



***UNIFIED PAYMENT
INTERFACE
MESSAGE
DUMPS v1.0***

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1. Balance Enquiry

This API Allows PSP to Request for Balance enquiry for a user.

1.1 ReqBalEnq: Request for Balance Enquiry

```

<upi:ReqBalEnq xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:25+05:30" orgId="400002"
  msgId="HENSVVR4Q0S7X1UGPY7JGZZ444PL9T2C3QM"/>
  <Txn id="HENZVVR4Q0S7X1UGPY7JGZZ444PL9T2C3QM" note="Balance enquiry" refId=""
  refUrl="" ts="2015-02-16T22:02:25+05:30" type="BalEnq">
    <RiskScores>
      <Score provider="psp1" type="TXNRISK" value="00030"/>
    </RiskScores>
  </Txn>

  <Payer addr="Zeeshan.khan@hdfc" name="Mohd Zeeshan Khan" seqNum="1" type="PERSON"
  code="4814">
    <Info>
      <Identity type="ACCOUNT" verifiedName="Zeeshan Khan" id="7389923983430"/>
      <Rating VerifiedAddress="TRUE"/>
    </Info>
    <Device>
      <Tag name="MOBILE" value="+91.99999.00000"/>
      <Tag name="GEOCODE" value="288177"/>
      <Tag name="LOCATION" value="Mumbai,Maharashtra" />
      <Tag name="IP" value="124.170.23.22"/>
      <Tag name="TYPE" value="mob"/>
      <Tag name="ID" value="750c6be243f1c4b5c9912b95a5742fc5"/>#device
    advertising id
      <Tag name="OS" value="android"/>
      <Tag name="APP" value="NPCIAPP"/>
      <Tag name="CAPABILITY" value="101020"/>
    </Device>

    <Ac addrType="ACCOUNT">
      <Detail name="IFSC" value="HDFC0000103"/>
      <Detail name="ACTYPE" value="SAVINGS"/>
      <Detail name="ACNUM" value="0103307890765"/>
    </Ac>
    <Creds>
      <Cred type="PIN" subtype="MPIN">
        <Data code="" ki=""> base-64 encoded/encrypted authentication
      </Data>
    </Cred>
  </Creds>
</Payer>
</upi:ReqBalEnq>
  
```

1.2 RespBalEnq: Response for Balance Enquiry

```
<upi:RespBalEnq xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:28+05:30" orgId="400001"
  msgId="HENSVVR4Q0S7X1UGPY7JGZZ444PL9T2C3QM"/>
  <Resp reqMsgId="HENZVVR4Q0S7X1UGPY7JGZZ444PL9T2C3QM" result="SUCCESS" errCode="" />
  <Txn id="HENZVVR4Q0S7X1UGPY7JGZZ444PL9T2C3QM" note="Balance enquiry" refId=""
  refUrl="" ts="2015-02-16T22:02:25+05:30" type="BalEnq">
    <RiskScores>
      <Score provider="NPCI" type="TXNRISK" value="00030"/>
    </RiskScores>
  </Txn>
  <Payer addr="Zeeshan.khan@hdfc" name="Mohd Zeeshan Khan" seqNum="1" type="PERSON"
  code="4814">
    <Bal>
      <Data code="" ki=""> base-64 encoded/encrypted data </Data>
    </Bal>
  </Payer>
</upi:RespBalEnq>
```

2. Check Transaction Status

This API allows the PSPs to request for the status of the transaction. The PSPs must request for status only after the specified timeout period.

