

YES BANK WEB API SPECIFICATIONS



Version - 1.4

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1. Introduction

Purpose:

The purpose of this document is to detail out the technical integration approach for web based integration between YES Bank UPI platform and Merchants. This document describes the process flow and Client API functionalities which provide quick integration for merchants. This document is complimented with the toolkit for merchant integration in the UPI platform.

Prerequisites:

The merchant should have the following pre-requisites in place before integrating with YES BANK.

- a) Merchant to send a confirmation mail for accessing the Server APIs mentioning the e-mail ID where the activation link will be shared.
- b) Merchant will be on boarded on YES Bank UAT platform and will be issued Merchant ID and Key
- c) Self-signed SSL certificate for UAT. However, in Production a proper CA issued certificate will be required.

2. Integration Flow

Use the attached document “*Subscribe API_Process*”

3. List of APIs

Sr No	API Name	Description
1	Pay Request*	Merchant can initiate Pay transaction to any VPA or Account Number & IFSC. The initiating entity should have account with YES BANK which will be debited for the transaction.
2	Collect Request	Merchant can initiate collect request from already registered customers by capturing their VPA in their interface
3	Transaction Status	Merchants can check their transactions’ status for the transactions made on their interface
4	Refund*	This API helps merchant to initiate the refund against a successful transaction. Current Refund process is supported as a pre-approved Pay transaction.
5	Merchant Call back API	Merchant call back API helps merchant to receive the transaction status from YES Bank’s UPI server.
6	Validate VPA	This API will provide the name registered against a valid VPA/UPI ID

*Currently, there is a limit of 20 transactions per 24 hours against a particular user on sending side. This limit is maintained at NPCI end.

4. Steps for Initiating an API call

- a) Merchant builds the request message (in pipe separated) and encrypts it with merchant key. Use the JAR file to encrypt it. Steps are mentioned in Section 3 in this document.
- b) Merchant passes the encrypted message in request message parameter in below Json format (requestMsg) and Merchant Id
- c) JSON format:
- d) {"requestMsg":"1AD4F41171F0EA0C24A91CA5FA5807CD8704BAF9BA2DBBBF681F221240E92CF1A2DA364516E964C2221C54AF2E703BF06131916DB00CA032FD74B15F902995F07EF7B1FDDDD6DADBEA205846926D7DAFBB6996821DAAF01122932F255CC70DB4B8FEBFCD188F7316B7997A4B3695BB45C041228D458BFE7AF6014168A93278BB3","pgMerchantId":"UPI000000000001"}
- e) Merchant calls the relevant URL:

Method	URL'S
<i>mePayServerReq</i>	https://uatsky.yesbank.in:444/app/uat/upi/mePayServerReq
<i>meTransCollectSvc</i>	https://uatsky.yesbank.in:444/app/uat/upi/meTransCollectSvc
<i>transactionStatusQuery</i>	https://uatsky.yesbank.in:444/app/uat/upi/transactionStatusQuery
<i>meRefundServerReq</i>	https://uatsky.yesbank.in:444/app/uat/upi/meRefundServerReq
<i>checkVirtualAddressME</i>	https://uatsky.yesbank.in/app/uat/upiCheckVirtualAddress/checkVirtualAddressME

- f) Merchant also sends the relevant header and posts the JSON object (Refer to the Subscribe API document) along with the URL
- g) E.g. *X-IBM-Client-Secret=tl8xM8gL0sA1sH0cX2eQ8hC1kS1xT4kH4uQ7sF6hO5xE0qG1cL*
- h) *X-IBM-Client-ID = 275841c3-09e0-42bd-82bd-f9818a1416df*
- i) Merchant gets the response in encrypted format.
- j) Merchant decrypts the message. Use the attached JAR file and Steps to decrypt it. Steps are mentioned in Section 3 in this document.

5. Pay API

This API facilitate merchants who wish to initiate a pre-authorized payment to customers. This API is to be called whenever a UPI pay request is initiated. This service is applicable to the Merchants who wish to use their account (maintained at YES Bank) to initiate pay-outs based on beneficiary's Account Number & IFSC or Virtual Address. It supports the below type of transfers:

- a) UPI - Account+IFSC, VPA/UPI and Aadhaar based push transfers
- b) IMPS/NEFT - Account+IFSC based Push transfers

Request Parameters

Sr. No.	Fields	Description	Data Type	Max. Length	Mandatory / Optional
1	PG Merchant ID	PG Merchant ID	Character	16	Mandatory
2	Order No	Unique Merchant Order NO	Character	30	Mandatory
3	Transaction Note	Order summary description	Character	50	Mandatory
4	Amount	Transaction Amount	Number	16,2	Mandatory
5	Currency	Transaction currency	Character	3	Mandatory
6	Payment Type	P2P	Character	5	Mandatory
7	Transaction Type	Pay	Character	10	Mandatory
8	Merchant Category Code	5411	Character	4	Mandatory
9	Expiry Time	Applicable only for Collect Requests (YYYY:MM:DD HH:MM:SS). For Future use	Character	20	Optional
10	Payee Account Number	Payee Account Number	Number	18	Optional
11	Payee IFSC	Payee IFSC	Alphanumeric	20	Optional
12	Payee Aadhaar No	Aadhaar No	Character	15	Optional
13	Payee Mobile No	Payee Mobile No	Character	12	Optional

14	Payee Virtual Address	Payee Virtual Address	Character	255	Mandatory
15	Sub Merchant ID	Sub-Merchant ID	Character	16	Optional
16	White Listed Accounts	White Listed Accounts	Alpha-Numeric	500	Optional
17	Payee MMID	Payee MMID	Number	100	Optional
18	Ref. URL	Ref. URL	Character	100	Optional
19	Transfer Type	Transfer Type (UPI/Any/IMPS/NEFT)	Character	50	Mandatory
20	Payee Name	Payee Name	Character	50	Mandatory
21	Payee Address	Payee Address	Alphanumeric with special character	35	Conditional (Mandatory for non UPI mode)
22	Payee Email	Email address of the Payee	Character	255	Conditional (Mandatory for non UPI mode)
23	Payer Account No	Payer Account Number	Alphanumeric	20	Conditional (Mandatory for non UPI mode)
24	Payer IFSC	Payer IFSC	Alphanumeric	12	Conditional (Mandatory for non UPI mode)
25	PAYER MB NO	Payer Mobile No	Character	12	Conditional (Mandatory for non UPI mode)
26	PAYEE VPA TYPE	Account/AADHAR /Mobile/ VPA	Character	12	Mandatory
27	Additional Field 1	For future use	Character	100	Optional
28	Additional Field 2	For future use	Character	100	Optional
29	Additional Field 3	For future use	Character	100	Optional
30	Additional Field 4	For future use	Character	100	Optional
31	Additional Field 5	For future use	Character	100	Optional
32	Additional Field 6	For future use	Character	100	Optional
33	Additional Field 7	For future use	Character	100	Optional
34	Additional Field 8	For future use	Character	100	Optional
35	Additional Field 9	For future use	Character	100	NA
36	Additional Field 10	For future use	Character	100	NA

