

Quick Kill: Corporate API Suite

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Version & History

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1.0	16-09-2023	Prashant Pandey
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Account Services & Payment APIs

CIB Registration

Q1. What is CIB registration API?

Ans: This API provides for one-time mandatory registration of the client on CIB, which is ICICI Bank's internal system. Client is required to self-approve the registration by logging into CIB, accepting the terms & conditions and entering the OTP. No API can be used by the client without completing the one-time mandatory registration using CIB registration API.

Q2. What is Self-Approval?

Ans: After triggering CIB registration API, every client (UserID passed in Registration API) is required to do the self-approval by logging into CIB.

Procedure -

Step 1: Log into CIB

Step 2: Go to - Connected Banking --> Connected Banking Approvals

Step 3: Select the Aggregator ID which needs to be approved on the Aggregator Approval window

Step 4: Click Approve.

Step 5: After entering the OTP, click Confirm.

Q3. What is AGGRID, AGGRNAME in the NEFT & RTGS request packet?

Ans: These are assigned values for each partner/corporate, which are generated when the client raises the request for Payment APIs. ICICI Bank provides these credentials to the client during UAT Testing and the same should also be used, by the client, during Live.

Q4. What is CorpID, UserID?

Ans: These are the CIB credentials of the client. A set of CIB credentials will be provided to the client during UAT.

Q5. What is URN?

Ans: It is a Unique Reference Number passed during CIB Registration API. The same URN needs to be passed while using other APIs.

Q6. What is ALIAS ID and its significance?

Ans: If an ALIAS ID is created by the client in CIB, then ALIAS ID becomes a mandatory parameter which needs to be passed while triggering CIB registration API. Otherwise, it is an optional parameter.

Q7. What does "AGGREGATOR REGISTRATION MISSING" error in Transaction API mean?

Ans: Before using Transaction API, the client must be registered on Connected Banking page. Post registration the client will be enabled for all the APIs.

Bank Statement & Bank Statement Pagination API

Q1. How is the transaction narration for CIB API's captured & what is the maximum length captured in Bank Statement API?

Ans:

Transaction Type	Narration format	Length[total]
Fund Transfer	INF/INFT/<UTR>/<UNIQUEID(35Char) by user id From Aggregator name(50 Char)>/<15 character Payee Name>	88
RTGS	RTGS/<UTR> /<Beneficiary IFSC>/<Beneficiary Name>/<UNIQUEID(35char)>	90
IMPS	MMT/IMPS/<RRN NUMBER (12 Char)>/<UNIQUEID(35Char)> /<Payee name(Char 10)><Bene IFSC>	60
NEFT	INF/NEFT/<UTR>/<11 characters of Payee IFSC>/< Unique id (35Char) by user id From Aggregator name(50 Char) >/<15 character Payee Name>	94

*The client passes UNIQUEID parameter in the API request packet. This is unique for each transaction initiated. Client can use unique ID to reconcile with Bank Statement.

*User ID captured: CIB UserID passed in the API request packet.

Q2. How is Composite API's transaction narration captured?

Ans:

Transaction Type	Narration format	Comments
FT	INF/INFT/<UTR>/<Unique id(35Char) by user id From Aggregator name(50 Char)>/<15 character Payee Name>	Client can use "UNIQUEID" parameter for reconciliation as it is captured in narration
RTGS	RTGS/<UTR> /Beneficiary IFSC/Beneficiary Name/UniqueId (35char)	Client can use "UNIQUEID" parameter for reconciliation as it is captured in narration

NEFT	INF/NEFT/<UTR>/<11 characters of Payee IFSC>/< Unique id (35Char) by user id From Aggregator name(50 Char) >/<15 character Payee Name>	Client can use "tranRefNo" parameter for reconciliation as it is captured in narration
INTRA IMPS	MMT/IMPS/<RRN>/<paymentRef>/<Rem Account Title>	Client can use "paymentRef" parameter for reconciliation as it is captured in narration
IMPS	MMT/IMPS/<RRN>/<paymentRef>/<Bene IFSC>	Client can use "paymentRef" parameter for reconciliation as it is captured in narration
UPI	UPI/<RRN>/<remarks>/<Payee VPA>/<Payee Bank Name>/<seq-no>	"remarks", "seq-no" parameters passed by the client

Q3: Exact latency of Bank Statement Pagination API is?

