

Oracle® Banking Payments

India Unified Payment Interface (UPI) User Guide



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Preface

- [Purpose](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols, Definitions and Abbreviations](#)
The following are some of the Symbols you are likely to find in the manual:

Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This manual is intended for the following User/User Roles:

Table 1-1 User Roles

Role	Function
Implementation & IT Staff	Implementation & Maintenance of the Software

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

- *Getting Started User Guide*
- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Microservices Platform Foundation User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Common Core User Guide*
- *Interest and Charges User Guide*
- *Oracle Banking Liquidity Management Configuration Guide*
- *Oracle Banking Liquidity Management File Upload User Guide*

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table 1-2 Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number

Basic Actions

The basic actions performed in the screens are as follows:

Table 1-3 Basic Actions

Actions	Description
New	Click New to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. - This button is displayed only for the records that are already created.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. - This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click Approve to approve the initiated record. - This button is displayed once the user click Authorize .
Audit	Click Audit to view the maker details, checker details of the particular record. - This button is displayed only for the records that are already created.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the action performed.
Cancel	Click Cancel to cancel the action performed.
Compare	Click Compare to view the comparison through the field values of old record and the current record. - This button is displayed in the widget once the user click Authorize .
View	Click View to view the details in a particular modification stage. - This button is displayed in the widget once the user click Authorize .

Table 1-3 (Cont.) Basic Actions

Actions	Description
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click Compare .
Expand All	Click Expand All to expand and view all the details in the sections. - This button is displayed once the user click Compare .
Collapse All	Click Collapse All to hide the details in the sections. - This button is displayed once the user click Compare .
OK	Click OK to confirm the details in the screen.

Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

Table 1-4 Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table 1-5 Common Icons and its Definitions

Icon Names	Applicable Stages	Operation
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.
Maximize	Initiation, Approval and Hand-off Retry	User can maximize the transaction input screen.
Close	Initiation, Approval and Hand-off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.

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India Unified Payments Interface - UPI

- [Overview of UPI – Pay Request](#)
- [UPI Maintenance](#)
- [UPI Pay Request – Remitter Bank – Request for Debit Processing](#)
- [UPI Pay Request – Beneficiary Bank – Request for Credit Processing](#)
- [UPI Non-Financial API – List of accounts linked to Mobile Number](#)
- [UPI Payments Message Browser](#)

Overview of UPI – Pay Request

- [Financial API](#)
- [Non-Financial API](#)
- [UPI System Connectivity](#)

Financial API

OBPM on receiving 'Pay Request to Debit (ReqPay_Debit API)' on behalf of Remitter Bank in an xml format over HTTPS, it is able to process the debit request by debiting the Payer Account and send back response xml along with success/failure response codes to NPCI UPI.

OBPM upon receiving 'Pay Request to Credit (ReqPay_Credit API)' on behalf of Beneficiary Bank in an xml format over HTTPS, it is able to process the credit request by crediting the Payee Account and send back response xml along with success/failure response codes to NPCI UPI.

OBPM generates Debit/Credit Notifications to Payer/Payee upon completion of accounting.

Non-Financial API

OBPM upon receiving 'List Accounts API' request in an xml format on behalf of Remitter bank, it is able to identify account numbers and account branch IFSC Codes that are linked for the given customer mobile number and send back response xml to NPCI UPI.

UPI System Connectivity

NPCI UPI system connectivity. For all request messages received from NPCI UPI, OBPM generates an acknowledgment message.

UPI Maintenance

This section lists the key common maintenance that are required for processing of India UPI Payments:

- [Source Maintenance \(PMDSORCE\)](#)

- Account level Daily Limits (PMDACCPF)
- External System Maintenance for - Sanctions, External Credit Approval and Accounting

For more details on above mentioned maintenance screens, refer to Payments Core User Guide.

The other key maintenance are as follows:

- [UPI Pay Request Bank Preferences](#)
- [Account Type Restrictions](#)
- [UPI Reject Response Code Mapping](#)

UPI Pay Request Bank Preferences

1. The UPI Pay Request Bank Preferences screen allows users to maintain the UPI Pay Request Bank Preferences maintaining preferences such as transaction limit, pricing code, accounting codes, network account details. This is be referred when processing:
 - Debit request API coming in from NPCI UPI when the bank is a 'Remitter Bank'
 - Credit request API coming in from NPCI UPI when bank is a 'Beneficiary Bank'
2. On Homepage, specify **PVDBKPRF** in the text box, and click next arrow.
UPI Pay Request Bank Preferences screen is displayed.

Figure 2-1 UPI Pay Request Bank Preferences

3. On **UPI Pay Request Bank Preferences** screen, specify the fields.
For more information about the fields, refer to field description below:

Table 2-1 UPI Pay Request Bank Preferences - Field Description

Field	Description
Network Code	Specify the Network code from the list of values. If only one Network is maintained with payment type as 'UPI' for the host code, the same is defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.
Network Code Description	System defaults the Description based on the selected Network Code.

Table 2-1 (Cont.) UPI Pay Request Bank Preferences - Field Description

Field	Description
Network Type Description	System defaults the Network Type Description on the Network code selected.
Host Code	System defaults the host code of transaction branch on clicking 'New'.
Transaction Currency	Allowed Currency for UPI payment is 'INR' only. This is defaulted here.
Network Service ID	Specify the Network Service ID.

- [ReqPay Credit Tab](#)
- [ReqPay Debit Tab](#)
- [UPI Pay Request Bank Preferences Summary](#)

ReqPay Credit Tab

- On **ReqPay Credit Tab**, specify the fields.

