

Reference Document for Brokers for initiating request in secondary market

Objective:

The objective of this document is to provide a framework and understanding of the UPI functionality –Single Block Multiple debit functionality which shall be used in Secondary Market.

Note: Kindly note that this shall be a reference document and shall be revised from time to time.

UPI Mandate Services with blockfund and multiple debits – Key Features and Principles

Such UPI Mandate Services shall be on the rail roads of the exiting mandate service of UPI with the modification with respect to the nature of mandate services which shall be created. The salient features of this service shall be as follows:

- a. Mandate with Block 'Yes' and recurring debit patterns 'Daily/As-presented/any other frequency in nature' as defined by NPCI. This shall be the functionality wherein mandate created with funds blocked shall be debited multiple times till the funds gets exhausted or the mandate is revoked whichever is earlier. In this, the mandate block created for an amount can be debited for the whole amount or partially debited. In case of partial debit, the remaining amount shall be blocked in the customer's account and he shall be allowed to continue avail the goods/services to the threshold of the remaining amount and based on his further obligation, the remaining amount shall be debited.
- b. The per transaction limit for such mandate blocks to be permitted to maximum of Rs 5 Lakh. Currently the per transaction limit of Rs 5 Lakh is allowed for ASBA based Initial Public Offering on UPI and Retail Direct Scheme (RDS) for Govt. securities. The functionality of mandate shall be extended to similar merchants which are regulated entities (RE's) and customer are KYC'd at both the regulated entities as well as at the banks end.

- c. There shall be specific identifiers which shall be added along with the existing payments details to further identify the transaction details apart from the regular payment details and shall be captured and passed in the UPI. The data fields shall be passed by the regulated entities to UPI during the payment modes for identification purpose.
- d. Such mandate creation shall be always a Payer Initiated Mandate service wherein the customer can create the mandate with existing modes of:
 - i. Scan and Pay
 - ii. Intent
 - iii. SDK
- e. There shall not be any collect mode of mandate creation allowed for Mandate with single block and multiple debits. The execution shall continue with the existing modes of collect.
- f. The customer shall be provided with the option of revoking the mandate services and this shall be initiated through the merchant. For future uses cases payer initiated revoke shall be envisaged.
- g. The execution of such mandate transaction should not be rejected by the members under any circumstances. All the necessary validation should be done at the time of mandate creation.
- h. Payer App/PSP should clearly inform the type of mandate getting created to the customer in their UI/UX interface. And Payer App/PSP shall also support the UPI feature of Invoice in the box functionality which shall be used for such mandate use cases.

Requirement from Brokers

In case of Secondary Market, the request shall be initiated from the broker interface which can be either an App based or Web based. In both the cases they will have to generate specific UPI request which shall ensure that they are passing the required details to the UPI Apps so as to initiate the UPI Single Block Multiple debit request as per the requirement.

Advisory

Currently in the UPI eco-system wherein broker have also enabled the UPI as payment modes are associated with the Banks/ Aggregators/ Fintech etc. for the payment services and the

same is also advised in this case as well wherein the broker avail the UPI services with their partner bank for developing this service for UPI Single Block Multiple Debits. Since the banks and such players are experienced the technical requirement from a generation of UPI request, it shall be helpful of the broker to generate the UPI intent/QR or the SDK mode of payment request.

Transaction Flow

The block creation process will be similar to existing process for mandate feature, with the Payee/merchant as the beneficiary and shall be allowed for multiple debits. The process shall be a payer initiated one and below is the process for mandate transactions:

- a. Customer logs into the merchant app and decides the amount limit within which he requires to avail the goods/services and shall initiate a mandate request. (The request can be a push method for UPI Mandate services).
- b. Customer shall select the UPI app and authorize the transaction using the factor of authentication.
- c. Request shall be sent to block the funds to the customer bank through the extant process of UPI mandate transaction
- d. Post the block is confirmed, the response shall be sent to PSPs. The Payee PSP shall be acting as an acquirer/sponsor bank of the merchant and update the status at their end.
- e. Once the confirmation is received, the merchant shall commence the activity of providing the necessary goods and services.

