PAYMENT ROUTE in Payment Responses
&
"ANYM" PAYMENT METHOD

Document Creation History & Change Record

Version	Creation Date	Changes/Description	Prepared By
1.0	07-August-2018	Draft Version	Pooja Kanaujia (Business Analyst)
1.1	20-November-2018	Draft Version	Divya Gupta Thakral (Business Analyst)
2.0	16-August-2020	1. Introduction of standard Debit Failure Codes and NACK codes 2. Modification of codes for DEBIT/CREDIT SUCCESS, DEEMED SUCCESS, DEBIT ON HOLD, CREDIT INITIATED, CREDITS FAILURE DUE TO DEBIT FAILURE. 3. Provision for specifying DEEMED SUCCESS cases in SUCCESS response file (SUCPAY file). 4. Provision to specify MODE of authorization of EPA files viz <AuthMode> in Debit Response (INI) file at debit level. 5. Provision for sending DBT mission code in DBT payment files generated by PAO in Corporate ID tag. 6. Change in the file naming convention for payment files other than that of NREGA, PMKISAN, REAT by introducing 3 letters viz "CGA" after 3 digit bank code	Mr. Abhishek Gupta (Business Analyst)
2.1	17-Nov-2021	1. Provision for sending agency code against 4th occurrence of <C7002> tag for external system's payment files processed by PFMS 2. Provision for sending expiry date against 4th occurrence of <C7002> tag for CINB payments. 3. New Debit Failure reason code added for CINB payment expiry viz D037 (Refer Annexure C)	Mr. Abhishek Gupta (Business Analyst)
2.2	23-May-2022	1. Addition of a new value in <C5629> tag at Debit level in <DebitAccount> tag. For all SNA payments generated by any agency (SNA or down the ladder), this tag will have SNA Account Number prefixed by a constant "SNA" e.g if SNA Bank account number is 1100234567 then tag <C5629> will have value "SNA1100234567". For all other types of payments, this mandatory tag will continue to have either Mobile number prefixed with constant "SMS" or email ID prefixed with constant "EML" or "EML/SMS" in case no mobile number or email data exist in PFMS database	Mr. Abhishek Gupta (Business Analyst)

Reviewers

Version	Date	Reviewed By	Designation
1.0	07-August-2018	Vivek Joshi	Technical Director - NIC
2.0	17-August-2020	Ashish Shrivastava	System Analyst – NIC
2.0	18-August-2020	Vivek Joshi	Senior Technical Director - NIC
2.1	17-Nov-2020	Ashish Shrivastava	System Analyst – NIC
2.1	18-Nov-2020	Vivek Joshi	Senior Technical Director - NIC
2.2	23-May-2022	Vivek Joshi	Senior Technical Director - NIC

Approver

Version	Date	Reviewed By	Designation
2.0	18-August-2020	Dipankar Sengupta	Deputy Director General - NIC
2.1	18-Nov-2020	Dipankar Sengupta	Deputy Director General - NIC

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1   Introduction

Banks are supposed to process all DBT payments through NPCI. At present, the payment request file, sent by PFMS to bank, has <CorporateID> tag, which contains five digits "DBT Mission Code" and this tag is mandatory for all the DBT payment request. There is another tag named <C7002> at debit level having value ("C-CGA-DBT") for DBT payment and value ("C-CGA") for non DBT payment.

At credit level there is one more tag viz. <PmtMtd> which specifies the payment method for each of the credit. The possible values for this tag are "N" (NEFT), "APBS" (Aadhaar based payment), and "T" (Intra bank transfer through CBS). However, there are certain banks which misinterprets the payment request file containing "<CorporateId>" tag, "<C7002>" tag with the value "C-CGA-DBT" and Account based payments for credits having value of <PmtMtd> as "N" to be processed through Non-NPCI channel (RBI gateway through NEFT or RTGS / CBS).

To overcome this issue, it is proposed to change the possible values of payment method tag viz. <PmtMtd> to "NACH" for all a/c based DBT payments and "APBS" for all Aadhaar based DBT payments and these are to be routed through NPCI. It will enable banks to understand that the files must be routed through NPCI route only. For all non DBT payments, value of <PmtMtd> in payment request files will be "ANYM" and banks have the choice to process them either through NPCI or RBI or through ICBS for credit accounts in the same bank.

Also, PFMS does not receive any information from the sponsor bank about the route through which they have processed the credits. For this, it is proposed to introduce a new tag namely <PmtRoute> at credit level in the response files (Success / Reject / Initiation) shared by banks having possible values "NACH", "APBS", "ICBS", "NEFT", "RTGS". For all DBT payment possible values should be "NACH" / "APBS". For Aadhaar based Non DBT Payments, the possible value should be "APBS" and for all other Non DBT payments except Aadhaar based the possible values can be "NACH", "NEFT", "RTGS", "ICBS".

In case banks provides credit response in INI file, then there also banks have to provide the value of <PmtRoute> tag.

Changes in ePayment Request and Response Files:

1. Changes in the possible values of "PmtMtd" tag at credit level in Payment Request File – NACH, APBS, ANYM.

2. Addition of a new tag viz <PmtRoute> tag in Payment Response Files with possible values "NACH", "APBS", "ICBS", "NEFT", "RTGS".

3. Change in the values for codes for the following :

   DEBIT/CREDIT SUCCESS >>   R00 to SUCC
   DEEMED SUCCESS >>   R90 to DSUC
   DEBIT ON HOLD >>   R14 to HOLD
   CREDIT INITIATED >>   R99 to INIT

4. In case DEBIT is sent as FAILED with reason code specified in Annexure C, all credits must have the failure reason code as "DBFL" (Credit Failed due to Debit Failure) and not same as the debit failure reason code selected for Debit Failure (Annexure C).

5. Addition of new Code "DSUC" for Deemed Success in <C6346> tag in payment response files.

6. Introduction of new tag viz <C6346> in Credit Response Success File (SUCPAY). For all credits with status as "SUCCESS", banks have to provide "SUCC" in this tag. For all deemed Success cases, "DSUC" has to be provided by banks. In the earlier payment route/method protocol, banks were supposed to provide Deemed Success cases (R90) in Reject file viz REJPAY and banks were facing issues with settlement of failed credit transactions as Deemed Success is treated as success and refund of money cannot be claimed for these transactions.

7. Introduction of a new tag viz <AuthMode> in Debit Response (INI) file at debit level which is mandatory for EPA files (Server signed PPA files for DSC enabled banks). For non EPA files this tag is optional i.e. it may either not be included in INI file or if included then must have blank value. In case some value is provided against this tag in a non EPA response file, the response will be rejected. Possible values of this tag for EPA files are CINB (Corporate Internet Banking), MOBB (Mobile Banking) and BRNC (Authorised by Branch).

8. For all the DBT payments generated by PAOs (PAO-DBT), value of the tag <CorporateID> is changed from **6-digit PAO code** to **6-digit PAO code+'-'+DBT Mission Code.**

9. The current format of PFMS Credit and Debit Transaction ID is "XYYMMnnnnnnnn" (13 alphanumeric characters) where:-

   X = Source (S – PAO Payments,
   N – NREGA payments,
   K – PMKISAN payments,
   C – All other payments)
   YY = Calendar Year MM = Calendar Month
   nnnnnnn = 8 digit running serial number in decimal system for the month. For each month, it starts with 1 i.e. 00000001. This means for a particular source, maximum number of unique transactions handled by PFMS in a month can be 9,99,99,999 i.e. less than 10 crores.

   Since the volume of payment transactions in PFMS is increasing exponentially due to increase in large number of external systems being integrated with PFMS, more than 10 crore transactions are expected to happen in a month for one particular source. For example, PAHAL scheme is being integrated with PFMS where more than 30 crore transactions per month is expected. **In view of this, it is proposed to change the format of PFMS transaction ID by changing the 8-digit running serial number from decimal system to hexadecimal thus resulting in handling more than 400 crore transactions per month for a particular source**

   For example, the PFMS transaction ID for 50th crore credit transaction of NREGA scheme for the month of June 2020 will be N20061DCD6500 where 1DCD6500 is hexadecimal equivalent of serial number 50,00,00,000

10. Provision for sending agency code against 4th occurrence of <C7002> tag for external system's payment files processed by PFMS.

11. Provision for sending EXPIRY DATE against 4th occurrence of <C7002> tag for CINB payments also in addition to PPA and ePA payments. In case the payment is not authorized/processed by expiry date, banks have to send the Debit Failure with reason code D037 (Refer Annexure C)

IMPORTANT INSTRUCTIONS TO BE FOLLOWED BY BANKS:

1) For all the files that are being sent to banks by PFMS related to Account Validation and Payments, bank may start treating 3 characters in the file name starting from 4th position as WILD CHARACTERS which may have any value depending upon the type of scheme for which the file is generated. At present possible values of these 3 characters are NRG, PMK, EAT, DSC, PPA, EPA etc. These values may increase in future due to sharing of database at PFMS end to handle exponential growth in transaction load every day and to handle scalability issues due to onboarding of new schemes. Presently, PFMS is in the process of sharing database of all such DBT schemes that do not involve any type of processing on PFMS portal like fund release to implementing agencies by PAOs etc. Once this is achieved, banks will start getting account validation and payment request files with WILD CHARACTER value as "DBT".

   In view of above, in future banks may get new values for these three characters in filename (4th, 5th and 6th Character from left) and may be ready to handle consumption and processing of these files in very short time without modifications in

their application. In the response files also, banks have to provide the same value for 3 characters (starting from 4th position) as received in the corresponding Request File

2) In Reject File (REJPAY), banks will not report deemed success cases. Only failed transactions status has to be reported in REJPAY file.

3) All the banks have to provide standard return/rejection codes for failed credit transactions as per the list provided in annexure **without description**. For all **DBT payment files**, the credit failure reasons codes must be as per NPCI codes (Annexure B) as these payments are to be mandatorily processed through NPCI. For all **NEFT/RTGS payments** to be routed through RBI, credit failure reason codes must be specified as per RBI codes (Annexure A). The description is required only in case credit failure reason code is specified as "R11" for NEFT/RTGS payments.

4) In case of NON DBT payments, for all those credits having payment method tag value as "ANYM" and that are processed by banks through ICBS gets failed, the credit failure reason code may be specified as per NPCI return/rejection codes (Annexure B).

5) In case of debit failure, banks have to mandatorily provide the credit failure status in INI file itself. In this case, the banks need not provide the credit failure status separately in REJPAY file.

6) In both debit and credit response files, banks have to mandatorily provide the actual date and time of transaction in the account i.e. Actual Date and time of Debit in INI file and Actual date and time of Credit Success / Fail in credit response file viz SUCPAY and REJPAY files. The time is also made mandatory along with date and has to be provided in YYYYMMDDHHMMSS format (14 digits, all numbers e.g. 20200616145100 refers to transaction done at 14 hrs, 51 minutes and 00 seconds on 16th June 2020). Only 14 digits are required in this field having 8 digits date (YYYYMMDD format) and 6 digits time (HHMMSS). In case time data is not available with banks they have to provide 000000 for time.