Figure 2-2 UPI Pay Request Bank Preferences - ReqPay Credit

Table 2-2 UPI Pay Request Bank Preferences_ReqPay Credit Tab - Field Description

Field	Description
Accounting Codes	--
Accounting Code	Specify the Accounting Code from the list of values.
Network Account Details	--
Network Account	Specify the Network Account from the list of values. While posting the credit accounting, Clearing GL is replaced with Network account if maintained.
Pricing Details	--
Transaction Pricing Code	Specify the Transaction Pricing Code from the list of values. Pricing Code maintained in screen Pricing Code maintenance (PPDCDMNT) is linked. Computation of Charges and Tax are based on the pricing code linked.

ReqPay Debit Tab

- On **ReqPay Debit Tab**, specify the fields.

Figure 2-3 UPI Pay Request Bank Preferences - ReqPay Debit Tab

Table 2-3 UPI Pay Request Bank Preferences_ReqPay Debit Tab - Field Description

Field	Description
Transaction Limit	--
Minimum Amount	Specify the Minimum Amount. Minimum Transaction limit is maintained per UPI Payment (only for Req Pay Debit Request) as required by the bank.
Maximum Amount	Specify the Maximum Amount. Maximum Transaction limit is maintained per UPI Payment (only for Req Pay Debit Request) as required by the bank.
Pricing Details	--
Transaction Pricing Code	Specify the Transaction Pricing Code from the list of values. Pricing Code maintained in screen Pricing Code maintenance (PPDCDMNT) is linked. Computation of Charges and Tax are based on the pricing code linked.
Accounting Codes	--
Accounting Code	Specify the Accounting Code from the list of values.
Network Account Details	--
Network Account	Specify the Network Account from the list of values. While posting the debit accounting, Clearing GL is replaced with Network account if maintained.

UPI Pay Request Bank Preferences Summary

1. On Homepage, specify **PVSBKPRF** in the text box, and click next arrow.
UPI Pay Request Bank Preferences Summary screen is displayed.

Figure 2-4 UPI Pay Request Bank Preferences Summary

UPI Pay Request Bank Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Network Code Host Code

Transaction currency Network Service ID

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Network Code	Host Code	Transaction currency	Network Service ID
----------------------	---------------	--------------	-----------	----------------------	--------------------

Exit

2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Network Code
 - Host Code
 - Transaction Currency
 - Network Service ID
3. After specifying the parameters, click the Search button.
System displays the records that match the search criteria.

Account Type Restrictions

1. The Account Type Restrictions screen allows users to maintain the Account type restrictions for UPI Payments. For UPI Payments allowed account types are Savings and Current.
2. On Homepage, specify **PJDACSTR** in the text box, and click next arrow.
Account Type Restrictions screen is displayed.

Figure 2-5 Account Type Restrictions

- On **Account Type Restrictions** screen, specify the fields.

For more information about the fields, refer to field description below:

Table 2-4 Account Type Restrictions - Field Description

Field	Description
Host Code	System defaults the host code of transaction branch on clicking 'New'.
Host Description	System defaults the Description based on the selected Host Code.
Network Code	Specify the Network code from the list of values. If only one Network is maintained with payment type as 'UPI' for the host code, the same is defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.
Network Description	System defaults the Description based on the selected Network Code.
Network Type Description	System defaults the Network Type Description on the Network code selected.
Outbound Payment Restrictions	--
Outbound Payment Restriction Type	Select Outbound Payment Restriction Type from the following: <ul style="list-style-type: none"> Allowed Disallowed
Account Type	Specify the Account Type from the list of values.
Account Type Code	System defaults the Account Type Code on the Account Type selected.
Inbound Payment Restrictions	--
Inbound Payment Restriction Type	Select Outbound Payment Restriction Type from the following: <ul style="list-style-type: none"> Allowed Disallowed

Table 2-4 (Cont.) Account Type Restrictions - Field Description

Field	Description
Account Type	Specify the Account Type from the list of values.
Account Type Code	System defaults the Account Type Code on the Account Type selected.

UPI Reject Response Code Mapping

- This screen has factory shipped values for reject response codes mapped to internal error code.
 - You are allowed to update the reject response code and internal error code mapping from here.
 - Same error code cannot be linked to more than one valid reject response code.
 - If applicable, Auto reject of a payment request (ReqPay Debit, ReqPayCredit) is initiated on encountering internal system error codes while processing incoming pay request APIs.
 - Auto rejects are processed with the Reject response code linked to the error code.
- On Homepage, specify **PVDRJMNT** in the text box, and click next arrow.

UPI Reject Response Code Mapping screen is displayed.

Figure 2-6 UPI Reject Response Code Mapping

- On **UPI Reject Response Code Mapping** screen, specify the fields. For more information about the fields, refer to field description below:

Table 2-5 UPI Reject Response Code Mapping - Field Description

Field	Description
Reject Response Code	Specify the Reject Response Code from the list of values.
Response Code Description	System defaults the Description based on the selected Reject Response Code.
Internal Error Code	Specify the Internal Error Code from the list of values.
Description	System defaults the Description based on the selected Internal Error Code.

UPI Pay Request – Remitter Bank – Request for Debit Processing

This section contains the following topics:

- [ReqPay Debit – API Processing](#)
- [ReqPay Debit Outbound Payments Transaction Processing](#)
- [UPI Pay Request for Debits Outbound Transaction View](#)

ReqPay Debit – API Processing

OBPM processes the incoming request for debit API 'ReqPay Debit'. This API has the Payer VPA, Payer Account, Payer Bank IFSC Code, Transaction Amount, Instruction Date, Payee VPA, Payee Account, Payee Bank IFSC code as input. OBPM generates an acknowledgment message as : <upi:Ack xmlns:upi="" api="" reqMsgId="" err="" ts=""/>

The response API returns transaction status confirmation.

