

NPCI/2016-17/NACH/Circular No. 240

August 21, 2017

To

All NACH member banks

Reject reason codes for eMandate variants

On the introduction of eMandate variants in MMS it has become necessary to provide additional reject reason codes to ensure receiving banks are choosing appropriate reason when rejecting a mandate. The list of reject reason codes newly added for eSign and API variant are given below.

S.No	Variant	Reason code	Reason Description
1	API	M088	API - Data mismatch with customer info and data mandate
2	eSign	M089	Aadhaar number mismatch in X509 certificate and mandate
3	eSign	M090	Aadhaar number mismatch in X509 certificate and bank CBS
4	eSign	M091	eSign signature is tampered or corrupt
5	eSign	M092	Signed Content doesn't tally with data mandate
6	eSign	M093	Aadhaar not mapped to account number

Comprehensive list of variant wise reject codes are provided in **Annexure I**.

The new codes will be effective from August 23 2017.

Member banks are advised to take note and update their internal systems accordingly and use only appropriate reason codes specified for each variant for rejection of mandates. The information contained herein may be disseminated to the officials concerned.

For any clarifications please write back to ach@npci.org.in

With warm regards,


(Giridhar G M)

VP & Head - NACH & CTS Operations

Annexure - I

Variant wise rejection reason codes

S.No.	Reject Code	Reject Description	Normal	eSign	API
1	M003	Drawers signature differs	Yes		
2	M004	Drawers signature required	Yes		
3	M005	Drawers signature to operate account not received	Yes		
4	M006	Drawers authority to operate account not received	Yes		
5	M007	Alterations require drawers authentication	Yes		
6	M008	Company for stamp required	Yes		
7	M009	Mandate in old format	Yes		
8	M010	Start date is mandatory	Yes		
9	M011	Payment stopped by attachment order	Yes	Yes	
10	M012	Payment stopped by court order	Yes	Yes	
11	M013	Withdrawal stopped owing to death of account holder	Yes	Yes	
12	M014	Withdrawal stopped owing to lunacy of account hold	Yes	Yes	
13	M015	Withdrawal stopped owing to insolvency of account	Yes	Yes	
14	M020	Rejected due to duplicate UMRN	Yes		
15	M021	Duplicate mandate first presented mandate already	Yes	Yes	Yes
16	M022	Mandate presented in ACH as well as ECS	Yes		
17	M023	Refer to the branch KYC not completed	Yes	Yes	
18	M024	Amount in words and figures differ	Yes		
19	M025	Present under proper mandate category	Yes	Yes	
20	M026	Account frozen or Inoperative	Yes	Yes	
21	M027	Image not clear	Yes		
22	M030	Mandate registration not allowed for CC PF PPF act	Yes	Yes	
23	M032	Rejected as per customer confirmation	Yes	Yes	Yes
24	M033	Invalid monthly EMI amount. Full loan amt mentioned	Yes	Yes	
25	M034	Amount of EMI more than limit allowed for the acct	Yes	Yes	
26	M035	Corporate name mismatch	Yes		
27	M037	Account closed	Yes	Yes	
28	M038	No such account	Yes	Yes	
29	M041	Account blocked	Yes	Yes	
30	M042	Account description does not tally	Yes		
31	M043	Nature of debit not allowed in account type	Yes	Yes	



S.No.	Reject Code	Reject Description	Normal	eSign	API
32	M056	Mandate Not Registered_ not maintaining req balance	Yes	Yes	
33	M057	Payer name mismatch	Yes		
34	M058	Name of beneficiary not provided or not legible	Yes	Yes	
35	M060	Invalid frequency	Yes	Yes	
36	M061	Frequency of payment not mentioned on mandate	Yes		
37	M062	Period of validity not mentioned or invalid end date	Yes		
38	M063	Invalid bank name	Yes		
39	M065	Fixed or maximum option not specified on mandate	Yes		
40	M072	Data mismatch with Mandate	Yes		
41	M073	Mandate incomplete	Yes		
42	M076	Data mismatch frequency and period	Yes		
43	M077	Data mismatch frequency and signature	Yes		
44	M078	Data mismatch period and signature	Yes		
45	M079	Data mismatch debit type and signature	Yes		
46	M086	Customer identifier mismatch	Yes		
47	M087	Incorrect amount	Yes	Yes	
48	M088	API - Data mismatch with customer info and data mandate			Yes
48	M089	Aadhaar number mismatch in X509 certificate and mandate	No	Yes	
49	M090	Aadhaar number mismatch in X509 certificate and bank CBS	No	Yes	
50	M091	eSign signature is tampered or corrupt	No	Yes	
51	M092	Signed Content doesn't tally with data mandate	No	Yes	
52	M093	Aadhaar not mapped to account number	No	Yes	