Ans: 2 minutes.

Q4: What is CONFLAG in Bank statement Pagination API?

Ans: CONFLAG is used to fetch next page containing transaction records in pagination. Where, for the first trigger of Pagination API CONFLAG should be passed as "N" and then it as "Y" for consecutive triggers.

Q5: What is LASTTRID?

Ans: LASTTRID is the parameter which is populated when Pagination API is used and it indicated there are additional records which can be fetched by passing the LASTTRID in consecutive API for fetching additional records.

Q6: In the response which parameter indicates the VANNo details?

Ans: As it's a bank statement there is no separate parameter for showing VAN No. It will a part of "REMARKS" parameter in response as it captures the narration of Bank statement.

Balance Fetch API

Q1. Can the balance of any other account, mapped to a different CUSTID, for which CIB setup is not done, be fetched by the client?

Ans: No. Client can only fetch balance from the accounts mapped to the UserID and User should be registered to access CIB APIs.

Beneficiary Management APIs

Q1. Is beneficiary registration using Beneficiary Registration API mandatory?

Ans: No. It is only mandatory for clients transacting from nodal account (special current account) & PA-PG escrow account.

Q2. How much time does Beneficiary Registration API take to register the beneficiaries?

Ans: Beneficiary Registration has cooling period of 30 minutes.

Q3. What is the maximum number of beneficiaries that can be added using Beneficiary Registration API?

Ans. There is no such limit on the number of beneficiaries that can be added.

Q4. Can the beneficiaries added through Beneficiary Registration API be deleted from the CIB portal?

Ans. Yes, beneficiaries can be deleted from the portal (front-end).

Transaction API

Q1. How can the inquiry of the status of a transaction be done if there is no response received from the triggered API?

Ans: Synchronous response will always be sent. Further, Transaction Status Inquiry API can also be initiated to inquire about the same. To know the exact status of NEFT transaction, use NEFT Incremental Status Inquiry API.

Q2. What is the current TPS?

Ans: 2-3.

Q3. What is Unique ID?

Ans: For every transaction, client needs to pass a Unique ID, which is unique for every transaction. The same Unique ID should be passed while inquiring about the status of transaction.

Q4. What is Fund Transfer (FT)? What transaction type & IFSC code need to be used in this case?

Ans: Fund Transfer is a transaction done within ICICI Bank wherein both the payer & payee have an ICICI Bank account. In this case transaction type used is TPA and the IFSC is to be static - ICIC0000011.

Q5. What is the average response time in Composite API?

Ans:

Payment mode	Average processing time (s)
UPI	3.22
IMPS	2.78
NEFT	2.99
RTGS	2.55
Total	2.76

Q6. What timeout is to be set at the clients end for CIB (FT, NEFT, RTGS, IMPS) and Composite (IMPS, UPI) APIs?

Ans: Timeout value is to be set at 60sec for Composite APIs and 120sec for CIB APIs.

Q7. How to handle transactions for various scenarios received in the Payment API response (CIB & Composite (FT, NEFT, RTGS))?

Ans:

- a. If "RESPONSE":"FAILURE" and "STATUS":"PENDING", please check inquiry API as per message reflected in the Response. In case of IMPS transaction, the status will remain pending for above scenario. Kindly write to us in case account is debited (For IMPS scenario is applicable to above case only).
- b. If "RESPONSE" = "SUCCESS" & "STATUS" = "PENDING" or "PENDING FOR PROCESSING", then the inquiry service needs to be reinitiated.
- c. If "RESPONSE" = "SUCCESS" & "STATUS" = "SUCCESS", terminal state is reached and no further action is required.
- d. If "RESPONSE" = "SUCCESS" & "STATUS" = "FAILURE", transaction is to be reinitiated.
- e. If "RESPONSE" = "FAILURE" & "STATUS" = "FAILURE", transaction to be reinitiated after validating the action marked against error code. In case error code is not mentioned in the Error Code Sheet, please reach out to ICICI Bank.
- f. In case of API gateway error where status tag is not available, inquiry service is to be reinitiated.
- g. If Status received as ""PENDING FOR APPROVAL", the transaction is to be approved by the maker through CIB.