2.1 ReqChkTxn: Request for check Txn Status

```
<upi:ReqChkTxn xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
  msgId="HPDSFVC2Q0S7X1UGPY2JGUV454ZL8T2C6QM"/>
  <Txn id="HPDSFVC2Q0S7X1UGPY2JGUV454PL8T2C6QM" note="Restaurant Bill" refId=""
  refUrl="" ts="2015-02-16T22:02:35+05:30" type="ChkTxn"
  orgTxnId="HPDSFVC2Q0S7X1UGPY2JGUV458PL8T2C6QM"/>
</upi:ReqChkTxn>
```

2.2 RespChkTxn: Response for check Txn Status

```
<upi:RespChkTxn xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:48+05:30" orgId="400001"
  msgId="HPDSFVC2Q0S7X1UGPY2JGUV494ZL8T2C6QM"/>
  <Txn id="HPDSFVC2Q0S7X1UGPY2JGUV454PL8T2C6QM" note="Restaurant Bill" refId=""
  refUrl="" ts="2015-02-16T22:02:35+05:30" type="ChkTxn"
  orgTxnId="HPDSFVC2Q0S7X1UGPY2JGUV458PL8T2C6QM"/>
  <Resp reqMsgId="HPDSFVC2Q0S7X1UGPY2JGUV454ZL8T2C6QM" result="SUCCESS"
  errCode=""/>
</upi:RespChkTxn>
```

3. Heart-Beat Messages

This API is a mechanism for UPI system monitoring (monitoring connection with PSPs and sending EOD to PSPs).

3.1 ReqHbt: Request for HeartBeat Request Alive

```
<upi:ReqHbt xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:25+05:30" orgId="400001"
  msgId="HENSVVR4QZS7X1UGPY7JGZZ444PL9T2C3QM"/>
  <Txn id="HVNZVVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Heart beat" refId="" refUr1=""
  ts="2015-02-16T22:02:25+05:30" type="Hbt">

    <HbtMsg type="ALIVE" value="NA"/>
</upi:ReqHbt>
```

3.2 RespHbt: Response for HeartBeat Request Alive

```
<upi:RespHbt xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:27+05:30" orgId="400002"
  msgId="HENSVVR4QZS7X1UGZY7JGZZ444PL9T2C3QM"/>
  <Txn id="HVNZVVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Heart beat" refId="" refUr1=""
  ts="2015-02-16T22:02:25+05:30" type="Hbt">
  <Resp reqMsgId="HENSVVR4QZS7X1UGPY7JGZZ444PL9T2C3QM" result="SUCCESS"
  errCode="" />
</upi:RespHbt>
```

3.3 ReqHbt: Request for HeartBeat Request EOD

```
<upi:ReqHbt xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:59:00+05:30" orgId="400001"
  msgId="HENSVVR4QZS7X1UGPY7JGZZ444PL9T2C3QM"/>
  <Txn id="HVNZVVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Heart beat" refId="" refUr1=""
  ts="2015-02-16T22:59:00+05:30" type="Hbt">

    <HbtMsg type="EOD" value="2015-02-16T23:00:00+05:30"/>
</upi:ReqHbt>
```


3.4RespHbt: Response for HeartBeat Request EOD

```
<upi:RespHbt xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:59:27+05:30"orgId="400002"
msgId="HENSVVR4QZS7X1UGZY7JGZZ444PL9T2C3QM"/>
  <Txn id="HVNZVVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Heart beat" refId="" refUr1=""
ts="2015-02-16T22:59:00+05:30" type="Hbt">
  <Resp reqMsgId="HENSVVR4QZS7X1UGPY7JGZZ444PL9T2C3QM"result="SUCCESS"
errCode=""/>
</upi:RespHbt>
```

4. List PSP

NPCI will maintain the list of all registered PSPs and their details. This API allows the PSPs to request for the list of all registered PSPs for local caching. This data should be used for validating payment address before initiating the transaction.

4.1 ReqListPsp: Request PSP list

```
<upi:ReqListPsp xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
    msgId="HPDSFVC4QOS7X1UGPY7JGUV444PL9T2C3QM"/>
  <Txn id="PVNZVVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Listing PSP's" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListPSP">
</upi:ReqListPsp>
```