Technical Specification for Generation of the UPI QR/Intent

upi://mandate?pa=&pn=&mn=&tid=&type=&validitystart=&validityend=&am=&amrule=&recur=&tr=&mc=&tn=&mode=&purpose=&rev=

Sr No	Parameter	Description	Data Type	Length
1	pa	Payee Address This refers to the payee UPI ID against which the mandate shall be created. In case of secondary market this shall be that of the UPI ID of the CC's allocated by the sponsor banks.	String	99
2	pn	Payee Name	String	99

		This refers to the name of the payee against whom the mandate is getting created. In case of the secondary market use case the name shall be that of the CC's		
3	mn	Name of the Mandate This reference to the name of the mandate. In case of secondary market the name of the mandate shall be ' <i>Single Block Multiple Debit</i> '	String	99
4	tid	Transaction ID This refers to the transaction ID of the UPI request. This must be PSP generated id when present. In case of Merchant payments, merchant may acquire the txnId from Payee PSP. If present, payer PSP has to pass this parameter as Transaction ID, however if the payee PSP doesn't populate the payer PSP to populate the same. Transaction ID shall be generated by the broker if they are live with an acquiring bank who is providing them the UPI solutions as the same shall be generated.	String	35
5	type	Type of Mandate. In case of secondary market for the QR generation it shall be mentioned as CREATE	String	99
6	validitystart	Defines start time of mandate validity	String	
7	validityend	Defines end time of mandate validity	String	
8	am	Amount Rule Transaction amount in decimal format. If 'am' is not present (static) or If 'mam' is populated and 'am' value is non-zero (dynamic) then 'am' field is editable. It should always be a final debit amount in INR. e.g. (Amount="100.00")	Numeric	2 digit should come after the decimal.
9	amrule	This refers to the amount rule.'MAX' or 'EXACT' rule applied to mandate (Optional,	String	

		default value to be passed in online message in case amrule is not passed in QR is 'MAX')		
10	recur	<p>This refers to the recurrence value of the mandate transaction.Specifies the frequency of mandate debit (ONETIME DAILY WEEKLY FORTNIGHTLY MONTHLY BIMONTHLY QUARTERLY HALFYEARLY YEARLY ASPRESENTED")</p> <p>In case of secondary market the recurrence value shall be ASPRESENTED.</p>	String	Fixed Values
11	rev	<p>This refers to the revocable flag of the mandate transaction. Revocable tag can be passed as Y/N.</p> <p>In case this tag is not present in the QR, App should by default pass the value as 'Y'. In case of secondary market the revocable flag should be passed as 'N'.</p>	String	Fixed Value
12	tr	<p>Transaction reference Id. This could be order number, subscription number, Bill Id, Booking Id, Insurance Renewal reference etc For secondary market the tr shall be used for passing the UCC Code, TM code (TM) and Segment code (SC) in a format of TMSUCC followed by specific reference required by the broker.</p> <p>The length of TM code is 5 digits, Segment Code is 3 digit and UCC code shall be 12 digit. So the construct of the tr filed shall for e.g. If the TM code is 12345, SC is 123, UCC 1122334456 and is if for a specific broker or use case UPI then the construct of ref ID shall be</p> <p>12345-123-1122334456-brokerref</p> <p>Only '-' hyphen should be used as a separator and no other special character should be used.</p>	String	35

13	mc	Payee merchant Code. Merchant presented QR must contain non zero MCC i.e. 'XXXX' assigned by the acquirer. And in case of Secondary Market the MCC shall be '6211'	Numeric	4
14	tn	Transaction Note providing a short description of the transaction. It can be used as a remark filed.	String	50
15	purpose	This shall define the purpose of the transaction, in case of Secondary Market there shall be a new purpose code defined to the member. For the secondary market use case the purpose code shall be 76	String	Fixed values
16	mode	This shall help in defining the mode of payment. In case of Mandate with Single Block and Multiple debits the initiation mode shall be: 04 = Intent 05 = Secure Intent 13= QR Mandate Mandate For QR based transaction the initiation mode is 13 for intent it shall be 04 which shall be populated by the merchant in the request.		

Key activities during the fund blocking process along with Leg wise declines and Roles and Responsibilities

1. Investor is placing the block request with the intermediary
 - a. Post the customer login to the broker interface, he/she shall opt of the UPI Block as the payment mechanism and shall initiate the block request from the intermediaries app. During this process:
 - The broker app shall be required to pass the necessary information in the NPCI defined UPI deep linking specification for the successful processing of the blocking request. Upon successful initiation of the request to the UPI app, intermediary shall wait for the confirmation leg which shall be received within a stipulated time frame and post which, if the confirmation is not received, the intermediary can initiate a check status to the CC's to get the status update.
 - In case of failure in initiating the request by the intermediary for the blocking of funds, the particular transaction shall be stand cancelled. No further action shall be required at any of the intermediaries. It is advised to the broker/intermediaries that each transaction which is initiated whether it is success or failure shall have a unique Ref ID/identifier so that the same can be used for a future reference.
2. UPI Apps responding to the request raised by the intermediary (In form of QR, Intent, SDK)
 - a. UPI App is successfully validating the request as per the NPCI defined deep linking specification and processing the transaction further for customer actions.
 - The UPI Apps shall ensure that mandatory fields which was generated in the deep-linking messages are not overwritten by the apps or are allowed to be edited by the customer as these parameters are required by the intermediaries in the subsequent leg for successfully processing the transactions. It is to be noted that in case of any such overwriting is observed, the app shall be liable for such declines. Important parameters like UCC code, TM code, segment code etc. which shall be part of the ref ID tag in the UPI deep-linking specification (tr filed).