Q8. How to handle transactions for various scenarios received in the Transaction status API response packet, CIB (FT, NEFT, RTGS, IMPS) & Composite (FT, NEFT, RTGS) APIs?

Ans:

If "RESPONSE":"SUCCESS" and "STATUS":"PENDING", please try inquiry after 2 hours of transactions to get the final terminal status.

In case of IMPS transaction, the status will remain pending for above scenario. Kindly write to us in case account is debited (For IMPS scenario is applicable to above case only)

If "RESPONSE" = "SUCCESS" "STATUS" = "PENDING FOR PROCESSING", then the inquiry service needs to be reinitiated. These transaction are process initiated during post cut off time and will be processed during the banking hours.

If "RESPONSE" = "SUCCESS" & "STATUS" = "SUCCESS", terminal state is reached and no further action required.

If "RESPONSE" = "SUCCESS" & "STATUS" = "FAILURE", transaction is to be reinitiated.

If "RESPONSE" = "SUCCESS" & "STATUS" = "UNKNOWN", Please hit the transaction status API after 1/2 hrs, if the status remains the same please re-initiate the transaction with the same "UNIQUEID".

If "RESPONSE" = "FAILURE", the transaction inquiry is to be reinitiated

If Status received as ""PENDING FOR APPROVAL", the transaction is to be approved by the checker through CIB.

If "RESPONSE": "SUCCESS" and "STATUS": "REVERSED", RTGS transaction reversed within 2 hours.

If "RESPONSE": "SUCCESS" and "STATUS": "UNCERTAIN", status of transaction could not be retrieved. Fund transfer - Do not re-initiate transaction if amount is debited. For NEFT/RTGS – If amount is debited it, will be reversed & do not re-initiate transaction if amount is credited to beneficiary.

NEFT transaction processing takes place in two steps –

First there is a debit into the remitter account. Transaction Status API will be used to confirm this step.

Followed by transaction getting submitted to RBI for processing with time lag. NEFT Incremental Status Inquiry API will be used to know further status.

Q9. Different statuses for IMPS - Success, Pending, etc., in what order?

Ans: Client to refer action on the basis of "Actcode".

Q10. What is Composite UPI Unique id parameter to be passed by the client?

Ans: Seq-No parameter is uniqueID.

Q11. For UPI transaction, is Payee VPA being validated?

Ans: No, it is not being validated at ICICI Bank end.

Q12. How to know about Deemed Approved? II) When is Recon 360 supposed to be called for UPI transactions?

Ans: Please refer the error code document. II) Recon 360 to be initiated after T+2 days for final transaction status.

Q13. What happens to the status of UPI transactions after 5 days?

Ans: Switch does not store transaction status beyond 5 days.

Q.14 What TXN TYPE and IFSC code need to be used for making CIB API payments to sub – member banks of ICICI (Ex: IFSC – ICIC00NVJVN)?

Ans: Transaction type to be used RGS (NEFT) & IFSC allocated to the bank should be used.

Q15. What is favourite workflow?

Ans: API doesn't provide any facility for selection of a Rule ID. Hence, if the Client wants to select a particular Rule ID while sending any request, the client can select a favourite rule ID in CIB. Path of same is to login into CIB and from LHS menu select – Connected Banking -> Favourite Workflow -> Favourite Workflow.

Q16. What is path to approve or check transaction initiated through API with maker – checker flow in CIB?

Ans:

Path for approval by the user (checker):

For approver - Dashboard >>> Transfers & Bill Pay >>> Transaction Approvals >>> Pending Approvals

Path to check the approval pending to which user:

Dashboard >>> Transfers & Bill Pay >>> Transaction Approvals >>> Pending on Others

Q17. Which parameter varies in with and without workflow transactions?

Ans: Workflow Required: "N" for all the straight through processing transactions. Workflow Required: "Y" for all the transactions having a workflow. For STP transaction, the client should have PWT mapping.