7) All the banks must ensure that for all the Aadhaar based payments having payment method specified as "APBS" at credit level in payment request file, needs to be processed for Aadhaar based payment through NPCI even if both Aadhaar number and Account number details exist in payment request file at credit level

8) For all the successful Aadhaar based payments, banks have to mandatorily provide Bank IIN number, Account Number of beneficiary and Name of the Beneficiary in the Success credit response file viz SUCPAY. If all three values are not provided, PFMS will reject the response of that credit.

2 DBT Payments

Ministries / Departments process DBT payments either through PFMS portal or can generate the payment request through their own in-house application in which case Ministries / Department software is integrated as an "External System" with PFMS. In both the cases the payment request file sent to bank mandatorily has <CorporateID> tag for DBT payments with value as "DBT Mission code". The payment request file received from external system will have a tag <CentreAuthCode> specifying the "DBT Mission code" for DBT payment and NULL value for non-DBT payments.

In case DBT payments are processed by PAOs, the payment request file sent to bank will have **6-digit PAO code+'-'+DBT Mission Code** in <CorporateID> tag and the value of tag <C7002> will be "C-CGA-DBT". For non DBT payment of PAOs, <C7002> tag will have the value "C-CGA" along with PAOCode in <CorporateID> tag.

3 "PmtMtd" tag at credit level in Payment Request File

At present, the payment request file, sent by PFMS to bank, has tag named "PmtMtd" (payment method) which contain the values "APBS" / "N" (NEFT) / "T" (Intra bank transfer through CBS) at credit level. In case of payment request file, received from external system, contains credit details with both Aadhaar number as well as account details (IFSC code and Account No), PFMS takes Aadhaar number as priority and specify value of payment as "APBS". On the other hand, if credit details are account based, payment method stores value as "N".

However, there are some banks who process the payment request file which contains "<CorporateId>" tag and "<C7002>" tag with the value "C-CGA-DBT" with account-based credit detail through Non-NPCI channel (RBI gateway/CBS). The reason behind is that some of the banks treat "N" as "NEFT".

To overcome this problem, it is suggested that in the payment file to be sent to bank, the possible values of <pmtmtd> tag can be APBS / NACH / ANYM (Any Mode/Method).

In case of all DBT payments where Corporate ID tag will have DBT mission code, possible values of <pmtmtd> tag can only be APBS / NACH and the banks have to route these payments through NPCI. For Aadhaar based Non-DBT payments, the value of <pmtmtd> tag will be "APBS" and should be routed through NPCI. For Account based Non-DBT payments, the value of <pmtmtd> tag will be "ANYM" and the banks have choice to route them either through NEFT/RTGS or NPCI or process then through ICBS (in case of intra bank accounts). This will give more clarity to the banks.

3.1 Possible values of "PmtMtd" tag

In order to overcome the above-mentioned problems, possible values for Credit Payment methods in "PmtMtd" tag are:

1. NACH (National Automated Clearing House) – For Account Based DBT transactions.
2. APBS (Aadhaar Payment Bridge System) – For Aadhaar based DBT or Non DBT transactions.
3. ANYM (Any Mode) – For Account Based Non DBT transactions. Banks have choice to process them through NACH/NEFT/RTGS/ICBS.

3.2 Sample File – Payment Request File from PFMS to Bank

3.2.1 Non DBT Payment File: 028NRGPAYREQ19112018273.xml

This is a Non DBT DSC payment file having one debit and two credits, one with PmtMtd = "ANYM" and second with PmtMtd = "APBS".

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<DebitAccounts>
<DebitAccount C2020="N111818167007" C4063="4.00" C3380="20181119" C5756="CBIN0283824"
C6021="3355167523" C6091="MAHATMA GANDHI NATIONAL RURAL
EMPLOYMENT GUARANTEE" C5629="EMLcommissionermgnregsmah@gmail.com">
<FileOrgtr>
<C7002>C-CGA</C7002>
<C7002>MH1834999827_171118FTO_474944_c</C7002>
<C7002>19/11/2018</C7002>
<C7002>KN402</C7002>
</FileOrgtr>
</DebitAccount>
</DebitAccounts>
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```xml
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C6081="Radhabi Udhav Bhalerao"  CPSMSTranId="N111818167005" PmtMtd="ANYM">
<RmtInf>
<C7495>N111818167005</C7495>
<C7495>N111818167007</C7495>
<C7495>Credit Through PFMS</C7495>
<C7495>Compensation</C7495>
</RmtInf>
</CreditAccount>

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C6081="BANSLAL" CPSMSTranId="N111818167006" PmtMtd="APBS">
<RmtInf>
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<C7495>N111818167007</C7495>
<C7495>Credit Through PFMS</C7495>
<C7495>1834009076NRG1812072018C959391</C7495>
<C7495>Compensation</C7495>
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</CreditAccount>
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JpdHkxDzANBgNVBBETBjU2MDEwMzESMBAGA1UECBMJS2FybmF0YWthMSMwIQYDVQQJExpPdXRlc
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MDE1LTIwHhcNMTgwNzA5MDkwMTM3WhcNMjAwNzA4MDkwMTM3WjA5MSEwHwYDVQQLExhEb
21haW4gQ29udHJvbCBWYWxpZGF0ZWQxFDASBgNVBAMTC3BmbXMubmljLmluMIIBIjANBgkqhkiG9
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3.2.2   DBT Payment File: 000NRGPAYREQ011120181.xml

This is a DBT DSC payment file having one debit and six credits with <PmtMtd> value of second credit as "NACH" and for all other 5 credits, <PmtMtd> value is "APBS"

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<Payments MessageId="000NRGPAYREQ011120181" Source="CPSMS" Destination="000"
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C3535="1030" C1106="6">
<DebitAccounts>
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C5756="SBIN0006144" C6021="35638070871" C6091="STATE EMPLOYMENT GUARANTEE FUND
UTTAR PRADESH" C5629="EMLupregs@gmail.com">
<FileOrgtr>
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<C7002>UP3137005_301018APB_FTO_1121929</C7002>
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</RmtInf>
</CreditAccount>
<CreditAccount C4038="700.00" C5569="" C6061="" UID="781350226963" BankIIN="" C6081="AMIT KUMAR" CPSMSTranId="N101829747052" PmtMtd="APBS">
<RmtInf>
<C7495>N101829747052</C7495>
<C7495>N101829747053</C7495>
<C7495>Credit Through PFMS</C7495>
<C7495>3137005000NRG19301020180067720</C7495>
<C7495>Wage</C7495>
</RmtInf>
</CreditAccount>
</CreditAccounts>
</BatchDetails>
<Signature xmlns="http://www.w3.org/2000/09/xmldsig#">
<SignedInfo>
<CanonicalizationMethod   Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315"/>
<SignatureMethod Algorithm="http://www.w3.org/2000/09/xmldsig#rsa-sha1" />
<Reference URI="">
<Transforms><Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature" />
</Transforms>
```