4.2 RespListPsp: Response for PSP list

```
<upi:RespListPsp xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:03:10+05:30" orgId="400001"
    msgId="HPDSHDC4QOS7X1UGPY7JGUV444PL9T2C3QM"/>
  <Txn id="PVNZVVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Listing PSP's" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListPSP">

  <Resp reqMsgId="HPDSFVC4QOS7X1UGPY7JGUV444PL9T2C3QM" result="SUCCESS"
    errCode=""/>
  <PspList>
    <Psp name="HDFC" codes="hdfcgold,hdfcsliver" active="Y"
      url="www.psphdfc.com" spocName="Rohit" spocEmail="rohit@hdfc.com"
      spocPhone="9561595903" lastModifedTs="2015-01-16T22:02:40+05:30"/>
    <Psp name="ICICI" codes="icici,iciciwallet" active="Y"
      url="www.psp.icici.com" spocName="Amit Sonkar"
      spocEmail="amit@icici.com" spocPhone="7646379722"
      lastModifedTs="2015-01-17T22:02:40+05:30"/>
    <Psp name="State Bank of India" codes="sbi" active="Y"
      url="www.sbipsp.co.in" spocName="Shruti Nandagiri"
      spocEmail="Shruti@sbi.co.in" spocPhone="7347399737"
      lastModifedTs="2015-02-01T22:02:40+05:30"/>
  </PspList>
</upi:RespListPsp>
```

5. List Account

This API allows PSPs to find the list of accounts linked to the mobile by an account provider.

5.1 ReqListAccount: Request for Account List from central mapper

```
<upi:ReqListAccount xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
    msgId="HPDSFVC4REQ7X1UGPY7JGUV444PL9T2C3QM"/>
  <Txn id="PVLZVVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Account Listing" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListAccount">
    <Payer addr="Zeeshan.khan@hdfc" name="Mohd Zeeshan Khan" seqNum="1"
      type="PERSON" code="4814">
      <Link type="MOBILE" value="9383828283"/>
    </Payer>
  </Txn>
</upi:ReqListAccount>
```

5.2 RespListAccount: Response for Account List from central mapper

```
<upi:RespListAccount xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:30+05:30" orgId="400001"
    msgId="FENSVVR4QOS7Y1UGPY7JGUV444PL9T2C3QM"/>
  <Txn id="PVLZXVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Account Listing" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListAccount">
    <Resp reqMsgId="HENSVVR4QOS7Y1UGPY7JGUV444PL9T2C3QM" result="SUCCESS"
      errCode=""/>
    <AccountList>
      <Account accRefNumber="" maskedAccNumber="" ifsc="HDFC0000103"
        mmid="" name="Rohit Patkar" aebe="Y"/>
    </AccountList>
  </Txn>
</upi:RespListAccount>
```

5.3 ReqListAccount: Request for Account List from Banks

```
<upi:ReqListAccount xmlns:upi="http://npci.org/upi/schema/">
```

```

<Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
msgId="HPDSFVC4REQ7X1UGPY7JGUV444PL9T2C3QM"/>

<Txn id="PVLZVVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Account Listing" refId=""
refUr1="" ts="2015-02-16T22:02:35+05:30" type="ListAccount">

<Payer addr="Zeeshan.khan@hdfc" name="Mohd Zeeshan Khan" seqNum="1"
type="PERSON" code="4814">

<Link type="MOBILE" value="9383828283"/>

<Ac addrType="ACCOUNT">
  <Detail name="IFSC" value="HDFC"/>
  <Detail name="ACTYPE" value=""/>
  <Detail name="ACNUM" value=""/>
</Ac>
<Creds>

  <Cred type="OTP" subtype="SMS|EMAIL|HOTP|TOTP">
    <Data> base-64 encoded/encrypted authentication data</Data>
  </Cred>
</Creds>
</upi:ReqListAccount>

```

5.4 RespListAccount: Response for Account List from Bank

```

<upi:RespListAccount xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:30+05:30" orgId="400001"
  msgId="FENSVVR4QOS7Y1UGPY7JGUV444PL9T2C3QM"/>
  <Txn id="PVLZXVR4QOS7X1UGPY7JGZZ444PL9T2C3QM" note="Account Listing" refId=""
  refUr1="" ts="2015-02-16T22:02:35+05:30" type="ListAccount">
  <Resp reqMsgId="HENSVVR4QOS7Y1UGPY7JGUV444PL9T2C3QM" result="SUCCESS"
  errCode=""/>
  <AccountList>
    <Account accRefNumber="" maskedAccNumber="*****55743"
    ifsc="HDFC0000101" mmid="" name="Rohit Patkar" aeba="N"/>
    <Account accRefNumber="" maskedAccNumber="*****55787"
    ifsc="HDFC0000105" mmid="" name="Rohit Patkar" aeba="Y"/>
  </AccountList>
</upi:RespListAccount>

```

6. List Account Providers

NPCI will maintain the list of all account providers who are connected via unified interface. PSPs should maintain the list and check for registered account providers before registering a customer account within their application.

