NPCI/2019-20/NACH/Circular No.020 Jan 06, 2020

To

All NACH Member banks

API E-Mandate enhancement – Online UMRN generation

Refer to our circular no. 003 dated April 24, 2019 on "Implementation of E-mandate", to further enhance the efficiency and customer experience the following enhancements have been brought in:

1. Online Unique Mandate Registration Number (UMRN) generation (at the time of mandate registration process initiation)
2. Server to server communication.
3. XML in encoded format.
4. Corporate portability

To ensure that there is no or minimal impact on destination banks that are already participating in the system we have taken care to let the banks continue with the existing process for a certain period of time while allowing the other stakeholder to use the benefits of these changes. The banks that will complete the changes will be moved to the new process as and when they are ready subject to the time lines specified in this circular.

The details of the changes are provided in **Annexure I**.

Technical specification document is provided in **Annexure II**.

Note that the changes will be implemented at NPCI on Feb 01, 2020 all the mandate initiating entities have to comply the changes else it will not be possible to initiate the mandates.

For any further clarification, please raise queries through CRM tracker.

With warm regards,

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Annexure I

I. **Online UMRN generation (at the time of mandate registration process initiation):**

At the time of mandate initiation NACH will generate the UMRN and provide to the initiator of the mandate. This effectively means the mandate registration will be completed on line (subject to the approval of mandate by the destination bank after due validations). The following will be the impact on the stakeholders

a. Corporate / Bank (any mandate initiating entity): As the mandate data has to be updated in Mandate Management System (MMS) a few additional fields should be captured at the time of mandate initiation, there will be changes in the input XML format to accept these new fields. The additional fields to be captured are listed in point 8 of the process flow mentioned below as well as in technical specification document. **This has to be completed by the participants by February 01, 2020.**

b. In this mode to facilitate the corporate /banks to do reconciliation the existing API services shall be used. (Refer NPCI circular NPCI/2019-20/ NACH/Circular number 007 dated May 22, 2019) Sponsor Bank: Sponsor bank will receive the response files for all the mandates registered in day at end of day It will not be required for sponsor banks to upload the MMS accept file for the response received.

c. Destination bank: The new process will not have any immediate effect on the destination banks, they will have two options

   i. Continue with the current format however the destination bank need not upload the MMS input file instead NPCI at the end of the day will provide detailed report of mandates registered for a day. The report will be in the format of response files provided by MMS for the mandates uploaded by the bank. The response file should be consumed by the destination banks for updating the data in their internal systems (after due reconciliation). **This will be effective from February 01, 2020.**

   ii. Complete the required changes and accept the URMN online and update in their CBS / Mandate system. Use the summary report provided by NPCI for the mandates registered for a day for reconciliation purpose (if required).

As this is parameterised at the central system the destination banks can move to the new process once they are ready (**this has to be completed before March 31, 2020**)

Process flow

1. User initiates the mandate from corporate web page.
2. ONMAGS receives the request from corporate and generates UMRN post which mandate information is sent to destination bank with UMRN.
3. Destination bank send the response to ONMAGS post successful authorisation or rejection of mandate request.
4. The final response from ONMAGS will be sent to corporate with UMRN
5. ONMAGS will register the UMRN in MMS.
6. Once the mandate details are registered in MMS (using the UMRN generated by ONMAGS), a response file will be provided to destination bank and inward file will be provided to sponsor bank with UMRN details in the existing MMS file format at end of day.
7. Banks to consume the file and update their CBS accordingly with UMRN details after reconciliation based on NPCI reference ID which will be available in both ONMAGS inward XML file and MMS response file
8. The following additional fields will be introduced in request format (XML file) for both corporate and banks

    1. Mandate Type
    2. Sponsor Bank Name
    3. Scheme /Plan Reference
    4. Consumer Reference
    5. Phone Number
    6. Mobile Number
    7. E-Mail ID
    8. PAN Details
    9. Account Type

Please refer to the technical specification document for further details.

Note: Both inward and response files generated to sponsor bank and destination bank will have a zip file of 100 records each.

II. Server to server communication:

Currently online mandate management system is using only redirection for connecting the various stakeholders. In order to improve the success rate it has been decided to enable server to server communication option as well. As the central system will be ready with the server to server communication capability effective from February 01, 2020 the stakeholder

can start using this facility as and when they are ready. **All the stakeholders should mandatorily implement this before June 30, 2020.**

III. XML in encoded format:

In order to enhance the system security we shall be implementing the XML in encoded format. As explained above this will be optional for the banks on immediate basis. The banks that will be ready for consuming the encoded format will be enabled for encoded XML messages. From the security perspective it is recommended for the banks to implement this on immediate basis. **All the stakeholders should mandatorily implement this before June 30, 2020.**

Please note that the merchants / Banks providing request XML in encoded format will be provided with response also in encoded format only

IV. Corporates with multiple sponsor banks: In the current format of online mandate management system a corporate can participate through one sponsor bank only. The enhanced system will facilitate Corporates / Banks to add two or more URL's and certificate for integrating with NPCI ONMAGs thus allowing the corporates to tie up with multiple banks. This will require changes