```xml
<DigestMethod  Algorithm="http://www.w3.org/2000/09/xmldsig#sha1"/>
<DigestValue>/nstGu9Wldy2nwJ0QkAIZLT4Fqg=</DigestValue>
</Reference>
</SignedInfo>
<SignatureValue>KHLQmgxrD8pVDjxALhU7sP8BMe5YK8PD0Lnims8FRUheJeL+0yiztUyJVoJyx/v8aOo6
AI7YZiRw+C1kBhsf03CEVQ6dJL3j3FXK3wM/IWZAeaCeVNIz58xbAJEhUAG2s0s5HDRQWzzdFnFM6+9Xt
XiBOJhDV/sQNyoT6tYGb/lxWFEBvz5u+hDCp86FBow611nDkK0DyaOdb1GftwEyJKZfn2/bSlC/wCGHzLy
7Rl2wuUinGwf105487EsIrbLq9zF5MiC0u3Awlb75pJqy4Lx2I1y2gqV8AZmHNPw6TK1D1C31Xt2jhbf+aB
UeuNX3xy7rFnvSaN4Q4EWJgeewVg==</SignatureValue>
<KeyInfo>
<X509Data>
<X509Certificate>MIIFeTCCBGGgAwIBAgIEARKpYTANBgkqhkiG9w0BAQsFADCB0DELMAkGA1UEBhM
CSU4xGDAWBgNVBAoTD2VNdWRocmEgTGltaXRlZDEdMBsGA1UECxMUQ2VydGlmeWluZyBBdXRob3
JpdHkxDzANBgNVBBETBjU2MDEwMzESMBAGA1UECBMJS2Fybm0YWthMSMwIQYDVQQJExpPdXRlc
iBSaW5nIEFJvYWQsIEJhbmdhbG9yZTEdMBsGA1UEMxMUM3JkIEZsb29yLFNhaSBBcmNhZGUxHzAdBgN
VBAMTFmUtTXVkaHJhIENlIFNQTCAyMDE1LTIwHhcNMTgwNzA5MDkwMTM3WhcNMjAwNzA4MDk
wMTM3WjA5MSEwHwYDVQQLExhEb21haW4gQ29udHJvbCBWYWxpZGF0ZWQxFDASBgNVBAMTC3B
mbXMubmljLmluMIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEApjzMItIMXiLP6xVqQJt6swat
z3CN9uDcEyWJS4HiVo9rbWx7ynRtEJGxCtYoh5jA6uwfH62Cix23j6GLNvZCdRJziY9cQkA6aMNWqQwe1
4+RnVyg15l+1llpz9NEWScdDVLGMfNtmguNvhbefCdFFnolgTS8vqmNbkpkXbiu/mDVba4OZKMm/A8z
AEt+2z4rQUDJU0GiNvpLRgdusOOLExjsExNHjKmWzMSLUNT0vOlLs0GSmg2QBzdJSX5ssoZ0NYpBsDD9
b2FvNUxB53KTlLxY8YFFo+uEjWnE6Kki+LDJv6wFqQ3U8twPRNq7ZFMUBqzTZrRlps0osDmc2348LwIDA
QABo4IB7zCCAeswJwYDVR0RBCAwHoILcGZtcy5uaWMuaW6CD3d3dy5wZm1zLm5pYy5pbjATBgNVHS
MEDDAKgAhEm8S3PVfpDjAdBgNVHQ4EFgQUyFBEfq63k2SdLa0VYsS+6+IiqikwDgYDVR0PAQH/BAQDA
gWgMB0GA1UdJQQWMBQGCCsGAQUFBwMBBggrBgEFBQcDAjCBggYDVR0gBHsweTAlBgZggmRkAgl
wGzAZBggrBgEFBQcCAjANGgtDbGFzcyAyIFNTTDBQBgdggmRkAQgCMEUwQwYIKwYBBQUHAgEWN2h
0dHA6Ly93d3cuZS1tdWRocmEuY29tL3JlcG9zaXRvcnkvY3BzL2UtTXVkaHJhX0NQUy5wZGYwgYYGCCsG
AQUFBwEBBHoweDAnBggrBgEFBQcwAYYbaHR0cDovL29jc3BzcGwuZS1tdWRocmEuY29tME0GCCsGA
QUFBzAChkFodHRwOi8vd3d3LmUtbXVkaHJhLmNvbS9yZXBvc2l0b3J5L2NhY2VydHMvZW11ZGhyYWN
hc3BsMjAxNS0yLmNydDBPBgNVHR8ESDBGMESgQqBAhj5odHRwOi8vd3d3LmUtbXVkaHJhLmNvbS9y
ZXBvc2l0b3J5L2NybHMvZW11ZGhyYWNhc3BsMjAxNS0yLmNybDANBgkqhkiG9w0BAQsFAAOCAQEAh
F3olhzMKx+rHlHRpi3w4tSJwAzN+9GPT+RpoIXBlZDLaqzRcrbHe75XyIQx36CVT2NEzproA/dtx5av6nuM
hO67Gplyk6/q9aNWBqu1OEbVvHegPG7A+KloXq7cGpO4+GXRKaviMJ58G4oLtf17MroX6eQAJ0BL61L6
xD6BKI2v5UN2zn2Ztu4Pb9jm2tJBc/LqrQ1NRy3fofLb0d+wC/nQxVj2einykP9R5A+nnnjybUgse/rIT6pmz
lspY7BMBKTMaSnkaPkC1B3xAh19pxD8m67Ft1jN5ZJ+QAesqzv75eTqvtLFdS8qPrT/QHnCnPFVrL8dpKV
dr4kgojccBg==</X509Certificate>
</X509Data>
</KeyInfo>
</Signature>
</Payments>
```

Following is the description of field used in above XML

Field	Validation	Description / Comments
Payments/@MessageId	Mandatory String	This is a unique identifier for the message (file) for tracking and troubleshooting purpose. Format: Three-digit Bank Code + XXX + "PAYREQ" +DDMMYYYY+N Where XXX – • NRG (For NREGA) • PMK (For PMKISAN) • EAT (For REAT) • DSC (For all other Schemes – Digital

Field	Validation	Description / Comments
		Signature Certificate)
		• PPA (Print Payment Advice)
		• PAO (Pay and Accounts Offices Payments)
		• EPA (Digitally Signed / Electronic PPA)
		• CNB (Corporate Internet Banking)
		• PAYREQ stands for payment request,
		• DD for day, MM for month, YYYY for year
		• N for a unique number which is the file generation serial number for the day.
		For example, MessageId can be 000NRGPAYREQ050520201 for the first payment request message generated for NREGA scheme on 5th May 2020 to be sent to State Bank of India
		000DSCPAYREQ25042020109 stands for 109th digitally signed payment request message generated for any other DBT scheme on 25-April 2020 to be sent to SBI. 000PPAPAYREQ25042020110 stands for 110th PPA payment request message generated by agency on 25-April 2020 to be sent to SBI
Payments/@PaymentProduct	Mandatory String	The value of this attribute can be either of below payment products: PPA =Print Payment Advice EPA=Digitally Signed/Electronic Payment Advice CNB=Corporate Internet Banking DSC=Digital Signature Certificate NRG=Digitally signed NREGA payment files PMK=Digitally signed PMKISAN payment files EAT=Digitally signed REAT payment files PAO=Digitally signed Central Government Treasuries/PAO payment files
Payments /@Source	Mandatory String	Since this file is always sent from CPSMS the value for this attribute will always contain "CPSMS".
Payments /@Destination	Mandatory String	3-digit code of bank to which file is being sent
Payments /@BankCode	Mandatory String	3-digit code of bank to which file is being sent
Payments /@BankName	Mandatory String	This attribute will contain the name of the bank to which the file is being sent
Payments /@RecordsCount	Mandatory Integer	This attribute will contain the number of debit batches included in the file. It will always be 1 because in each payment file there is one debit and multiple credits
Payments /@xmlns	Mandatory String	This attribute is to identify the XML message type. For this type of message this value will always be "http://cpsms.com/PaymentRequest"
Payments/BatchDetails/CorporateId	Alphanumeric	For **NREGA NEFMS/Wage** payments as well as PMKISAN payments, this tag contains DBT Mission Code +'- '+ Group ID For all other DBT payments including NREGA

Field	Validation	Description / Comments
	Mandatory for DBT Payments and PAO/CDDO payments	Material and Administrative payments, this tag contains DBT mission code of the scheme. For Non-DBT payment this tag will not exist. For all PAO/CDDO non DBT payment files, this tag contains 6-digit PAO/CDDO code. For all PAO DBT payments, this tag contains PAO code +'- '+DBT Mission Code
Payments/BatchDetails/CPSMSBatch No	Alphanumeric Max 16 characters Mandatory	CPSMS Unique Batch Number. Same as Debit Transaction ID as payment files are not multi batch. Every payment file is a single batch file having one debit transaction and multiple credit transactions
Payments/BatchDetails/C3535	Numeric Max 4 digit Optional	Batch Time will be governed by the volume and there may be regular flow of batches
Payments/BatchDetails/C1106	Numeric Max 5-digit Mandatory	Total number of credits in the batch (In a batch with one debit and three credits, value will be 3 for C1106)
Payments/BatchDetails/DebitAccounts/DebitAccount/C2020	Alphanumeric Max 16 characters Mandatory	Unique CPSMS Debit Transaction Id for debit transaction, it should be reflected in customer's transactions statement against CPSMSTransactionId
Payments/BatchDetails/DebitAccounts/DebitAccount/C4063	Numeric Max 19 Digit Mandatory	Amount to be debited from Agency's/treasury's bank account for this batch.
Payments/BatchDetails/DebitAccounts/DebitAccount/C3380	Date YYYYMMDD Mandatory	Date on which payment is approved by Agency/PAO on PFMS portal. For external systems, the date on which the payment file for bank gets created.
Payments/BatchDetails/DebitAccounts/DebitAccount/C5756	Alphanumeric Mandatory	Agency's / PAO's Bank Branch IFSC code
Payments/BatchDetails/DebitAccounts/DebitAccount/C6021	Alphanumeric Max 35 Mandatory	Agency's/PAO's Bank Valid Account Number (Validated by CPSMS)
Payments/BatchDetails/DebitAccounts/DebitAccount/C6091	Alphanumeric Max 50 Mandatory	Sending Agency's/PAO's account title name as returned by the Bank during Account Validation Process
Payments/BatchDetails/DebitAccounts/DebitAccount/C5629	Alphanumeric Max 65 CHAR Mandatory	Agencies/PAO's mobile number or e-mail id. First three characters are either SMS in case of mobile number or EML for eMail ID. Next 62 characters may contain e-mail id or mobile number. Mobile number should be 10 digits In case email or mobile no is not there in PFMS database, this tag will have value EML/SMS For all SNA payments generated by any agency (SNA or down the ladder), this tag will have SNA Account Number prefixed by a constant "SNA" e.g if SNA Bank account number is 1100234567 then tag <C5629> will have value "SNA1100234567". In the payment file generated by State Nodal Agency, <C5629> tag will have value

Field	Validation	Description / Comments
		"SNA1100234567" and <C6021> tag will have SNA account number viz "1100234567". For down the ladder agencies having Zero balance account, <C5629> tag will have value "SNA1100234567" and <C6021> tag will have ZBA account number of the concerned agency
Payments/BatchDetails/DebitAccounts/DebitAccount/ FileOrgtr/C7002	Alphanumeric Max 35 CHAR This tag may repeat four times at max First two occurrences are mandatory	File Originator Information This field will contain below mentioned information and will be separated by repeated tag. The **first occurrence** of (C7002) tag stores either C-CGA- DBT or C-CGA. The C-CGA-DBT value shows DBT payment. Similarly, the value C-CGA shows non-DBT payment. The **second occurrence** of (C7002) tag stores >> • Unique Agency Code as per PFMS Records for PPA, DSC, ePA, CINB payments generated through PFMS portal. • Name of Original payment file/FTO name received from external system for NREGA, REAT, PM KISAN and some cases of DSC files. • Second factor key/ file level unique key for some external systems like UP State Treasury • PAO Code in case of DBT payments by PAO • PAO Code/CDDO Code in case of other payments by PAO The **third occurrence** of (C7002) tag stores>> • PPA approval date for PPA/EPA • Transaction Date for all other payments The **fourth occurrence** of (C7002) tag stores • Expiry date in case of PPA/EPA/CINB • "Not Payable Before" date for PAO payments • Unique Agency Code for external systems' payments processed by PFMS portal The contents of this field can change time to time as per decisions taken at CGA office.
Payments/BatchDetails/CreditAccounts/CreditAccount/C4038	Numeric Max 19-digit Mandatory	Amount to be credited to the beneficiary's account. This will be validated against limit/allocation as per business rule.

Field	Validation	Description / Comments
Payments/BatchDetails/CreditAccounts/ CreditAccount/C5569	Alphanumeric (11) Mandatory when PmtMtd is ANYM or NACH	Beneficiary Branch's IFSC Code.
Payments/BatchDetails/CreditAccounts/CreditAccount/C6061	Alphanumeric Max 35 Mandatory when PmtMtd is non " APBS"	Beneficiary Bank Account Number.
Payments/BatchDetails/CreditAccounts/ CreditAccount/UID	Numeric12 digits Mandatory when PmtMtd=" APBS"	UID Number of the Beneficiary. Zero padding is not allowed.
Payments/BatchDetails/CreditAccounts/ CreditAccount/BankIIN	Numeric Max 6 Mandatory when PmtMtd=" APBS"	Beneficiary Bank's IIN Number. If not available in PFMS database then tag will be there with blank value i.e. ""
Payments/BatchDetails/CreditAccounts/CreditAccount/C6081	Alphanumeric Max 50 Mandatory	Payment Receiver's Bank Account Holder Name. It is name as returned by the bank during account number validation.
Payments/BatchDetails/CreditAccounts/ CreditAccount/C5565	Alphanumeric Max 140 Optional	Payment Receiver's Bank Account Holder Address 4*35 Characters separated by "|" (pipe) for 4 sub-fields
Payments/BatchDetails/CreditAccounts/CPSMSTranId	Alphanumeric (16) Mandatory	CPSMS Unique Credit Transaction Id. While reporting payment responses in Success and Reject files by banks, the payment status (Success/Fail) have to be reported against each of these credit transaction IDs
Payments/BatchDetails/CreditAccounts/PmtMtd	Char (4) Mandatory	It refers to method of payment to be done. **ANYM = Any Mode as preferred by bank**. If the credit accounts lies with same bank, these can be processed by their CBS instead of processing through RBI or NPCI. For other credit accounts, banks have choice to push to RBI or NPCI. This value will be for all Non DBT payment NACH (National Automated Clearing House) = Account based payment by NPCI APBS = Aadhaar Payment Bridge System For all DBT payment, this tag will have value NACH / APBS
Payments/BatchDetails/CreditAccounts/CreditAccount/RmtInf		Parent Tag for C7494 column
Payments/BatchDetails/CreditAccounts/CreditAccount/RmtInf/C7495	Alphanumeric Max 35 This tag may repeat six times max	Remittance Information from sender to receiver. This field will contain below mentioned information and will be separated by repeated tag. • First Occurrence (Mandatory): CPSMS Unique Credit Transaction Id • Second Occurrence (Mandatory): CPSMS Unique Debit Transaction Id • Third Occurrence (Optional): Remarks to be printed in beneficiary passbook / "CreditThrough PFMS" • Fourth Occurrence (Optional): End to

Field	Validation	Description / Comments
		End ID or unique credit transaction ID at external system end e.g. NREGA, PMKISAN • Fifth Occurrence (Optional): Credit Narration as received in external system payment request files e.g. "WAGES" in case of NREGA NEFMS payment files received byPFMS from NREGASoft. • Sixth Occurrence (Optional): For future reference

4 ACK/NACK for Payment Request file received from Banks

4.1 Sample File: XML for ACK / NACK for Payment Request sent by Banks

The sample file shown below is a multi-batch acknowledgement file received from State Bank of India having ACK / NACK for 5 DSC Payment request files sent by PFMS to Bank. The files contain 3 ACKS and 2 NACKS. NACK for the file **000DSCPAYREQ11072020544** is due to file level error where as for the file **000DSCPAYREQ180720201451** NACK is provided due to record level errors identified by PFMS transactions ids