API Name: ReqPay

Transaction Type: Debit

API Name	Request Input to OBPM	Request from OBPM
ReqPay	Timestamp	Timestamp
RespPay	Request Message ID	Response Message ID
	Remarks (Note)	Remarks (Note)
	Type	Type (Outbound Transaction)
	Payer VPA	Original Request Message ID
	Payer Name	Result
	Payer Mobile Number	Error Code
	Payer Account Number	Payer VPA
	Account Type	Transfer Amount
	Payer Branch IFSC	Transfer Currency 'INR'
	Transfer Amount	ApprovalRef (last 6-digit of UPI reference number)
	Transfer Currency 'INR'	Payer Account Number
	Remarks	Response Code
	MPIN	Payee VPA
	Payee VPA	Transfer Amount
	Payee Name	Transfer Currency 'INR'
	Payee Account Number	Payee Account Number
	Account Type	
	Payee Branch IFSC	

ReqPay Debit Outbound Payments Transaction Processing

Request for Debit - Outbound payments transaction processor follows the below listed processing steps:

- Message Parsing

- Acknowledgment Message Generation
- Transaction Account Branch Derivation
- Initial Validations
- Duplicate Check
- Account Level Daily limit Check
- Pricing
- ECA Check (for Customer/Account Status, MPIN Validation, Balance Check)
- Accounting
- Messaging
- Notification
- Transaction Type Derivation
- Transaction Account Branch Derivation
- Initial Validations
- Duplicate Check
- Daily Limit Check
- Pricing - Charge / Tax Computation
- ECA Check with DDA System
- Messaging
- Accounting
- Notification

Transaction Type Derivation

System parses the incoming message and derive the Transaction Type as ' DEBIT' from the XML tag type.

System generates an acknowledgment message.

Transaction Account Branch Derivation

System derives the transaction account branch as below:

Payer Branch IFSC	XML Tag
Derive Based on IFSC Code present in XML tag of ReqPay API	<Payer.Ac.Detail>Name 'IFSC'

Once the above validations and derivations are done, the below mandatory fields checks are done:

- Network Code: Validated against the static maintenance (PMDNWCOD) available
- Host Code: The Host Code linked to the transaction branch is derived from branch parameters (STDCRBRN)
- Transaction Branch Code: This is a valid branch in core maintenance

Initial Validations

The following processing are covered as part of initial validations:

- Data enrichment - Account / Bank Re-direction, Network character replacement
- Network Limit validations
- Account/Customer Validations based on core maintenance
- If Account re-direction or bank re-direction is maintained, then the account / bank details are replaced with those values.
- Network character replacement is done for characters not allowed by the Network if the corresponding maintenance is available in the screen (PMDSPCHR).
- Mandatory Fields / Referential data checks are done based on the details received in the payment request and the values populated by system. Validations are available to verify if the below fields are present in the request:
 - Host Code
 - Network Code
 - Transaction Branch
 - Payer Account Number (Validation is available to check only INR currency accounts allowed for UPI)
 - Payer Branch IFSC
 - Payee Account Number
 - Payee Name
 - Transaction Currency
 - Transaction Amount
 - Instruction Date
 - Payee Bank IFSC is allowed for UPI network (PMDBKMNT – IFSC Directory)
- Transaction amount limit check is done for the minimum and maximum amount limits defined for the Network, as maintained in 'UPI Pay Request Bank Preferences (Function ID: PVDBKPRF)'.
- In case of any validation failure, then the transaction is rejected with proper error code.
- Account Type Restrictions: System validates if the debtor (Payer) account type is allowed for the Network Code as maintained in Account Type Restrictions screen (PJDACSTR) for the outbound payment. If the account type is not allowed for the network, system displays error message, else moves to further processing steps.
- Customer / Account Status validations: Customer/Account Status checks are not in OBPM. ECA / DDA system performs these checks.

Duplicate Check

Duplicate parameters are maintained at the source (PMDSORCE). Based on the duplicate days and fields set, duplicate check for the transaction are done. If the transaction is identified as a duplicate transaction, the transaction is moved to business override queue. The following parameters are available for duplicate check:

- Payer Account DBTR_ACC

- Payee Account CRDTR_ACC
- Transaction Amount TFR_AMT
- Instruction Date VALUE_DATE
- Payee Bank IFSC Code CRDTR_BANK_CODE

Daily Limit Check

System tracks the daily aggregate limit and source wise limit allowed for a customer account on a daily basis. If limit is breached, the transaction is rejected with a valid error code.

Pricing - Charge / Tax Computation

Only Internal Pricing is applicable. India GST tax values are applied based on the configuration.

ECA Check with DDA System

The debit details along with MPIN (as received) are sent to the DDA system for customer / account / MPIN validation and balance check.

Messaging

Every request message (ReqPay) received for 'Pay Request – Debit' is responded (RespPay) with a response message and Time stamp.

Response Message is generated and viewed in the Outbound Message browser and forwarded to NPCI UPI system.

Accounting

Accounting entries posted are handed off to Accounting system. Payment Transaction status is marked as 'Processed'.

Notification

Notification is generated to Payer after debit accounting is successfully posted (Transaction Status 'Processed', Event 'DRLQ').

UPI Pay Request for Debits Outbound Transaction View

1. The UPI Pay Request for Debits Outbound Transaction View screen allows users to view the ReqPay Debit Outbound transactions.
2. On Homepage, specify **PVDOVIEW** in the text box, and click next arrow.
UPI Pay Request for Debits Outbound Transaction View screen is displayed.