Q18. Which error is associated with PWT Mapping?

Ans: Client will get following error if client does the transaction by bypassing the workflow (Workflow Req = "N"):

```
{'MESSAGE': 'You do not have access to this transaction type. Please contact the bank administrator. In case you require any further information, you may write to us at corporatecare@icicibank.com from your registered e-mail ID or call our Corporate Customer Care.', 'ERRORCODE': '104460', 'RESPONSECODE': '', 'STATUS': 'FAILURE', 'RESPONSE': 'FAILURE'}
```

Q19. How to setup Straight through Mapping (PWT) in CIB?

Ans: Please find below process for setup of STP or NSTP flow in CIB.

- 1) CRF/Request letter – is required for both scenarios i.e. new on-boarding entirely as well as existing customers who want API
 - a) CRF/Request letter to mention API based transaction to be enabled
 - b) Mention in the form the User Ids to be given access to API based transactions and also mention existing Corp Id
 - c) If Maker & checker both are same then mention the same name
 - d) Limit is mandatory. If limit has not been mentioned in BR and request letter then by-default 5 crore will be set.
 - e) If customer is asking 100 crore or more, then AGM and above approval will be required through Iprocess.
 - f) For API based transactions CRF/Request letter to mention as Singly at the place where workflow related details are to be mentioned
 - g) Customer to mention below clause on request letter
“For API based transactions, the following CIB user(s) may singly initiate transactions with no further authorization, grid card or OTP requirements”
- 2) CRF/Request letter should be signed by highest i-Core MOP
- 3) Omni Track to be raised.

Q20. How to generate a token for API transactions?

Ans: Login to CIB -> Connected Banking -> my Connected Banking profile ->. Actions -> Token Generation.

Q21. How can I deregister myself on connected banking?

Ans: Login to CIB -> Connected Banking -> my Connected Banking profile ->. Actions -> Deregister

Q22. What workflow is followed for API transactions processed through CIB?

Ans: Payment workflow is followed.

Q23: Can the final transaction status be fetched using Composite IMPS Status Check API itself or 360 Status Check needs to be done?

Ans: It can be fetched using Composite IMPS Status Check API.

Q24: Are M2M transactions allowed using IMPS of Composite Pay API?

Ans: No, only M2P transactions are allowed using IMPS of Composite Pay API.

Q25: Error handling for error code 997 is?

Ans: When error code 997 is received, reinitiate status check API after 15 mins. If status = "UNKNOWN" - reinitiate status check API after 30 mins. After re-initiating status check API, if the status still remains the same - reinitiate the transaction with the same Unique ID.

Q26: In case we receive status as "Pending" for IMPS Status Check API, how many times does the client need to trigger Status Inquiry API, if the status is received as "Pending" every time?

Ans: Status Inquiry API should be triggered after 5 mins or before T+2 days of transaction initiation. If even after multiple triggers the status of the transaction is "Pending", the transaction should be marked as pending and highlighted to the bank.

Q27: As part of NEFT/RTGS Transaction API, if "SUCCESS" is received in "Response" & "Status" parameters along with UTR No, then Status Inquiry API need not be triggered. Please confirm the understanding.

Ans: Any NEFT/RTGS transaction can be marked as successful if, "Success" is received in the Response & Status parameters of the response tag and UTR number is also received. In such a scenario, it is not required to trigger Status Inquiry API.

Q28: Condition under which below response are received:

Ans:

NEFT & RTGS - Debit Status check API.

Response	Status	Action to be taken	Condition
Success	UNCERTAIN	For Uncertain, client will fire status inquiry API after 2 hours. If amount is debited and status is still showing as Uncertain. Confirmation has to be taken from the bank. If the amount is not debited than the client can reinitiate the transaction	"Uncertain" is received in response packet of Transaction Status API when no response is received from iCore.
Success	RECALLED	Transaction is failed. Transaction can be reinitiated.	"Recalled" is received in response packet of Transaction Status API when maker initiates the transaction, but after sometime recalls/cancels the same.
Success	REVERSED	Transaction is failed. Transaction can be reinitiated.	"Reversed" is received in response packet of Transaction Status API for RTGS transactions, when there is some issue at beneficiary bank end and the debited amount is reversed to remitter account. Note: Debit Status Check API is the same as Transaction Status API. For NEFT transactions, Transaction Status API gives the status of debit from remitter account.

