make any changes in these values.
* Request type should be application/Json

#### Request Parameters

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory Tags according to Modes Of Pay** | **Value Mandatory** | **Length** | **Description** |
| TranID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength =2 MaxLength=16 | This ID should be generated by the customers, transaction will be identified using this ID, and for inquiry purpose this ID can be used. Once transaction received against this number, customer cannot initiate another transaction under this number. For any failures the customer should first initiate the inquiry API before re-initiating the same transaction under same ID or new ID |
| Corp\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength =4 MaxLength=20 | This is a unique ID assigned to each corporate for identification, once customer onboarding process is completed. Bank will provide this ID. |
| Maker\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT  /DD/IMPS | N | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received, bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Checker\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | N | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Approver\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | N | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Refno | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength =1  MaxLength=16 | This is unique reference number which can be assigned to every transaction |
| Amount | Field will accept only Numeric values (0 to 9)  Amount will not accept ‘0’ amount Value  No Special characters will be allowed in this field  Amount will be with values up to 2 decimals | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength =1 MaxLength=20 | Amount for which payment has to be done from debit account holder’s account.  For NEFT/IMPS minimum Amount should be ‘1’.  For FT minimum amount should be more than ‘0’  For RTGS Minimum amount should be ‘200000’  Currency :INR |
| Debit\_Acct\_No | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength =1 MaxLength=16 | This would be the Sender account acc no. from where transactions will be initiated and the debit entries will be reflected. |
| Debit\_Acct\_Name | Field will accept free Text.  Special characters will be allowed in this field | NEFT/RTGS/IMPS | Y | MinLength = 1 MaxLength=50 | Sender/Debit Account Holder’s Name as per bank records |
| Debit\_IFSC | Field will accept only Alphanumeric values.  No special characters will be allowed | IMPS | Y | MinLength =1 MaxLength=15 | IFSC code is numeric code that uniquely identifies a bank branch participating in any RBI regulated fund transfer. |
| Debit\_Mobile | Field will accept Numeric Values only(0 to 9)  No special characters will be allowed | IMPS | Y | MinLength =10 MaxLength=10 | Sender’s Mobile Number. |
| Debit\_TrnParticulars | Field will accept free Text.  Special characters and double spaces will not be allowed in this field | FT | Y | MinLength =1 MaxLength=50 | The details entered in this field will be reflecting in the statement of debit account |
| Debit\_PartTrnRmks | Field will accept free Text.  Special characters and double spaces will not be allowed in this field | Not Mandatory | N | MinLength =1 MaxLength=50 | These are the additional remarks for the transaction. |
| Mode\_of\_Pay | Field will accept only values 'NEFT/FT/DD/RTGS/IMPS'  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength=2  MaxLength=20 | Specified channel of payment.  API consumer can use NEFT/RTGS/DD/FT/IMPS Modes Of Pay for payments to their beneficiaries |
| Remarks | Field will accept free Text.  Special characters will not be allowed in this field | NEFT/RTGS/IMPS | Y | MinLength =1 MaxLength=50 | The content in this field will be send to beneficiary bank under “sender to receiver information” which is applicable only for NEFT/RTGS. |
| Ben\_ID | Field is to enter Beneficiary ids which are Registered already with bank using the Beneficiary Registration API/Nodal API | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength =1 MaxLength=50 | ID assigned to Payee registered with RBL. The payment will be made to this beneficiary. |
| Signature | No Max length defined  Special characters are allowed | NEFT/RTGS/FT/DD/IMPS | Y | No Max length defined | Any value can be passed , this is not validated as of now |

\*\*\*Note: Kindly note that all tags are mandatory to put in request as stated above.

