To,

All Members of IMPS (Immediate Payment Services)

Madam/Dear Sir,

Sub: Updated response codes list for IMPS

Objective of this document is to explain the response codes that are applicable for IMPS transactions and eliminate those response codes that are not relevant for IMPS transactions. (E.g. Invalid Card, Wrong ATM PIN, etc. are NOT applicable for IMPS transactions. However, some banks are populating these response codes for IMPS transactions). Hence, we have revised the existing response codes list and removed response codes which are not applicable for IMPS transactions.

Please refer to Annexure – A attached herewith for the revised & updated response codes.

We request you to check whether the existing response codes are mapped correctly in your switch for IMPS transactions. Please disable/eliminate those response codes which are not applicable for IMPS transactions.

Effective Date: 1st February, 2017.

All member banks are requested to set the valid response codes in your switch before 1st February, 2017.

If any bank sends the response code which is not applicable – refer Annexure A - then NPCI will update the response code as RC – 07 (ISO RC–20 - Invalid Response code).

We request all IMPS member banks to populate correct reason for the decline, so that the remitting banks can suitably inform their customer as to the correct reason for decline of any transaction. This will also help in reducing the business / technical declines.

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

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Neelam Mishra	neelam.mishra@npci.org.in	08879772839
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Yours faithfully,

SD/-

Ram Sundaresan
Head – Operations

Encl: - IMPS response codes list (Annexure – A)

IMPS - RESPONSE CODES LIST

S. No	NPCI Response code	ISO -8583 Response code	DESCRIPTION	RC APPLICABILITY	
				P2P, P2A, P2U & P2M	M2P
1	00	00	TRANSACTION APPROVED	YES	YES
2	01	12	INVALID TRANSACTION	YES	YES
6	06	13	INVALID AMOUNT FIELD	YES	YES
7	07	20	INVALID RESPONSE CODE	YES	YES
8	08	91	PROCESSOR DOWN	YES	YES
10	10	96	MODULE PROCESSING ERROR	NOT APPLICABLE	YES
12	12	52	INVALID ACCOUNT	YES	YES
18	17	65	EXCEEDS ACCOUNT LIMIT	YES	YES
19	18	30	INVALID MESSAGE	YES	YES
20	19	63	KEY SYNC ERROR	YES	YES
24	28	21	FULL REVERSAL	NOT APPLICABLE	YES
27	37	96	CURRENCY CONVERSION ERROR	Applicable for FIR transactions	NOT APPLICABLE
28	38	94	DUPLICATE TRANSACTION	YES	YES
29	CU	08	HOST (CBS) OFFLINE	YES	YES
30	IU	08	ISSUER NODE OFFLINE	YES	YES
31	M0	M0	VERIFICATION SUCCESSFUL ORGINAL TRXN DECLINED	YES	YES
32	M1	M1	INVALID BENEFICIARY MOBILE NO/MAS	YES	YES
33	M2	M2	AMOUNT LIMIT EXCEEDED	YES	YES
34	M3	M3	ACCOUNT BLOCKED/FROZEN	YES	YES
35	M4	M4	NRE ACCOUNT	YES	YES
36	M5	M5	ACCOUNT CLOSED	YES	YES
37	M6	M6	LIMIT EXCEEDED FOR MEMBER BANK	YES	YES
38	MP	MP	BENIFICARY BANK NOT ENABLE FOR P2A	Applicable only for P2A	NOT APPLICABLE
43	MU	MU	AADHAR NOT FOUND IN MAPPER FILE	Applicable only for P2U	NOT APPLICABLE
44	MV	MV	BENEFICIARY NOT ENABLED	YES	YES
45	MW	MW	FOREIGN INWARD REMITTANCE FOR P2P ONLY	Applicable only for P2P	NOT APPLICABLE
46	MX	MX	AADHAR BELONG TO REMITER BANK	Applicable only for P2U	NOT APPLICABLE
47	MZ	MZ	OTP EXPIRED	NOT APPLICABLE	YES
48	MG	MG	NBIN NOT CONFIG FOR TYPE 46	NOT APPLICABLE	YES
49	MH	MH	OTP TRANSACTION LIMIT EXCEEDED	NOT APPLICABLE	YES

S. No	NPCI Response code	ISO -8583 Response code	DESCRIPTION	RC APPLICABILITY	
				P2P, P2A, P2U & P2M	M2P
50	MI	MI	CUSTOMER TX. LIMIT EXCEEDED	YES	NOT APPLICABLE
51	MK	MK	PAYEE IS NOT MERCHANT	yes	NOT APPLICABLE
52	ML	ML	PAYEE IS NOT INDIVIDUAL	Yes	NOT APPLICABLE
53	MM	MM	MERCHANT DOES NOT SUPPORT INSTALLMENTS	NOT APPLICABLE	YES
54	MN	MN	FOREIGN INWARD REMITTANCE NOT ALLOWED	YES	NOT APPLICABLE
55	M7	M7	INVALID PIN	NOT APPLICABLE	NOT APPLICABLE
56	M8	M8	INVALID OTP	NOT APPLICABLE	YES
57	M9	M9	INCORRECT OTP	NOT APPLICABLE	YES
58	MA	MA	MERCHANT ERROR FOR TYPE 47	Applicable for P2M Transactions	NOT APPLICABLE
59	MC	MC	FUNCTION NOT VALID	Applicable for P2M Transactions	NOT APPLICABLE
62	MF	MF	MERCHANT SYS NOT AVL FOR TYPE 47	Applicable for P2M Transactions	NOT APPLICABLE
63	48	34	SUSPECTED FRAUD	YES	YES
65	50	68	TIMEOUT	NOT APPLICABLE	YES
68	56	54	INVALID EXPIRATION DATE	NOT APPLICABLE	YES
69	57	03	INVALID MERCHANT	NOT APPLICABLE	YES
80	78	61	TRANSFER AMOUNT EXCEEDS LIMIT	YES	YES
81	86	92	NO ROUTING FOR INSTITUTION/NETWORK	YES	YES
85	96	13	REVERSAL EXCEEDS LIMIT	NOT APPLICABLE	YES