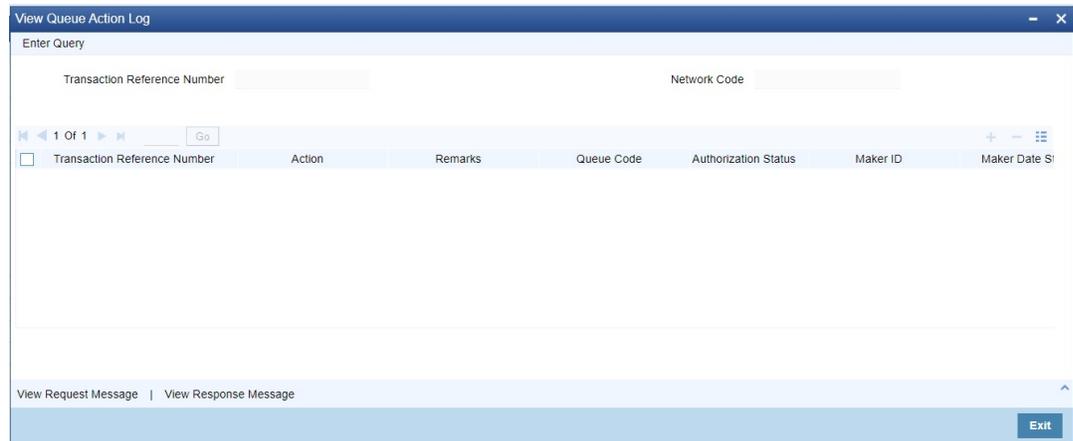
Figure 2-7 UPI Pay Request for Debits Outbound Transaction View

3. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen
4. Along with the transaction details, you can also view the details for the following:
 - Source code - For transactions received through Rest API services, the source code is populated as received in the request.
 - External System Status
 - Transaction Status
5. Click **Execute Query** to populate the details of the transaction in the Outbound UPI Payments View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.
6. For more details on Main, Payment Details and Pricing tabs refer to 'PVDOTONL' details above.
 - [View Queue Action Log](#)
 - [UDF View Button](#)
 - [MIS Button](#)
 - [Accounting Details](#)
 - [UPI Pay Request for Debit Outbound Transaction View Summary](#)

View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 2-8 View Queue Action Log



3. Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

You can view the request sent and the corresponding response received for each row in Queue Action Log.

4. Also, you can view the request sent to and the response received from external systems for the following:

- Sanction System
- External Credit Approval
- External Account Check
- External FX fetch
- External Price Fetch
- Accounting System

UDF View Button

1. Click the **UDF button** to invoke the 'UDF View' sub-screen.
2. On **UDF Button**, specify the fields.

Figure 2-9 UDF View Button

Table 2-6 UDF View Button - Field Description

Field	Description
Transaction Reference Number	Transaction Reference Number is auto populated from the view screen.
Fields	--
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS button** to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 2-10 MIS Button

The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. At the top, there are two input fields: "Transaction Reference Number *" and "MIS Group". Below the "MIS Group" field is a "Default" button. The main area of the window is divided into two columns: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains a list of input fields, each with a dropdown arrow icon to its right. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

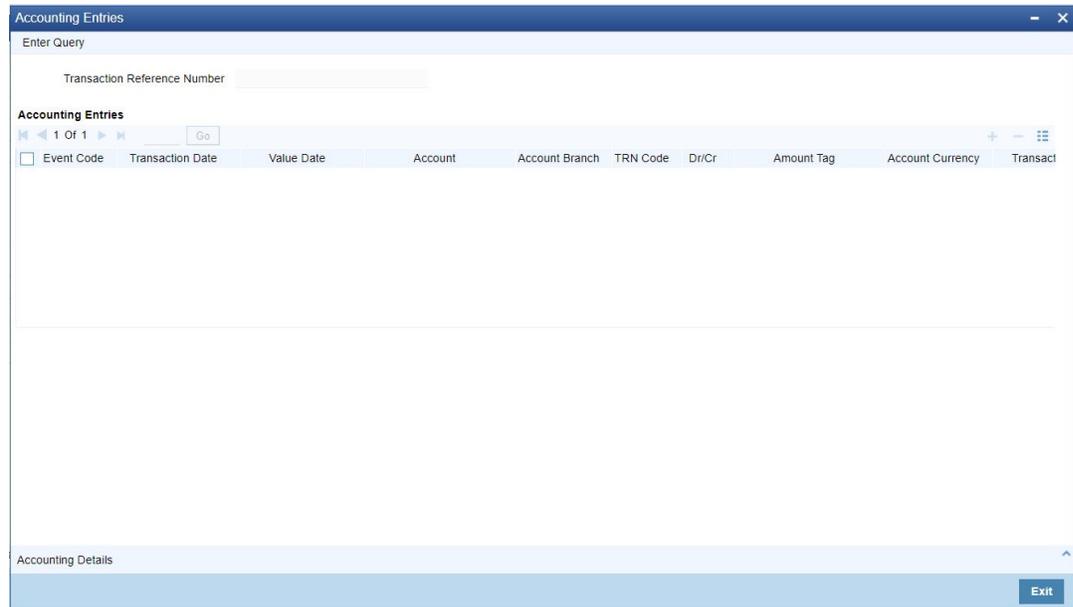
Table 2-7 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

Accounting Details

1. Click the **Accounting Details** tab and view the accounting entries for the transaction initiated.

Figure 2-11 Accounting Entries



2. By default, the following attributes are displayed:

- Event Code
- Transaction Date
- Value Date
- Account
- Account Branch
- TRN Code
- Dr/Cr
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

UPI Pay Request for Debit Outbound Transaction View Summary

1. On Homepage, specify **PVSOVIEW** in the text box, and click next arrow.

UPI Pay Request for Debit Outbound Transaction View Summary screen is displayed.