```xml
<? xml version="1.0"?> -<Acknowledgement Source="000" PaymentProduct="DSC"
MessageId="000DSCREQACK20072020905443" Destination="CPSMS" BankName="STATE BANK OF
INDIA" BankCode="000" xmlns="https://pfms.nic.in/PaymentRequestAck">
-<Ack>
<OriginalMessageId>000DSCPAYREQ20072020692</OriginalMessageId>
<RecordsCount>1</RecordsCount>
<RecordsFound>1</RecordsFound>
-<Batch>
<CPSMSBatchNo>C072013068361</CPSMSBatchNo>
<ResponseCode>S</ResponseCode>
</Batch>
</Ack>
-<Ack>
<OriginalMessageId>000DSCPAYREQ17072020876</OriginalMessageId>
<RecordsCount>1</RecordsCount>
<RecordsFound>1</RecordsFound>
-<Batch>
<CPSMSBatchNo>C062032390741</CPSMSBatchNo>
<ResponseCode>S</ResponseCode>
</Batch>
</Ack>
-<Ack>
<OriginalMessageId>000DSCPAYREQ20072020738</OriginalMessageId>
<RecordsCount>48</RecordsCount>
<RecordsFound>48</RecordsFound>
-<Batch>
<CPSMSBatchNo>C072013466711</CPSMSBatchNo>
<ResponseCode>S</ResponseCode>
</Batch>
</Ack>
-<Ack>
<OriginalMessageId>000DSCPAYREQ11072020544</OriginalMessageId>
-<Batch>
```

```
<CPSMSBatchNo>NA</CPSMSBatchNo>
<ResponseCode>E</ResponseCode>
<ErrorCode>N006</ErrorCode>
</Batch>
</Ack>
-<Ack>
<OriginalMessageId>000DSCPAYREQ180720201451</OriginalMessageId>
<RecordsCount>10</RecordsCount>
<RecordsFound>10</RecordsFound>
-<Batch>
<CPSMSBatchNo>C072013712436</CPSMSBatchNo>
<ResponseCode>E</ResponseCode>
<ErrorCode>N019|N029|N031</ErrorCode>
<RecordError ErrorCode="N029|N019" CPSMSTranId="C072013712439"/>
<RecordError ErrorCode="N019" CPSMSTranId="C072013712442"/>
<RecordError ErrorCode="N031|N019" CPSMSTranId="C072013712443"/>
</Batch>
</Ack>
</Acknowledgement>
```

Following is the description of field used in above XML

Field	Validation	Description / Comments
Acknowledgement/@MessageId	Mandatory String	This is a unique identifier for the message (file) for tracking and troubleshooting purpose. Format: Three-digit Bank Code + XXX + "REQACK" +DDMMYYYY+N Where XXX – • NRG (For NREGA) • PMK (For PMKISAN) • EAT (For REAT) • DSC (For all other Schemes – Digital Signature Certificate) • PPA (Print Payment Advice) • PAO (Pay and Accounts Offices Payments) • EPA (Digitally Signed / Electronic PPA) • CNB (Corporate Internet Banking) • REQACK stands for payment request acknowledgement, • DD for day, MM for month, YYYY for year • N for a unique number which is the file generation serial number for the day. For example, MessageId can be 000DSCREQACK200720201 for the first payment acknowledgement message generated for digitally signed payment request message on 20th July 2020 to be received from State Bank of India.

Field	Validation	Description / Comments
Acknowledgement/@PaymentProduct	Mandatory String	The value of this attribute can be either of below payment products: PPA =Print Payment Advice EPA=Digitally Signed/Electronic Payment Advice CNB=Corporate Internet Banking DSC=Digital Signature Certificate NRG=Digitally signed NREGA payment files PMK=Digitally signed PMKISAN payment files EAT=Digitally signed REAT payment files PAO=Digitally signed Central Government Treasuries/PAO payment files
Acknowledgement/@Source	Mandatory String	3-digit code of bank from where file is received.
Acknowledgement/@Destination	Mandatory String	Since this file is always sent to CPSMS the value for this attribute will always contain "CPSMS".
Acknowledgement/@BankCode	Mandatory String	3-digit code of bank from where file is received.
Acknowledgement/@BankName	Mandatory String	This attribute will contain the name of the bank which is sending the file.
Acknowledgement/@xmlns	Mandatory	This attribute is to identify the XML message type. For this type of message this value will always be: "https://pfms.nic.in/PaymentRequestAck"
Ack/OriginalMessageId	Alphanumeric Max 50 characters Mandatory	MessageId of the original payment request file for which the acknowledgement is being sent.
Ack/RecordsCount	Integer <u>Not</u> mandatory, if there is file level error. <u>Mandatory</u>, if response code is "**S**" or having record level errors	Number of records in the header of original payment request message. It should be more than zero.
Ack/RecordsFound	Integer <u>Not</u> mandatory, if there is file level error. <u>Mandatory</u>, if response code is "**S**" or having record level errors	Number of actual records in the original payment request message. It should be more than zero.
Ack/Batch/CPSMBatchNo	Alphanumeric Max 16 characters Mandatory	CPSMS Unique Batch Number. Same as Debit Transaction ID as payment request files are not multi batch. Every payment request file is a single batch file having one debit transaction and multiple credit transactions.
Ack/Batch/ResponseCode	Mandatory Char (1)	If the original payment request file received by Bank is either not in proper format or having data validation errors, NACK is provided for the payment request file having **response code** as "**E**". On the other hand, if a payment request file is error free and is consumable at bank's end ACK is provided for that payment request file having **response code** as "**S**". Valid Values: "**S**" and "**E**"

Field	Validation	Description / Comments
Ack/Batch/ErrorCode	Mandatory when ResponseCode is 'E' Char (4)	Use embedded list from Appendix D for error codes. In case of multiple errors, the error codes will be separated by pipe sign (|).
Ack/Batch/RecordError/CPSMSTranId	Mandatory only in case of record level errors	Debit or Credit CPSMS Transaction Id where error/exception is there.
Ack/Batch/RecordError/ErrorCode	Mandatory only in case of record level errors	Error codes related to the particular transactional records. In case of multiple errors, the error codes will be separated by pipe sign (|). Use embedded list from Appendix D for error codes

5   New Tags in Payment Responses

A new tag "<PmtRoute>" is introduced in all payment response file pertaining to DBT, Non-DBT and PPA payments. This new tag is added in both Debit-Response File (INI files) as well as Credit-Response file (Success/Reject Files). This is because INI file may contain credit-details either as "Initiated" or actual credit status for all those transactions pertaining to accounts in the sponsor bank itself and processed through ICBS.

A new tag <C6346> is introduced in Success Credit Response File viz SUCPAY so that banks can provide the credit status code in this field. For Actual Success, 'SUCC' may be provided and for Deemed Success 'DSUC' may be specified. This tag has been introduced to resolve the issues raised by many banks to provide Deemed Success status in Reject File (REJPAY) as it creates problem in their settlement with RBI/NPCI for failed transactions.

A new tag viz <AuthMode> is introduced in Debit Response (INI) file at debit level which is mandatory for EPA (Server signed PPA files for DSC enabled banks) files. For non EPA files this tag is optional i.e. it may either not be included in INI file or if included then must have blank value. In case some value is provided against this tag in a non EPA response file, the response will be rejected. Possible values of this tag for EPA files are CINB (Corporate Internet Banking), MOBB (Mobile Banking) and BRNC (Authorised by Branch)

5.1   Possible Values of new tags introduced in payment responses

The <PmtRoute> tag can store the following values:

1. NACH (National Automated Clearing House) – For transaction processed through NACH (New)
2. APBS (Aadhar Payment Bridge System) – For APBS transactions
3. ICBS (Intra Core Banking Solution) – Instead of "T"
4. NEFT (National Electronic Fund Transfer) – instead of N (For NEFT Transactions)
5. RTGS (Real time gross settlement)

The <C6346> tag can store the following values:
1. SUCC – For actual Success
2. DSUC – For Deemed Success

The <AuthMode> tag in INI files of EPA can store the following values:
1. CINB – If EPA authorised by agency through Corporate Internet Banking
2. MOBB - If EPA authorised by agency through Mobile Banking
3. BRNC – If EPA authorised by Branch

5.2 Sample File – Payment Response File from Bank to PFMS:

5.2.1 Non DBT Payment Initiation File: 000NRGINIPAY01112018487341.xml

This file is a multi-batch file.
The below mentioned sample file is a non DBT DSC payment initiation file for NREGA Scheme having one batch with one debit and four credits with PmtRoute as given below:
PmtRoute = "RTGS"
PmtRoute = "NEFT"
PmtRoute = "ICBS"
PmtRoute = "APBS"

```xml
<InitiatedPayments xmlns="http://cpsms.com/InitiatedPaymentData" BankCode="000"
BankName="STATE BANK OF INDIA" Destination="CPSMS"
MessageId="000NRGINIPAY01112018487341" PaymentProduct="DSC" RecordsCount="1"
Source="000">
<BatchDetails CPSMSBatchNo="N101829047692">
<DebitTransactions C4063="2207.00" C5185="1" C5756="SBIN0070308" C6021="67184933915">
<Debit>
<C2006>N101829047692</C2006>
<C2020>PFMS0111201826676227</C2020>
<C3501>20181101074317</C3501>
<C4063>1261.00</C4063>
<C6346>SUCC</C6346>
<AuthMode></AuthMode>
</Debit>
</DebitTransactions>

