

Mysterious Problems in Approvals API

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We have some mysterious problems in approvals API. Users are complaining that Simpl is not available to them, and we don't have an explanation why.

The problems fall in two classes.

1. We see in our events that there are successful approval events. Even then, merchant is not showing Simpl option to the user.
2. There are no (successful or failed) approval events

Successful approval still the user is unable to use Simpl

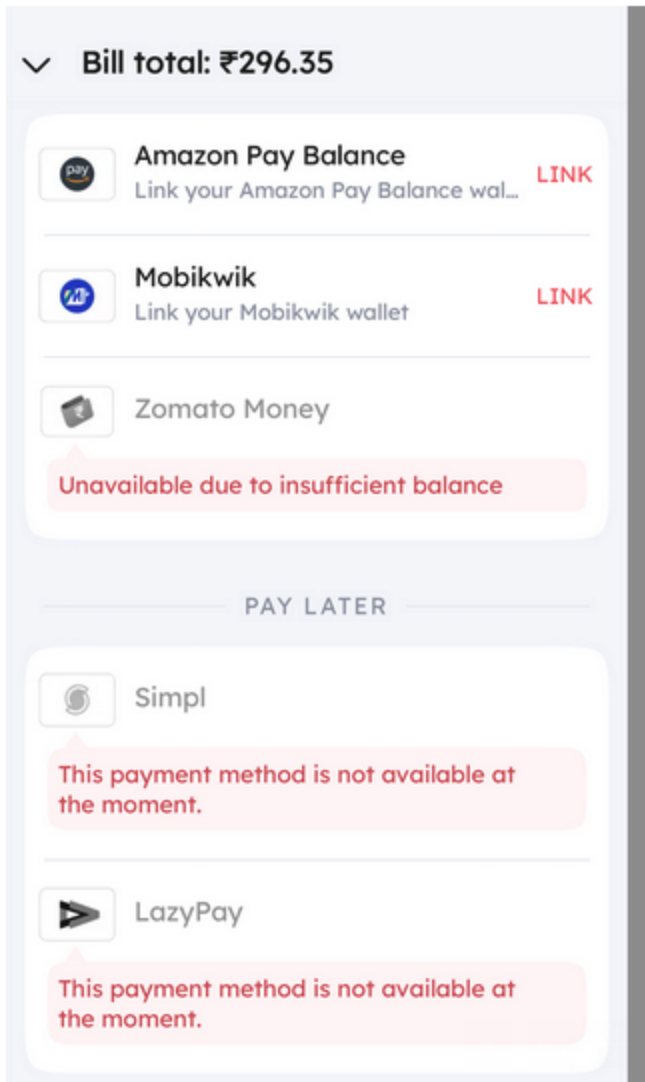
Example 1:

Phone no. 9731567435

User filed ticket on - June 29, 9:13 AM

Merchant: Zomato

We have a successful corresponding [approval call](#). Its time is 9:13 AM. User sent us screenshot also.



We checked - there is no timeout from TS end.

Example 2:

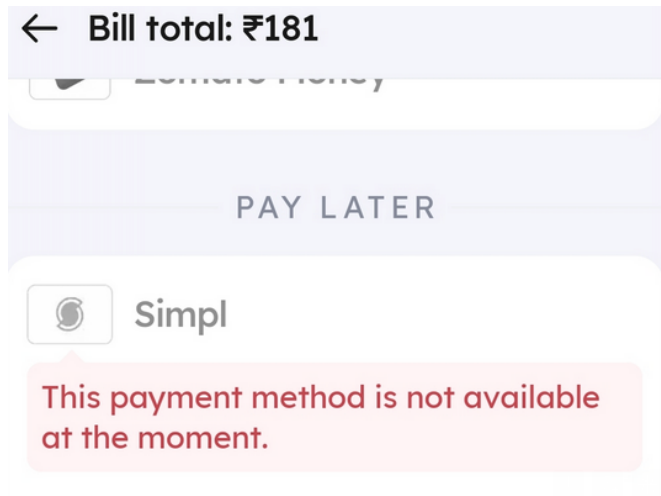
Phone no: - 8878490890

User filed ticket on - Jun 28, 10:35 PM

Merchant: zomato

There are two successful approval calls for Amt = 181. [One](#) [Two](#).

We checked - there is no timeout from TS end. Request took 16-18ms.



