



UPI 2.0 Mandate Management API Document (P2M)

Prepared by

**Mindgate Solutions Pvt. Ltd
Version: 12.09**

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

API Document

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S No	Revision Date	Revision Description	Release Date
1	-	v10.1 Initial Release	15-Jan-2019
2	11-Sep-2019	v10.2 Change In API	11-Sep-2019
3	03-Mar-2020	v10.3 Addition of New Parameters in the APIs for Recurring Mandate	05-Mar-2020
4	28-May-2020	v10.4 Pause/Unpause API specs added	28-May-2020
5	29-May-2020	v10.5 Pre-Debit Notification and Refund API specs added	29-May-2020
6	23-Jun-2020	v10.6 Added Mandate User Journey. Also clarification given in the definition of each APIs. Added Optional parameters i.e. QR specs, Initiation Mode and for account validation in the Create Mandate API Request.	23-Jun-2020
7	09-Jul-2020	v10.7 Added Financial Call back API	09-Jul-2020
8	27-Jul-2020	v10.8 Added the mandate “status” parameter as PAUSE/UNPAUSE for respective PAUSE/UNPAUSE APIs. Note: It is for Payer Use Only. New Internal Error codes added for API status	27-Jul-2020

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		Added MANDATE_STATUS as another value that can be passed in the parameter ACTION_TYPE for Get Mandate Status API. It is added for fetching the execution status.	
9	24-Sep-2020	v10.9 - As part of enhancement, For execution status, the value has been modified to SUCCESSFUL from the earlier value "COMPLETED" <u>After each successful execution,</u> Till the remaining recurrence count is 1, the execution status will be "SUCCESSFUL" Once the remaining recurrence count is 0, the execution status will become "COMPLETED". - In Pause Mandate API, modified the parameter name "startDate" to "pauseStartDate" & "endDate" to "pauseEndDate" under recurrence tag. Note: It is for Payer use only. - A common service URL end point (resumeSuspendMandate) has been kept for both Pause/Unpause Mandate.	24-Sep-2020
10	09-Nov-2020	v11.0 - Removed parameter "expiry time" from REVOKE Mandate API request. Not required since there is no AFA involved. - Added "expiry time" as an Optional parameter in the Mandate Execution API request. - Added "next recurrence date" as an optional parameter in the Pre-Debit Notification API request.	09-Nov-2020
11	20-Jan-2021	v11.1 Added new Refund API specs	22-Jan-2021
12	04-Mar-2021	v11.2 - wrt to ASPRESENTED FrequencyMade data type changes as STRING in "remRecuCount", "noofdebit" in all APIs wrt to ASPRESENTED Frequency - Added "Amount" in Pre Debit Notification request.	05-Mar-2021

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		Added response code MD627	
13	23-Mar-2021	V11.3 - Added “nextRecurDate” as Mandatory field in Pre- Debit Notification API. - Added NOTE that “nextRecurDate will be a mandatory field for all frequencies”	
14	30-Mar-2021	V11.4 Added two mandatory parameters in Check VPA API “merchantGenre” “onboardingType”	30-Mar-2021
15	26-July-2021	V11.5 Added Error Codes	26-July-2021
16	04-August-2021	V11.6 Added refundDetails, txnId, refundAmt in Refund API Response	04-August-2021
17	11-August-2021	V11.7 Added Error codes	11-August-2021
18	13-August-2021	V11.8 Changed Date Format to ddmmYYYY in Refund API Change Message to Transaction Status in Response of Refund API	13-August-2021
19	23-06-2022	V11.9 In Mandate callback (Non Financial) API a few updates are added regarding Mandate type, RefId, Mandate Status parameters.	23-06-2022
20	12-07-2022	V12.0 Added a new parameter named Sequence number in Pre-Debit Notification API specific to “As-Presented” Mandates	12-07-2022
21	27-07-2022	V12.01 In Mandate callback (Non Financial) API request initiation mode has been added	27-07-2022

