

NPCI/UPI/OC No. 119/2021-22

September 17, 2021

To,

**All Member Banks – Unified Payments Interface (UPI)**

Madam / Dear Sir,

**Sub: Advisory on Reconciliation and handling declined/timed out transactions in UPI for One Time Mandate block transaction types**

We refer to NPCI/UPI/OC No 78/2019-2020 dated January 27, 2020 towards 'Reconciliation and handling declined/timed out transactions in UPI for One Time Mandate block transaction types'.

Based on the analysis of disputes/grievances received on mandate transactions, following points to be noted for purpose of reconciliation.

1. One Time mandate was made on the premise that mandate created successfully, should also be executed successfully. But it has been observed that few of the execution transactions are getting declined at the member banks/PSPs end which has resulted hampering the product use cases. We shall be working with the ecosystem as a network and try to handle such scenarios by deemed debit for such declined transactions.
2. Acquiring Bank to ensure that the manual files are shared to NPCI on T+1 where T is the execution/Revoke initiation day of the transactions post the reconciliation. The acquiring bank to share the manual file only after proper 3-Way reconciliation of the transactions from NPCI RAW Files as well as bank Switch and CBS files. Only transaction that are failed to be settled should be the part of the recovery file and there should not be any duplicate cases/already successful/Deemed Debit/Settled/Revoked mandates in the files shared by Acquiring Bank
3. Acquiring Bank to ensure that the execution has to be initiated before the mandate end date. And if any execution which has not been initiated by the bank and the end date of the mandate is expired the acquirer bank should inform the members on the same and take it up with the respective remitter member bank. It will be the responsibility of Acquiring Bank to handle any disputes arising on account of manual execution if any.
4. In case of revoke, file shall have all the revoke failed transactions.
5. In case of any duplicate settlement has happened, it shall be the responsibility of the Acquiring Bank to identify such duplicate transactions and reverse the same to the respective issuer banks through credit adjustments.
6. Post NPCI received the file, the same will be settled accordingly. It will responsibility of Acquiring bank to ensure the correct file shared with NPCI. NPCI will not do any validation in files shared by Acquiring Bank.
7. Post the manual settlement of mandate transactions, it is the responsibility of Acquiring Bank to resolve the dispute arising out of the same, if any.
8. File format to be shared for manual recovery transactions shall contain the following details to issuer Banks.

Sr. No	Fields
1	Creation Date of the Mandate
2	Creation Txn ID
3	RRN
4	Blocked Amount
5	Payer PSP
6	Remitter PSP
7	Beneficiary PSP
8	Payee PSP
9	Mandate End date
10	Execution/Revoke Date
11	Execution/Revoke Txn ID
12	Execution/Revoke RRN
13	Amount to be Debited/Revoked/Partial Debit
14	UMN Number
15	Online Response code
16	Online Error Code
17	Remitter account number
18	Remitter IFSC

Kindly make a note of the above and disseminate the information contained herein to the officials concerned.

For any queries or clarification, please contact the following officials:

Name	E-mail ID	Mobile Number
Sapna Gupta	<a href="mailto:Sapna.gupta@npci.org.in">Sapna.gupta@npci.org.in</a>	7056446590
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Yours faithfully,

**Saiprasad Nabar**  
Chief – Online Product Operations