

NPCI/2019-20/NACH/Circular No. 002

April 23, 2019

To

All NACH Member banks

**Change of reject description for reason code 95**

The reject reason code '95' for APB product is provided with the description "Inactive Aadhaar". This has been interpreted by various stakeholders as Aadhaar number is deactivated by UIDAI. The actual position is that Aadhaar number is active with UIDAI however the same is deseeded in NPCI mapper by the bank. In case of such rejects (with reason code '95') the concerned department should advise the customer to go to his/her bank and get the seeding done again after completing the formalities as may be required by the bank.

In order to provide more clarity we have re-worded the reject reason for the reason code "95" from "Inactive Aadhaar" to "**Aadhaar number de-seeded from NPCI mapper by bank – customer to contact his/her bank**"

The complete list of reject reason codes are provided in Annexure I.

The same will be effective from May 01, 2019.

For any clarification, please raise through **CRM tracker**.

With warm regards,



Giridhar G.M

(Chief – Offline product operations)

**Annexure – I**

Reason Description	Reason Code
Invalid UMRN or inactive mandate	21
Mandate not valid for Debit transaction	22
Mismatch in mandate debtor account number	23
Mismatch in mandate debtor bank	24
Mismatch in mandate currency	25
Amount exceeds mandate max amount	26
Mandate amount mismatch	27
Date before mandate start date	28
Date after mandate end date	29
Mandate user number mismatch	30
Item unwound	33
Invalid Aadhaar Format	76
Item marked pending	82
Transaction has been cancelled by user	75
Invalid currency	77
Participant not mapped to the product	85
Invalid transaction code	86
Amount is Zero	94
Invalid amount	34
Duplicate Reference Number	31
Invalid date	32
Settlement failed	73
Invalid file format	74
Invalid Bank Identifier	78
Item sent before SOD or after FC	79
Aadhaar mapping does not exist/Aadhaar number not mapped to IIN	96
Product is missing	81
Unsupported field	83
Invalid data format	84
Missing original transaction	87
Invalid original transaction	88
Original date Mismatch	89
Amount does not match with original	90
Information does not match with original	91
Core error	92
Wrong clearing house name in SFG	93
Aadhaar number de-seeded from NPCI mapper by bank – customer to contact his/her bank	95
Wrong IIN	80

Reason Description	Reason Code
Bad batch corporate user number/name	97
Bad item corporate user number/name	98
Too many mark pending returns	99
Item cancelled	72