<CreditTransactions C5185="4">
<Credit>
<C2006>N101829046996</C2006>
<C5569>CORP0000097</C5569>
<C6061>009700101002504</C6061>
<C2020>N101829046996</C2020>
<C3501>20181101110808</C3501>
<C4038>3.00</C4038>
<C6346>INIT</C6346>
<C3380>20181101093020</C3380>
<C3375>20181101093020</C3375>
<C3381>20181101093020</C3381>
<PmtRoute>RTGS</PmtRoute>
</Credit>

<Credit>
<C2006>N101829047009</C2006>
<C5569>CORP0000097</C5569>
<C6061>009700101005645</C6061>
<C2020>N101829047009</C2020>
<C3501>20181101110808</C3501>
<C4038>3.00</C4038>
<C6346>INIT</C6346>
<C3380>20181101093020</C3380>
<C3375>20181101093020</C3375>
<C3381>20181101093020</C3381>
<PmtRoute>NEFT</PmtRoute>
</Credit>
```

```
<Credit>
<C2006>N101829047011</C2006>
<C5569>SBIN0000097</C5569>
<C6061>009700101006738</C6061>
<C2020>N101829047011</C2020>
<C3501>20181101110808</C3501>
<C4038>2.00</C4038>
<C6346>INIT</C6346>
<C3380>20181101093020</C3380>
<C3375>20181101093020</C3375>
<C3381>20181101093020</C3381>
<PmtRoute>ICBS</PmtRoute>
</Credit>

<Credit>
<C2006>N101825316462</C2006>
<C5569/>
<C6061/>
<UID>808263135991</UID>
<BankIIN/>
<C6081>ravinder kumar</C6081>
<C2020>183006783122</C2020>
<C3501>20181027152254</C3501>
<C4038>1253.00</C4038>
<C6346>INIT</C6346>
<C3380>20181027093020</C3380>
<C3375>20181027093020</C3375>
<C3381>20181027093020</C3381>
<PmtRoute>APBS</PmtRoute>
</Credit>
</CreditTransactions>
</BatchDetails>
</InitiatedPayments>
```

5.2.2 DBT Payment Initiation File: 000NRGINIPAY01112018487341.xml

This file is a multi-batch file.
The below mentioned sample file is a DBT DSC payment initiation file for NREGA Scheme having one batch with one debit and two credits with PmtRoute as given below:
PmtRoute = "NACH"
PmtRoute = "APBS"

```
<InitiatedPayments xmlns="http://cpsms.com/InitiatedPaymentData" BankCode="000"
BankName="STATE BANK OF INDIA" Destination="CPSMS"
MessageId="000NRGINIPAY01112018487341" PaymentProduct="DSC" RecordsCount="1"
Source="000">
<BatchDetails CPSMSBatchNo="N101829047692">
<DebitTransactions C4063="2207.00" C5185="1" C5756="SBIN0070308" C6021="67184933915">
<Debit>
<C2006>N101829047692</C2006>
<C2020>PFMS0111201826676227</C2020>
<C3501>20181101074317</C3501>
<C4063>1255.00</C4063>
<C6346>SUCC</C6346>
<AuthMode></AuthMode>
</Debit>
```

```xml
</DebitTransactions>
<CreditTransactions C5185="2">
<Credit>
<C2006>N101829047011</C2006>
<C5569>SBIN0000097</C5569>
<C6061>009700101006738</C6061>
<C2020>N101829047011</C2020>
<C3501>20181101110808</C3501>
<C4038>2.00</C4038>
<C6346>INIT</C6346>
<C3380>20181101093020</C3380>
<C3375>20181101093020</C3375>
<C3381>20181101093020</C3381>
<PmtRoute>NACH</PmtRoute>
</Credit>
<Credit>
<C2006>N101825316462</C2006>
<C5569/>
<C6061/>
<UID>808263135991</UID>
<BankIIN/>
<C6081>ravinder kumar</C6081>
<C2020>183006783122</C2020>
<C3501>20181027152254</C3501>
<C4038>1253.00</C4038>
<C6346>INIT</C6346>
<C3380>20181027093020</C3380>
<C3375>20181027093020</C3375>
<C3381>20181027093020</C3381>
<PmtRoute>APBS</PmtRoute>
</Credit>
</CreditTransactions>
</BatchDetails>
</InitiatedPayments>
```

Following is the description of field used in above XML

Field	Validation	Description / Comments
InitiatedPayments/@MessageId	Mandatory String	This is a unique identifier for the message (file) for tracking and troubleshooting purpose. Format: Three-digit Bank Code + XXX + "INIPAY" +DDMMYYYY+N Where XXX – • NRG (For NREGA) • PMK (For PMKISAN) • EAT (For REAT) • DSC (For all other Schemes – Digital Signature Certificate) • PPA (Print Payment Advice) • PAO (Pay and Accounts Offices Payments) • EPA (Digitally Signed / Electronic PPA) • CNB (Corporate Internet Banking)

Field	Validation	Description / Comments
		INIPAY stands for payment initiation Response file (Debit Response), DD for day, MM for month, YYYY for year N for a unique number which is the file generation serial number for the day. For example, MessageId can be 000NRGINIPAY050520201 stands for the first debit response message generated by State Bank of India for NREGA payment request on 5th May 2020 to be sent to PFMS
		000DSCINIPAY25042020109 stands for 109th debit response message generated by State Bank of India for digitally signed payment request on 25th April 2020 to be sent to PFMS.
		000PPAINIPAY25042020110 stands for 110th debit response message generated by State Bank of India for PPA payment request on 25th April 2020 to be sent to PFMS
InitiatedPayments/@PaymentProduct	Mandatory String	The value of this attribute can be either of below payment products: PPA = Print Payment Advice EPA = Digitally Signed/Electronic Payment Advice CNB = Corporate Internet Banking DSC = Digital Signature Certificate NRG = Digitally signed NREGA payment files PMK = Digitally signed PMKISAN payment files EAT = Digitally signed REAT payment files PAO = Digitally signed Central Government Treasuries/PAO payment files
InitiatedPayments/@Source	Mandatory String	Since this file is always sent from bank the value for this attribute will always contain 3-digit code of the bank sending the file.
InitiatedPayments/@Destination	Mandatory String	This attribute will contain "CPSMS".
InitiatedPayments/@BankCode	Mandatory String	3-digit code of bank from where file is being received
InitiatedPayments/@BankName	Mandatory String	This attribute will contain the name of the bank which is sending the file.
InitiatedPayments/@RecordsCount	Mandatory Integer	Since Debit Response file can be multi batch, this attribute will contain the number of batches included in the file. It will always be more than zero.
InitiatedPayments/@xmlns	Mandatory	This attribute is to identify the XML message type. For this type of message this value will always be "http://cpsms.com/InitiatedPaymentData"
InitiatedPayments /BatchDetails/CPSMSBatchNo	Alphanumeric Max 16 Characters Mandatory	CPSMS Unique Batch Number/ Debit Transaction ID
InitiatedPayments/BatchDetails/ DebitTransactions/C5756	Alphanumeric Mandatory Char (11)	IFSC Code of Debit Account (Agency / PAO)
InitiatedPayments/BatchDetails/ DebitTransactions/C6021	Alphanumeric Max 35 Mandatory	Agency's/PAO's bank Account Number (Debit Account Number)

Field	Validation	Description / Comments
InitiatedPayments/BatchDetails/ DebitTransactions/C5185	Mandatory Numeric Max 8-digit	Total number of debit transactions in the batch
InitiatedPayments/BatchDetails/ DebitTransactions/C4063	Numeric Max 19-digit Mandatory	Total Amount debited from Agency's/PAO's account for this batch. Decimal will be separated by dot (.)
InitiatedPayments/BatchDetails/ DebitTransactions/Debit/C2006	Alphanumeric Max 16 Characters Mandatory	CPSMS Debit Transaction Id which is generated by CPSMS to identify a transaction during its life cycle
InitiatedPayments/BatchDetails/ DebitTransactions/Debit/C2020	Mandatory Alphanumeric Max 16 characters	Unique transaction reference number generated at bank system. Bank's Journal Number.
InitiatedPayments/BatchDetails/ DebitTransactions/Debit/C3501	Mandatory Numeric 14 digits	Date and Time when the amount is debited from Agency's / PAO's account. First 8 digits are YYYYMMDD and next 6 digits refers be credited time in HHMMSS format. e.g. 20200528102510 means amount gets debited on 28/05/2020 at 10:25:10 hrs.
InitiatedPayments/BatchDetails/ DebitTransactions/Debit/C4063	Numeric Max 19-digit Mandatory	Amount debited from Agency's account for this Debit Transaction ID. Decimal will be separated by dot (.)
InitiatedPayments/BatchDetails/ DebitTransactions/Debit/C6346	Alphanumeric Char (4) Mandatory	Status code as mentioned below: **SUCC** – Debit Successful **HOLD** – Debit Hold For debit failure, debit failed reason codes provided in **Annexure C.**
InitiatedPayments/BatchDetails/ DebitTransactions/Debit/AuthMode	Char (4) Optional Mandatory for EPA files	Authorization Mode of EPA Valid Values >> CINB (Authorised through Corporate Internet Banking) MOBB (Authorised through Mobile Banking) BRNC (Authorised by Branch). For non EPA files this tag is optional i.e it may either not be included or if included then must have blank value. In case some value is provided against this tag in a non EPA response file, the response will be rejected
InitiatedPayments/BatchDetails/ CreditTransactions/C5185	Numeric Max 8-digit Mandatory	Total number of credit transactions.
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C2006	Alphanumeric Max 16 Characters Mandatory	CPSMS Credit Transaction Id which is generated by CPSMS to identify a transaction during its life cycle
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C5569	Alphanumeric Mandatory when PmtMtd is non APBS	Beneficiary Branch's IFSC Code. It may be code as designated by beneficiary's banker
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C6061	Alphanumeric Max 35 Mandatory when PmtMtd is non APBS	Beneficiary's Bank Account Number.
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/UID	Numeric 12 Digit Mandatory when PmtMtd is APBS	Aadhaar Number of Beneficiary

Field	Validation	Description / Comments
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/BankIIN	Numeric 6 Digit Mandatory when PmtMtd is APBS	Bank IIN Number for Beneficiary Bank
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C2020	Alphanumeric Max 16 Characters Mandatory	UTR Number or Bank's Unique Transaction Id (Journal Number)
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C3501	Mandatory Numeric 14 digits	Date and Time when the credit transaction is initiated to the customer / credited in beneficiary account e.g. for ICBS cases. First 8 digits are YYYYMMDD and next 6 digits refers be time in HHMMSS format. e.g. 20200528102510 means amount gets credited /initiated on 28/05/2020 at 10:25:10 hrs.
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C4038	Numeric Max 19-digit Mandatory	Amount sent to credit into beneficiary's account. Decimal will be separated by dot (.)
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C6346	Alphanumeric Char (4) Mandatory	Credit Status code as mentioned below: **SUCC** – Credit Successful **DSUC** – Deemed Success **INIT** – Credit Initiated **DBFL** – Credit Failed due to Debit Failure Credit Failure Status Codes for DEBIT SUCCESS cases refer ANNEXURE A (RBI codes) / ANNEXURE B (NPCI codes)
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C6366	Alphanumeric Optional	Credit Rejection reason description Only in case of R11 code for NEFT/RTGS payments (pushed through RBI) Should be blank for all other codes specified against tag C6346
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C3380	Mandatory Numeric 14 digits	Date and time on which settlement takes place. This date is date of debit to agency's account First 8 digits are YYYYMMDD and next 6 digits refers be time in HHMMSS format. e.g. 20200528102510 means debit in agency account happens on 28/05/2020 at 10:25:10 hrs.
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C3375	Mandatory Numeric 14 digits	Date and time on which the sender branch initiated the remittance. Date and time of origination of credits by the bank First 8 digits are YYYYMMDD and next 6 digits refers be time in HHMMSS format. e.g. 20200528102510 means credit origination date is on 28/05/2020 at 10:25:10 hrs.
InitiatedPayments/BatchDetails/ CreditTransactions/Credit/C3381	Mandatory Numeric 14 digits	Original settlement date and time for which transaction was initiated. In case the transactions are re-originated, the original date and time of origination. First 8 digits are YYYYMMDD and next 6 digits refers be time in HHMMSS format. e.g. 20200528102510 means original settlement took place on 28/05/2020 at 10:25:10 hrs.

5.2.3 Non DBT Payment Success File: 000DSCSUCPAY09112018490110.xml

This file is a multi-batch file.

The below mentioned sample file is a nonDBT DSC payment Success file having one batch with one debit and four credits with PmtRoute as given below:

PmtRoute = "RTGS"

PmtRoute = "NEFT"

PmtRoute = "ICBS"

PmtRoute = "APBS"

Deemed Success (DSUC) for APBS transaction and actual success (SUCC) for all other three credits