NEFT - Incremental status check API

Response	Status	Action to be taken	Condition
Success	REVERSED	Transaction failed. No further action needs to be done and transaction can be reinitiated	"Reversed" is received in response packet of NEFT Incremental Status Check API for NEFT transactions, when there is some issue at beneficiary bank end and the debited amount is reversed to remitter account.

Q29: What is the expiry time for OTP generated using Create OTP API?

Ans: Any OTP generated will automatically expire after 2 minutes if no transaction is initiated using the OTP.

Q30: Can we have a STP and a maker-check workflow for initiating API transaction through the same account number.

Ans: Yes.

Q31: For VAP transaction through API, which workflow is followed? How can Aggregator Transaction (STP) Workflow be enabled for VAP transactions?

Ans: VAP transactions are not part of PWT (Aggregator Transaction Workflow). For API, irrespective of workflow selected, VAP transactions will always follow PMT (CIB Workflow). Process for enabling STP workflow for VAP transaction type, separate set-up needs to be done in CIB where maker-checker is the same. For this, request letter needs to be taken from the client.

General Banking Operation

Q1. What is API Banking transaction limit post banking hour?

Ans:

NEFT

Limits	01:00 hrs – 19:00 hrs	00:00 hrs – 01:00 hrs and 19:00 hrs – 00:00 hrs	2nd & 4th Saturday, Sunday & Holidays
Total transaction amount	Existing workflow limit mapped to corporate	Maximum ₹ 10 Lakh	Maximum ₹ 10 Lakh

RTGS

Limits	01:00 hrs – 19:00 hrs	00:00 hrs – 01:00 hrs and 19:00 hrs – 00:00 hrs	2nd & 4th Saturday, Sunday & Holidays
Total transaction amount	Existing workflow limit mapped to corporate	Maximum ₹ 1 Crore	Maximum ₹ 1 Crore

Q2. What are the national holidays for banks?

Ans: 26 January, 15 August, 2nd October, 25 December, 2nd and 4th Saturday, all Sundays.

Q3: If a client has several legal entities having different name with separate Corp ID, are separate SSL certificates required for each entity or integration can be done with 1 certificate.

Ans: If the Parent entity is same with any proofs like one of the BR signatories same, then only one certificate is required.

Q4: Can Composite Pay API be offered to SNRR account?

Ans: If domestic payment is allowed from SNRR account, then composite API will work. Domestic payment is allowed from SNRR account, only when the account is opened in GIFT City.

Q5) What action is taken if a client triggers an API from a non-whitelisted IP?

Ans: If any client triggers an API request from a non-whitelisted Ip, the APP of the client will automatically be disabled owing to security concerns. Following this, business team can raise a request to the CASSUPPORT Team for re-enabling the APP.

Composite API Developer Portal MIS

Q1. When is the Composite Pay API MIS available to download from the developer portal?

Ans: Client can download the MIS on a real-time basis. Once the client places a request for downloading the MIS from the developer portal, it will be available to download in <=10 minutes depending upon the transaction volume.

Q2. How can the client download the Composite Pay API MIS from the developer portal?

Ans: Please refer “User Journey – Downloading Composite Pay API MIS from Developer Portal” uploaded on the universe.

Path: Universe --> Business Groups --> Product Teams --> Transaction Banking Group --> General Banking Operations --> Corporate API Suite --> Process note & API resources --> Embedded Banking Product Resources --> Corporate API Suite --> Composite Pay and Account Services --> Technical Document.

Q3. Which users have access to download the Composite Pay API MIS?

Ans: Users with the email ID used during registration have access to download the Composite Pay API MIS from the developer portal. In case any other email ID is to be configured, please share the details to APIGW technology team for configuration of the same.

Q4. Which tags are available in developer portal MIS? What is their significance?