Figure 2-12 UPI Pay Request for Debit Outbound Transaction View Summary

The screenshot displays the 'UPI Pay Request for Debit Outbound Transaction View Summary' window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' checkbox. The search criteria section includes the following fields: 'Original Request Message ID', 'Transaction Reference Number', 'Payer VPA', 'Payee VPA', 'Response Status' (a dropdown menu), 'UPI Reference Number', 'Value Date' (with a date picker set to 'YYYY-MM-DD'), 'Payer Mobile Number', and 'Transaction Status' (a dropdown menu). Below the search fields is a pagination bar showing 'Records per page: 15', '1 Of 1', and a 'Go' button. A 'Lock Columns' dropdown is also present. The main area is a table with the following columns: 'Original Request Message ID', 'UPI Reference Number', 'Transaction Reference Number', 'Value Date', 'Transaction Amount', 'Payer VPA', 'Payer Mobile Number', 'Payee VPA', 'Transaction Status', and 'Res'. The table is currently empty. An 'Exit' button is located at the bottom right of the window.

2. Search using one or more of the following parameters:
 - Original Request Message ID
 - UPI Reference Number
 - Transaction Reference Number
 - Value Date
 - Payer VPA
 - Payer Mobile Number
 - Payee VPA
 - Transaction Status
 - Response Status
3. After specifying the parameters, click the Search button.
System displays the records that match the search criteria.

UPI Pay Request – Beneficiary Bank – Request for Credit Processing

This section contains the following topics:

- [ReqPay Credit – API Processing](#)
- [UPI Pay Request for Credit Inbound Transaction View](#)

ReqPay Credit – API Processing

System processes the incoming request for credit API 'ReqPay Credit'. This API has the Payer VPA, Payer Account, Payer Bank IFSC Code, Transaction Amount, Instruction Date, Payee VPA, Payee Account, Payee Bank IFSC code as input.

System generates an acknowledgement message as below:

- `<upi:Ack xmlns:upi="" api="" reqMsgId="" err="" ts=""/>`

The response API returns the transaction status confirmation (success / fail).

- API Name: ReqPay
- Transaction Type: Credit

API Name	Request Input to OBPM	Request from OBPM
ReqPay	Timestamp	Timestamp
RespPay	Request Message ID	Response Message ID
	Remarks (Note)	Remarks (Note)
	Type	Type (Inbound Transaction)
	Payer VPA	Original Request Message ID
	Payer Name	Result
	Payer Mobile Number	Error Code
	Payer Account Number	Payer VPA
	Account Type	Transfer Amount
	Payer Branch IFSC	Transfer Currency 'INR'
	Transfer Amount	ApprovalRef (echo)
	Transfer Currency 'INR'	Payer Account Number
	Remarks	Response Code (echo)
	MPIN	Payee VPA
	Payee VPA	Transfer Amount
	Payee Name	Transfer Currency 'INR'
	Payee Account Number	ApprovalRef (last 6-digit of UPI reference number, as received)
	Account Type	Payee Account Number
	Payee Branch IFSC	Response Code

- [Transaction Type Derivation](#)
- [Transaction Account Branch Derivation](#)
- [Initial Validations](#)
- [Duplicate Check](#)
- [External Account Check](#)
- [Pricing / Tax](#)
- [Messaging](#)
- [Accounting Handoff](#)
- [Notification](#)

Transaction Type Derivation

System parses the incoming message and derive the Transaction Type as 'CREDIT' from the XML tag <Txn> type.

System generates an acknowledgment message.

Transaction Account Branch Derivation

System derives the transaction account branch as below:

Payer Branch IFSC	XML Tag
Derive Based on IFSC Code present in XML tag of ReqPay API	<Payer.Ac.Detail>Name 'IFSC'

Once the above validations and derivations are done, the below mandatory field checks are done:

- Network Code: Validated against the static maintenance (PMDNWCOD) available
- Host Code: The Host Code linked to the transaction branch is derived from branch parameters (STDCRBRN)
- Transaction Branch Code: This is a valid branch in core maintenance

Initial Validations

The following processing are covered as part of initial validations:

- Data enrichment - Account / Bank Re-direction, Network character replacement
- Account/Customer Validations based on core maintenance
- If Account re-direction or bank re-direction is maintained, then the account / bank details are replaced by that values.
- Network character replacement is done for characters not allowed by the Network.
- Mandatory Fields / Referential data checks are done based on the details received in the payment request and the values populated by system.

In case of any validation failure, then the transaction is rejected with proper error code.

- Account Type Restrictions: System validates if the creditor (Payee) account type is allowed for the Network Code as maintained in Account Type Restrictions screen (PJDACSTR) for the outbound payment. After the above step, If the creditor (Payee) account type is found to be '40' i.e. NRE account type, then system will apply Non NRE to NRE payments Check validation.
- Customer / Account Status validations: Customer/Account Status checks are not performed in OBPM. ECA / DDA system performs these checks.

Duplicate Check

Based on the duplicate days and fields set, duplicate check for the transaction are done. If the transaction is identified as a duplicate transaction, the transaction is moved to the business override queue.

The following parameters are available for duplicate check:

- Payer Account
DBTR_ACC
- Payee Account
CRDTR_ACC
- Transaction Amount
TFR_AMT
- Instruction Date
VALUE_DATE
- Payee Bank IFSC Code
CRDTR_BANK_CODE
- UPI Reference Number
END_TO_END_ID

External Account Check

Transaction details are to DDA system, for the validation of the credit account. If External Account Check is 'Approved', the transaction is marked as 'Processed' and response message (Response Code '00' is generated).