#### Response Parameters

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory Tags according to Modes Of Pay** | **Value Mandatory** | **Length** | **Description** |
| Tran ID | Field will accept only Alphanumeric values  No special characters will be allowed | This field is mandatory for NEFT/RTGS/FT/DD/IMPS  Mode of pay. | Yes(for status Success/Failure and for all modes of Payments) | MinLength =2 MaxLength=16 | This is an ID should be generated by the customers, transaction will be identified using this ID, for inquiry purpose this ID can be used. Once transaction received against this number, customer cannot initiate another transaction under this number. For any failures the customer should first initiate the inquiry API before re-initiating the same transaction under same ID or new ID |
| Corp\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for status Success/Failure and for all modes of Payments) | MinLength =2 MaxLength=20 | This is a unique ID assigned to each corporate for identification, once customer onboarding process is completed. Bank will provide this ID |
| Maker\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for status Success/Failure and for all modes of Payments) | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Checker\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for status Success/Failure and for all modes of Payments) | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Approver\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for status Success/Failure and for all modes of Payments) | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Status | Initiated/Success/Failure | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) | MinLength-1  MaxLength-20 | Status will be success/failure |
| Error\_Cde | It is Error code which is system generated against error type | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(Only if status is Failure and for all modes of Pay) | MinLength-1  Mx-20 | 1) Error Code will be null if no error present. 2) Will give Error Code if error present |
| Error\_Desc | It is Error description which is system generated against the error code | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(Only if status is Failure and for all modes of Pay) | MinLength-1  MaxLength-500 | 1) Error description will be null if no error present. 2) Will give Error descriptions if error present |
| Req\_TranID | Success response with combination of MP+Corp ID+Tran ID | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) | Length depends on input parameter | This is the unique reference ID with which inquiry can be done |
| Remarks | Gives response as”Request accepted” or “Schema Validation Failure” in case of failure | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) |  | This is the remarks |
|  |  |  |  |  |  |
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***Success - Request and Response Sample for all modes of payments***

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| --- | --- | --- |
| **Mode Of Pay** | **Request** | **Response** |
| **NEFT** | {  "doBenIdMultiPaymentReq" : {  "Header" :{  "TranID" :"${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID" : "MC009",  "Maker\_ID" : "M009",  "Checker\_ID" : "C009",  "Approver\_ID" : "A009"  },  "Body" :{  "Payment":[  {  "RefNo" : "C1011",  "Amount": "1",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "NEFT",  "Remarks" : "Test12",  "Ben\_ID" : "BENMC0051517997867259"  }  ]  },  "Signature" :{  "Signature" : "Signature"  }  }  } | {"doBenIdMultiPaymentRes": {  "Header": {  "TranID": 1543557897244,  "Corp\_ID": "MC009",  "Maker\_ID": "M009",  "Checker\_ID": "C009",  "Approver\_ID": "A009",  "Status": "Success",  "Error\_Cde": "",  "Error\_Desc": ""  },  "Body": {  "Req\_TranID": "MPMC0091543557897244",  "Remarks": "Request Accepted "  },  "Signature": {"Signature": "Signature"}  }} |

|  |  |  |
| --- | --- | --- |
| **RTGS** | {  "doBenIdMultiPaymentReq" : {  "Header" :{  "TranID" :"12344",  "Corp\_ID" : "MC009",  "Maker\_ID" : "M009",  "Checker\_ID" : "C009",  "Approver\_ID" : "A009"  },  "Body" :{  "Payment":[  {  "RefNo" : "C1211",  "Amount": "1911",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "RTGS",  "Remarks" : "Test123",  "Ben\_ID" : "BENMC0051517997858089"  }  ]  },  "Signature" :{  "Signature" : "Signature"  }  }  } | {"doBenIdMultiPaymentRes": {  "Header": {  "TranID": 12344,  "Corp\_ID": "MC009",  "Maker\_ID": "M009",  "Checker\_ID": "C009",  "Approver\_ID": "A009",  "Status": "Success",  "Error\_Cde": "",  "Error\_Desc": ""  },  "Body": {  "Req\_TranID": "MPMC00912344",  "Remarks": "Request Accepted "  },  "Signature": {"Signature": "Signature"}  }} |