Code:

Pay Request:

```
/*PGMERCHANT ID |ORDER ID | TXN NOTE | AMOUNT | CURRENCY | PAYMENT  
TYPE | TXN TYPE | MCC |EXP TIME|  
PAYEE ACC NO|PAYEE IFSC|PAYEE AADHAR|PAYEE MB NO|PAYEE VPA|SUBMERCHANT  
ID|WHITELISTED ACC |PAYEE MMID|REF URL|TRANSFER  
TYPE (UPI/ANY/IMPS/NEFT) |PAYEE NAME|PAYEE ADDRESS|PAYEE EMAIL|PAYER  
ACCNO|PAYER IFSC |PAYER MB NO|PAYEE VPA TYPE|Add1 | Add2 | Add3 | Add4  
| Add5 | Add6 | Add7 | Add8 | Add9 | Add10|*/
```

```
StringBuilder reqMsg = new StringBuilder();  
reqMsg.append(request.getParameter("mid")).append("|");  
reqMsg.append(request.getParameter("hdnOrderID")).append("|");  
reqMsg.append(request.getParameter("trnNote")).append("|");  
reqMsg.append(request.getParameter("trnAmt")).append("|");  
reqMsg.append(request.getParameter("currency")).append("|");  
reqMsg.append(request.getParameter("paymentType")).append("|");  
reqMsg.append(request.getParameter("trnType")).append("|");  
reqMsg.append(request.getParameter("mcccode")).append("|");  
reqMsg.append(request.getParameter("expiryTime")).append("|");  
reqMsg.append(request.getParameter("payeeAccNo")).append("|");  
reqMsg.append(request.getParameter("payeeIFSC")).append("|");  
reqMsg.append(request.getParameter("payeeAadharNo")).append("|");  
reqMsg.append(request.getParameter("payeeMobNo")).append("|");  
reqMsg.append(request.getParameter("payeeVirtualAdd")).append("|");  
reqMsg.append(request.getParameter("subMerchantID")).append("|");  
reqMsg.append(request.getParameter("whiteListAcc")).append("|");  
reqMsg.append(request.getParameter("payeeMmid")).append("|");  
reqMsg.append(request.getParameter("refURL")).append("|");  
reqMsg.append(request.getParameter("transferType")).append("|");  
reqMsg.append(request.getParameter("payeeName")).append("|");  
reqMsg.append(request.getParameter("payeeAddress")).append("|");  
reqMsg.append(request.getParameter("payeeEmail")).append("|");  
reqMsg.append(request.getParameter("payerAccNo")).append("|");  
reqMsg.append(request.getParameter("payerIFSC")).append("|");  
reqMsg.append(request.getParameter("payeeMobNo")).append("|");  
reqMsg.append(request.getParameter("PAYEE VPA TYPE")).append("|");  
reqMsg.append(request.getParameter("addField1")).append("|");  
reqMsg.append(request.getParameter("addField2")).append("|");  
reqMsg.append(request.getParameter("addField3")).append("|");  
reqMsg.append(request.getParameter("addField4")).append("|");  
reqMsg.append(request.getParameter("addField5")).append("|");  
reqMsg.append(request.getParameter("addField6")).append("|");  
reqMsg.append(request.getParameter("addField7")).append("|");  
reqMsg.append(request.getParameter("addField8")).append("|");  
reqMsg.append(request.getParameter("addField9")).append("|");  
reqMsg.append(request.getParameter("addField10"));
```

```
UPI000000000001|20160811192127|Test|1|INR|P2P|PAY|1234|2016:07:28  
09:32:54|000390100000101|YESB0000001|269276297654|919595989586|  
rohit@yesb|UPI000000000202|000390100000303|9485624|http://npci.org|UPI|TES  
T1|VIKHROLI WEST|TEST1@MINDGATE.IN|269276297658|  
YESB0000001|919595989586|AADHAR|||NA|NA
```

Response Parameters

Sr. No.	Fields	Description	Data Type	Max. Length	Mandatory / Optional
1	YBL Txn ID	Unique YBL Transaction ID	Number	18	Mandatory
2	Order No	Unique Trnx reference sent by Merchant	Character	30	Mandatory
3	Amount	Transaction Amount	Number	16,2	Mandatory
4	Date	Transaction date time with timestamp (YYYY:MM:DD HH:MM:SS)	Character	20	Mandatory
5	Status Code	(S=Success, F=Failure, T= Time out, P=PENDING)	Character	2	Mandatory
6	Status Description	Transaction status description	Character	100	Mandatory
7	Response Code	Transaction response code received from NPCI in final response	Character	5	Optional
8	Approval Number	Transaction approval number	Character	30	Optional
9	Payer Virtual Address	Virtual Address of the Payer	Character	255	Optional
10	NPCI UPI Trnx ID (NPCI Txn ID)	NPCI's UPI ID	Character	35	Mandatory
11	Cust. Ref. ID	Unique Customer Ref. No	Number	12	Mandatory
12	Payer Account No	Payer Account No	Number	15	Mandatory
13	Payer IFSC Code	Payer IFSC Code	Alphanumeric	11	Mandatory
14	Payer Account Name	Payer Account Name	Character	50	Mandatory
15	Error Code	Error Code	Character	50	Mandatory
16	Response Error Code	Response Error Code	Character	50	Mandatory
17	TRANSFER TYPE	Transfer Type	Character	50	Mandatory
18	Payee Virtual Address	Virtual Address of the Payer	Character	255	Optional

6. Collect Initiate API

This API facilitates the merchant to initiate Collect Requests based on VPA/UPI ID.

