

NPCI/UPI/OC.No200/2024-25

31st July,2024

To,

All Members of Unified Payments Interface (UPI)

Dear Madam/Sir,

Sub: Enablement of UPI Mandate feature of Single Block Multiple Debits

With reference to circular NPCI/UPI/OC No.56/2018-19 dated 14th August 2018, Mandate services were introduced in Unified Payments Interface (UPI) wherein the customer can pre-authorise a transaction by blocking funds in the account for a debit to be initiated later. Currently UPI supports One Time Mandate and Autopay as mandate services.

Feature of Single Block Multiple Debits

To further extend the mandate services, we are introducing Single Block Multiple Debits mandate services wherein UPI mandate can be created with the block functionality where the customer can pre-authorise a transaction by blocking the funds in the account for multiple debits which shall be initiated later till the blocked funds gets exhausted or the mandate service has been revoked. Members are required to ensure below guidelines are followed:

1. The issuer banks shall support the functionality of Single Block Multiple Debit services wherein the bank shall have the mechanism to create blocking of funds in the customer's account and shall allow multiple debits against the block. The fund shall be blocked in the account till the time mandate is expired, revoked or the mandate amount is exhausted.
2. The UPI Apps shall support the necessary functionality and interface on their app for the customer to process the transactions.
3. Members shall ensure that the mandate created successfully shall also be executed successfully. All the necessary validation should be at the time of mandate creation only.
4. The issuer bank shall ensure the necessary communication to the customer for all the mandate related operations.

5. Acquiring Bank shall ensure that they are extending the services of Single Block and Multiple Debits to the relevant merchants and are also making the necessary developments at their end to support the services.
6. Banks shall ensure that proper reconciliation of transaction shall be performed as per the extant NPCI guidelines.

This functionality can be used for services wherein the assurance on funds is required before the delivery of goods/ services and ensures proper settlement of funds when a debit is initiated against delivery of good/services by the merchant/acquirers. Furthermore,

- a. Based on the use case, specific purpose codes shall be passed by the acquirer to identify the transactions and process it accordingly. For Single Block Multiple Debits, the below are the Purpose codes defined:

| Sr. No | Purpose Code | Use Case |
|--------|--------------|---|
| 1 | 76 | Securities brokers and dealers (Secondary Market) |
| 2 | 77 | Online goods and service delivery |
| 3 | 78 | To be reserved for future use |
| 4 | 79 | To be reserved for future use |

Note: Acquirers need to pass the correct purpose codes as specified based on use case.

- b. Such mandate creations shall be payer-initiated mandates wherein the customer can create mandate from the below mentioned methods:
 - i. QR based
 - ii. Intent
 - iii. SDK/Plug In

The execution/debit of the mandate shall be as per the extant mode of mandates. Other mode of initiation shall be envisaged later.

- c. The per transaction limit for such mandate creations shall be Rs 5 Lakh for the purpose code 76, while for purpose code 77 existing UPI limits shall be applicable.
- d. It is re-iterated that issuer bank shall do all the necessary validation at the time of mandate creation. The execution of such mandates shall be considered success with the premise that mandate created successfully shall be executed successfully. With reference to NPCI/UPI/OC No. 88/2020-21 dated 14th May 2020 and further with NPCI/UPI/OC No.128/2021-22 dated 14th December 2021, NPCI has defined the scope of Deemed Debit and the same shall be extended to Single Block Multiple Debits mandates as well.

- e. Customer shall also be provided with an option of revoking the mandate based on the merchant use case. Member shall ensure that revokes are successfully processed in UPI.
- f. Payer App/PSP shall clearly inform the type of mandate getting created to the customer on the App interface. Payer App/PSP shall also make the provision for the UPI feature of Invoice in the box functionality which will be envisaged for such mandate use cases.
- g. The Single Block Multiple Debit mandates shall be only applicable for P2M category of transactions.
- h. Reconciliation and handling of declined/timed out transactions in UPI for One Time Mandate block transaction type is defined. The member banks are instructed to refer the circular UPI/OC/No.78/2019-2020 dated 27th January 2020 and other necessary guidelines for handling the reconciliation of Mandate with Single Block and Multiple Debit transactions.

Further, additional guidelines to be followed are mentioned in the product document on Mandate with Single Block and Multiple Debits. (Annexure – A)

Member are requested to hereby note the changes and enable the feature by 30th November 2024.

Yours Sincerely,

SD/-

Kunal Kalawatia
Chief of Products

Ref: Annex A - Product Document on Mandate with Single Block and Multiple Debit