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22	08-08-2022	V 12.02 In Mandate History API, "isPauseAllow" tag has been added which is an optional field	08-08-2022
23	21-11-2022	V12.03 Certain parameters in check device API has been made optional and Date format has been corrected in the document for Mandate Status API and Check Device API	21-11-2022
24	06-12-2022	V 12.04 - In GET Mandate Status orgPspRefNo and UMN both have been made mandatory. - In Refund Request, custRefNo and reqDate have been made Mandatory.	06-12-2022
25	24-07-2023	V12.05 6.2 Mandate Create API - Payee MCC Parameter is added in the Create Mandate API (Payee)	24/07/2023
26	18-08-2023	V12.06 6.2 Mandate Create API – Payee Added TPV note in Create Mandate API	18-08-2023
27	19-08-2023	V12.07 6.13 Mandate Call-back – Non-financial Added optional parameter Payer Mobile Number in Mandate Call-back	19-08-2023
28	17-10-2023	V12.08 6.14 Inclusion of Internal Error code & Updated Request & response of Refund mandate	17-10-2023
29	25-10-2023	V12.09 Removed parameter Payer Mobile number in Mandate Call-back & revised description of remark field.	25-10-2023

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1. INTRODUCTION

The purpose of the document is to provide the complete API specifications used as a part of UPI-2.0 Mandate management.

This document describes the parameters used in the APIs with complete description, validations and sample data. The request/response for the same is also added in JSON format.

2. STAKEHOLDERS

Role	Organization	Names
Product Owners	Mindgate Solutions Pvt Ltd	Guhan M

3. ABBREVIATIONS

Terminology	Definition
UPI	Unified Payment Interface
PSP	Payment Service Provider
UMN	Unique mandate number
MM	Mandate Management

4. APPENDIX

- Error Code Sheet:** The internal error codes are given below. NPCI Error & Response Codes will be shared separately.

Sr. No.	Error Code	Error Description
1	MD00	Request Processed Successfully
2	MD200	Mandate Request Pending
3	MD202	Mandate Request Approved
4	MD203	Request has been timed out
5	MD300	Invalid NPCI TxnId
6	MD301	Invalid Payee Name
7	MD302	Invalid Revokeable Flag
8	MD303	Invalid IIN number

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

9	MD304	Same Payer and Payee virtual address can not be allowed for transaction
10	MD305	mandate.recurrence not found
11	MD306	Invalid Mandate Recurrence Pattern
12	MD307	Invalid Mandate Recurrence Rule Type
13	MD308	Invalid Mandate Recurrence Rule value
14	MD309	Invalid Mandate Start Date
15	MD310	Invalid Mandate End Date
16	MD311	Invalid Mandate Amount Rule Type
17	MD312	Invalid Mandate Amount Value
18	MD313	shareToPayee 'N' is applicable only for ONETIME recurrence pattern as well as for PAYER initiated transactions only
19	MD314	Rule type unapplicable for the mentioned frequency
20	MD316	Invalid Mandate Date Rule Type
21	MD317	Invalid Mandate Date Rule Value
22	MD318	Invalid Mandate Start Date Format
23	MD319	Invalid Mandate End Date Format
24	MD320	Mandate Start Date should be greater than present date
25	MD321	Expired Mandate End Date
26	MD322	Invalid Mandate Date Range
27	MD323	Invalid Transaction date: Transaction already done for this Mandate period
28	MD324	onBehalf_Of type is invalid
29	MD325	Mandate Request Expiry time must valid and min 1, Max 6400 mins
30	MD326	Invalid mandate action_type
31	MD327	Invalid Virtual Address
32	MD328	Invalid PSP Reference number and min length 10, max length 35
33	MD329	Duplicate Request(PSP Reference Number must be unique for every request)
34	MD330	Mandate on behalf of is invalid
35	MD331	Invalid Mandate Search Date Range
36	MD332	Invalid Account ID
37	MD333	UMN must be present and max length 32
38	MD334	Duplicate UMN
39	MD335	Invalid Payee Virtual Address
40	MD336	Invalid Payee Beneficiary Account number
41	MD337	Invalid Payee Beneficiary Mobile number
42	MD338	Invalid Payee Beneficiary MMID
43	MD339	Invalid Beneficiary Aadhar number
44	MD340	Payee Block not found