Request Parameters

Sr. No.	Fields	Description	Data Type	Max. Length	Mandatory / Optional
1	PG Merchant Id	Merchant ID	Character	16	Mandatory
2	Merchant Trnx Reference(MerchantTxnID)	Unique Trnx reference sent by merchant	Character	30	Mandatory
3	Payer Virtual Address	Payer Virtual Address	Character	255	Mandatory
4	Amount	Transaction amount	Number	16,2	Mandatory
5	Remarks	Order summary description	Character	50	Mandatory
6	Expiry Type	Expiry Type	Character	10	Mandatory
7	Expiry value	Expiry value	Number	10	Mandatory
8	Merchant Category Code	P2P - 0000, P2M - Relevant Codes depending on industry nature	Character	4	Mandatory
9	Payer Account Number	Payer Account Number	Alphanumeric	20	Optional
10	Payer IFSC	Payer IFSC	Alphanumeric	12	Optional
11	Payer Mobile Number	Payer Mobile Number	Number	12	Optional
12	Payer MMID	Payer MMID	Number	7	Optional
13	Payer AADHAAR	Payer AADHAAR	Number	15	Optional

14	Payee Virtual Address	Payee Virtual Address	Character	255	Optional
15	Payee Account Number	Payee Account Number	Number	18	Optional
16	Payee IFSC	Payee IFSC	Alphanumeric	12	Optional
17	Payee Aadhaar No	Aadhaar	Number	15	Optional
18	Payee Mobile No	Payee Mobile No	Number	12	Optional
19	Payee MMID	Payee MMID	Number	7	Optional
20	Additional Field 1	For future use	Character	100	Optional
21	Additional Field 2	For future use	Character	100	Optional
22	Additional Field 3	For future use	Character	100	Optional
23	Additional Field 4	For future use	Character	100	Optional
24	Additional Field 5	For future use	Character	100	Optional
25	Additional Field 6	For future use	Character	100	Optional
26	Additional Field 7	For future use	Character	100	Optional
27	Additional Field 8	For future use	Character	100	Optional
28	Additional Field 9	For future use	Character	100	NA
29	Additional Field 10	For future use	Character	100	NA

Code:

```
PGMerchantId|Merchant Trnx Reference (OrderNo)
|PayerVA|Amount|Remarks|expType|expValue|MCC| payer acc no | payer
ifsc|Payer MobNumber|PayerMMID|Payer AADHAR |payee VA|payee acc no
|payee ifsc |payee AADHAAR NO| Payee MobNumber|payee
mmid|add1|add2|add3|add4|add5|add6|add7|add8|add9|add10
```

```
StringBuilder reqMsg = new StringBuilder();
reqMsg.append(request.getParameter("mid")).append("|");
reqMsg.append(request.getParameter("hdnOrderID")).append("|");
reqMsg.append(request.getParameter("payerVirtualAdd")).append("|");
reqMsg.append(request.getParameter("trnAmt")).append("|");
reqMsg.append(request.getParameter("trnRemarks")).append("|");
reqMsg.append(request.getParameter("expiryType")).append("|");
reqMsg.append(request.getParameter("expiryValue")).append("|");
reqMsg.append(request.getParameter("mcccode")).append("|");
reqMsg.append(request.getParameter("payerAccNo")).append("|");
reqMsg.append(request.getParameter("payerIFSC")).append("|");
reqMsg.append(request.getParameter("payerMobNo")).append("|");
reqMsg.append(request.getParameter("payerMMID")).append("|");
reqMsg.append(request.getParameter("payerAadharNo")).append("|");
reqMsg.append(request.getParameter("payeeVirtualAdd")).append("|");
reqMsg.append(request.getParameter("payeeAccNo")).append("|");
reqMsg.append(request.getParameter("payeeIFSC")).append("|");
reqMsg.append(request.getParameter("payeeAadharNo")).append("|");
reqMsg.append(request.getParameter("payeeMobNo")).append("|");
reqMsg.append(request.getParameter("payeeMmid")).append("|");
reqMsg.append(request.getParameter("addField1")).append("|");
reqMsg.append(request.getParameter("addField2")).append("|");
reqMsg.append(request.getParameter("addField3")).append("|");
reqMsg.append(request.getParameter("addField4")).append("|");
reqMsg.append(request.getParameter("addField5")).append("|");
reqMsg.append(request.getParameter("addField6")).append("|");
reqMsg.append(request.getParameter("addField7")).append("|");
reqMsg.append(request.getParameter("addField8")).append("|");
reqMsg.append(request.getParameter("addField9")).append("|");
reqMsg.append(request.getParameter("addField10"));
```

```
UPI000000000001|100|jagjeet@yesb|510|TEST|NA|12|1234|000390100000202|Y
ESB0000009|919595989586|9485624|769876897654|rohit@yesb|00039010000010
1|YESB0000001|269276297654|919595989586|9485831|NA|NA|NA|NA|NA|NA|N
A|NA|NA
```

Response Parameters

Sr. No.	Fields	Description	Data Type	Max. Length	Mandatory / Optional
---------	--------	-------------	-----------	-------------	----------------------

1	Merchant Trnx Reference(Merchant Txn ID)	Unique order reference sent by merchant	Character	30	Mandatory
2	Transaction Reference No (YBL Txn ID)	Unique Transaction Reference Number	Number	18	Mandatory
3	Amount	Transaction Amount	Number	16,2	Mandatory
4	Status	Transaction status (S=Success, F=Failure, T= Time out, P=Pending)	Character	2	Mandatory
5	Status Description	Transaction status description	Character	100	Mandatory
6	Payer VA	Payer Virtual address	Character	255	Mandatory
7	Payee VA	Payee Virtual Address	Character	255	Mandatory
8	Response Code	Transaction response code	Character	5	Optional
9	Approval Number	Transaction approval number	Character	30	Optional
10	NPCI UPI Trnx ID (NPCI Txn ID)	NPCI's UPI ID	Character	35	Mandatory
11	Reference ID (Temp Ref ID)	Reference ID as per NPCI's requirement	Character	35	Optional
12	Cust. Ref. ID	Unique Customer Ref. No	Number	12	Mandatory
13	Additional Field 1	For future use	Character	100	Optional
14	Additional Field 2	For future use	Character	100	Optional
15	Additional Field 3	For future use	Character	100	Optional
16	Additional Field 4	For future use	Character	100	Optional
17	Additional Field 5	For future use	Character	100	Optional
18	Additional Field 6	For future use	Character	100	Optional