- If the EAC status is 'Rejected', 'Interim', 'Pending' then the transaction is rejected and response message generated (Response Code: '<>00')

Pricing / Tax

Internal pricing / GST tax calculations are performed for the inbound payment, if applicable.

Messaging

Every request message (ReqPay) received for 'Pay Request – Credit' is responded (RespPay) with a response message and Time stamp. Message is forwarded to NPCI UPI system. System generates Response Message and it is forwarded to NPCI UPI system.

Accounting Handoff

Accounting is handed off to the external system.

Notification

Notification is generated to the Payee after the credit accounting is successfully posted (Transaction Status 'Processed', Event 'CRLQ').

UPI Pay Request for Credit Inbound Transaction View

1. The UPI Pay Request for Credit Inbound Transaction View screen allows users to view the ReqPay Credit Inbound transactions.
2. On Homepage, specify **PVDIVIEW** in the text box, and click next arrow.
UPI Pay Request for Credit: Inbound Payment Transaction View screen is displayed.

Figure 2-13 UPI Pay Request for Credit: Inbound Payment Transaction View

3. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen
4. Along with the transaction details, you can also view the details for the following:
 - Source code - For transactions received through Rest API services, the source code is populated as received in the request.
 - External System Status
 - Transaction Status
5. Click **Execute Query** to populate the details of the transaction in the Inbound UPI Payments View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.
6. For more details on Main, Payment Details and Pricing tabs refer to details above.
 - [UDF View Button](#)
 - [MIS Button](#)
 - [View Queue Action Log](#)
 - [Accounting Details](#)
 - [UPI Pay Request for Credit Inbound Payment Transaction View Summary](#)

UDF View Button

1. Click the **UDF button** to invoke the 'UDF View' sub-screen.
2. On **UDF Button**, specify the fields.

Figure 2-14 UDF View Button

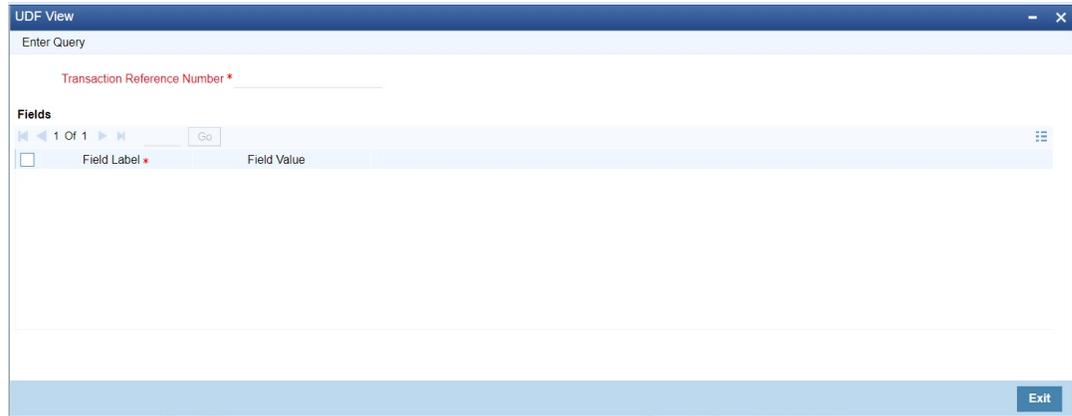


Table 2-8 UDF View Button - Field Description

Field	Description
Transaction Reference Number	Transaction Reference Number is auto populated from the view screen.
Fields	--
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 2-15 MIS Button

The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. At the top, there are two input fields: "Transaction Reference Number *" and "MIS Group". Below the "MIS Group" field is a "Default" button. The main area of the window is divided into two columns: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains a list of input fields, each with a dropdown arrow icon to its right. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

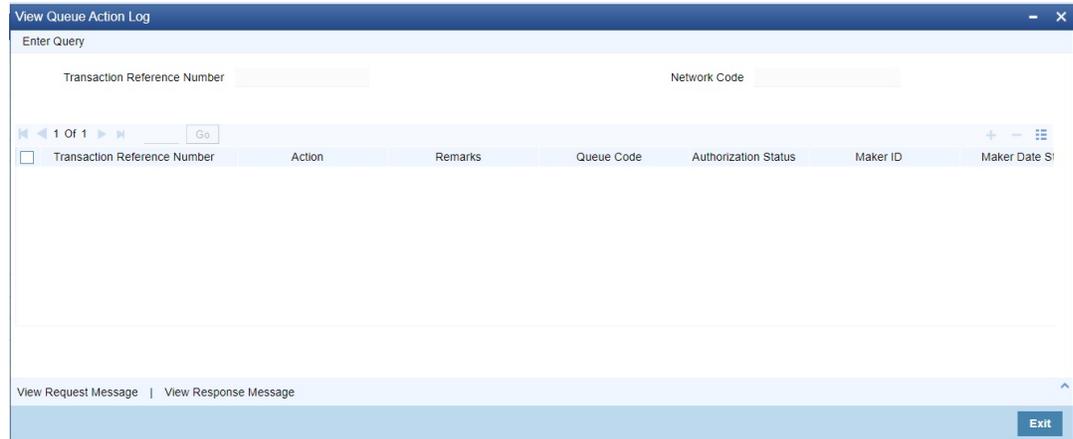
Table 2-9 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 2-16 View Queue Action Log



3. Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

You can view the request sent and the corresponding response received for each row in Queue Action Log.