- Post the customer successfully authorize the transaction the App/PSP shall forward the request to the NPCI as per the current mandate transaction flow.
- In case of a pre-approved transaction, the App/PSP shall be sending the request to NPCI post the mandate is successfully created at the customer's account.

b. In case of failures scenarios like:

- The request initiated by the by the intermediary is not as per the specification standards mentioned by NPCI, the UPI app shall not further process the transaction and shall show error at the UPI app itself that the transaction cannot be further processed. In such cases the intermediaries shall not be receiving an online response as the request itself is not being initiated to UPI.

For such declines transactions, the intermediary shall initiate a check status within a stipulated time frame to the CC's and CC's shall further initiate the same to the sponsor banks. Upon receiving the check status request at the sponsor bank, they shall respond back with the '*failure*' response and the same shall be updated to the intermediary as the Authorization leg itself is not received to the Payee PSP.

- In case the request has been processed by the UPI App, but the customer has declined the transaction due to some reason. In such cases the same shall be rejected and intermediaries shall not receive an online response as the request itself is not received in UPI.

List of NPCI error code and Response codes wherein the Status Code shall be used between the CC and Sponsor Bank to use as a bucket under the UPI error codes and Response codes. These are exhaustive list which shall be available in UPI and can be modified on a later stage

Status codes	NPCI Error code	NPCI Response Code	Description
11	UM1	ZH	Invalid UPI id entered. Please enter the correct UPI id
		VG	Invalid UPI id entered. Please enter the correct UPI id
		QX	Invalid UPI id entered. Please enter the correct UPI id
		QM	Incorrect UPI id entered. Please enter the correct UPI id
12	-	-	Block/ Release request rejected by sponsor Bank
13	UM8	MP8	UPI IPO block functionality is not supported by your bank.
		MP6	Your UPI application does not IPO UPI transaction
	UO0	-	UPI IPO block functionality is not supported by your bank.
	UN8	-	UPI IPO block functionality is not supported by your bank.
	UB7	-	UPI IPO block functionality is not supported by your bank.
	UN9	-	UPI IPO block functionality is not supported by your bank.
21	UM8	ZM	Incorrect UPI PIN entered. Please re-initiate and enter the correct UPI PIN
		IC	DEBIT AMOUNT IS NOT BLOCKED FOR THE CUSTOMER
		VA	The UPI block has been successfully removed
		Z6	Have entered the incorrect UPI PIN multiple times. Please reset your PIN and try.
		Z7	Transaction frequency limit exceeded as set by remitting member
		Z8	Transaction limit exceeded as allowed by your bank. Please check to your bank.
		Z9	Sufficient funds not available in your bank account. Please re-initiate after funding your account.
		ZG	The UPI id is restricted by you. Mandate cannot be created on this UPI Id.
		B3	Transaction not permitted to the account. Please check with your bank.
		VK	Number of mandates allowed on your account has exceeded the limit set by your bank. Please check with your bank.
		VL	Mandate not allowed for this account type as per your bank policy. Please check with your bank.
		VM	This transaction type not supported by your bank. Please check with your bank.
		XH	Account does not exist. Please check with your bank.

		XP	Transaction not permitted to your account. Please check with your bank.
		ZY	Inactive or Dormant account. Transaction not permitted to your account. Please check with your bank
		ZX	Inactive or Dormant account. Transaction not permitted to your account. Please check with your bank
		YE	Remitting account blocked/Frozen. Transaction not permitted to your account. Please check with your bank
		VS	Duplicate mandate request for the same item. Please check with your bank.
		QN	Duplicate mandate request .Please check with your bank.
		IA	Duplicate block fund for mandate request. Please check with your bank.
		XV	Transaction cannot be completed. Please check with your bank.
		AJ	Card details provided is not active. Please check with your bank.
		B1	Registered mobile number linked to the account has been changed. Please check with your bank.
		B2	Your bank account linked with multiple names. Please check with your bank.
		BR	Mobile number registered with multiple customer IDs. Please check with your bank.
		VO	PAYMENT STOPPED BY COURT ORDER. Please check with your bank.
		VP	WITHDRAWAL STOPPED OWING TO DEATH OF ACCOUNT HOLDER. Please check with your bank.
		VQ	WITHDRAWAL STOPPED OWING TO INSOLVENCY OF ACCOUNT. Please check with your bank.
		VU	Mandate has expired. Please check with your bank.
		VR	WITHDRAWAL STOPPED OWING TO LUNACY OF ACCOUNT HOLDER. Please check with your bank.
		ID	Debit amount greater than Blocked amount. Please check with your bank.
		IE	Adequate funds not available in the account. Please re-initiate after funding your account.
		VZ	Payment stopped by attachment order. Please check with your bank.
		IB	Amount has already been revoked. Please check with your bank.
		AM	UPI PIN is not set. Please set your UPI PIN and re-initiate.
		RM	Invalid UPI Pin (Violation of Bank's policy while setting/change PIN). Please check with your bank.
	UM1	QD	Block Mandate has expired. Please check with the bank.
		QC	Block Mandate has been revoked. Please check with the bank.
		QB	Block Mandate is already honoured. Please check with your bank.
		QH	Transaction amount is different from block mandate amount
		QA	Mandate is paused by user. Please check with your bank.

