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
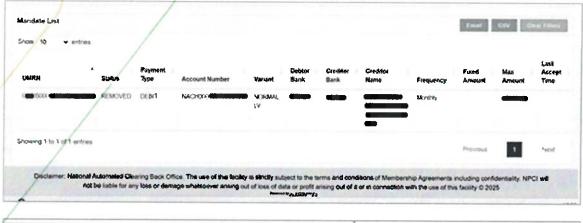
4. **Mandate Data Access**

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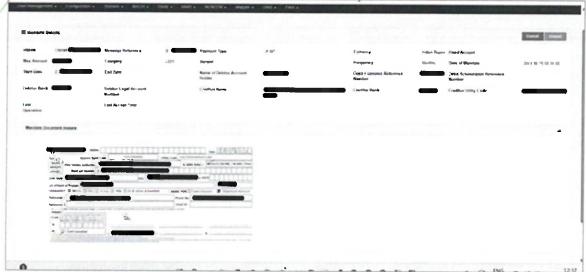   - Associated mandate images will remain accessible via the UMRN-based search.

Refer the screenshot sample provided below

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