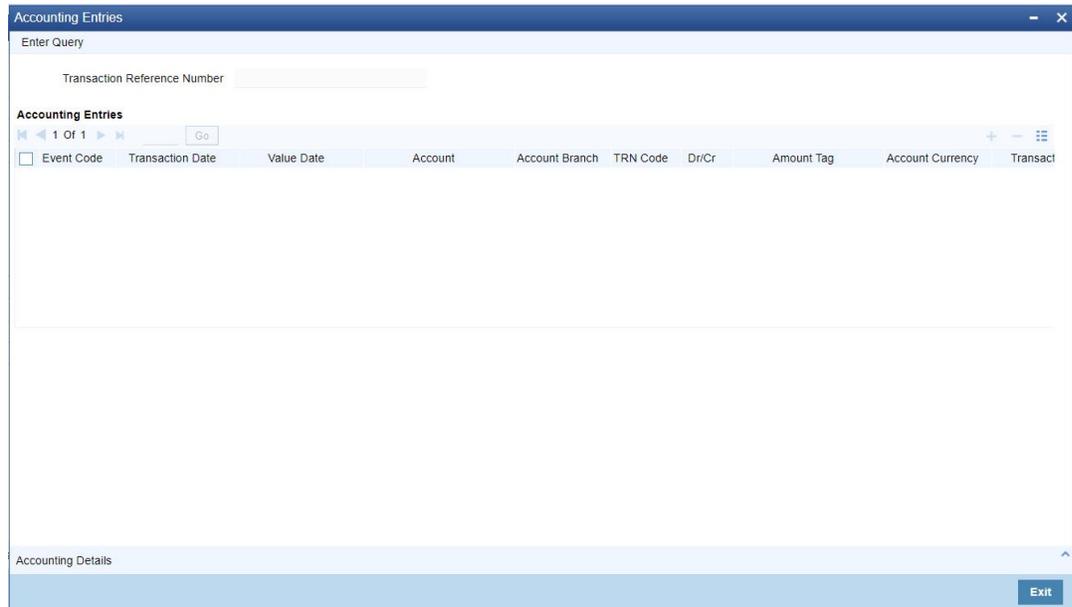
4. Also, you can view the request sent to and the response received from external systems for the following:

- Sanction System
- External Credit Approval
- External Account Check
- External FX fetch
- External Price Fetch
- Accounting System

Accounting Details

1. Click the **Accounting Details** tab and view the accounting entries for the transaction initiated.

Figure 2-17 Accounting Entries



2. By default, the following attributes are displayed:
 - Event Code
 - Transaction Date
 - Value Date
 - Account
 - Account Branch
 - TRN Code
 - Dr/Cr
 - Amount Tag
 - Account Currency
 - Transaction Amount
 - Netting
 - Offset Account
 - Offset Account Branch
 - Offset TRN Code
 - Offset Amount Tag
 - Offset Currency
 - Offset Amount

- Offset Netting
- Handoff Status

UPI Pay Request for Credit Inbound Payment Transaction View Summary

1. On Homepage, specify **PVSIVIEW** in the text box, and click next arrow.

UPI Pay Request for Credit Inbound Payment Transaction View Summary screen is displayed.

Figure 2-18 UPI Pay Request for Credit Inbound Payment Transaction View Summary

2. Search using one or more of the following parameters:
 - Original Request Message ID
 - UPI Reference Number
 - Transaction Reference Number
 - Value Date
 - Payer VPA
 - Payee VPA
 - Transaction Status
 - Response Status
3. After specifying the parameters, click the Search button.
System displays the records that match the search criteria.

UPI Non-Financial API – List of accounts linked to Mobile Number

This section contains the following topics:

- [Request for Account List - API Processing](#)

Request for Account List - API Processing

Incoming request API 'ReqListAccount'. This API has the Bank Name, Customer Mobile Number as input. System generates an acknowledgment message on successful request.

The response API returns customer account numbers linked to the mobile number along with account type and respective account branch IFSC codes. The account number is masked, except for the last four digits, in the response API 'RespListAccount'.

UPI Payments Message Browser

All Incoming Requests – XML received over HTTPS are available in the UPI Payments browser along with the received message with OBPM generated reference, received date, processing status. An ACK / NACK message is generated and sent out immediately.

After processing the transaction (Outbound Payment, Inbound Payment), response message is generated and populated into a JMS queue. From there, the response XML is sent over HTTPS.

This section contains the following topics:

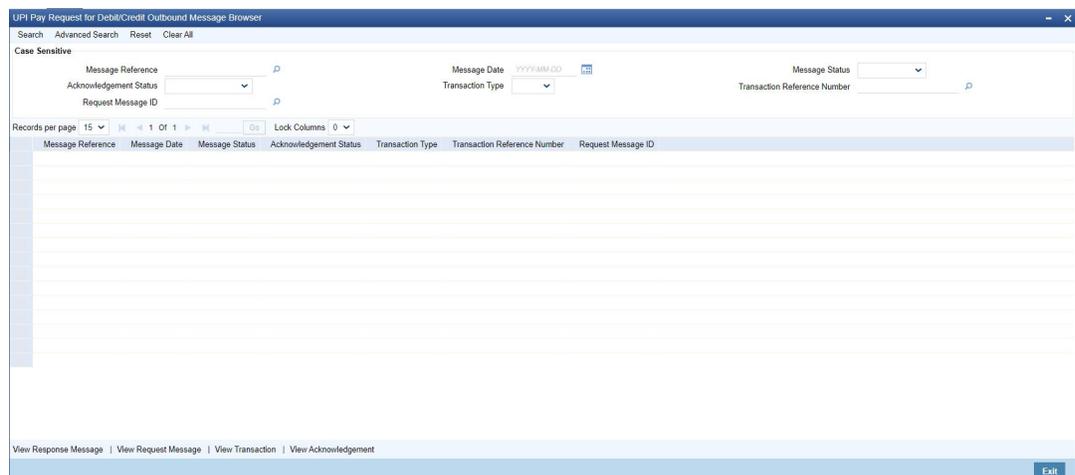
- [UPI Pay Request for Debit/Credit Outbound Message Browser](#)
- [UPI Pay Request for Debit/Credit Inbound Message Browser](#)

UPI Pay Request for Debit/Credit Outbound Message Browser

1. The UPI Pay Request for Debit/Credit Outbound Message Browser screen allows users to view all the outbound response messages and the linked debit / credit request messages / acknowledgment messages.
2. On Homepage, specify **PVSOUTBR** in the text box, and click next arrow.