19	Additional Field 7	For future use	Character	100	Optional
20	Additional Field 8	For future use	Character	100	Optional
21	Additional Field 9	For future use	Character	100	NA
22	Additional Field 10	For future use	Character	100	NA

Code:

```
Merchant Txn ID(Order ID)|YBL
txnid|amount|status|statusdesc|payerVA|payee VA |response
code|approvalnumber|UPItrandid|refid|cust ref
id||add1|add2|add3|add4|add5|add6|add7|add8|add9|add10

String mid=request.getParameter("mid");
out.print("Request Message : " + reqMsg.toString());
String encKey=request.getParameter("encKey");
JSONObject jsonObject = new JSONObject();
UPISecurity upisecurity= new UPISecurity();
jsonObject.put("requestMsg",
upisecurity.getMerchantEncryptValue(reqMsg.toString(),encKey));
jsonObject.put("pgMerchantId", mid);
out.print("\n Request Message "+ jsonObject.toString());
String reMsg = jsonObject.toString();
String result =
CommonUtil.postData("https://upiat.yesbank.in:8443/upi/      \
meTransCollectSvc",reMsg);
UPISecurity upiSecurity = new UPISecurity();
String resMsg = upiSecurity.getMerchantDecryptValue(result, encKey);
out.print("\n Response : "+ resMsg);

20160728111155|76786876876|100.00|S|SUCCESS|rohit@yesb|jagjeet@yesb|00
|123456677|
YESB38A1AF0B2B2B601CE0550000000000|769876897654|5454647|||NA|NA
```

7. Transaction Status Enquiry API

This API allows the Merchant to check the current status of a transaction.

Request Parameters

Sr. No.	Fields	Description	Data Type	Max. Length	Mandatory / Optional
---------	--------	-------------	-----------	-------------	----------------------

1	MID	Merchant ID	Character	16	Mandatory
2	Merchant Trnx ID(Merchant Txn ID)	Unique order reference sent by merchant	Character	30	Mandatory
3	YBL Txn ID	Unique YBL Transaction ID	Number	18	Optional
4	Reference ID	Reference Id	Character	35	Optional
5	Cust. Ref. ID	Unique Customer Ref. No	Number	12	Optional
6	Additional Field 1	For future use	Character	100	Optional
7	Additional Field 2	For future use	Character	100	Optional
8	Additional Field 3	For future use	Character	100	Optional
9	Additional Field 4	For future use	Character	100	Optional
10	Additional Field 5	For future use	Character	100	Optional
11	Additional Field 6	For future use	Character	100	Optional
12	Additional Field 7	For future use	Character	100	Optional
13	Additional Field 8	For future use	Character	100	Optional
14	Additional Field 9	For future use	Character	100	NA
15	Additional Field 10	For future use	Character	100	NA

6	Status Description	Transaction status description	Character	100	Mandatory
7	Response Code	Transaction response code	Character	5	Optional
8	Approval Number	Transaction approval number (Core bank ref number)	Character	30	Optional
9	Payer Virtual Address	Virtual Address of the buyer	Character	255	Optional
10	NPCI UPI Trnx ID (NPCI Txn ID)	NPCI's UPI ID	Character	35	Mandatory
11	Reference ID (Temp Ref ID)	Reference ID as per NPCI's requirement	Character	35	Optional
12	Cust. Ref. ID	Unique Customer Ref. No	Number	12	Mandatory
13	Payer Account No	Payer Account No	Number	15	Mandatory
14	Payer IFSC Code	Payer IFSC Code	Alphanumeric	11	Mandatory
15	Payer Account Name	Payer Account Name	Character	50	Mandatory
16	Payee Virtual Address	Virtual Address of the Payer	Character	50	Optional
17	Payee IFSC	Payee IFSC	Alphanumeric	12	Optional
18	Payee Account Number	Payee Account Number	Alphanumeric	20	Optional
19	Payee AADHAAR	Payee AADHAAR	Number	15	Optional
20	Payee Name	Payee Name	Character	50	Optional
21	Additional Field 1	For future use	Character	100	Optional
22	Additional Field 2	For future use	Character	100	Optional
23	Additional Field 3	For future use	Character	100	Optional
24	Additional Field 4	For future use	Character	100	Optional
25	Additional Field 5	For future use	Character	100	Optional
26	Additional Field 6	For future use	Character	100	Optional
27	Additional Field 7	For future use	Character	100	Optional
28	Additional Field 8	For future use	Character	100	Optional
29	Additional Field 9	For future use	Character	100	NA
30	Additional Field 10	For future use	Character	100	NA

Code:

```

YBL TxnID|MerchantTxn ID(Order Id)|Amount|Txn Auth
Date|status|statusdesc|respcode|approvalno|payerVA|NPCItxnid|reference
id|CustRefid | payer acc no | payer ifsc|Payer acc name| payee VA
|payee ifsc| payee acc no | payee AADHAAR NO|payee name
|add1|add2|add3|add4|add5|add6|add7|add8|add9|add10

String mid = request.getParameter("mid");
out.print("Request Message : " + reqMsg.toString());
String encKey = request.getParameter("encKey");
JSONObject jsonObject = new JSONObject();
UPISecurity upisecurity= new UPISecurity();
jsonObject.put("requestMsg",
upisecurity.getMerchantEncryptValue(reqMsg.toString(),encKey));
jsonObject.put("pgMerchantId", mid);
out.print("\n Request Message " + jsonObject.toString());
String reMsg = jsonObject.toString();
String result =
CommonUtil.postData("https://upiuat.yesbank.in:8443/upi/
meTransStatusQuery", reMsg);
UPISecurity upiSecurity1 = new UPISecurity();
String resMsg = upiSecurity1.getMerchantDecryptValue(result, encKey);
out.print("\n Response : " + resMsg);

76786876876|20160728111155|100.00|2016:07:28
09:32:54|S|SUCCESS|00|767676878787|rohit@yesb|
YESB38A1AF0B2B2B601CE0550000000000 |54654654|5454647|000390100000202|
YESB0000009|ROHIT|Tarun@yesb|YESB0000001|000390100000203|769876897654|
Tarun|||||NA|NA

```

8. Refund API

This API is to be called whenever a UPI refund request is initiated. This service is applicable to the Merchants who wish to initiate the refund amount to customer. The Merchant's YES Bank Account will be debited for such transactions. Only UPI based payment is supported.