```xml
<SuccessPayments xmlns="http://cpsms.com/SuccessPaymentData" BankCode="000"
BankName="STATE BANK OF INDIA" Destination="CPSMS"
MessageId="000DSCSUCPAY09112018490110" PaymentProduct="DSC" RecordsCount="1"
Source="000">
<BatchDetails C5185="4" CPSMSBatchNo="C111805267016">
<SuccessPayment>
<C2020>6185103072</C2020>
<C2006>C111805267905</C2006>
<C6061>812203202250</C6061>
<C5518>ICIC0000559</C5518>
<C6081>Anita Sukdev Tayade</C6081>
<C4038>1200</C4038>
<C6346>SUCC</C6346>
<C3501>20181109184847</C3501>
<PmtRoute>RTGS</PmtRoute>
</SuccessPayment>
<SuccessPayment>
<C2020>6325024527</C2020>
<C2006>N111801870281</C2006>
<C6061></C6061>
<UID></UID>
<BankIIN>000508672</BankIIN>
<C5518></C5518>
<C6081></C6081>
<C4038>1152</C4038>
<C6346>DSUC</C6346>
<C3501>20181117182544</C3501>
<PmtRoute>APBS</PmtRoute>
</SuccessPayment>
</BatchDetails>
<SuccessPayment>
<C2020>6185103079</C2020>
<C2006>C111805267913</C2006>
<C6061>8121622022584</C6061>
<C5518>SBIN0000559</C5518>
<C6081>Chandbi Amin Tadvi</C6081>
<C4038>1200</C4038>
<C6346>SUCC</C6346>
<C3501>20181109184847</C3501>
<PmtRoute>ICBS</PmtRoute>
</SuccessPayment>
<SuccessPayment>
<C2020>6324953421</C2020>
```

```
<C2006>N111804203349</C2006>
<C6061>612039006608</C6061>
<C5518>ICIC0001355</C5518>
<C6081>bhaya vajasi</C6081>
<C4038>2328</C4038>
<C6346>SUCC</C6346>
<C3501>20181117182601</C3501>
<PmtRoute>NEFT</PmtRoute>
</SuccessPayment>
</BatchDetails>
</SuccessPayments>
```

5.2.4 DBT Payment Success File: 000NRGSUCPAY17112018491498.xml

This is a multi-batch DBT NREGA payment SUCCESS file having two debits/batches each having one credits with PmtRoute as given below:

PmtRoute = "NACH"
PmtRoute = "APBS"
Both credits reported as Deemed Success (DSUC)

```
<SuccessPayments xmlns="http://cpsms.com/SuccessPaymentData" BankCode="000"
BankName="STATE BANK OF INDIA" Destination="CPSMS"
MessageId="000NRGSUCPAY17112018491498" PaymentProduct="DSC" RecordsCount="2"
Source="000">
<BatchDetails C5185="1"  CPSMSBatchNo="N111801870282">
<SuccessPayment>
<C2020>6325024527</C2020>
<C2006>N111801870281</C2006>
<C6061></C6061>
<UID></UID>
<BankIIN>000508672</BankIIN>
<C5518></C5518>
<C6081></C6081>
<C4038>1152</C4038>
<C6346>DSUC</C6346>
<C3501>20181117182544</C3501>
<PmtRoute>APBS</PmtRoute>
</SuccessPayment>
</BatchDetails>
<BatchDetails C5185="1" CPSMSBatchNo="N111804203350">
<SuccessPayment>
<C2020>6324953421</C2020>
<C2006>N111804203349</C2006>
<C6061>612039006608</C6061>
<C5518>SBIN0001355</C5518>
<C6081>bhaya vajasi</C6081>
<C4038>2328</C4038>
<C6346>DSUC</C6346>
<C3501>20181117182601</C3501>
<PmtRoute>NACH</PmtRoute>
</SuccessPayment>
</BatchDetails>
</SuccessPayments>
```

Following is the description of field used in above XML

Field	Validation	Description / Comments
SuccessPayments/@MessageId	Mandatory String	This is a unique identifier for the message (file) for tracking and troubleshooting purpose. Format: Three-digit Bank Code + XXX + "SUCPAY" +DDMMYYYY+N Where XXX – • NRG (For NREGA) • PMK (For PMKISAN) • EAT (For REAT) • DSC (For all other Schemes – Digital Signature Certificate) • PPA (Print Payment Advice) • PAO (Pay and Accounts Offices Payments) • EPA (Digitally Signed / Electronic PPA) • CNB (Corporate Internet Banking) SUCPAY stands for Successful payments Response file, DD for day, MM for month, YYYY for year N for a unique number which is the file generation serial number for the day. For example, MessageId can be 000NRGSUCPAY050520201 for the first success payment message generated by State Bank of India for NREGA payment request on 5th May 2020 to be sent to PFMS 000DSCSUCPAY25042020109 stands for 109th success payment message generated by State Bank of India for digitally signed payment request on 25-April 2020 to be sent to PFMS. 000PPASUCPAY25042020110 stands for 110th success payment message generated by State Bank of India for PPA payment request on 25-April 2020 to be sent to PFMS
SuccessPayments/@PaymentProduct	Mandatory String	The value of this attribute can be either of below payment products: PPA = Print Payment Advice EPA = Digitally Signed/Electronic Payment Advice CNB = Corporate Internet Banking DSC = Digital Signature Certificate NRG = Digitally signed NREGA payment files PMK = Digitally signed PMKISAN payment files EAT = Digitally signed REAT payment files PAO = Digitally signed Central Government Treasuries/PAO payment files
SuccessPayments/@Source	Mandatory String	Since this file is always sent from bank the value for this attribute will always contain 3-digit code of the bank sending the file.
SuccessPayments/@Destination	Mandatory String	This attribute will contain "CPSMS".
SuccessPayments/@BankCode	Mandatory String	3-digit code of bank from where file is being received

Field	Validation	Description / Comments
SuccessPayments/@BankName	Mandatory String	This attribute will contain the name of the bank which is sending the file.
SuccessPayments/@RecordsCount	Mandatory Integer	Since Success Response file can be multi batch, this attribute will contain the number of batches included in the file. It will always be more than zero.
SuccessPayments/@xmlns	Mandatory String	This attribute is to identify the XML message type. For this type of message this value will always be "http://cpsms.com/SuccessPaymentData"
SuccessPayment/BatchDetails/ CPSMSBatchNo	Mandatory Alphanumeric Max 16 characters	CPSMS Unique Batch Number/ Debit Transaction ID
SuccessPayments/BatchDetails/C5185	Mandatory Numeric Max 8-digit	Total number of success transactions provided in the batch
SuccessPayments /BatchDetails/SuccessPayment/C2020	Mandatory Alphanumeric Max 16 characters	Unique transaction reference number generated at bank system. BANK'S UTR
SuccessPayments/BatchDetails/ SuccessPayment/C5518	Alphanumeric 11 Characters Mandatory when Payment Method is NON-APBS For APBS Deemed Success (DSUC), it is blank	IFSC Code of Beneficiary Bank
SuccessPayments/BatchDetails/ SuccessPayment/BankIIN	Numeric 6 Digit Mandatory when Payment Method is APBS	Beneficiary Bank's IIN Number
SuccessPayments/BatchDetails/ SuccessPayment/UID	Numeric 12 Digit Optional	Beneficiary's Aadhaar Number
SuccessPayments/BatchDetails/ SuccessPayment/6061	Alphanumeric Max 35 Mandatory when Credit Status Code = "SUCC" For Deemed Success (DSUC) it is blank	Beneficiary Bank Account Number
SuccessPayments/BatchDetails/ SuccessPayment/6081	Alphanumeric Mandatory	Beneficiary /Account Holder Name as per Beneficiary Bank Record. This will be used to reconcile the transaction and see the payment has been reached to desired person.
SuccessPayments/BatchDetails/ SuccessPayment/C2006	Mandatory Alphanumeric Max 16 characters	CPSMS Credit Transaction Id which is generated by CPSMS to identify a transaction during its life cycle
SuccessPayments/BatchDetails/ SuccessPayment/C3501	Mandatory Numeric 14 digits	Date and Time when the amount is credited to the beneficiary's account. First 8 digits are YYYYMMDD and next 6 digits refers be credited time in HHMMSS format. e.g. 20200528102510 means amount get credited on 28/05/2020 at 10:25:10 hrs

Field	Validation	Description / Comments
SuccessPayments/BatchDetails/ SuccessPayment/C4038	Numeric Max 19-digit Mandatory	Amount credited to the beneficiary's account.
SuccessPayments/BatchDetails/ SuccessPayment/C6346	Alphanumeric Char (3) Mandatory	Credit Status **SUCC** – Success **DSUC** – Deemed Success
SuccessPayments/BatchDetails/ SuccessPayment/PmtRoute	String Char (4) Mandatory	1. NACH (National Automated Clearing House) For Account Based transactions processed through NPCI 2. APBS (Aadhaar Payment Bridge System) – For Aadhaar Number based transactions processed through NPCI 3. ICBS (Intra Core Banking Solution) – For Non DBT payments 4. NEFT (National Electronic Fund Transfer) – For Non DBT payments pushed to RBI 5. RTGS (Real time gross settlement) - For Non DBT payments pushed to RBI

5.2.5 Non DBT Payment Reject File: 000NRGREJPAY17112018491485.xml

This is a multi-batch NonDBT NREGA payment REJECT file having four debit/batches each having one credits failure record with PmtRoute as given below
PmtRoute = "RTGS"
PmtRoute = "NEFT"
PmtRoute = "ICBS"
PmtRoute = "APBS"

