NPCI/2024-25/NACH/006   November 27, 2024

To

All NACH member banks

Changes in Rejection reason codes & description in NACH

Based on the feedback from various participating banks on reject reasons of E - Mandate, it has been decided to modify the description of a few rejection reason codes and a few codes are added to provide clear communication to the end user. The updated rejection reason codes and description are to help the end user in understanding the reason behind rejection in mandate creation and take corrective actions wherever required. Comprehensive list of updated rejection reason codes and description is provided in Annexure-1

Banks are advised to update the rejection codes along with description in their system to avoid discrepancy in receiving the mandate registration response. Also, in order to maintain the ecosystem hygiene and improve the customer experience it is advised that banks should analyze the rejections and take all the possible measures to reduce the TD (not to exceed 0.5%)

The updated rejection codes & description must be implemented by all the participating banks by January 01, 2025

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

With warm regards,

SD

Giridhar G. M

Chief - Customer Success

Together WeBuild

Updated Reason Codes

S.N.	Reason Code	Reason Description	Remarks
1	AP65	Account number not linked with given debit card	New Code
2	AP66	No response received from bank within prescribed time limit	New Code
3	AP67	Customer mobile number not available in bank CBS to trigger OTP	New Code
4	AP68	Invalid UIDAI authentication flag received for defined mandate limit	New Code
5	AP69	Cust ID validation failed due to Customer ID mismatch with CBS	New Code
6	AP70	Time expired for UIDAI OTP	New Code
7	AP52	PAN validation failed due to PAN number mismatch with CBS	Description Revised
8	AP49	PAN validation failed due to PAN not updated in CBS	Description Revised
9	AP05	No such account in CBS / Invalid account number	Description Revised
10	AP14	Authentication failed due to invalid net banking credentials	Description Revised
11	AP16	Mandate registration not allowed for minor account	Description Revised
12	AP17	Mandate registration not allowed for NRE account	Description Revised
13	AP21	Mandate registration not allowed - Account freeze by court/attachment order	Description Revised
14	AP27	Invalid mandate frequency	Description Revised
15	AP46	No response received from customer during mandate registration	Description Revised
16	AP47	Account number registered for only view rights in net banking	Description Revised
17	AP51	Aadhaar number not linked with the debtor account number	Description Revised
18	AP55	Aadhaar number does not have mobile number in UIDAI	Description Revised
19	AP62	UIDAI authentication failed due to invalid Aadhaar OTP	Description Revised
20	AP24	Account inactive	Description Revised
21	AP35	Invalid debit card details	Description Revised
22	AP39	Invalid bank OTP	Description Revised
23	AP34	Account number not registered with net banking facility	Description Revised
24	AP40	Maximum tries exceeded for bank OTP	Description Revised
25	AP41	Time expired for bank OTP	Description Revised
26	AP29	Technical errors or connectivity issues at bank end	Description Revised
27	AP54	Could not send OTP to customer	Description Revised
28	0	Successful mandate registration	Existing / No Change
29	AP01	Account blocked	Existing / No Change
30	AP02	Account closed	Existing / No Change
31	AP03	Account frozen	Existing / No Change
32	AP04	Account inoperative	Existing / No Change
33	AP07	Refer to the branch - KYC not completed	Existing / No Change
34	AP08	Account holder name mismatch with CBS	Existing / No Change
35	AP09	Account type in mandate is different from CBS	Existing / No Change
36	AP12	Amount of EMI more than limit allowed for the account	Existing / No Change
37	AP18	Mandate registration not allowed for CC account	Existing / No Change
38	AP19	Mandate registration not allowed for PF account	Existing / No Change

39	AP20	Mandate registration not allowed for PPF account	Existing / No Change
40	AP23	Transaction rejected or cancelled by the customer	Existing / No Change
41	AP30	Browser closed by customer in mid transaction	Existing / No Change
42	AP31	Mandate registration not allowed for Joint account	Existing / No Change
43	AP32	Mandate registration not allowed for wallet account	Existing / No Change
44	AP33	User rejected the transaction on pre-login page	Existing / No Change
45	AP43	Debit card blocked	Existing / No Change
46	AP44	Debit card hot listed	Existing / No Change
47	AP45	Debit card expired	Existing / No Change
48	AP48	Aadhaar number does not match with debtor account number	Existing / No Change
49	AP50	Bank Aadhaar OTP verification response failed	Existing / No Change
50	AP53	Maximum tries exceeded for UIDAI OTP	Existing / No Change
51	AP56	Aadhaar number does not have both email id and mobile number	Existing / No Change
52	AP57	Aadhaar number doesn't have verified mobile number	Existing / No Change
53	AP58	Aadhaar number doesn't have verified email and mobile number	Existing / No Change
54	AP60	Aadhaar locked by Aadhaar number holder	Existing / No Change
55	AP61	Aadhaar number usage is blocked by Aadhaar number holder	Existing / No Change
56	AP63	Transaction value did not match with transaction value of request OTP API	Existing / No Change
57	AP64	Maximum number of attempts for OTP match is exceeded or OTP is not generated	Existing / No Change
58	AP42	Debit card not activated	Existing / No Change
59	AP10	Amount exceeds e-mandate limit	Removed
60	AP11	Authentication failed	Removed
61	AP13	Invalid monthly EMI amount, full loan amount mentioned	Removed
62	AP15	Mandate not registered due to not maintaining required balance	Removed
63	AP25	Withdrawal stopped owing to insolvency of account	Removed
64	AP26	Withdrawal stopped owing to lunacy of account hold	Removed
65	AP28	Mandate registration failed, please contact your home branch	Removed
66	AP59	Invalid mobile number	Removed
67	601	Debit card validation failed due to invalid card number	Removed
68	602	Debit card validation failed due to invalid expiry	Removed
25	603	Debit card validation failed due to invalid CVV	Removed
69	604	Account details does not match	Removed
70	605	OTP invalid	Removed
71	609	Debit card validation failed due to invalid PIN	Removed
72	AP22	Payment stopped by court order	Removed
73	AP06	Not a CBS account or old account number represented with CBS	Removed
74	AP36	Debit card validation failed due to invalid expiry	Removed
75	AP37	Debit card validation failed due to invalid PIN	Removed
76	AP38	Debit card validation failed due to invalid CVV	Removed
77	610	Invalid Pan	Removed
78	611	Invalid CUST ID	Removed