		QK	Mandate request limit has breached. Please check with your bank
		QL	MANDATE DEBIT IS BEYOND the Specified Limit.
		QN	DUPLICATE MANDATE REQUEST.
		QO	THIS MANDATE IS NON revocable.
		QJ	UMN does not exist.
		QS	PAYER PROFILE DOES NOT EXIST (DE REGISTRATION/VPA REMOVED/UPDATED)
		QZ	Mandate modification request has been rejected by the payee/Sponsor bank.
		MM	MANDATE REQUEST IS DECLINED BY the payee/Sponsor Bank
		QY	Mandate modification request has been rejected by the payee/Sponsor bank.
		AM	UPI PIN is not set. Please set your UPI PIN and re-initiate.
22	UM9	-	Transaction is timed out at your bank's end. Please check with your bank and re-initiate after some time.
	UM7	-	Transaction is timed out at your bank's end. Please check with your bank and re-initiate after some time.
	UN0	-	Transaction is timed out at your bank's end. Please check with your bank and re-initiate after some time.
	UN1	-	Transaction is timed out at your bank's end. Please check with your bank and re-initiate after some time.
	UN7	-	Transaction is timed out at your bank's end. Please check with your bank and re-initiate after some time.
	UM0	-	UPI application is not able to respond now. Please re-initiate after some time.
	UM2	-	UPI application is not able to respond now. Please re-initiate after some time.
	UM4	-	UPI application is not able to respond now. Please re-initiate after some time.
	UM5	-	UPI application is not able to respond now. Please re-initiate after some time.
	UM6	-	UPI application is not able to respond now. Please re-initiate after some time.
	UN2	-	UPI application is not able to respond now. Please re-initiate after some time.
	UN3	-	UPI application is not able to respond now. Please re-initiate after some time.
	UN4	-	UPI application is not able to respond now. Please re-initiate after some time.
	UN5	-	UPI application is not able to respond now. Please re-initiate after some time.
	UN6	-	Payee PSP not available
	U66	-	UPI application is not able to respond now. Please re-install the UPI app and re-initiate.
	UA2	-	UPI IPO block functionality is not supported by your bank.

	UH1	-	Your bank is facing some technical issues. Please try after some time.
	UV2	-	Your bank is facing some technical issues. Please try after some time.
	UO1	-	THE REQUEST IS DUPLICATE. Please re-initiate with fresh transaction id.
	UM1	QQ	Mandate cannot be created on this VPA
		QR	EXECUTION DAY AND EXECUTION RULE MISMATCH (PAYER)
		QW	UMN DOES NOT EXIST (PAYEE)
		QU	PAYER ACCOUNT HAS CHANGED (PAYER)
		XB	Your bank is facing some technical issues. Please try after some time.
		XC	Payee bank is facing some technical issues. Please try after some time.
	UM8	IR	Unable to process due to internal exception at Server/CBS/ETC at your banks end. Please try after some time.
		HS	Your bank is facing some technical issues. Please try after some time.
		XY	Your bank is facing some technical issues. Please try after some time.
		XT	Your bank is facing some technical issues. Please try after some time.
		VF	UMN does not exist
		VH	Mandate signature is tampered or corrupt (Remitter)
		VJ	Payer account has changed (Remitter)
		E16	REF.ACNUM MUST BE OF MINLENGTH 1 MAXLENGTH 16
		E17	REF.CODE MUST BE OF LENGTH 4
		E18	REF.IFSC MUST BE OF LENGTH 11
		XF	Your bank is facing some technical issues. Please try after some time.
		ZD	Your bank is facing some technical issues. Please try after some time.
31	UM1	ZA	Transaction Declined by Customer .
		TM	UPI block Collect request is declined.
		QT	Request to modify the mandate modify request is declined by your UPI application.
100	-	-	Block request accepted by client. Payment Successful.