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45	MD341	Ref Url is not valid or proper format. e.g. http://www.yyy.zzz
46	MD342	Invalid Payer Virtual Address
47	MD343	Invalid Cred block
48	MD344	Invalid Transaction date
49	MD345	Invalid Transaction date as per Mandate Recurr rule
50	MD346	Recurrence Amount should not be more than Mandate Amount
51	MD347	Recurrence Amount should not be less than Mandate Amount for Amount Rule:EXACT
52	MD901	Request Payload not in proper format
53	MD902	Crypto error, Unable to decrypt payload
54	MD903	Crypto error, Unable to build payload response
55	MD904	Internal Server Error
56	MD905	PSP not found or configured
57	MD906	Technical issues while processing the request
58	MD907	Invalid PSP ID
59	MD908	Mismatch between PSP ID in wrapper request and encrypted object
60	MD909	Invalid Merchant ID
61	MD910	Mismatch between MID in wrapper request and encrypted object
62	MD911	ShareToPayee must be present and valid
63	MD912	purpose_code must be valid and length of 2
64	MD913	orgPspRefNo must be valid and min length 10, max length 35
65	MD914	Either UMN or orgPspRefNo must be present for mandate status
66	MD915	Unable to post request to NPCI
67	MD500	Merchant not found
68	MD501	Merchant Account details not found or configured
69	MD502	Merchant not allowed on behalf of PAYER
70	MD503	Mandate Obj not found
71	MD504	Minimum Mandate amount value should INR 1.00
72	MD505	Customer account details not found
73	MD506	Customer data not found
74	MD507	No pending request found to approve
75	MD508	No record found for Recurrence Payment
76	MD509	No Mandate data found to Revoke
77	MD510	Mandate is not allowed for Revoke
78	MD511	Invalid Beneficiary IFSC
79	MD512	No Mandate Update data found to Approve
80	MD513	Old Mandate record not found
81	MD514	Mandate Update Request already initiated for Same UMN
82	MD515	No Mandate data found to Modify

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

83	MD520	Mandate status not active for Recurrence Payment
84	MD521	Recurrence Payment is in progress
85	MD522	Recurrence Payment is already completed
86	MD523	VPA is not available for transaction
87	MD524	VPA is available for transaction
88	MD525	VPA is available for transaction
89	MD526	Payee initiated mandate cant be revoked by Payer
90	MD527	Mandate Payee VPA mismatch with request payee VPA
91	MD528	Remarks allowed only alphanumeric, special characters @ and dot(.)
92	MD600	Sign or Verify action_type is invalid
93	MD601	intent_url must be presnt and valid
94	MD602	intent_url not in proper format
95	MD603	Key not found to sign/verify intent. Kinldy contact to service provider
96	MD604	Signature is not valid or Tampered
97	MD615	Only Amount And End Date Can Be Modified
98	MD921	UMN num must be present for notify mandate
99	MD616	Amount has exceeded for Aspresented limit
100	MD617	Mandate Notification Sending Failed As No Recurrence Available For Execution
101	MD618	Invalid account validation parameters while creating mandate
102	MD619	Mandate Operations Not Allowed
103	MD620	Mentioned frequency is unapplicable for Payer
104	MD621	Invalid End date for honoured Mandate
105	MD623	Execution Request Already Initiated
106	MD624	Mandate has expired
107	MD625	Mandate has been revoked
108	MD626	Inavlid Next Recurrence Date For Aspresented Frequency
109	MD627	Execution amount is different than Mandate Notification amount.
110	V101	Invalid Merchant Id.
111	V103	Invalid Transaction Request
112	V104	Invalid Order Id
113	V105	Invalid Order Id Length
114	V106	Invalid Original Order Number
115	V107	Duplicate Original Order Number
116	V108	Invalid Original Ref Number
117	V109	Invalid Original Customer Ref Number
118	V110	Invalid Transaction Remark
119	V111	Invalid Transaction Amount
120	V112	Invalid Transaction Currency Code
121	V113	Invalid Transaction Payment Type
122	V114	Invalid Transaction Type