Ans:

Tags	Description
BEN_BANK_IFSC	Beneficiary Bank IFSC. For UPI transaction, the field value captured will be blank

RESPONSE_CODE	UPI: "response" IMPS: "Actcode" NEFT: "ERRORCODE" RTGS: "ERRORCODE"
TRANSACTION_TYPE	To identify the transaction mode
DATETIME	Time transaction received in APIGW
TRANSACTION_REF	Unique number passed by the Client. UPI: 'seq-no' IMPS: 'tranRefNo' NEFT: 'tranRefNo' RTGS: 'UNIQUEID'
REM_NAME	Remitter name
STATUS	Message/ status received in the API response: UPI: "message" IMPS: "Response" NEFT/RTGS: "SUCCESS" for successful transaction, else "MESSAGE" if error received from the CIB
REM_MOBILE	Remitter mobile (UPI/ IMPS)
BEN_ACCOUNT	Beneficiary account UPI: "Payee VPA" IMPS/ RTGS/ NEFT – Beneficiary Account
AMOUNT	Amount
BANK_RRN	BANK RRN for UPI/ IMPS NEFT/ RTGS - URN
REM_ACC	1. Remitter Account - NEFT/ RTGS 2. IMPS - BC ID 3. UPI – "Blank"
MERCHANTNAME	Remitter Name
ACTIONABLE	Actions marked against each transaction: Transaction Successful Pending – Status Check Scheduled Approval Pending by Checker Posted to RBI Transaction Failed Duplicate Transaction
SUBMERCHANTNAME	Bene Name
PAYERVA	Payer VPA
REMARK	UPI - remarks IMPS - paymentRef NEFT - narration1 RTGS - Remarks
UUID	Unique number generated at APIGW

Q5. What are the limitations of Composite Pay API MIS?

Ans: This MIS has the following limitations –

- a. The updated status of each transaction will not be captured in the Composite Pay API MIS. (eg: if the status of a transaction, initiated through Composite API, is received as "pending", in the response packet, and the same transaction is processed successfully after 15mins, the status of the transaction will still be reflected as pending in the MIS.)
- b. API transactions failed at API Gateway will not be captured in the MIS.

Composite Validation API

Q1: What is the Bene Name length in Composite Validation API?

Ans: The length of the Bene Name in Composite validation API response is 100 Characters for Financial API transactions and 20 Characters for Non-financial API transactions.

Encryption

Q1: Who is the provider of the RSA certificate and where is the certificate installed for use?

Ans: RSA is the encryption - decryption algorithm which uses SSL certificate for encrypting and decrypting the request-response packets.

UPI Collection

QR/Intent API

Q1. Can implementation of intent be done on web platforms?

Ans: No, the intent solution works only on mobile applications (majorly for androids).

Q2. Can ICICI bank send a SMS to merchant's customers, with the intent link?

Ans: No, ICICI Bank does not send any SMS to customers of the merchant. Merchant can embed intent link in communication SMS such as reminder of EMI or tracking of order delivery.

Q3. Does ICICI Bank offer one-time use QR (Once a successful transaction is done on the same, no further payments can be made on it)?

Ans: Yes, this feature goes with the name of dynamic QR. For QR to be of one-time use, Refid needs to be generated using UPI QR API.

Q4. QR string

Ans:

Static QR string : upi://pay?pa=<merchant VPA>&pn=<merchant name>&tr=<Refid>&cu=INR&mc=<MCC code>

Dynamic QR string : upi://pay?pa=<merchant VPA>&pn=<merchant name>&tr=<Refid>&am=<amount>&cu=INR&mc=<MCC code>

Fields in string –

Pa : Payee VPA

pn : merchant name that to be displayed to customer on scanning the QR

tr : refid received in response packet of QR API or client can generate at their end too using specific prefix

mcc : merchant category code

cu : currency

am : amount

Q5. Is Dynamic QR generated from ICICI Banks end?

Ans: No, merchants have to create QR code using any QR code generator by using the QR string. ICICI Bank will share Refid in response packet of QR API which will be passed in QR string while generating a QR code.

Q6. From solution perspective, is there any limitation on Intent or QR code?

