

NPCI/2025-26/ADV/001

September 17, 2025

Subject: Mandate Management – Feature Enhancements in Version 3.0

Dear Members,

In reference to **Circular No. NPCI/2025-26/NACH/003**, we would like to inform you about the upcoming upgrade to the **NACH 3.0 Mandate Management System (MMS)**. This upgrade has been formally communicated to all participating entities, including banks, corporates, and government departments, along with comprehensive implementation guidelines.

The purpose of this advisory is to provide a clear overview of the enhancement of **key features** being introduced as part of migration. These changes are specifically aimed at improving the **mandate search capabilities** and **document access functionalities** within the MMS platform. The enhancements are designed to streamline operations, enhance data security, and align with evolving regulatory and operational standards.

Key Feature Enhancements

1. UMRN-Based Search Functionality

- Mandates, including rejected cases, can now be searched using the Unique Mandate Reference Number (UMRN).
- The search interface remains consistent with the previous version to ensure ease of use.

2. Discontinuation of File Name-Based Search and File Downloads

- The system will no longer support file-wise search or file download options.
 - Users are advised to utilize the UMRN-based search for mandate tracking and retrieval.
- This change is for information security compliance.

3. Mandate Ownership and XML File Retention

- Mandates will continue to be initiated and maintained by sponsor banks and corporates.
- Sponsor banks and corporates will be responsible for processing and storing mandate-related XML files at their end.
- The system will not retain or provide access to download XML files once processed. Retrieval of these files post-processing will not be possible.

This change is for information security compliance

4. Mandate Data Access

- Mandate data will be available for download in Excel or CSV format for reporting and analysis purposes.
- Associated mandate images will remain accessible via the UMRN-based search.

Refer the screenshot sample provided below

Merchandise List

Show 50 entries

Export CSV Clear Filter

UNIQUE	Status	Payment Type	Account Number	Variant	Debtor Bank	Creditor Bank	Creditor Name	Frequency	Fixed Amount	Max Amount	Last Accept Time
XXXXX	REMOVED	DEBIT	NACHA	INDIAN				Monthly			

Showing 1 to 1 of 1 entries

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Merchandise Details

Export CSV

UNIQUE: XXXXXXXX Message Reference: XXXXXXXX Payment Type: DEBIT

Max Amount: XXXXXXXX Min Amount: XXXXXXXX Start Date: XXXXXXXX End Date: XXXXXXXX

Debtor Bank: XXXXXXXX Debtor Account Number: XXXXXXXX Debtor Name: XXXXXXXX

Creditor Bank: XXXXXXXX Creditor Name: XXXXXXXX Creditor Account Number: XXXXXXXX

Frequency: Monthly Fixed Amount: XXXXXXXX Max Amount: XXXXXXXX

Last Accept Time: 2023-10-10 10:30:00

Merchandise Document Images

1. XXXXXXXX

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Effective Date: These changes will be effective from **19 September 2025**.

This upgrade reflects a strategic shift toward a more secure, scalable, and future-ready platform, designed to support higher volumes and ensure compliance with regulatory and operational standards. For any queries or assistance during this transition, please raise them in the **CRM tracker** or connect with your **relationship manager** for further support.

Yours Sincerely,

SD/-

Giridhar G.M
Chief Customer Success