Request Parameters

Sr. No.	Fields	Description	Data Type	Max. Length	Mandatory / Optional
1	MID	Merchant ID	Character	16	Mandatory
2	Order ID	Unique Trnx reference sent by merchant	Character	30	Mandatory

3	Original Order ID	Previous Trnx reference sent by merchant	Character	30	Mandatory
4	Origin YBL Ref. No	YBL Transaction ID of Previous Transaction	Number	18	Optional
5	Original Cust. Ref. ID	Unique Customer Ref. No of Previous Transaction	Number	12	Optional
6	Remark	Order summary description	Character	1-100	Mandatory
7	Amount	Transaction Amount	Number	16,2	Mandatory
8	Currency Code	Transaction currency	Character	5	Mandatory
9	Payment Type	P2P or P2M	Character	5	Mandatory
10	Transaction Type	Pay	Character	10	Mandatory
1	Additional Field 1	For future use	Character	100	Optional
12	Additional Field 2	For future use	Character	100	Optional
13	Additional Field 3	For future use	Character	100	Optional
14	Additional Field 4	For future use	Character	100	Optional
15	Additional Field 5	For future use	Character	100	Optional
16	Additional Field 6	For future use	Character	100	Optional
17	Additional Field 7	For future use	Character	100	Optional
18	Additional Field 8	For future use	Character	100	Optional
19	Additional Field 9	For future use	Character	100	NA
20	Additional Field 10	For future use	Character	100	NA

Code:

Request :

```

StringBuilder reqMsg = new StringBuilder();
reqMsg.append(request.getParameter("mid")).append("|");
reqMsg.append(request.getParameter("hdnOrderID")).append("|");
reqMsg.append(request.getParameter("OrgOrderNo")).append("|");
reqMsg.append(request.getParameter("OrgTrnRefNo")).append("|");
reqMsg.append(request.getParameter("OrgCustRefNo")).append("|");
reqMsg.append(request.getParameter("remark")).append("|");
reqMsg.append(request.getParameter("amount")).append("|");
reqMsg.append(request.getParameter("currCode")).append("|");
reqMsg.append(request.getParameter("paymentType")).append("|");
reqMsg.append(request.getParameter("txnType")).append("|");
reqMsg.append(request.getParameter("addField1")).append("|");
reqMsg.append(request.getParameter("addField2")).append("|");
reqMsg.append(request.getParameter("addField3")).append("|");
reqMsg.append(request.getParameter("addField4")).append("|");
reqMsg.append(request.getParameter("addField5")).append("|");
reqMsg.append(request.getParameter("addField6")).append("|");
reqMsg.append(request.getParameter("addField7")).append("|");
reqMsg.append(request.getParameter("addField8")).append("|");
reqMsg.append(request.getParameter("addField9")).append("|");
reqMsg.append(request.getParameter("addField10"));

/* PGMERCHANT ID |Merchant Ref No (ORDER ID)| ORIGINAL ORDER ID |
ORIGINAL YBLREFNO|ORIGINAL CUSTREFNO | REMARK|AMOUNT |CURRCY CODE |
PAYMENT TYPE | TRANSA TYPE | ADD1 | ADD2 | ADD3 | ADD4 | ADD5 | ADD6 |
ADD7 | ADD8 | ADD9 | ADD10 */

UPI000000000001|20160811192127|20160811192158|42565|451236789654|Test|
1|INR|P2P|PAY|||||||NA|NA

```

Response Parameters

Sr. No.	Fields	Description	Data Type	Max. Length	Mandatory / Optional
1	YBL Txn ID	Unique YBL Transaction ID	Number	18	Mandatory
2	Merchant Ref. No. (Order ID)	Unique Trnx reference sent by Merchant	Character	30	Mandatory
3	Amount	Transaction Amount	Number	16,2	Mandatory
4	Transaction Auth date	Transaction date time with timestamp (YYYY:MM:DD HH:MM:SS)	Character	20	Mandatory

5	Status	Transaction status (S=Success, F=Failure, T= Time out, P= Pending)	Character	2	Mandatory
6	Status Description	Transaction status description	Character	100	Mandatory
7	Response Code	Transaction response code	Character	5	Optional
8	Approval Number	Transaction approval number	Character	30	Optional
9	Payer Virtual Address	Virtual Address of the Payer	Character	255	Optional
10	NPCI UPI Trnx ID (NPCI Txn ID)	NPCI's UPI ID	Character	35	Mandatory
11	Reference ID (Temp Ref ID)	Reference ID as per NPCI's requirement	Character	35	Optional
12	Cust. Ref. ID	Unique Customer Ref. No	Number	12	Mandatory
13	Payer Account No	Payer Account No	Number	15	Mandatory
14	Payer IFSC Code	Payer IFSC Code	Alphanumeric	11	Mandatory
15	Payer Account Name	Payer Account Name	Character	50	Mandatory
16	Payee Virtual Address	Virtual Address of the Payer	Character	255	Optional
17	Payee IFSC	Payee IFSC	Alphanumeric	12	Optional
18	Payee Account Number	Payee Account Number	Alphanumeric	20	Optional
19	Payee AADHAAR	Payee AADHAAR	Number	15	Optional
20	Payee Name	Payee Name	Character	50	Optional
21	Additional Field 1	For future use	Character	100	Optional
22	Additional Field 2	For future use	Character	100	Optional
23	Additional Field 3	For future use	Character	100	Optional
24	Additional Field 4	For future use	Character	100	Optional
25	Additional Field 5	For future use	Character	100	Optional

9. Merchant Callback API

This is a Call back URL API that helps merchant to receive the transaction status from YES Bank UPI server. It helps merchant to receive the transaction status (collect initiation request) from YES Bank's UPI server. It also helps Merchant to receive the transaction status from YES Bank's UPI server when the customer initiates the transaction through any UPI App and uses Merchant VPA to initiate the Push payment. This is the outbound API call from YES Bank to the Merchant.

