

NPCI /IMPS/OC No.88/2018-19

10th Dec, 2018

To,

All Member banks & Prepaid Payment Instrument Issuers (PPIs) of IMPS

Sub: Updated Response Codes List for IMPS

Objective of this document is to explain the response codes to be populated by the Beneficiary Banks that are applicable for IMPS transactions and eliminate those response codes that are not relevant for IMPS transactions. E.g. Merchant and Aadhaar based transactions have been discontinued in IMPS and hence these response codes need to be deleted at Beneficiary Banks end. However, it is observed that many Beneficiary Banks are still populating these response codes. In this regard, we have updated the response code list by removing the response codes which are not applicable for IMPS transactions.

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. However, if the Beneficiary Bank still populates a Response Code which is not in the revised and updated Response Code list, NPCI shall decline the transaction with response code ISO RC 20 (Invalid response code).

Members are requested to set the valid response codes in their switch before 31st Dec, 2018.

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.

Please contact the following officials for any further clarification:

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Yours faithfully,

Ram Sundaresan

SVP & Head – Operations

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

Annexure A : Updated Response Code List

Sr NO	Response Code	ISO-8583	Description	RC Applicability P2P and P2A	*Category
1	0	0	TRANSACTION APPROVED	YES	Approved
2	1	12	INVALID TRANSACTION	YES	TD
3	6	13	INVALID AMOUNT FIELD	YES	TD
4	7	20	INVALID RESPONSE CODE	YES	TD
5	8	91	PROCESSOR DOWN	YES	DA
6	12	52	INVALID ACCOUNT	YES	BD
7	17	65	EXCEEDS ACCOUNT LIMIT	YES	BD
8	18	30	INVALID MESSAGE	YES	TD
9	22	4	TRANSACTION NOT ALLOWED (AMOUNT IS GREATER THAN 2 LAKHS)	YES	BD
10	24	51	INSUFFICIENT BALANCE IN POOL A/C	YES	BD
11	38	94	DUPLICATE TRANSACTION	YES	TD
12	39	96	UNABLE TO PROCESS	YES	TD
13	48	34	SUSPECTED FRAUD	YES	BD
14	78	61	TRANSFER AMOUNT EXCEEDS LIMIT	YES	BD
15	86	92	NO ROUTING FOR INSTITUTION/NETWORK	YES	BD
16	CU	8	HOST (CBS) OFFLINE	YES	TD
17	IU	8	ISSUER NODE OFFLINE	YES	TD
18	M0	M0	VERIFICATION SUCCESSFUL ORIGINAL TRXN DECLINED	YES	TD
19	M1	M1	INVALID BENEFICIARY MOBIL NUMBER/MAS	YES	BD
20	M2	M2	AMOUNT LIMIT EXCEEDED	YES	BD
21	M3	M3	ACCOUNT BLOCKED/FROZEN	YES	BD
22	M4	M4	NRE ACCOUNT	YES	BD
23	M5	M5	ACCOUNT CLOSED	YES	BD
24	M6	M6	LIMIT EXCEEDED FOR MEMBER BANK	YES	BD
25	MJ	MJ	INVALID BENEFICIARY IFSCCODE OR NBIN	Applicable only for P2A through NBIN mapper	TD
26	MI	MI	CUSTOMER TRANSACTION LIMIT EXCEEDED	YES	BD
27	MN	MN	FOREIGN INWARD REMITTANCE NOT ALLOWED	YES	BD
28	MP	MP	BENIFICARY BANK NOT ENABLE FOR P2A	Applicable only for P2A	BD
29	MQ	MQ	TRANSACTION NOT ALLOWED AS INVALID PAYMENT REFERENCE	YES	BD
30	MR	MR	TRANSACTION AMOUNT LESS THAN Rs 1	YES	BD
31	MS	MS	TRANSACTION NOT ALLOWED AS INVALID REMITTER ACCOUNT NUMBER	YES	BD
32	MT	MT	TRANSACTION NOT ALLOWED AS GENERAL ERROR	YES	TD
33	MW	MW	FOREIGN INWARD REMITTANCE FOR P2P ONLY	Applicable only for P2P	BD

*BD – Business Decline, DA – Deemed Approved, TD – Technical Decline