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| --- | --- | --- |
| **FT** | {  "doBenIdMultiPaymentReq" : {  "Header" :{  "TranID" :"1232344",  "Corp\_ID" : "MC009",  "Maker\_ID" : "M009",  "Checker\_ID" : "C009",  "Approver\_ID" : "A009"  },  "Body" :{  "Payment":[  {  "RefNo" : "C3119",  "Amount": "10119",  "Debit\_Acct\_No" : "1056909",  "Debit\_Acct\_Name" : "MEJU MAHT",  "Debit\_IFSC" : "CBIN0R10111",  "Debit\_Mobile" : "7023003601",  "Debit\_TrnParticulars" : "xbt",  "Debit\_PartTrnRmks" : "y",  "Mode\_of\_Pay" : "FT",  "Remarks" : "Test124",  "Ben\_ID" : "BENMC0051517985486223"  }  ]  },  "Signature" :{  "Signature" : "Signature"}}} | {"doBenIdMultiPaymentRes": {  "Header": {  "TranID": 1232344,  "Corp\_ID": "MC009",  "Maker\_ID": "M009",  "Checker\_ID": "C009",  "Approver\_ID": "A009",  "Status": "Success",  "Error\_Cde": "",  "Error\_Desc": ""  },  "Body": {  "Req\_TranID": "MPMC0091232344",  "Remarks": "Request Accepted "  },  "Signature": {"Signature": "Signature"}  }} |

|  |  |  |
| --- | --- | --- |
| **IMPS** | {  "doBenIdMultiPaymentReq" : {  "Header" :{  "TranID" :"123232344",  "Corp\_ID" : "MC009",  "Maker\_ID" : "M009",  "Checker\_ID" : "C009",  "Approver\_ID" : "A009"  },  "Body" :{  "Payment":[  {  "RefNo" : "C1111",  "Amount": "1911",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "IMPS",  "Remarks" : "cod",  "Ben\_ID" : "BENMC0051517997867259"  }  ]  },  "Signature" :{  "Signature" : "Signature"  }  }  } | {"doBenIdMultiPaymentRes": {  "Header": {  "TranID": 1232344,  "Corp\_ID": "MC009",  "Maker\_ID": "M009",  "Checker\_ID": "C009",  "Approver\_ID": "A009",  "Status": "Success",  "Error\_Cde": "",  "Error\_Desc": ""  },  "Body": {  "Req\_TranID": "MPMC0091232344",  "Remarks": "Request Accepted "  },  "Signature": {"Signature": "Signature"}  }} |

|  |  |  |
| --- | --- | --- |
| **All Payments** | {  "doBenIdMultiPaymentReq" : {  "Header" :{  "TranID" :"${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID" : "MC005",  "Maker\_ID" : "M009",  "Checker\_ID" : "C009",  "Approver\_ID" : "A009"  },  "Body" :{  "Payment":[  {  "RefNo" : "C3119",  "Amount": "10119",  "Debit\_Acct\_No" : "1056909",  "Debit\_Acct\_Name" : "MEJU MAHT",  "Debit\_IFSC" : "CBIN0R10111",  "Debit\_Mobile" : "7023003601",  "Debit\_TrnParticulars" : "xbt",  "Debit\_PartTrnRmks" : "y",  "Mode\_of\_Pay" : "FT",  "Remarks" : "paid",  "Ben\_ID" : "BENMC0051517985486223"  },  {  "RefNo" : "C1211",  "Amount": "1911",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "RTGS",  "Remarks" : "cod",  "Ben\_ID" : "BENMC0051517997858089"  },  {  "RefNo" : "C1111",  "Amount": "1911",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "IMPS",  "Remarks" : "cod",  "Ben\_ID" : "BENMC0051517997867259"  },  {  "RefNo" : "C0011",  "Amount": "1911",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "DD",  "Remarks" : "cod",  "Ben\_ID" : "BENMC0051517997817244"  },  {  "RefNo" : "C1011",  "Amount": "1911",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "NEFT",  "Remarks" : "cod",  "Ben\_ID" : "BENMC0051517997867259"  }  ]  },  "Signature" :{  "Signature" : "Signature"  }  }  } | {"doBenIdMultiPaymentRes": {  "Header": {  "TranID": 1543560218534,  "Corp\_ID": "MC005",  "Maker\_ID": "M009",  "Checker\_ID": "C009",  "Approver\_ID": "A009",  "Status": "Success",  "Error\_Cde": "",  "Error\_Desc": ""  },  "Body": {  "Req\_TranID": "MPMC0051543560218534",  "Remarks": "Request Accepted "  },  "Signature": {"Signature": "Signature"}  }} |