Example of Merchant URL:

<https://www.merchant.com/upi/callbackP2MRes?meRes=1AD4F41171F0EA0C24A91CA5FA5807CD8704BAF9BA2DBBBF681F221240E92CF1A2DA364516E964C2221C54AF2E703BF06131916DB00CA032FD74B15F902995F07EF7B1FDDDD6DADBEA205846926D7DAFBB6996821DAAF01122932F255CC70DB4B8FEBFCD188F7316B7997A4B3695BB45C041228D458BFE7AF6014168A93278BB3>

Please note the below:

- a) YES Bank will require a TAT of 4 working days for UAT and Production both to whitelist Merchant URL
- b) Only HTTPS with Port 443 will be supported for the URLs

Response Parameters

Sr. No	Fields	Description	Data Type	Max. Length	Mandatory/Optional
1	UPI Txn ID	Unique UPI Transaction ID	Number	18	Mandatory
2	Merchant Ref. No. (Order ID)	Unique Trnx reference sent by Merchant	Character	30	Optional
3	Type	COLLECT_AUTH - In case of collect authorization PAYMENT_RECV - If any VPA receive payment	Character	30	Mandatory
4	Amount	Transaction Amount	Number	16,2	Mandatory
5	Transaction Auth Date	Transaction date time with timestamp (YYYY:MM:DD HH:MM:SS)	Character	20	Mandatory

6	Status	Transaction status (S=Success, F=Failure)	Character	2	Mandatory
7	Status Description	Transaction status description	Character	100	Mandatory
8	Response Code	Transaction response code	Character	5	Optional
9	Error Code	Error code applicable only for failed transactions	Character	5	Optional
10	Approval Number	Transaction approval number (Core bank ref number)	Character	30	Optional
11	Payer Virtual Address	Virtual Address of the buyer	Character	255	Mandatory
12	NPCI UPI Trnx ID (NPCI Txn ID)	NPCI's UPI ID	Character	35	Mandatory
13	Reference ID (Temp Ref ID)	Reference ID as per NPCI's requirement	Character	35	Optional
14	Payer Mobile Number	Payer mobile number	Character	20	Optional
15	Payee Mobile Number	Payee mobile number	Character	20	Optional
16	Payer Note	Note/Remarks provided by the Payer PSP	Character	100	Optional
17	Cust. Ref. ID	Unique Customer Ref. No	Number	12	Mandatory
18	Payer Account No	Payer Account No	Number	15	Optional
19	Payer IFSC Code	Payer IFSC Code	Alphanumeric	11	Optional
20	Payer Account Name	Payer Account Name	Character	50	Optional
21	Payee Virtual Address	Virtual Address of the Payer	Character	50	Mandatory
22	Payee IFSC	Payee IFSC	Alphanumeric	12	Optional
23	Payee Account Number	Payee Account Number	Alphanumeric	20	Optional
24	Payee AADHAAR	Payee AADHAAR	Number	15	Optional
25	Payee Name	Payee Name	Character	50	Optional
26	Additional Field 1	For future use	Character	100	Optional
27	Additional Field 2	For future use	Character	100	Optional
28	Additional Field 3	For future use	Character	100	Optional
29	Additional Field 4	For future use	Character	100	Optional
30	Additional Field 5	For future use	Character	100	Optional
31	Additional Field 6	For future use	Character	100	Optional
32	Additional Field 7	For future use	Character	100	Optional

33	Additional Field 8	For future use	Character	100	Optional
34	Additional Field 9	For future use	Character	100	NA
35	Additional Field10	For future use	Character	100	NA

- Payment Received to VPA notification will only work for successful transactions
- Payer Account details will not come in case the Collect request is rejected

Code:

Response :

```
12345|YBLUPI12345|COLLECT_AUTH|200.00|2017:03:16
07:05:04|S|Transaction
Success|00|00|123456|rahul@yesb|YESB5ZS8C0F9994F87CDE099000000000000
|NA|NA|NA|NA|707510000000|XXXXXX9999|YESB0000002|RAHUL AGRAWAL
|testybl@yesb|YESB0000001|XXXXXX8888|NA|Testcallback|NA|NA|NA|NA|NA
|NA|NA|NA|NA|NA
```

10. Validate VPA API

This API provides the name of the user registered against a VPA/UPI ID.

Request Parameters:

Sr. No	Fields	Description/Values	Data Type	Max. Length	Mandatory / Optional
1	Merchant Id	Merchant Id	Number	16	Mandatory
3	Merchant Trnx ID	Unique Merchant Reference Number	Character	30	Mandatory
3	Virtual Address	Customer virtual address	Character	255	Mandatory
4	Check Type	T- Transaction	Character	1	Mandatory
5	App	com.mgs.yesapp	Character	50	Mandatory
6	Geocode	19.0990990990991,72.93361873011337	Character	50	Mandatory
7	Location	Mumbai,Maharashtra,India	Character	50	Mandatory
8	IP	172.16.50.168	Character	50	Mandatory
9	Type	MOB	Character	50	Mandatory
10	Capability	5200000200010004000639292929292	Character	50	Mandatory
11	OS	Android5.1.1	Character	50	Mandatory
12	Device ID	862315036516077	Character	50	Mandatory

3	Name	Customer Name	Character	50	Mandatory
4	Status	Status Code (VE=Virtual Address Available, F=Failed, VN=Virtual not Available)	Character	2	Mandatory
5	Status Description	Status Description	Character	100	Mandatory
6	Additional Field 1	For future use	Character	100	Optional
7	Additional Field 2	For future use	Character	100	Optional
8	Additional Field 3	For future use	Character	100	Optional
9	Additional Field 4	For future use	Character	100	Optional
10	Additional Field 5	For future use	Character	100	Optional
11	Additional Field 6	For future use	Character	100	Optional
12	Additional Field 7	For future use	Character	100	Optional
13	Additional Field 8	For future use	Character	100	Optional
14	Additional Field 9	For future use	Character	100	NA
15	Additional Field 10	For future use	Character	100	NA

Response :

yblRefNo | virtualAddress | maskName| status| statusDesc| add1|
add2| add3| add4| add5|add6|add7|add8|add9|add10|

1234567|rahul@yesb|RAHUL AGRAWAL| VE| SUCCESS | NA| NA |NA |NA
|NA|NA|NA|NA|NA|NA

11. Encryption & Decryption Process

Encryption Steps:

```
UPISecurity security = new UPISecurity();
String reMsg = security.encrypt(reqMsg.toString(),
encKey);//reqMsg.toString() is pipe separated string
String reMsg1 =URLEncoder.encode(reMsg);
JSONObject jsonObject = new JSONObject();
jsonObject.put("requestMsg", reMsg1);
jsonObject.put("pgMerchantId","UPI00000000000015");

//Merchant ID: UPI00000000000015 is a dummy value here, Merchants need
to use their Merchant ID

Then POST jsonObject.toString() to the URL.
```