6.1 ReqListAccPvd: Request for Account Providers list

```
<upi:ReqListAccPvd xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:03:10+05:30" orgId="400002"
    msgId="HPDSHDC4HDF7X1UGPY7JGUV444PL9T2C3QM"/>
  <Txn id="PVLZXVR4QOS7X1UGPY7JGZZ442PL9T2C3QM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListAccPvd">
</upi:ReqListAccPvd>
```

6.2 ResplistAccPvd: Response for Account providers list

```
<upi:ResplistAccPvd xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:04:10+05:30" orgId="400001"
    msgId="HPDSHDC4NPC7X1UGPY7JGUV444PL9T2C3QM"/>
  <Txn id="PVLZXVR4QOS7X1UGPY7JGZZ444L9T2C3QM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListAccPvd">
  <Resp reqMsgId="HPDSHDC4HDF7X1UGPY7JGUV444PL9T2C3QM" result="SUCCESS"
    errCode=""/>
  <AccPvdList>
    <AccPvd name="HDFC" iin="901345" active="Y" spocPhone="9561595903"
      spocEmail="rohit@hdfc.com" spocName="Rohit" url="www.psp.hdfc.com"
      prods="AEPS,IMPS,CARD,NFS,UPI" lastModifiedTs="2015-01-
        16T22:02:40+05:30"/>
    <AccPvd name="ICICI" iin="901346" active="Y" spocPhone="7646379722"
      spocEmail="amit@icici.com" spocName="Amit Sonkar"
      url="www.psp.icici.com" prods="AEPS,UPI,IMPS,CARD,NFS"
      lastModifiedTs="2015-01-17T22:02:40+05:30"/>
  </AccPvdList>
</upi:ResplistAccPvd>
```

7. List Keys

NPCI maintains the list of all public keys for encryption. This API allows the PSPs to request for and cache the list of public keys of UPI and UIDAI. Trusted and certified libraries will be used by PSPs for credential capture and PKI public key encryption at capture time. These libraries can be provided by NPCI.

7.1 ReqListKeys: Request list of Key's

```
<upi:ReqListKeys xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:35+05:30" orgId="400002"
    msgId="HPDSFVC4QOS7X1NPCY7JGUV444PL9T2C3QM"/>
  <Txn id="PVLZXVR4QOS9X1UGPY7JGZZ442PL9T2C3QM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListKeys">

</upi:ReqListKeys>
```

7.2 RespListKeys: Response for List of Key's

```
<upi:RespListKeys xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400001"
    msgId="HPDSFVC4QOS7X1NPPY7JGUV444PL9T2C3QM"/>
  <Txn id="PVLZXVR4QOS9X1UGPY7JGZZ442PL9T2C3QM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListKeys">
  <Resp reqMsgId="HPDSFVC4QOS7X1NPCY7JGUV444PL9T2C3QM" result="SUCCESS"
    errCode=""/>
  <keyList>
    <key code="NPCI" owner="NPCI" type="PKI" ki="20150828">
      <keyValue> base64 encoded certificate </keyValue>
    </key>
    <key code="NPCI1" owner="NPCI" type="PKI" ki="20150828">
      <keyValue> base64 encoded certificate </keyValue>
    </key>
    <key code="NPCI2" owner="NPCI" type="PKI" ki="20150828">
      <keyValue> base64 encoded certificate </keyValue>
    </key>
    <key code="UIDAI" owner="UIDAI" type="PKI" ki="20150828">
      <keyValue> base64 encoded certificate </keyValue>
    </key>
    <key code="UIDAI1" owner="UIDAI" type="PKI" ki="20150828">
      <keyValue> base64 encoded certificate </keyValue>
    </key>
    <key code="UIDAI2" owner="UIDAI" type="PKI" ki="20150828">
```

```
        <keyValue> base64 encoded certificate </keyValue>
    </key>

</keyList>
</upi:RespListKeys>
```

8. List Verified Address Entries

NPCI offers a mechanism to protect customers from attempts to spoof well known merchants such as LIC, Indian Railways, e-commerce players, telecom players, bill payment entities, etc.

