

NPCI/IMPS/OC No 55/2014-2015

18th February, 2015

To,

All Members of Immediate Payment Services (IMPS)

Madam / Dear Sir,

Sub: Mapping Correct Response Code

The objective of this document is to emphasise the importance of sending correct response code in an IMPS transaction by the beneficiary bank so that the remitter is clear as to the reason if funds are not credited to the beneficiary's account.

Our analysis of IMPS declined transactions reveal that response codes sent by the beneficiary banks sometimes do not convey the correct reason for decline. We give below, few examples.

Scenarios	Response by Beneficiary	Action by Remitter
Customer has initiated a P2A txn with beneficiary's account number as "ASDF12345Q7890" which is an incorrect account number.	Beneficiary declines the txn with RC M5 {Account Closed}. However, this should have been declined with RC M1 {Invalid Beneficiary account number}	Remitter bank communicates to the remitting customer that the txn has been declined by the beneficiary bank with RC M5 {Closed Account}.
Customer has initiated a P2P txn with MMID "1234567" to a beneficiary's account which is blocked/frozen but which was not known to the remitter customer before transacting.	Beneficiary declines the txn with RC MP (Invalid Pin). However, this should have been declined with RC M3 {Account Blocked/Frozen}	Remitter bank communicates to the remitting customer that the txn has been declined by the beneficiary bank with RC MP {Invalid Pin}. This would be incorrect since there was no Pin used by the Remitter customer while transacting.

The list of response codes have been provided in Annexure A.

We request you to check whether the existing response codes are mapped correctly and if not, take corrective action wherever required.

Should you need any further clarification, please contact the following officials:-

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Yours faithfully,

SD/-

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NPCI IMPS Response Code List

S.No	NPCI IMPS RC	ISO 8583 RC	DESCRIPTION
1	00	00	TRANSACTION APPROVED
2	01	12	INVALID TRANSACTION
3	01	01	INVALID TRANSACTION
4	02	05	CARD NOT ON FILE
5	03	54	EXPIRED CARD
6	03	33	EXPIRED CARD
7	04	55	INVALID PIN
8	05	12	INVALID TRANSACTION TYPE
9	06	13	INVALID AMOUNT FIELD
10	07	20	INVALID RESPONSE CODE
11	08	91	PROCESSOR DOWN
12	09	14	INVALID CARD NUMBER
13	10	96	MODULE PROCESSING ERROR
14	11	75	EXCESSIVE PIN TRIES
15	12	52	INVALID ACCOUNT
16	12	53	INVALID ACCOUNT
17	13	40	INVALID ACCOUNT
18	14	61	EXCEED WITHDRAWAL LIMIT
19	15	65	EXCEEDED # LIMIT
20	16	61	REACHED AMOUNT LIMIT
21	17	65	EXCEEDS ACCOUNT LIMIT
22	18	30	INVALID MESSAGE
23	19	63	KEY SYNC ERROR
24	20	43	LOST OR STOLEN CARD
25	20	41	LOST OR STOLEN CARD
26	21	62	WARM CARD: RESTRICTED USE
27	22	04	DO NOT HONOR
28	23	51	ACCOUNT ALREADY NSF
29	24	51	EXCEEDS FUNDS AVAILABLE
30	26	32	PARTIAL DISPENSE
31	27	17	CUSTOMER CANCEL
32	28	21	FULL REVERSAL
33	29	13	AMOUNT IS LESS THAN MINIMUM
34	30	12	INVALID TRANSACTION FOR THIS CARD
35	31	22	HARDWARE FAULT
36	32	96	RECORD LOCK ON ACCOUNT
37	33	05	GENERAL DENIAL
38	35	57	BAD ACCOUNT STATUS
39	36	15	INVALID INSTITUTION
40	37	96	CURRENCY CONVERSION ERROR
41	38	94	DUPLICATE TRANSACTION

S.No	NPCI IMPS RC	ISO 8583 RC	DESCRIPTION
42	39	96	UNABLE TO PROCESS
43	40	96	UNABLE TO PROCESS REVERSAL
44	41	96	UNABLE TO PROCESS S&F
45	42	96	UNABLE TO PROCESS TRANSACTION
46	48	34	SUSPECTED FRAUD
47	49	68	ATM HARDWARE TIMEOUT
48	50	68	TIMEOUT
49	51	12	POS INVALID OFFLINE APPROVAL
50	55	05	SECURITY ERROR DURING CVV VERIFY
51	56	54	INVALID EXPIRATION DATE
52	57	03	INVALID MERCHANT
53	60	96	DEVICE ERROR FLAG
54	61	01	TIA RECORD
55	62	22	DEVICE NOT RESPONDING
56	63	22	MESSAGE REJECTED
57	65	17	DEPOSIT TIMEOUT/CANCEL
58	66	96	PRESENTOR ERROR
59	67	96	SUCCESS ERROR
60	75	40	INVALID DEBIT ACCOUNT
61	76	40	INVALID CREDIT ACCOUNT
62	77	40	DEBIT AND CREDIT ACCOUNT ARE THE SAME
63	78	61	TRANSFER AMOUNT EXCEEDS LIMIT
64	86	92	NO ROUTING FOR INSTITUTION/NETWORK
65	87	36	RESTRICTED CARD
66	87	04	RESTRICTED CARD
67	94	12	SUSPECT TRANSACTION
68	96	13	REVERSAL EXCEEDS LIMIT
69	99	22	INCOMPLETE TRANSACTION
70	CU	08	HOST (CBS) OFFLINE
71	IU	08	ISSUER NODE OFFLINE
72	M0	M0	VERIFICATION SUCCESSFUL ORIGINAL TRXN DECLINED
73	M1	M1	INVALID BENEFICIARY MOBILE NO/MAS
74	M2	M2	AMOUNT LIMIT EXCEEDED
75	M3	M3	ACCOUNT BLOCKED/FROZEN
76	M4	M4	NRE ACCOUNT
77	M5	M5	ACCOUNT CLOSED
78	M6	M6	LIMIT EXCEEDED FOR MEMBER BANK
79	M7	M7	INVALID PIN
80	M8	M8	INVALID OTP
81	M9	M9	INCORRECT OTP
82	MA	MA	MERCHANT ERROR FOR TYPE 47
83	MC	MC	FUNCTION NOT VALID
84	MD	MD	MACHING DECLINE

S.No	NPCI IMPS RC	ISO 8583 RC	DESCRIPTION
85	ME	ME	MACING ERROR
86	MF	MF	MERCHANT SYS NOT AVL FOR TYPE 47
87	MG	MG	NBIN NOT CONFIG FOR TYPE 46
88	MH	MH	OTP TRANSACTION LIMIT EXCEEDED
89	MI	MI	CUSTOMER TX. LIMIT EXCEEDED
90	MK	MK	PAYEE IS NOT MERCHANT
91	ML	ML	PAYEE IS NOT INDIVIDUAL
92	MM	MM	MERCHANT DOES NOT SUPPORT INSTALLMENTS
93	MN	MN	FOREIGN INWARD REMITTANCE NOT ALLOWED
94	MP	MP	BENIFICARY BANK NOT ENABLE FOR P2A
95	MU	MU	AADHAR NOT FOUND IN MAPPER FILE
96	MV	MV	BENEFICIARY NOT ENABLED
97	MW	MW	FOREIGN INWARD REMITTANCE FOR P2P ONLY
98	MX	MX	AADHAR BELONG TO REMITER BANK
99	MZ	MZ	OTP EXPIRED