**Request and Response Sample for Schema Validation Failure**

**\*\*\*Scenarios: Mandatory Tags and values missing, Double spaces in values, space before closing braces for values in a tag, special characters in values**

|  |  |  |
| --- | --- | --- |
| **‘Schema Validation failure’ when missing mandatory tag**  **Like Debit acc no** | {  "doBenIdMultiPaymentReq" : {  "Header" :{  "TranID" :"123232344",  "Corp\_ID" : "MC009",  "Maker\_ID" : "M009",  "Checker\_ID" : "C009",  "Approver\_ID" : "A009"  },  "Body" :{  "Payment":[  {  "RefNo" : "C1011",  "Amount": "1911",  "Debit\_Acct\_No" : "",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "NEFT",  "Remarks" : "cod",  "Ben\_ID" : "BENMC0051517997867259"  }  ]  },  "Signature" :{  "Signature" : "Signature"  }  }  } | {"doBenIdMultiPaymentRes": {  "Header": {  "TranID": "TranID",  "Corp\_ID": "CorpID",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "FAILED",  "Error\_Cde": "ER002",  "Error\_Desc": "Schema Validation Failure"  },  "Signature": {"Signature": "Signature"} }} |

|  |  |  |
| --- | --- | --- |
| **‘Schema Validation failure’ when missing mandatory value or value is wrong** | {  "doBenIdMultiPaymentReq" : {  "Header" :{  "TranID" :"$%#",  "Corp\_ID" : "MC009",  "Maker\_ID" : "M009",  "Checker\_ID" : "C009",  "Approver\_ID" : "A009"  },  "Body" :{  "Payment":[  {  "RefNo" : "C1011",  "Amount": "1911",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "NEFT",  "Remarks" : "cod",  "Ben\_ID" : "BENMC0051517997867259"  }  ]  },  "Signature" :{  "Signature" : "Signature"  }  }  } | {"doBenIdMultiPaymentRes": {  "Header": {  "TranID": "TranID",  "Corp\_ID": "CorpID",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "FAILED",  "Error\_Cde": "ER002",  "Error\_Desc": "Schema Validation Failure"  },  "Signature": {"Signature": "Signature"} }} |

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| **‘Schema Validation failure’ when unwanted spaces in field (Corp\_ID) which are not allowed as per field validations in the request or length validation gets failed should give schema validation error** | {  "doBenIdMultiPaymentReq" : {  "Header" :{  "TranID" :"123232344",  "Corp\_ID" : "Corp ID",  "Maker\_ID" : "M009",  "Checker\_ID" : "C009",  "Approver\_ID" : "A009"  },  "Body" :{  "Payment":[  {  "RefNo" : "C1011",  "Amount": "1911",  "Debit\_Acct\_No" : "1206905",  "Debit\_Acct\_Name" : "MOHAN MAHTO",  "Debit\_IFSC" : "CBIN0R102222",  "Debit\_Mobile" : "7020923603",  "Debit\_TrnParticulars" : "addd",  "Debit\_PartTrnRmks" : "xvd",  "Mode\_of\_Pay" : "NEFT",  "Remarks" : "cod",  "Ben\_ID" : "BENMC0051517997867259"  }  ]  },  "Signature" :{  "Signature" : "Signature"  }  }  } | {"doBenIdMultiPaymentRes": {  "Header": {  "TranID": "TranID",  "Corp\_ID": " CorpID",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "FAILED",  "Error\_Cde": "ER002",  "Error\_Desc": "Schema Validation Failure"  },  "Signature": {"Signature": "Signature"} }} |

**\*\*\*Important Note:**

For any Failure/ Time out/ Error, please check the status of the transaction from Payment Query/Status API (Min after 2 hours), before reinitiating the same transaction again.