8.1 ReqListVae: Request list of Verified Address Entries

```
<upi:ReqListVae xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
    msgId="HPDSFVC4Q0S7X1UGPY7JGUV555PL9T2C3QM"/>
  <Txn id="PVLZXVR4Q0S9X1UGPY7JGZZ442PL9T2C3PM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListVae">

</upi:ReqListVae>
```

8.2 Resplist:Response for List of Verified Address Entries

```
<upi:ResplistVae xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:45+05:30" orgId="400001"
    msgId="HPDSFVC4Q0S7X1UGPY7JGUV444PL8T2C3QM"/>
  <Txn id="PVLZXVR4Q0S9X1UGPY7JGZZ442PL9T2C3PM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ListVae">
  <Resp reqMsgId="HPDSFVC4Q0S7X1UGPY7JGUV555PL9T2C3QM" result="SUCCESS"
    errCode="">
    <VaeList>
      <Vae name="LIC" addr="lic@hdfc" logo="image"
        url="www.lic.com"/>
      <Vae name="IRCTC" addr="irctc@icici" logo="image"
        url="www.irctc.co.in"/>
    </VaeList>
  </Resp>
</upi:ResplistVae>
```


9. Manage Verified Address Entries

NPCI offers a mechanism to protect customers from attempts to spoof well known merchants such as LIC, Indian Railways, e-commerce players, telecom players, bill payment entities, etc. This mechanism is an API, where the PSPs can manage, and access the common collection of verified address entries. NPCI, with the help of PSPs, will define a process to manage these entries.

9.1 ReqManageVae: Request Manage for Verified Address Entries

```
<upi:ReqManageVae xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
    msgId="HPDSFVC4Q0S7X1UGPY4JGUV444PL8T2C3QM"/>
  <Txn id="PVLZXVR4Q0S9X1UGPY7JGZZ442PL9T2D3PM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ManageVae">
    <VaeList>
      <Vae op="UPDATE" name="LIC" addr="lic@hdfc" logo="image"
        url="www.lic.co.in"/>
    </VaeList>
  </upi:ReqManageVae>
```

9.2 RespManageVae: Response Manage for Verified Address Entries

```
<upi:RespManageVae xmlns:upi="http://npci.org/upi/schema/">
  <Header ver="1.0" ts="2015-02-16T22:02:43+05:30" orgId="400001"
    msgId="HPDSFVC4Q0S7X1UGPY2JGUV444PL8T2C3QM"/>
  <Txn id="PVLZXVR4Q0S9X1UGPY7JGZZ442PL9T2D3PM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ManageVae">
    <Resp reqMsgId="HPDSFVC4Q0S7X1UGPY4JGUV444PL8T2C3QM" result="SUCCESS"
      errCode=""/>
  </upi:RespManageVae>
```

10. OTP-Request

This API allows the PSPs to request for an OTP for a particular customer.

