IMPS Response Codes for H2H/API

Response Code	Description	Transaction Status	Remarks
00	Successful	SUCCESS	
08	Host (Cbs) Offline	FAILED	Reinitiate with same CRN
12	Invalid Account	FAILED	Reinitiate with same CRN
13	Transaction decline (IAF)	FAILED	Reinitiate with same CRN
20	Invalid response from beneficiary bank	FAILED	Reinitiate with same CRN
38	Suspected Transaction	FAILED	Reinitiate with same CRN
40	Requested function is not supported	FAILED	Reinitiate with same CRN
51	Insufficient balance in pool A/C for bene bank	FAILED	Reinitiate with same CRN
57	Transaction not permitted to account holder	FAILED	Reinitiate with same CRN
65	Exceeds account limit	FAILED	Reinitiate with same CRN
90	Transaction received after Cut Off	FAILED	Reinitiate with same CRN
91	Deemed Approved	PENDING	Do not reinitiate with same CRN
92	No routing for institution/network	FAILED	Reinitiate with same CRN
94	Duplicate transaction	FAILED	Reinitiate with same CRN
95	Transaction Error -Please reprocess the transaction	FAILED	Reinitiate with same CRN
96	Check Transaction Limit Exceeded	FAILED	Reinitiate with same CRN
M0	Verification Successful Orginal Trxn Declined	FAILED	Reinitiate with same CRN
M1	Invalid Beneficiary Mobile No/Mas	FAILED	Reinitiate with same CRN
M2	Amount Limit Exceeded	FAILED	Reinitiate with same CRN
M3	Account blocked/frozen	FAILED	Reinitiate with same CRN
M4	NRE account	FAILED	Reinitiate with same CRN
M5	Account closed	FAILED	Reinitiate with same CRN
M6	Limit exceeded for member bank	FAILED	Reinitiate with same CRN
M7	Invalid MPIN	FAILED	Reinitiate with same CRN
Response Code	Description	Transaction Status	Remarks

Response Code	Description	Transaction Status	Remarks
MA	Transaction decline by Merchant	FAILED	Reinitiate with same CRN
MC	Acquirer Bank does not support this transaction	FAILED	Reinitiate with same CRN
MF	Request not sent to Merchant	FAILED	Reinitiate with same CRN
MG	Transaction Not allowed	FAILED	Reinitiate with same CRN
N0	Transaction Failed due to no Connectivity	FAILED	Reinitiate with same CRN
U8	No response from Beneficiary Bank, Reversal in process	FAILED	Reinitiate with same CRN
MJ	Invalid Beneficiary Ifsc Code Or Nbin	FAILED	Reinitiate with same CRN
04	Transaction not allowed (Amount is greater than 2 lakhs)	FAILED	Reinitiate with same CRN
30	Technical decline(IMT)	FAILED	Reinitiate with same CRN
34	Suspected fraud	FAILED	Reinitiate with same CRN
52	Invalid account (Credit not allowed to account type)	FAILED	Reinitiate with same CRN
61	Exceeds Account Limit	FAILED	Reinitiate with same CRN
MI	Customer Transaction. Limit Exceeded	FAILED	Reinitiate with same CRN
MN	Foreign Inward Remittance Not Allowed	FAILED	Reinitiate with same CRN
MQ	Transaction Not Allowed As Invalid Payment Reference	FAILED	Reinitiate with same CRN
MR	Transaction Amount Less Than Rs.1	FAILED	Reinitiate with same CRN
MS	Transaction Not Allowed As Invalid Remitter Acc. No	FAILED	Reinitiate with same CRN
MT	Transaction Not Allowed As General Error	FAILED	Reinitiate with same CRN
MW	Foreign Inward Remittance For P2P Only	FAILED	Reinitiate with same CRN
R51	Insufficient funds in remitter A/C	FAILED	Reinitiate with same CRN
R91	Transaction is failed	FAILED	Reinitiate with same CRN
RM1	Transaction failed	FAILED	Reinitiate with same CRN
05	Invalid Response from beneficiary bank	FAILED	Reinitiate with same CRN
10	Invalid Response from beneficiary bank	FAILED	Reinitiate with same CRN

Response Code	Description	Transaction Status	Remarks

Response Code	Description	Transaction Status	Remarks
11	Invalid Response from beneficiary bank	FAILED	Reinitiate with same CRN
22	Transaction Not Allowed As Amount Is Greater Than 5 Lakhs	FAILED	Reinitiate with same CRN
75	Invalid Response from beneficiary bank	FAILED	Reinitiate with same CRN
99	Invalid Response from beneficiary bank	FAILED	Reinitiate with same CRN
M8	Invalid Response from beneficiary bank	FAILED	Reinitiate with same CRN
NO	Invalid Response from beneficiary bank	FAILED	Reinitiate with same CRN
REF	Transaction failed Post recon	FAILED	Reinitiate with same CRN
59	Suspected Fraud, Decline Transactions Declined Basis Risk Score	FAILED	Reinitiate with same CRN
RM0	Original Request Not Found	FAILED	Reinitiate with same CRN
RET	RET	FAILED	Reinitiate with same CRN
FLD	FLD	FAILED	Reinitiate with same CRN
14	Invalid response from beneficiary Bank	FAILED	Reinitiate with same CRN
54	Invalid response code from beneficiary bank	FAILED	Reinitiate with same CRN
XU	CUT-OFF IS IN PROCESS (BENEFICIARY)	FAILED	Reinitiate with same CRN
01	Invalid response code from beneficiary bank	FAILED	Reinitiate with same CRN
XD	Invalid Amount Field	FAILED	Reinitiate with same CRN
24	Insufficent Balance In Pool A/C	FAILED	Reinitiate with same CRN
XC	Invalid Transaction	FAILED	Reinitiate with same CRN
FR	Falcon Declined transaction	FAILED	Reinitiate with same CRN
SRTY	Timeout	Timeout	Do not reinitiate with same CRN
E15	Invalid Response Code	FAILED	Reinitiate with same CRN
UB	Unable to Process	FAILED	Reinitiate with same CRN
XF	Invalid Message	FAILED	Reinitiate with same CRN

Response Code	Description	Transaction Status	Remarks
ZI	Suspected Fraud	FAILED	Reinitiate with same CRN
78	Transfer Amount Exceeds Limit	FAILED	Reinitiate with same CRN

77	Suspected Fraud, Decline Transactions Declined Basis Risk Score	FAILED	Reinitiate with same CRN
CU	HOST (CBS) OFFLINE	FAILED	Reinitiate with same CRN
07	INVALID RESPONSE CODE	FAILED	Reinitiate with same CRN
39	UNABLE TO PROCESS	FAILED	Reinitiate with same CRN
RMP	REQUEST PARAMETER MISSING	FAILED	Reinitiate with same CRN
PEN	PENDING	PENDING	Do not reinitiate with same CRN
RCA	Chargeback Accept	FAILED	Reinitiate with same CRN
RCR	Chargeback Re-presentment	SUCCESS	Do not reinitiate with same CRN
NF	System malfunction	FAILED	Reinitiate with same CRN
YD	Do Not Honour (Beneficiary)	FAILED	Reinitiate with same CRN
MP	Benificary Bank Not Enable For P2A	FAILED	Do not reinitiate with same CRN
55	High Severity Memo (Hsm) Present On The Account	FAILED	Do not reinitiate with same CRN
53	Beneficiary Account Not Enabled For Inr Currency	FAILED	Reinitiate with same CRN
17	Exceeds Account Limit at Beneficiary Account	FAILED	Reinitiate with same CRN
IU	Issuer node offline	FAILED	Do not reinitiate with same CRN