***Error Codes and Description***

|  |  |  |  |
| --- | --- | --- | --- |
| **Error Code** | **Error Type** | **Error Description** | **Comments** |
| ER001 | Technical | Improper JSON Format | This error due to JSON request is not in standard format. |
| ER002 | Technical | Schema Validation Failure | This error due to mandatory tags or values missing in field or by unwanted spaces in field or by not allowed values in fields etc. please refers the samples provided above. |
| ER003 | General | Invalid CorpId | Generally this error comes when API consumer entering Corp which is not on boarded at RBL side. |
| ER004 | Technical | Technical Failure | This error will occur when system exception occurs |
| ER006 | Technical | Timeout Exception Occurred | This error will occur when sender is initiating request and the response is not in expected set time. This could be the network issue or service response failure. |
| ER008 | General | Invalid Corporate Hierarchy | While corporate on boarding process, corporate hierarchy will be set at RBL side. When sender is initiating the request with incorrect corporate hierarchy then this error will occur. |
| ER012 | General | Transaction amount greater than Approver Amount Limit | While corporate on boarding process, approver transaction amount will be set.  This error will occur when sending amount is greater than approver’s transaction amount limit set. |
| ER013 | General | Duplicate Transaction Id | The Error will occur when API consumer is requesting with the transaction id which has been already processed successfully. |
| ER017 | General | Error Occurred While Calling the Provider Service | The Error will occur when there is no response from digital banking payment services (Finacle/CBS). |
| ER018 | Technical | Error Occurred While Accessing The ESB Database | The Error will occur when there is no response from ESB database. |
| ER020 | General | Request not valid for the given Debit Acct No | The error will occur when sender has entered Debit account Number which has been Invalid or not mapped. |
| ER038 | General | Ben ID is not registered | The error will occur when sender is initiating payments to beneficiary but beneficiary id is not created or approved for payments yet. |
| ER045 | General | Ben ID Provided is Deactivated | The error will occur when sender is initiating payments to beneficiary but beneficiary is rejected for payments by the RBL. |
| ER046 | General | Ben Id provided does not map to the CorpID | The error will occur when sender is initiating payments to beneficiary but beneficiary id entered in request is not registered against the Corp ID |
| ER049 | General | The amount limits are not set for the entered Mode of Pay | The error will occurs when DATABASE entries for Daily/Weekly/Monthly limits are not set. |
| ER047 | General | DAILY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but amount entered is greater than daily limit amount which entered while beneficiary registration. |
| ER047 | General | WEEKLY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but total amount initiated exceeding the weekly limit amount which entered while beneficiary registration. |
| ER047 | General | MONTHLY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but total amount initiated exceeding monthly limit amount which entered while beneficiary registration. |

#### Http Status Codes and Description

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| --- | --- | --- | --- |
| **Http Code** | **Category** | **Http Message** | **Description** |
| 500 | Http server error | Http Internal Server Error | This is an http server error. This error will occur when the request was not completed and the server met an unexpected condition. |
| 501 | Http server error | Not Implemented | This is an http server error. This error will occur when the request was not completed and the server did not support the functionality required |
| 502 | Http server error | Bad Gateway | This is an http server error. This error will occur when the request was not completed and the server received unwanted response from upstream server |
| 503 | Http server error | Service unavailable | This is an http server error. This error will occur when the request was not completed and the server is temporarily overloading or down |
| 504 | Http server error | Gateway Timeout | This is an http server error. This error will occur when the gateway has timed out. |
| 505 | Http server error | Http version not supported | This is an http server error. This error will occur when the request was not completed and the server does not support the “http protocol” version |
| 401 | Http error | Unauthorized- Authentication Failure | This is an https error. This error will occur when the request was not authenticated at the gateway due to wrong credentials used |
| 401 | Https error | Unauthorized Mismatch in LDAP to Corpid | This is an https error. This error will occur when the request was not authenticated at the gateway due to wrong LDAP details used against valid data at bank end |

#### Cut-off Timings for Pay Modes

* NEFT

1. Weekday START, 06:00; END, 18:55

2. Saturday START, 06:00; END, 18:55

* RTGS

1. Weekday START, 08:30; END, 16:20

2. Saturday START, 08:30; END, 16:20

Other than that all Sundays and 2nd & 4th Saturday of each month would be holiday and RBI holidays for each financial years.

* IMPS

This pay mode is available 24 \* 7 and maintained by NPCI

* Fund Transfer(FT)

This pay mode is available 24 \* 7 and is used to transfer from RBL to RBL accs