```xml
<RejectedPayments xmlns="http://cpsms.com/RejectedPaymentData" BankCode="000"
BankName="STATE BANK OF INDIA" Destination="CPSMS"
MessageId="000NRGREJPAY17112018491485" PaymentProduct="DSC" RecordsCount="4"
Source="000">
<BatchDetails C4115="2436" C5185="1" CPSMSBatchNo="N111814487948">
<RejectedPayment>
<C2020>6324635642</C2020>
<C5756>SBIN0003314</C5756>
<C2006>N111814487944</C2006>
<BankIIN />
<UID />
<C5569>SBIN0RRCHGB</C5569>
<C6061>5645124</C6061>
<C6081>Sobhanti</C6081>
<C5565 />
<C4038>2436</C4038>
<C3380>20181117102520</C3380>
<C3375>20181117102520</C3375>
<C3381>20181116102520</C3381>
<C6346>R03</C6346>
<C6366></C6366>
<C7495>CH3305007_151118FTO_528643|N111814487944|N111814487948</C7495>
<PmtRoute>RTGS</PmtRoute>
</RejectedPayment>
</BatchDetails>
<BatchDetails C4115="418" C5185="1" CPSMSBatchNo="N111815276583">
<RejectedPayment
```

```xml
<C2020>6324675902</C2020>
<C5756>SBIN0004562</C5756>
<C2006>N111815276493</C2006>
<BankIIN>000000000</BankIIN>
<UID>716634027187</UID>
<C5569 />
<C6061 />
<C6081>M. Sanatombi Devi</C6081>
<C5565 />
<C4038>418</C4038>
<C3380>20181117102520</C3380>
<C3375>20181117102520</C3375>
<C3381>20181116102520</C3381>
<C6346>95</C6346>
<C6366></C6366>
<C7495>MN2006004_151118APB_FTO_4368|N111815276493|N111815276583</C7495>
<PmtRoute>APBS</PmtRoute>
</RejectedPayment>

</BatchDetails>
<BatchDetails C4115="1218" C5185="1" CPSMSBatchNo="N111815551251">
<RejectedPayment>
<C2020>6324636871</C2020>
<C5756>SBIN0003314</C5756>
<C2006>N111815551250</C2006>
<BankIIN />
<UID />
<C5569>SBIN0010831</C5569>
<C6061>36211970469</C6061>
<C6081>NO NAME</C6081>
<C5565 />
<C4038>1218</C4038>
<C3380>20181117102520</C3380>
<C3375>20181117102520</C3375>
<C3381>20181116102520</C3381>
<C6346>02</C6346>
<C6366></C6366>
<C7495>CH3309999647_161118FTO_531697|N111815551250|N111815551251</C7495>
<PmtRoute>ICBS</PmtRoute>
</RejectedPayment>
</BatchDetails>
<BatchDetails C4115="1672" C5185="1" CPSMSBatchNo="N111815690209">
<RejectedPayment>
<C2020>6324692663</C2020>
<C5756>SBIN0004562</C5756>
<C2006>N111815689991</C2006>
<BankIIN />
<UID />
<C5569>UTBI0RRBMRB</C5569>
<C6061>9011010001034</C6061>
<C6081>ATHOKPAM IBETOMBI DEVI</C6081>
<C5565 />
<C4038>1672</C4038>
<C3380>20181117102520</C3380>
<C3375>20181117102520</C3375>
<C3381>20181116000000</C3381>
```

```xml
<C6346>R11</C6346>
<C6366>Technical Error</C6366>
<C7495>MN2007007_161118FTO_4513|N111815689991|N111815690209</C7495>
<PmtRoute>NEFT</PmtRoute>
</RejectedPayment>
</BatchDetails>
</RejectedPayments>
```

5.2.6 DBT Payment Reject File: 000NRGREJPAY17112018491485.xml

This is a multi-batch DBT NREGA payment REJECT file having two debits/batches each having one credits failure record with PmtRoute as given below:
PmtRoute = "NACH"
PmtRoute = "APBS"

```xml
<RejectedPayments xmlns="http://cpsms.com/RejectedPaymentData" BankCode="000" BankName="STATE BANK OF INDIA" Destination="CPSMS" MessageId="000NRGREJPAY17112018491485" PaymentProduct="DSC" RecordsCount="2054" Source="000">
<BatchDetails C4115="2436" C5185="1" CPSMSBatchNo="N111814487948">
<RejectedPayment>
<C2020>6324635642</C2020>
<C5756>SBIN0003314</C5756>
<C2006>N111814487944</C2006>
<BankIIN />
<UID />
<C5569>SBIN0RRCHGB</C5569>
<C6061>5645124</C6061>
<C6081>Sobhanti</C6081>
<C5565 />
<C4038>2436</C4038>
<C3380>20181117102520</C3380>
<C3375>20181117102520</C3375>
<C3381>20181116102520</C3381>
<C6346>02</C6346>
<C6366></C6366>
<C7495>CH3305007_151118FTO_528643|N111814487944|N111814487948</C7495>
<PmtRoute>NACH</PmtRoute>
</RejectedPayment>

</BatchDetails>
<BatchDetails C4115="418" C5185="1" CPSMSBatchNo="N111815276583">
<RejectedPayment>
<C2020>6324675902</C2020>
<C5756>SBIN0004562</C5756>
<C2006>N111815276493</C2006>
<BankIIN>000000000</BankIIN>
<UID>716634027187</UID>
<C5569 />
<C6061 />
<C6081>M. Sanatombi Devi</C6081>
<C5565 />
<C4038>418</C4038>
<C3380>20181117102520</C3380>
<C3375>20181117102520</C3375>
<C3381>20181116102520</C3381>
```