10.1 ReqOtp: Request for OTP

```
<upi:ReqOtp xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:18+05:30" orgId="400002"
    msgId="HPDSFVC2QOS7X1UGPY2JGAV494ZL8T2C6QM"/>
  <Txn id="PVYZXVR4QOS9X1UGPY7JGZZ442PL9T2D3PM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ReqOtp">
    <Payer addr="Zeeshan.khan@hdfc" name="Mohd Zeeshan Khan" seqNum="1"
      type="PERSON" code="4814">
      <Device>
        <Tag name="MOBILE" value="+91.99999.00000"/>
        <Tag name="GEOCODE" value="288177"/>
        <Tag name="LOCATION" value="Mumbai,Maharashtra" />
        <Tag name="IP" value="124.170.23.22"/>
        <Tag name="TYPE" value="mob"/>
        <Tag name="ID"
          value="750c6be243f1c4b5c9912b95a5742fc5"/>#device advertising id
        <Tag name="OS" value="android"/>
        <Tag name="APP" value="NPCIAAPP"/>
        <Tag name="CAPABILITY"
          value="5200000200010004000639292929292"/>
      </Device>
      <Ac addrType="ACCOUNT">
        <Detail name="IFSC" value="HDFC0000001"/>
        <Detail name="ACTYPE" value="SAVINGS"/>
        <Detail name="ACNUM" value="288392001828"/>
      </Ac>
    </Payer>
  </upi:ReqOtp>
```

10.2 RespOtp: Response for OTP

```
<upi:RespOtp xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:25+05:30" orgId="400001"
    msgId="HENSVVR4QOS7X1UGPY7JGZV444PL9T2C3QM"/>
  <Txn id="PVYZXVR4QOS9X1UGPY7JGZZ442PL9T2D3PM" note="Account provider Listing"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="ReqOtp">
    <Resp reqMsgId="HENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" result="SUCCESS"
      errCode="" />
  </upi:RespOtp>
```

</upi:RespOtp>

11. Request Pending Messages

This API allows PSP to request pending messages against a given mobile number or Aadhaar number.

11.1 ReqPendingMsg: Request for pending messages

```
<upi:ReqPendingMsg xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:27+05:30" orgId="400002"
    msgId="HENSVVR4QZS7X1UGZY7JGZZ444PL9T2C3QM"/>
  <Txn id="PVYZXVR5QOS9X1UGPY7JGZZ442PL9T2D3PM" note="Request pending Msg" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="ReqPendingMsg">
    <ReqMsg type="MOBILE" value="9293837234" addr="zeeshan.khan@hdfc" />
  </upi:ReqPendingMsg>
```

11.2 RespPendingMsg: Response for pending messages

```
<upi:RespPendingMsg xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:27+05:30" orgId="400002"
    msgId="HENSVVR4QZS7X1UGZY7JGZZ424PL9T2C3QM"/>
  <Txn id="PVYZXVR5QOS9X1UGPY7JGZZ442PL9T2D3PM" note="Request pending Msg" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="ReqPendingMsg">
    <Resp reqMsgId="HENSVVR4QZS7X1UGZY7JGZZ444PL9T2C3QM" result="SUCCESS"
      errCode="" />
    <RespMsg>
      <PenTxn id="HENSVVR4QZS7X1UGZY7JGZZ414PL9T2C3QM" note="Restaurant
        Bill" refId="" refUrl="" ts="2015-02-16T22:02:27+05:30"
        type="COLLECT" orgTxnId="" />
      <PenTxn id="HENSVVR4QZS7X1UGZY7JGZZ414PL9T2C3QM" note="Birthday
        Party contribution" refId="" refUrl="" ts="2015-02-
        16T22:02:27+05:30" type="COLLECT" orgTxnId="" />
    </RespMsg>
  </upi:RespPendingMsg>
```

12. Validate Address

This API will be used by the PSPs when their customer wants to add a beneficiary within PSP application (for sending & collecting money).

12.1 ReqValAdd: Validate Address Request

```
<upi:ReqValAdd xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
    msgId="HPDSFVC4Q0S7X1UGPY2JGUV444PL8T2C6QM"/>
  <Txn id="PVYZXVR5Q0S9X1UGPY7JGZZ442PL9T2D3PB" note="validating Address" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="ValAdd">
    <Payer addr="zeeshan.khan@hdfc" name="Mohd Zeeshan Khan" seqNum="1"
      type="PERSON" code="4814">
      <Info>
        <Identity type="ACCOUNT" verifiedName="Zeeshan Khan"
          id="7389923983430"/>
        <Rating VerifiedAddress="TRUE"/>
      </Info>
    </Payer>
    <Payee seqNum="1" addr="rohit@sbi" name="rohit patekar"/>
  </upi:ReqValAdd>
```