User unable to see Simpl and we have no approval call

Example 3

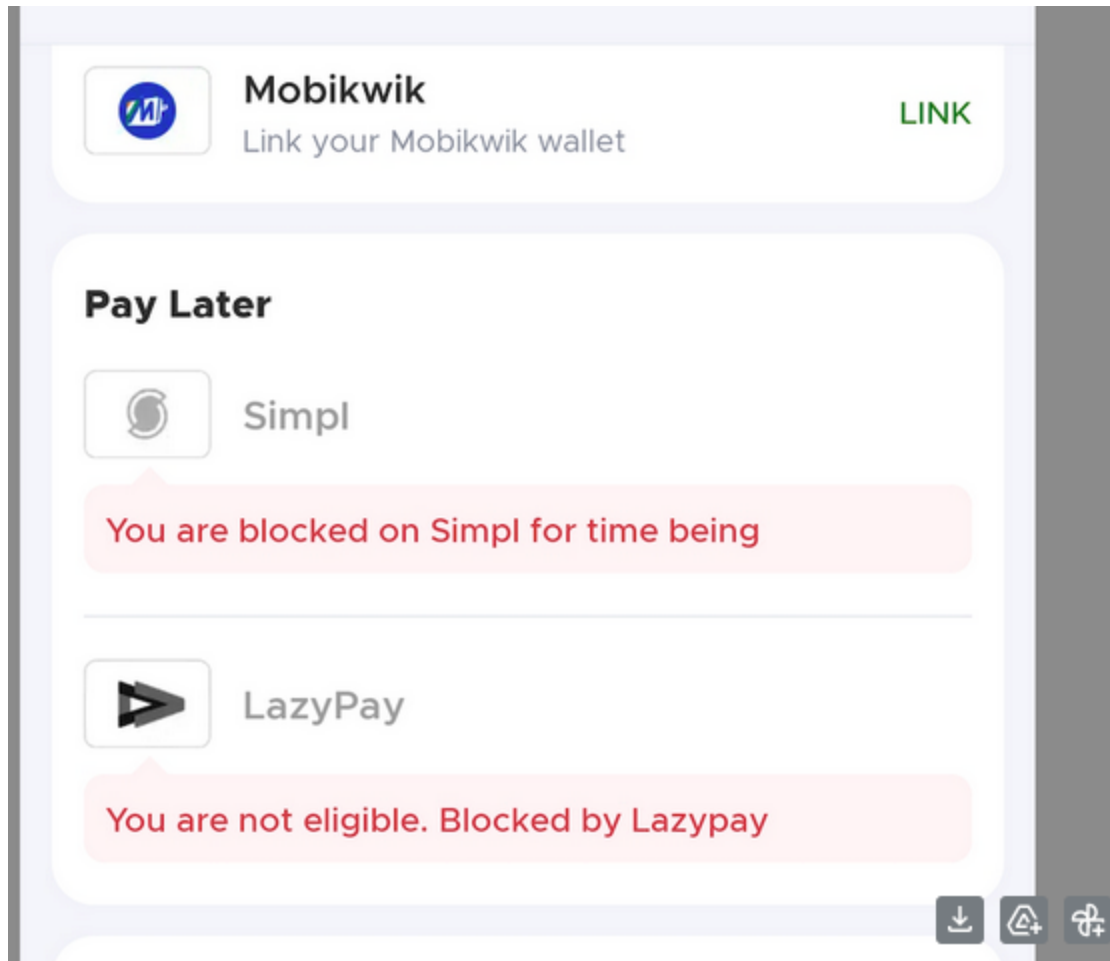
Phone no - 8826661969

Ticked filed on Sat, 28 Jun 2025 at 8:51 PM

Merchant - Zomato

There is no approval call in our system.

Even in opensearch there is no trace of request.



Example 4:

Phone no - 7467854023

Filed ticket on - Wed, 4 Jun 2025 at 5:36 PM

Merchant - blinkit

5:35 Z

Vol1 1.33 5G 5%

← **Pay Later**
2 items • Total: ₹239



Simpl

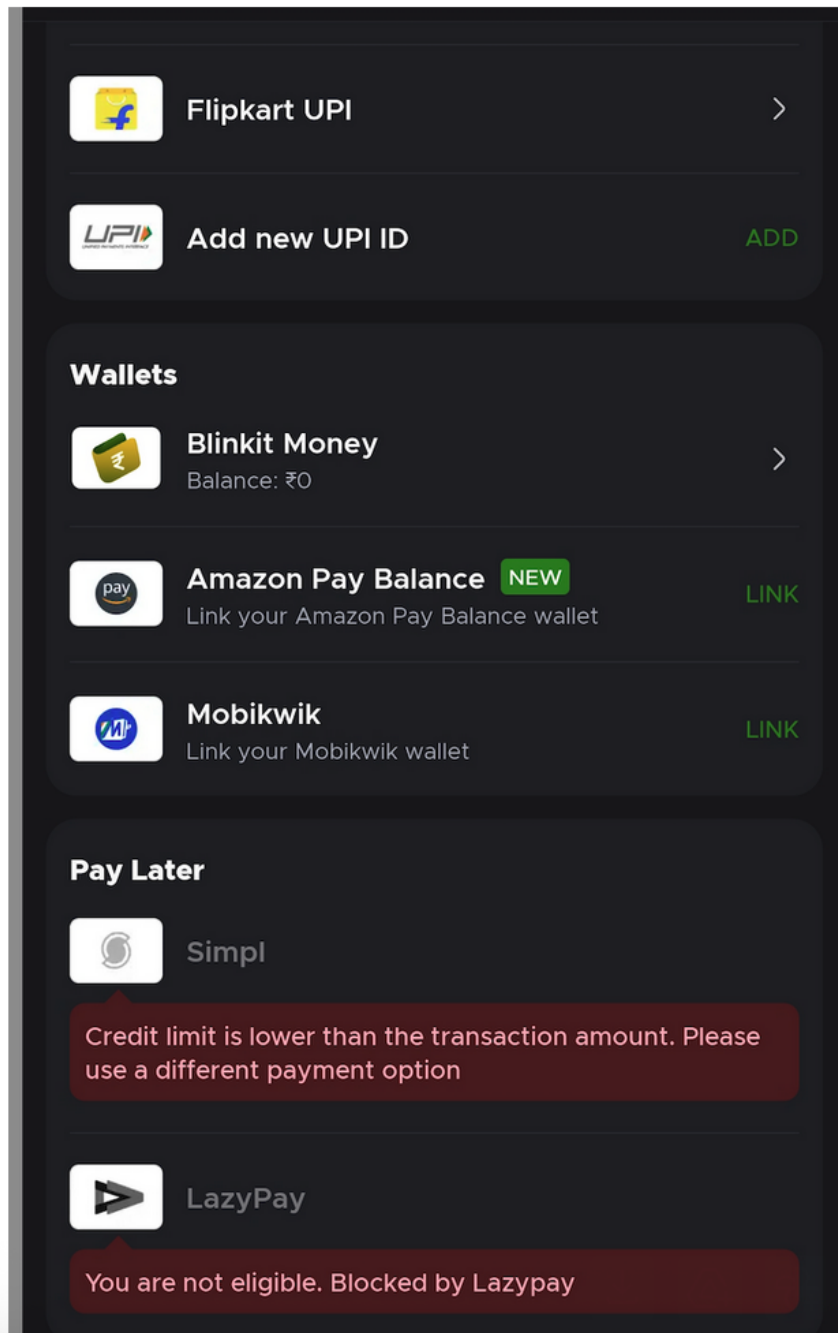
You are ineligible to use Simpl. Try other
payment methods

We did not have logs.

Example 5

Phone no 7221998328

Ticket filed on *Fri, 27 Jun 2025 at 10:32 AM*



User had a limit of Rs 2K

1. On June 10 did a txn on myjio for Rs 471
2. On June 10 itself, did a txn on blinkit for Rs 655
3. Got blocked on June 11 by sentinel model. Unblock on repayment was set.
4. Bill generated on June 19
5. Repaid and unblocked on June 27, 10:33 AM.. Paid Rs 1303, ie some fine also

So, their ticket filing is before their repayment.

However, close to their ticket filing time, there is no approval call.

Action items

I have already checked that CRM is not losing events.

So, we need to do the following;

1. For examples 1 and 2 - are we timing out? Is there a way to check that?
2. For examples 3 and 4 - are we having a 5xx error? Is there a way to check that?

If there are any other ideas, pls feel free to pursue.

These phenomena are not one off - they are happening systematically and regularly. That is why the support team has reached out to us. I can give more examples from them if it helps us to pursue the problem.

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7993674436 - Re 1 approval call [successful](#) in 38ms.

7636857188 missing approval call

8005357650 missing approval call. merchant is saying that this txn amount is higher than credit limit. we can't see in any situation why he can be facing IC response.