```
<C6346>95</C6346>
<C6366></C6366>
<C7495>MN2006004_151118APB_FTO_4368|N111815276493|N111815276583</C7495>
<PmtRoute>APBS</PmtRoute>
</RejectedPayment>
</BatchDetails>
</RejectedPayments>
```

Following is the description of field used in above XML

Field	Validation	Description / Comments
RejectedPayments/@MessageId	Mandatory String	This is a unique identifier for the message (file) for tracking and troubleshooting purpose. Format: Three-digit Bank Code + XXX + "REJPAY" +DDMMYYYY+N Where XXX – • NRG (For NREGA) • PMK (For PMKISAN) • EAT (For REAT) • DSC (For all other Schemes – Digital Signature Certificate) • PPA (Print Payment Advice) • PAO (Pay and Accounts Offices Payments) • EPA (Digitally Signed / Electronic PPA) • CNB (Corporate Internet Banking) REJPAY stands for rejected payments Response file, DD for day, MM for month, YYYY for year N for a unique number which is the file generation serial number for the day. For example, MessageId can be 000NRGREJPAY050520201 for the first rejected payment message generated by State Bank of India for NREGA payment request on 5th May 2020 to be sent to PFMS 000DSCREJPAY25042020109 stands for 109th rejected payment message generated by State Bank of India for digitally signed payment request on 25-April 2020 to be sent to PFMS. 000PPAREJPAY25042020110 stands for 110th rejected payment message generated by State Bank of India for PPA payment request on 25-April 2020 to be sent to PFMS
RejectedPayments/@PaymentProduct	Mandatory String	The value of this attribute can be either of below payment products: PPA = Print Payment Advice EPA = Digitally Signed/Electronic Payment Advice CNB = Corporate Internet Banking DSC = Digital Signature Certificate NRG = Digitally signed NREGA payment files PMK = Digitally signed PMKISAN payment files EAT = Digitally signed REAT payment files

Field	Validation	Description / Comments
		PAO = Digitally signed Central Government Treasuries/PAO payment files
RejectedPayments/@Source	Mandatory String	Since this file is always sent from bank the value for this attribute will always contain 3-digit code of the bank sending the file.
RejectedPayments/@Destination	Mandatory String	This attribute will contain "CPSMS".
RejectedPayments/@BankCode	Mandatory String	3-digit code of bank from where file is being received
RejectedPayments/@BankName	Mandatory String	This attribute will contain the name of the bank which is sending the file.
RejectedPayments/@RecordsCount	Mandatory Integer	Since Reject Response file can be multi batch, this attribute will contain the number of batches included in the file. It will always be more than zero.
RejectedPayments/@xmlns	Mandatory	This attribute is to identify the XML message type. For this type of message this value will always be http://cpsms.com/RejectedPaymentData
RejectedPayments/BatchDetails/ CPSMSBatchNo	Alphanumeric Max 16 Characters Mandatory	CPSMS Unique Batch Number/ Debit Transaction ID
RejectedPayments/BatchDetails/ C5185	Numeric Max 8 digit, Mandatory	Total number of rejected transactions. provided in the batch
RejectedPayments/BatchDetails/ C4115	Numeric Max 19-digit Mandatory	Total amount of rejected transactions.
RejectedPayments/BatchDetails/ RejectedPayment/C2020	Alphanumeric Max 16 Characters Mandatory	Unique transaction reference number generated at bank system.
RejectedPayments/BatchDetails/ RejectedPayment/C5756	Alphanumeric Mandatory 11 Alphanumeric Characters	IFSC Code of sender Bank
RejectedPayments/BatchDetails/ RejectedPayment/C2006	Alphanumeric Max 16 Characters Mandatory	CPSMS Credit Transaction Id which is generated by CPSMS to identify a transaction during its life cycle
RejectedPayments/BatchDetails/ RejectedPayment/C5569	Alphanumeric Mandatory	IFSC Code of Beneficiary Bank
RejectedPayments/BatchDetails/ RejectedPayment/C6061	Alphanumeric Max 35 Characters Mandatory	Bank account number of Beneficiary
RejectedPayments/BatchDetails/ RejectedPayment/UID	Numeric 12 Digit Mandatory when Payment Method is APBS	Aadhaar Number of Beneficiary
RejectedPayments/BatchDetails/ RejectedPayment/BankIIN	Numeric 6 Digit Mandatory when Payment Method is APBS	IIN Number of Beneficiary Bank
RejectedPayments/BatchDetails/ RejectedPayment/C6081	Alphanumeric Max 50 Characters	Receiving customer account name as returned by the bank during account validation.

Field	Validation	Description / Comments
	Mandatory	
RejectedPayments/BatchDetails/ RejectedPayment/C5565	Alphanumeric Max 140 Characters Optional	Beneficiary customer address Separated by "|" (Pipe) for 4*35 sub-fields. XML Uses repetitive tags max four times.
RejectedPayments/BatchDetails/ RejectedPayment/C4038	Numeric Max 19-digit Mandatory	Amount of Rejected Transaction.
RejectedPayments/BatchDetails/ RejectedPayment/C3380	Mandatory Numeric 14 digits	Date and time on which settlement takes place. This date is date of debit to agency's account First 8 digits are YYYYMMDD and next 6 digits refers be time in HHMMSS format. e.g. 20200528102510 means debit in agency account happens on 28/05/2020 at 10:25:10 hrs.
RejectedPayments/BatchDetails/ RejectedPayment/C3375	Mandatory Numeric 14 digits	Date and time on which the sender branch initiated the remittance. Date and time of origination of credits by the bank First 8 digits are YYYYMMDD and next 6 digits refers be time in HHMMSS format. e.g. 20200528102510 means credit origination date is on 28/05/2020 at 10:25:10 hrs.
RejectedPayments/BatchDetails/ RejectedPayment/C3381	Mandatory Numeric 14 digits	Original settlement date and time for which transaction was initiated. In case the transactions are re-originated, the original date and time of origination. First 8 digits are YYYYMMDD and next 6 digits refers be time in HHMMSS format. e.g. 20200528102510 means original settlement took place on 28/05/2020 at 10:25:10 hrs.
RejectedPayments/BatchDetails/ RejectedPayment/C6346	Alphanumeric Max 3 Characters Mandatory	Credit Failure/Rejection code For all NEFT/RTGS payments pushed through RBI, use codes mentioned in Annexure A For all NACH/APBS payments pushed through NPCI, use codes mentioned in Annexure B
RejectedPayments/BatchDetails/ RejectedPayment/C6366	Alphanumeric Optional	Rejection reason description Only in case of R11 code for NEFT/RTGS payments (pushed through RBI) Should be blank for all other codes specified against tag C6346
RejectedPayments/BatchDetails/ RejectedPayment/C7495	Alphanumeric Max 210 Characters Mandatory	Remittance Information Sender to Receiver. This field will contain below mentioned information and will be separated by pipe character (|). • Originating Agency's Reference • CPSMS Unique Credit Transaction Id • Batch Number

6 Addition of Code DSUC -Deemed Success in <C6346> in payment response files

There are cases where Debit Banks does not get the actual status of credit from destination bank in fixed time, in this case bank can send "DSUC" in <C6346> tag of SUCCESS response file (SUCPAY) to reflect the credit status as "DEEMED SUCCESS". Later when the debit banks get actual status from destination banks, they have to resend the actual status of the transaction at a later date with status value as "SUCC" (ACTUAL SUCCESS) in SUCPAY file or FAILED with the relevant standard reason in REJPAY file.

7 ANNEXURE A: RETURN/REJECTION REASON CODES FROM RBI FOR CREDIT FAILURE

S.NO.	Return / Rejection Code	Return / Rejection Description
1	R01	ACCOUNT CLOSED
2	R02	ACCOUNT TRANSFERRED
3	R03	ACCOUNT DOES NOT EXIST
4	R04	NO SUCH ACCOUNT TYPE
5	R05	BENEFICIARY NAME DIFFERES
6	R06	ACCOUNT HOLDER EXPIRED
7	R07	ACCOUNT UNDER ATTACHMENT
8	R08	GARNISHI ORDER RECEIVED
9	R09	OPERATIONS SUSPENDED
10	R10	PARTY'S INSTRUCTIONS
11	R11	ANY OTHER REASONS
12	R12	CREDIT TO NRI ACCOUNT

8 ANNEXURE B: RETURN/REJECTION REASON CODES OF NPCI FOR CREDIT FAILURES

RETURN REASON CODES OF NPCI

Return Code	Return Description	ACH Credit	APBS Credit
1	Account Closed	YES	YES
2	No Such Account	YES	NA
3	Account Description does not Tally	YES	NA
4	Miscellaneous - Others	YES	NA
5	Not Arranged For / Exceeds Arrangements	NA	NA
6	Payment Stopped by Drawer	NA	NA
7	Payment Stopped under Court Order / Account under Litigation	NA	NA
8	Mandate Not Received	NA	NA
9	Miscellaneous - Others	NA	NA
10	Unclaimed / DEAF accounts	YES	NA
12	Mismatch in Mandate Frequency	NA	NA
13	Duplicate Transaction - Transaction already debit either under ACH or NACH Debit (ECS)	NA	NA
14	Mandate Expire	NA	NA
15	Incorrect Amount - Mismatch between mandate & transaction	NA	NA
16	Customer Name Mismatch	NA	NA

Return Code	Return Description	ACH Credit	APBS Credit
17	Returned as per Customer Request	NA	NA
51	KYC Document Pending	YES	YES
52	Documents Pending for Account Holder turning Major	YES	YES
53	Account Inoperative	YES	YES
54	Dormant Account	YES	YES
57	Amount Exceeds Limit set on Account by Bank for Credit per Transaction	YES	YES
58	Account reach maximum Credit Limit set on account by Bank	YES	YES
60	Account Holder Expire	YES	YES
61	Mandate Cancelled	NA	NA
62	Account under Litigation	YES	YES
64	Aadhaar Number not mapped to Account Number	NA	YES
65	Account Holder Name Invalid	YES	NA
68	A/C Blocked or Frozen	YES	YES
69	Customer Insolvent / Insane	YES	YES
71	Invalid Account Type (NRE / PPF / CC / Loan / FD)	YES	YES

REJECTION REASON CODES OF NPCI

Rejection Code	Rejection Description
21	Invalid UMRN or Inactive Mandate
22	Mandate not Valid for Debit Transaction
23	Mismatch in Mandate Debtor Account Number
24	Mismatch in Mandate Debtor Bank
25	Mismatch in Mandate Debtor Currency
26	Amount Exceed Mandate Max Amount
27	Mandate Amount Mismatch
28	Date is before Mandate Start Date
29	Date is after Mandate End Date
33	Item Unwound
76	Invalid Aadhar Format
82	Item Marked Pending
75	Transaction has been cancelled by user
77	Invalid Currency
85	Participant not mapped to the product
86	Invalid Transaction Code
94	Amount is Zero
34	Invalid Amount
31	Duplicate Reference Number
32	Invalid Date
73	Settlement Failure
74	Invalid File Format
78	Invalid Bank Identifier
79	File sent after EOD and before SOD
96	Aadhar mapping doesn't exist / Aadhar number not mapped to IIN
81	Product is missing
83	Unsupported File
84	Invalid Data Format

Rejection Code	Rejection Description
87	Missing Original Transaction
88	Invalid Original Transaction
89	Original Date Mismatch
90	Amount does not match with original
91	Information does not match with original
92	Core Error
93	Wrong Clearing House Name in SFG
95	Inactive Aadhar
80	Wrong IIN
97	Bad Batch Corporate User Number / Name
98	Bad Item Corporate User Number / Name
99	Too Many Mark Pending Return
72	Item Cancelled

9   ANNEXURE C: DEBIT FAILED CODES OF PFMS

S.NO.	Debit Failed Reason Description	Debit Failure Code
1	Invalid Debit Account No (less Characters)	D001
2	Account Does Not Exist	D002
3	Account Closed	D003
4	Account Inactive/Dormant/Inoperative	D004
5	Account Blocked/Debit Freezed/Locked/Stopped	D005
6	Account Transferred	D006
7	Account Under Lien/Attachment/Litigation/Garnishee Order Recd	D007
8	Account holder's Mandate does not allow digital debit	D008
9	Account Holder Expired	D009
10	Account Holder Insane/Insolvent	D010
11	Account Holder turned Major, documents pending, account stopped	D011
12	Insufficient Funds	D012
13	KYC Pending	D013
14	Single/Daily/Monthly Transaction Limit restrictions	D014
15	Operation Suspended	D015
16	Party's Instructions	D016
17	Mismatch in PPA Amount/No. of credit transactions/Other details	D017
18	Old Transaction not processed at Bank	D018
19	PPA Signatory Name/Signature mismatch	D019
20	ePA Rejected by Authorizer	D020
21	Transactions rejected as per RBI guidelines	D021
22	DSC Certificate Serial Mismatch	D022
23	Digital Certificate found to be Expired	D023
24	Digital Certificate found to be Revoked	D024
25	DSC Signature Verification Failed	D025
26	Wrong DSC Signatories	D026
27	DSC Signatory Name Mismatch	D027
28	Internal Bank Level Technical Issue	D028
29	Incorrect DBT Mission/Scheme Code - Unable to process	D029
30	File tampered after signature	D030
31	File is corrupt and not readable	D031
32	PPA/ePA Expired	D032
33	Sum of Credit amounts not matching with Debit Amount in payment file	D033

S.NO.	Debit Failed Reason Description	Debit Failure Code
34	Amount not in valid money format (Paisa not more than 2 digit)	D034
35	Invalid Aadhaar number format	D035
36	Invalid IFSC Code	D036
37	CINB Payment Expired	D037

10 ANNEXURE D: NACK CODES FOR PAYMENT REQUEST FILES

S.NO.	NACK Reason Description	NACK Code	Applicable For
1	Incorrect File Format	N001	Common
2	Duplicate File Name	N002	Common
3	Invalid File Naming Convention	N003	Common
4	Public key not available for Signature verification	N004	Common
5	XSD Validation Failure	N005	Common
6	DSC Certificate Serial Mismatch	N006	Common
7	Digital Certificate found to be Expired	N007	Common
8	Digital Certificate found to be Revoked	N008	Common
9	Digital Signature Missing in the File	N009	Common
10	DSC Signature Verification Failed	N010	Common
11	Wrong DSC Signatories	N011	Common
12	DSC Signatory Name Mismatch	N012	Common
13	Blank File	N013	Common
14	File tampered after signature	N014	Common
15	File is corrupt and not readable	N015	Common
16	Amount not in valid money format (Paisa not more than 2 digit)	N016	Common
17	Mandatory Fields value missing	N017	Common
18	Message ID specified in the content not same as File Name	N018	Common
19	Amount Cannot be negative	N019	Common
20	No decimals allowed in Amount Field	N020	Common
21	Record Count should be more than zero	N021	Common
22	Wrong Data Type/Data Length/Data Type Format	N022	Common
23	Account Number marked as Invalid/Closed/Debit Freezed in bank and Debit transaction cannot be done	N023	Common
24	Duplicate Transaction ID	N029	Payment
25	Sum of Credit amounts not matching with Debit Amount in payment file	N030	Payment
26	Invalid Aadhaar number format	N031	Payment
27	Invalid IFSC Code	N032	Payment
28	Invalid value in Payment Method tag	N033	Payment
29	Aadhaar Number not specified for APBS payment method	N034	Payment
30	IFSC Code and Account Number not specified for NACH payment	N035	Payment
31	CorporateID tag missing /DBT mission code not specified in DBT payment file	N036	Payment
32	Payment Method tag value should be NACH/APBS in DBT payment file	N037	Payment