Decryption Steps:

```
String reMsg1 = URLEncoder.decode(reMsg);
String reMsg = security.decrypt(reMsg1.toString(), encKey);.
```

12. Production Movement

After the end to end testing is completed on UAT for the respective APIs, the below steps are to be followed to get the Production Link:

1. Require the Sign off via e-mail of successful UAT of each API to the Integration Team
2. Two way SSL-Merchant class 3 Public Certificate issued by a CA
3. Static IP which shall be whitelisted at YES Bank's end (TAT of 4 working days)
4. Email ID on which Production link will be shared
5. Subscription to live APIs and approval by YBL Integration Team
6. Production credentials will be shared separately*

**Not applicable for clients who have already been on-boarded for the Merchant SDK Integration in live environment.*

13. Contact Details

Technical Integration Team Contact Details:

All the queries regarding integration issues (including bugs, technical issues) should be directed to the below co-ordinates (Integration/Technical Team):

- Atul Bhusare (L1) - atul.bhusare.ext@yesbank.in
- Sandeep Disle (L1) - sandeep.disle.ext@yesbank.in
- Harshad Kadam (L2) - harshad.kadam@yesbank.in
- Rohit Sharma (L3) - rohit.sharma7@yesbank.in

In case of any delay which is not as per the TAT mentioned in the Merchant Process Matrix (Refer to Section-14) should be reported to the relevant business/relationship team.

Functional Query Contact Details:

All the functional queries (no feature requests will be taken into consideration) should be directed to the below co-ordinates (Product Team):

- Anu Dutt (L1) - anu.dutt@yesbank.in
- Rahul Agrawal (L2) - rahul.agrawal5@yesbank.in
- Deep Agrawal (L3) - deep.agrawal@yesbank.in

14. Process Matrix for Merchants

Sl. No.	Process Details for Web API based Integration	TAT	Responsibility
1	Merchant accepts the Offer Letter	NA	Merchant
2	Merchant sends a mail from their official ID with the below details:	NA	Merchant
	A) Integration for Web APIs. The APIs which the Merchant wants to consume should also be mentioned		
	Collect Initiate API		
	Pay API		
	Refund API		
	Transaction Status Enquiry		

	Callback for Payment Receipt confirmation		
	Validate VPA		
	B) E-mail ID for sending Link of UAT Merchant Portal		
	C) Domain based URL with port 443 for whitelisting in UAT (applicable only for Callback)		
3	Integration team on boards the client on UAT Admin Portal and generates the MID/Key. Activation details including MID/Key/Portal Link is sent to that e-mail ID of the Merchant	1 Working Day	Integration Team
4	Merchant receives the details along with the Web API kit	NA	Integration Team
5	URL Whitelisting in UAT will be done by Integration Team	4 Working Days	Integration Team
6	Merchant initiates the API Subscription Process to get access in UAT	NA	Merchant
7	Subscription process is approved and activation link is shared	4 Working Days	Integration Team
8	Merchant shares self-signed Certificate for the 2 Way SSL connectivity with YBL UAT Server	NA	Merchant
9	YBL Certificates are exchanged with the Merchant	1 Working Day	Integration Team
10	Merchant initiates the testing process	NA	Merchant
11	Merchant shares the UAT confirmation over mail that the UAT APIs are tested successfully along with the name of the APIs	NA	Merchant
12	Merchant shares Domain based URL with port 443 for whitelisting in Prod (applicable only for Callback)	NA	Merchant
13	Merchant shares the YBL Account Number which will be mapped against their VPA. This is applicable for both P2P and P2M transactions	NA	Merchant
14	URL Whitelisting in Production will be done by Integration Team	3 Working Days	Integration Team
15	Merchant receives the Production Credentials and will receive login for the Merchant Portal along with the Production URLs	NA	Integration Team

16	API Subscription Process is initiated by Merchant to get live access. In this case, a proper CA issued certificate will be required	NA	Merchant
17	Subscription process is approved and activation link is shared	2 Working Days	Integration Team
18	Merchant confirms that Production APIs are working	NA	Merchant

15. Response Codes

Applicable for Pay, Collect Initiate, Refund and Call back API

RC	Description
MT01	Debit Transaction Failed
MT02	Credit Transaction Failed
MT03	Insufficient Balance in Account
MT04	Transaction Limit Exceeded
MT05	Transaction Amount Exceeded
MT06	Closed Account
MT07	Inactive/Dormant account (Remitter)
MT08	Invalid UPI PIN entered
MT09	Inactive/Dormant account (Beneficiary)
MT10	No Credit Account
MT11	Credit decline reversal
MT12	Partial Decline
MT13	Invalid amount (Remitter)
MT14	Incorrect/Invalid Payer Virtual Address
MT15	Incorrect/Invalid Payee Virtual Address
MT16	Collect rejected successfully
MT17	Number of PIN tries exceeded.
MT18	Account does not exist (Remitter)
MT19	Account does not exist (Beneficiary)
MT20	Account not whitelisted
MT21	Cutoff is in process(Remitter)
MT22	Cutoff is in process(Beneficiary)
MT23	Remitter CBS offline
MT24	Beneficiary CBS offline

MT25	Invalid transaction (Remitter)
MT26	Invalid transaction (Beneficiary)
MT27	Transaction not permitted to account
MT28	Requested function not supported (Remitter)
MT29	Requested function not supported (Beneficiary)
MT30	Beneficiary account blocked / Frozen
MT31	Remitter account blocked / Frozen