12.2 RespValAdd: Validate Address Response

```
<upi:RespValAdd xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:42+05:30" orgId="400002"
    msgId="HPDSFVC2Q0S7X1UGPY2JGUV454PL8T2C6QM"/>
  <Txn id="PVYZXVR5Q0S9X1UGPY7JGZZ442PL9T2D3PB" note="validating Address" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="ValAdd">
    <Resp reqMsgId="HPDSFVC4Q0S7X1UGPY2JGUV454PL8T2C6QM" result="SUCCESS"
      errCode="" maskName="rohit patekar">
  </upi:RespValAdd>
```

13. Set Credentials

This API is required for providing a unified channel for setting and changing MPIN across various account providers. This is critical to ensure customers can easily set and change MPIN via their mobile or by going to a biometric terminal at a BC. Currently this API is restricted to NPCI and banks to be used via USSD or bank mobile/BC application.

13.1 ReqSetCre: Set credential Request

```
<upi:ReqSetCre xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
  msgId="HZDSFVC2Q0S7X1UGPY2JGUV454PL8T2C6QM"/>
  <Txn id="PVYZXVR5Q0S9X1UDPY7JGZZ442PL9T2D3PB" note="setting credentials" refId=""
  refUrl="" ts="2015-02-16T22:02:35+05:30" type="SetCre">
    <Payer addr="zeeshan.khan@hdfc" name="Mohd Zeeshan Khan" seqNum="1"
    type="PERSON" code="4814">
      <Ac addrType="ACCOUNT">
        <Detail name="IFSC" value="HDFC0000001"/>
        <Detail name="ACTYPE" value="SAVINGS"/>
        <Detail name="ACNUM" value="288392001828"/>
      </Ac>
      <Creds>
        <Cred type="PIN" subtype="MPIN">
          <Data code="" ki=""> base-64 encoded/encrypted
authentication data
          </Data>
        </Cred>
      </Creds>
      <NewCred type="PIN" subtype="MPIN">
        <Data code="" ki=""> base-64 encoded/encrypted authentication
data
        </Data>
      </NewCred>
    </Payer>
  </Txn>
</upi:ReqSetCre>
```

13.2 RespSetCre: Response for Set Credential

```
<upi:RespSetCre xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:44+05:30" orgId="400001"
  msgId="HZDSFVC2Q0S7X1UGPY2JGUV454PL8T9C6QM"/>
  <Txn id="PVYZXVR5Q0S9X1UDPY7JGZZ442PL9T2D3PB" note="setting credentials" refId=""
  refUrl="" ts="2015-02-16T22:02:35+05:30" type="SetCre">
```

```
<Resp reqMsgId="HZDSFVC2Q0S7X1UGPY2JGUV454PL8T2C6QM" result="SUCCESS"  
  errCode="" />  
</upi:RespSetCre>
```

14. Mobile Banking Registration

This API allows the customer to set new mpin for the first time.