Ans: Intent solution will only work on android mobile devices and only If customer is having a registered UPI app in their mobile.

For QR, only few apps support fetching QR from the gallery of the mobile phone, so the QR code should be present in a device other than user's mobile.

Q7. Should the amount passed in the QR API be same as passed in the QR string?

Ans: It depends on the Merchant. The final transaction will happen on the amount passed in the QR string only and same will be returned in callback.

Q8. Can we set any expiry time for Dynamic QR?

Ans: Yes, QR API with expiry works the same but this feature only works with static VPA and not with dynamic VPA.

Q9. Can Payer Account be validated in QR/Intent and Collect Pay API?

Ans: Yes, "validatePayerAccFlag" parameter works for the same.

Q10. Can multiple accounts be validated at once?

Ans: Yes. Multiple account can be passed in request packet using "|" separator.

Q11. How can client create Dynamic QR with expiry?

Ans: The following steps need to be followed -

i. We will call an API (With Expiry Dates) to fetch reference ID.

ii. Generate the UPI string with the help of the reference ID which was part of the API's response.

Note - QR with expiry is functional only if the reference Id (refID) is generated using QR API with Expiry. In case client is generating the refID themselves without using the above API, expiry date cannot be linked to the refID.

Collect API

Q1. Can merchant raise collect request in bulk?

Ans: Yes, merchant can raise collect request in bulk via the merchant dashboard.

Q2. Can implementation of Collect Pay API be done in both mobile and web platform?

Ans: Yes, the implementation can be done in both mobile and web platform.

Q3. Can money be added in wallet using collect request?

Ans: No. As per NPCI guidelines, merchant can't allow customers to add money to wallet through collect solution. Merchant can implement UPI QR or Intent in mobile application to add money.

Mandate API

Q1. What is the use of Notification API?

Ans: Notification API is used to intimate the payer 24 hours prior to debiting the funds from his/her bank account, as per NPCI guidelines.

Q2. Is it mandatory to keep “revokeable” = N in register mandate API for MCC – 7322?

Ans: Yes. As per the NPCI rule, parameter “revokeable” should be “N” for MCC 7322 (Debt collection agencies or B2B Collection)

Q3. What are the different UPI limits for collection via UPI Mandate?

Use cases	Limit
General cases	1 Lakh
Loan and EMI	2 Lakh
IPO and RDS	5 Lakh

Q4. What is parameter “debit-rule” in Register Mandate API?

Ans: Before – debit can be done any time before debit-day

After – debit can be done any time after debit-day till last day of frequency

On – debit to be done on debit-day

Q5. Is payer's authentication required at every mandate execution?

Ans:

	Amount <= ₹15,000	Amount > ₹15,000
“Execute Mandate” is sent within 5 mins of “Create Mandate” approval (using MPIN).	No MPIN is required while paying within 5 mins of approval.	MPIN is required for approval as well as while paying.

“Execute Mandate” is sent after 5 mins of “Create Mandate” approval (using MPIN).	MPIN is required for the first debit but not for subsequent debits.	MPIN is required for approval as well as while paying.
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Q6. For any single mandate, if the transaction fails then how many times can any corporate retry the transaction in on the same day.

Ans: Corporate can retry the transaction any number of times, on the same day, by changing the “retryCount” parameter, keeping it as 0, 1, 2 till 12 in subsequent requests. Once the “retryCount” parameter reaches 12, increase “mandatSeqNo” parameter by 1 and then continue populating “retryCount” parameter from 0 to 12 again.

Q7. For any single mandate, if the transaction fails, what should be the time difference between two successive transaction attempts by any corporate on the same day?

Ans: The ideal waiting time between two subsequent requests is 15-20mins.

Q8. Is the actual transaction settlement in corporate account real time?

Ans: Settlement is done on T+1 day, but there is a flexibility of settlement on T day as well.

Q9. Which entities fall under the category where “Revokable” parameter in request packet can be populated as “Y”?

Ans: The “Revokable” parameter, by default, is set to “Y”. However, for certain use cases (eg: loan collection), wherein merchant category (MCC) code is 7322, the “Revokable” parameter should be passed as “N”.