UPI Pay Request for Debit/Credit Outbound Message Browser screen is displayed.

Figure 2-19 UPI Pay Request for Debit/Credit Outbound Message Browser



3. Search using one or more of the following parameters:

- Message Reference
 - Message Date
 - Message Status
 - Acknowledgment Status
 - Transaction Type
 - Transaction Reference Number
 - Request Message ID
4. Perform the following actions:

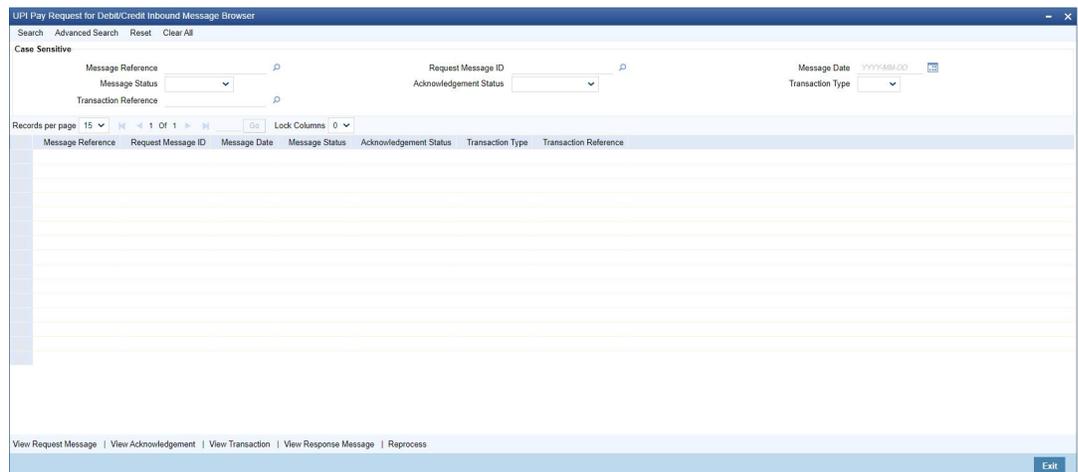
Action	Description
View Response Message	When you click this button, a 'RespPay Debit' or 'RespPay Credit' message, depending on the UPI transaction type, is sent to NPCI UPI and displayed.
View Request Message	When you click this button, 'ReqPay Debit' or 'ReqPay Credit' messages, depending on the UPI transaction type, received from NPCI UPI are displayed.
View Acknowledgment	When you click this button, the system displays the 'ACK/NAK' message sent to NPCI UPI.
View Transaction	When you click this button, depending on the UPI transaction type, the UPI Pay Request for Debit Outbound Payment Transaction View or UPI Pay Request for Credit Inbound Payment Transaction View screens are launched.

UPI Pay Request for Debit/Credit Inbound Message Browser

1. The UPI Pay Request for Debit/Credit Inbound Message Browser screen allows users to view all the inbound Debit request / Credit request messages and the linked acknowledgment / response messages.
2. On Homepage, specify **PVSINBRW** in the text box, and click next arrow.

UPI Pay Request for Debit/Credit Inbound Message Browser screen is displayed.

Figure 2-20 UPI Pay Request for Debit/Credit Inbound Message Browser



3. Search using one or more of the following parameters:
 - Message Reference
 - Request Message ID
 - Message Date
 - Message Status
 - Acknowledgment Status
 - Transaction Type
 - Transaction Reference
4. Perform the following actions:

Action	Description
View Request Message	When you click this button, 'ReqPay Debit' or 'ReqPay Credit' messages, depending on the UPI transaction type, received from NPCI UPI are displayed.
View Acknowledgment	When you click this button, the system displays the 'ACK/NAK' message sent to NPCI UPI.
View Transaction	When you click this button, depending on the UPI transaction type, the 'UPI Pay Request for Debit Outbound Payment Transaction View' or 'UPI Pay Request for Credit Inbound Payment Transaction View' screen is launched.
View Response Message	When you click this button, the 'RespPay Debit' or 'RespPay Credit' message, depending on the UPI transaction type, received from NPCI UPI is displayed.

Glossary

PJDACSTR

[Account Type Restrictions](#)

PVDBKPRF

[UPI Pay Request Bank Preferences](#)

PVDIVIEW

[UPI Pay Request for Credit Inbound Transaction View](#)

PVDOVIEW

[UPI Pay Request for Debits Outbound Transaction View](#)

PVDRJMNT

[UPI Reject Response Code Mapping](#)

PVSBKPRF

[UPI Pay Request Bank Preferences Summary](#)

PVSINBRW

[UPI Pay Request for Debit/Credit Inbound Message Browser](#)

PVSIVIEW

[UPI Pay Request for Credit Inbound Payment Transaction View Summary](#)

PVSOUTBR

[UPI Pay Request for Debit/Credit Outbound Message Browser](#)

PVSOVIEW

[UPI Pay Request for Debit Outbound Transaction View Summary](#)