14.1 RegMob: Request for Mobile registration

```
<upi:ReqRegMob xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400002"
  msgId="XVYZXVR5QOS0X1UDPY7JGZZ442PL9T2D3PB"/>
  <Txn id="PVYZXVR5QOS0X1UDPY7JGZZ442PL9T2D3PB" note="Mobile registration" refId=""
  refUrl="" ts="2015-02-16T22:02:40+05:30" type="RegMob">

    <Payer addr="Zeeshan.khan@hdfc" name="Zeeshan Khan" seqNum="1" type="PERSON"
    code="4814">
      <Device>
        <Tag name="MOBILE" value="+91.99999.00000"/>
        <Tag name="GEOCODE" value="288177"/>
        <Tag name="LOCATION" value="Mumbai,Maharashtra" />
        <Tag name="IP" value="124.170.23.22"/>
        <Tag name="TYPE" value="mob"/>
        <Tag name="ID" value="750c6be243f1c4b5c9912b95a5742fc5"/>
          #device advertising id
        <Tag name="OS" value="android"/>
        <Tag name="APP" value="NPCIAAPP"/>
        <Tag name="CAPABILITY" value="5200000200010004000639292929292"/>
      </Device>

      <Ac addrType="ACCOUNT">
        <Detail name="ACTYPE" value="SAVINGS"/>
        <Detail name="IFSC" value="HDFC0288100"/>
        <Detail name="ACNUM" value="2678892001828"/>
      </Ac>
    </Payer>

    <RegDetails>
      <Detail name="MOBILE" value="91.99999.00000"/>
      <Detail name="CARDDIGITS" value="6873"/>
      <Detail name="EXPDATE" value="09/14"/>
      <Creds>
        <Cred type="OTP" subtype="SMS|EMAIL|HOTP|TOTP">
          <Data code="" ki=""> base-64 encoded and encrypted</Data> #data
          includes [base 64 encoded]<Transaction Id><delimiter><Common library
          version><delimiter><Captured credential><delimiter><Transaction
          amount><delimiter><Random number>[encrypted] , "|" to be used as
          delimiter and order of the elements should be same.
        </Cred>
        <Cred type="PIN" subtype="MPIN">
```



```
<Data code="" ki=""> base-64 encoded/encrypted authentication  
data</Data>
```

```
<Creds>  
</RegDetails>  
</upi:ReqRegMob>
```

14.2 RespRegMob: Response for Mobile registration

```
<upi:RespRegMob xmlns:upi="http://npci.org/upi/schema/">  
  <Head ver="1.0" ts="2015-02-16T22:02:45+05:30" orgId="400001"  
msgId="PVYZXVR5Q0S0X1UDPY7JGZZ442PL9T2D3PC"/>  
  <Txn id="PVYZXVR5Q0S0X1UDPY7JGZZ442PL9T2D3PB" note="Mobile registration" refId=""  
refUrl="" ts="2015-02-16T22:02:40+05:30" type="RegMob">  
    <Resp reqMsgId="XVYZXVR5Q0S0X1UDPY7JGZZ442PL9T2D3PB" result="SUCCESS"  
errCode=""/>  
</upi:RespRegMob>
```

15. Transaction confirmation

This API will be used to inform status of the transaction to the PSP's.

15.1 ReqTxnConfirmation: Request to confirm debit failure for a collect transaction so that the payer can retry the transaction at a later point of time.

```
<upi:ReqTxnConfirmation xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:40+05:30" orgId="400001"
    msgId="HPDSFVC2Q0S7X1UGPY2JGUV454ZL8T2C6QM"/>
  <Txn id="HPDSFVC2Q0S7X1UGPY2JGUV454PL8T2C6QM" note="Restaurant Bill" refId=""
    refUrl="" ts="2015-02-16T22:02:35+05:30" type="TxnConfirmation"
    orgTxnId="HPDSFVC2Q0S7X1UGPY2JGUV458PL8T2C6QM"/>
  <TxnConfirmation note="Birthday Party contribution" orgStatus="PENDING"
    orgErrCode="debit unsuccessful#relevant error code for original txn"
    type="COLLECT"/>
</upi:ReqTxnConfirmation>
```

15.2 RespTxnConfirmation: Response for confirmation

```
<upi:RespTxnConfirmation xmlns:upi="http://npci.org/upi/schema/">
  <Head ver="1.0" ts="2015-02-16T22:02:48+05:30" orgId="400002"
    msgId="HPDSFVC2Q0S7X1UGPY2JGUV494ZL8T2C6QM"/>
  <Txn id="HPDSFVC2Q0S7X1UGPY2JGUV454PL8T2C6QM" note="Birthday Party contribution"
    refId="" refUrl="" ts="2015-02-16T22:02:35+05:30" type="TxnConfirmation"
    orgTxnId="HPDSFVC2Q0S7X1UGPY2JGUV458PL8T2C6QM"/>
  <Resp reqMsgId="HPDSFVC2Q0S7X1UGPY2JGUV454ZL8T2C6QM" result="SUCCESS" errCode=""/>
</upi:RespTxnConfirmation>
```