Applicable for Transaction Status Enquiry and Callback API

Codes	Description
Z9	INSUFFICIENT FUNDS IN CUSTOMER (REMITTER) ACCOUNT
RM	Invalid UPI PIN (Violation of policies while setting/changing UPI PIN)
RN	Registration is temporary blocked due to maximum no of attempts exceeded
RZ	Account is already registered with MBEBA flag as 'Y'
BR	Mobile number registered with multiple customer IDs
B2	Account linked with multiple names
SP	Invalid/Incorrect ATM PIN
AJ	Customer has never created/activated an ATM PIN
K1	SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY REMITTER
ZI	SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY BENEFICIARY
Z8	PER TRANSACTION LIMIT EXCEEDED AS SET BY REMITTING MEMBER
Z7	TRANSACTION FREQUENCY LIMIT EXCEEDED AS SET BY REMITTING MEMBER
Z6	NUMBER OF PIN TRIES EXCEEDED
ZM	INVALID UPI PIN
ZD	VALIDATION ERROR
ZR	INVALID / INCORRECT OTP
ZS	OTP EXPIRED
ZT	OTP TRANSACTION LIMIT EXCEEDED
ZX	INACTIVE OR DORMANT ACCOUNT (REMITTER)
XD	INVALID AMOUNT (REMITTER)
XF	FORMAT ERROR (INVALID FORMAT) (REMITTER)
XH	ACCOUNT DOES NOT EXIST (REMITTER)
XJ	REQUESTED FUNCTION NOT SUPPORTED
XL	EXPIRED CARD, DECLINE (REMITTER)
XN	NO CARD RECORD (REMITTER)

XP	TRANSACTION NOT PERMITTED TO CARDHOLDER (REMITTER)
XR	RESTRICTED CARD, DECLINE (REMITTER)
XT	CUT-OFF IS IN PROCESS (REMITTER)
XV	TRANSACTION CANNOT BE COMPLETED. COMPLIANCE VIOLATION (REMITTER)
XY	REMITTER CBS OFFLINE
YA	LOST OR STOLEN CARD (REMITTER)
YC	DO NOT HONOUR (REMITTER)
YE	REMITTING ACCOUNT BLOCKED/FROZEN
Z5	INVALID BENEFICIARY CREDENTIALS
ZP	BANKS AS BENEFICIARY NOT LIVE ON PARTICULAR TXN TYPE
ZY	INACTIVE OR DORMANT ACCOUNT (BENEFICIARY)
XE	INVALID AMOUNT (BENEFICIARY)
XG	FORMAT ERROR (INVALID FORMAT) (BENEFICIARY)
XI	ACCOUNT DOES NOT EXIST (BENEFICIARY)
XK	REQUESTED FUNCTION NOT SUPPORTED
XM	EXPIRED CARD, DECLINE (BENEFICIARY)
XO	NO CARD RECORD (BENEFICIARY)
XQ	TRANSACTION NOT PERMITTED TO CARDHOLDER (BENEFICIARY)
XS	RESTRICTED CARD, DECLINE (BENEFICIARY)
XU	CUT-OFF IS IN PROCESS (BENEFICIARY)
XW	TRANSACTION CANNOT BE COMPLETED. COMPLIANCE VIOLATION (BENEFICIARY)
Y1	BENEFICIARY CBS OFFLINE
YB	LOST OR STOLEN CARD (BENEFICIARY)
YD	DO NOT HONOUR (BENEFICIARY)
YF	BENEFICIARY ACCOUNT BLOCKED/FROZEN
X6	INVALID MERCHANT (ACQUIER)
X7	MERCHANT not reachable (ACQUIER)
XB	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (REMITTER)
XC	INVALID TRANSACTION OR IF MEMBER IS NOT ABLE TO FIND ANY APPROPRIATE RESPONSE CODE (BENEFICIARY)
AM	UPI PIN not set by customer
B1	Registered Mobile number linked to the account has been changed/removed
B3	Transaction not permitted to the account
0	APPROVED OR COMPLETED SUCCESSFULLY
ZA	TRANSACTION DECLINED BY CUSTOMER
ZH	INVALID VIRTUAL ADDRESS

UX	EXPIRED VIRTUAL ADDRESS
ZG	VPA RESTRICTED BY CUSTOMER
ZE	TRANSACTION NOT PERMITTED TO VPA by the PSP
ZB	INVALID MERCHANT (PAYEE PSP)
YG	MERCHANT ERROR (PAYEE PSP)
X1	RESPONSE NOT RECEIVED WITHIN TAT AS SET BY PAYEE
UT	REMITTER/ISSUER UNAVAILABLE (TIMEOUT)
BT	ACQUIRER/BENEFICIARY UNAVAILABLE(TIMEOUT)
RB	CREDIT REVERSAL TIMEOUT(REVERSAL)
RR	DEBIT REVERSAL TIMEOUT(REVERSAL)
RP	PARTIAL DEBIT REVERSAL TIMEOUT
32	PARTIAL REVERSAL
21	NO ACTION TAKEN (FULL REVERSAL)
U01	The request is duplicate
U02	Amount CAP is exceeded
U03	Net debit CAP is exceeded
U04	Request is not found
U05	Formation is not proper
U06	Transaction ID is mismatched
U07	Validation error
U08	System exception
U09	ReqAuth Time out for PAY
U10	Illegal operation
U11	Credentials is not present
U12	Amount or currency mismatch
U13	External error
U14	Encryption error
U15	Checksum failed
U16	Risk threshold exceeded
U17	PSP is not registered
U18	Request authorization acknowledgement is not received
U19	Request authorization is declined
U20	Request authorization timeout
U21	Request authorization is not found
U22	CM request is declined
U23	CM request timeout
U24	CM request acknowledgement is not received
U25	CM URL is not found
U26	PSP request credit pay acknowledgement is not received

U27	No response from PSP
U28	PSP not available
U29	Address resolution is failed
U30	Debit has been failed
U31	Credit has been failed
U32	Credit revert has been failed
U33	Debit revert has been failed
U34	Reverted
U35	Response is already been received
U36	Request is already been sent
U37	Reversal has been sent
U38	Response is already been sent
U39	Transaction is already been failed
U40	IMPS processing failed in UPI
U41	IMPS is signed off
U42	IMPS transaction is already been processed
U43	IMPS is declined
U44	Form has been signed off
U45	Form processing has been failed in UPI
U46	Request credit is not found
U47	Request debit is not found
U48	Transaction is id not present
U49	Request message id is not present
U50	IFSC is not present
U51	Request refund is not found
U52	PSP orgId not found
U53	PSP Request Pay Debit Acknowledgement not received
U54	Transaction Id or Amount in credential block does not match with that in ReqPay
U66	Device Fingerprint mismatch
U67	Debit Time Out
U68	Credit Time Out
U69	Collect Expired
U70	Received Late Response
U77	Merchant blocked
U78	Beneficiary bank offline
OC	Original Credit Not Found
OD	Original Debit Not Found
NC	Credit Not Done
ND	Debit Not Done