Q10. Is VPA validation before mandate registration feature available?

Ans: Yes, it is possible via Mandate QR Intent API and as well as with Mandate Collect API.

Q11. For UPI Mandate API, is the on-boarding procedure for merchants with merchant category code (MCC) as 7322 different than the standard procedure?

Ans: No.

Ancillary

Q1. Can merchant get PII (Personally Identifiable Information) like account number, IFSC code, mobile number?

Ans: No. ICICI Bank can't share payer's account number and IFSC code, mobile number of the payer due to regulatory guidelines.

Q2. Can merchant receive the name of payer in callback?

Ans: Issuing Bank sends name of the payer. But it is not a mandatory field hence ICICI Bank shares the name of the payer only if it receives the same from Issuing Bank. Merchant can integrate Validate VPA API separately to fetch the name of payer where ICICI Bank receives payer's name in all responses.

Q3. What are the different modes of sharing the MIS?

Ans: MIS can be shared with client via email and also via Secure File Transfer Protocol (SFTP) i.e. Host-to-Host method.

Q4. How do you know the status of the transaction if there is no callback received for the Transactions?

Ans: There are 2 status check APIs.

Transaction Status API – Based on merchantTranId

Callback Status API – Based on refID, BankRRN, merchantTranId

Q5. In the call back response “payer mobile” field is populated as “0000000000”.

Ans: Mobile number is PII (Personal Identifiable Information), hence it is not shared.

Q6. What payer details are shared in callback response?

Ans: Payer name and Payer VPA are provided in the callback. Payer account number, IFSC and bank name is not shared in callback.

Refund

Q1. Can refunds be made only on full amount?

Ans: Refunds can be made either of the full amount or the partial amount depending upon the merchant's discretion.

Q2. What is the maximum duration in which the refund can be initiated?

Ans: No refund can be initiated for transactions older than 180 days in case of online refund and 178 days in case of offline refund.

Q3. What are different types of refunds and their differences?

Ans: Refunds – Online refund and offline refund.

Online Refund	Offline Refund
Amount is debited from the merchant's bank account instantly	All the offline refunds initiated in the day (from 00:00 hours to 24:00 hours) are consolidated and a single consolidated amount is debited from merchant account.
The debit of each online refund happens separately	Consolidated debit happens in merchant account

Post completion of online refunds a unique RRN is generated which will be shared in the Refund MIS	No new RRN is generated for an Offline refund as the refund will be tagged against the original RRN
Initiation : Merchant dashboard and Refund API ("OnlineRefund" = Y)	Initiation : Merchant dashboard and Refund API ("OnlineRefund" = N)

Chargeback

Q1. What is chargeback?

Ans: The request for chargeback is raised by the payer through the remitter bank/payer PSP on failure of delivery of goods or services by the merchant.

Q2. What is the maximum TAT for customer to raise a chargeback?

Ans: Any chargeback request has to be raised within 90 (ninety) days from the day after the transaction date.

Q3. How will the merchant be intimated for any chargeback raised against them?

Ans: Merchant can manage chargebacks on the merchant dashboard.

Q4. How will the refund happen in case of merchant accepting the chargeback?

Ans: Chargebacks can be accepted on the dashboard and the amount will be debited from ICICI account in the same fashion as an offline refund is processed.

Q5. What if merchant want to reject the chargeback?

Ans: If the goods and services have been provided by merchant, the chargeback raised can be rejected from merchant dashboard itself and it's mandatory to upload proof of service/ delivery.

Q6: What is the maximum TAT for merchant to take an action on these chargebacks?

Ans:

The TAT for taking an action on the chargebacks is 14 days (calendar days). In case any chargeback is not actioned within the TAT, then it is deemed to be accepted by ICICI operations. Also on TAT day, chargeback has to be actioned by the merchant before 4 pm as post 4pm, operations will "deemed accept" these chargeback cases.

In case if where TAT is falling on a non-working day (Sunday, Bank Holiday, 2nd-4th Saturday), chargeback has to be actioned on the day prior to the Non-Working Day till 4 PM otherwise Bank will "deemed accept" such cases on the last working day prior to the non-working day.