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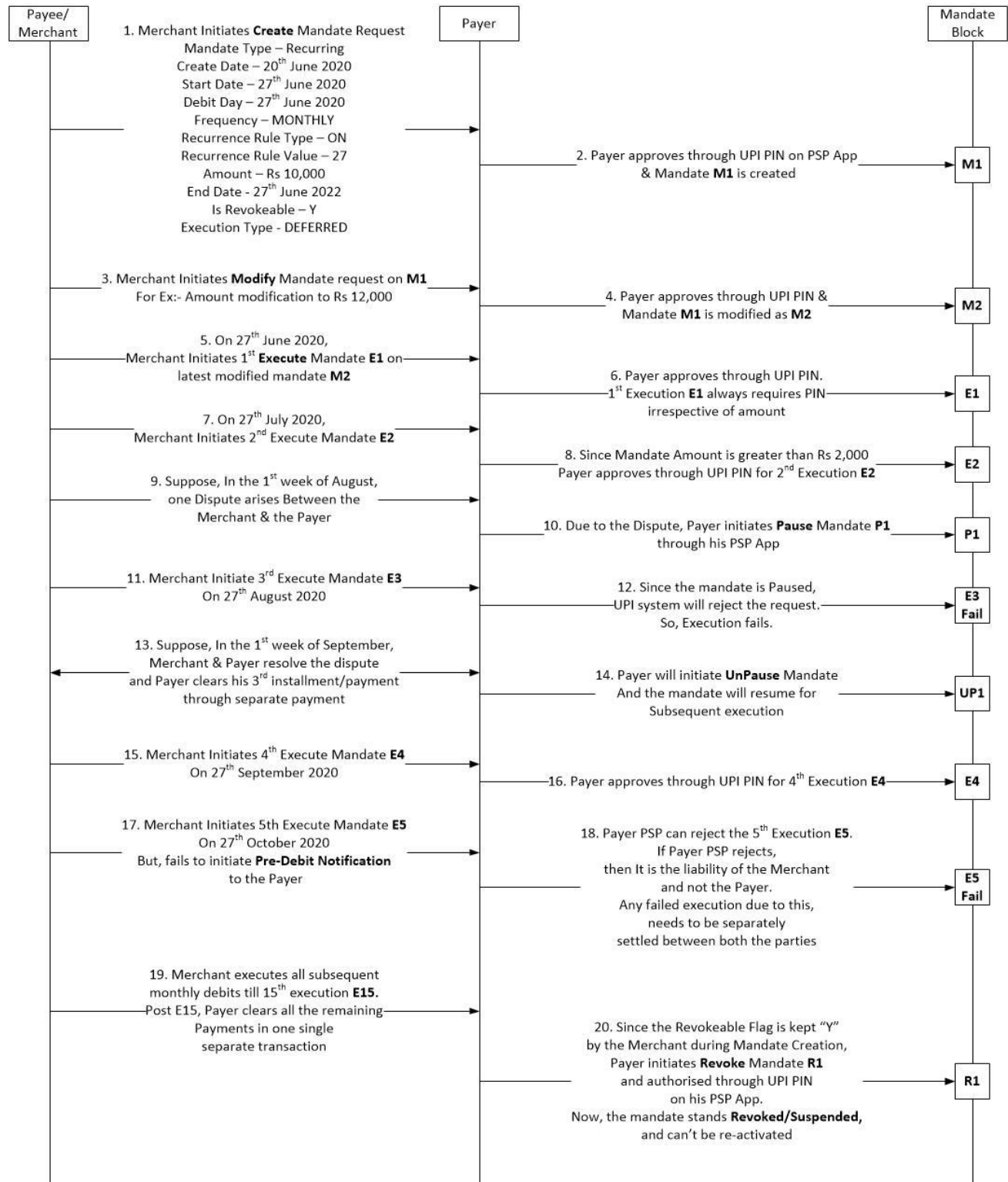
123	V115	Invalid Additional Field
124	V116	Refund Already Processed
125	V117	Refund Amount Mismatch
126	V118	Refund Already In Progress
127	V119	Refund Request Rejected
128	V120	Data does not exists
129	V121	Invalid PgMerchantId/TxnId/CustRefNo/PspRefNo
130	MD632	Mandate Refund Parameters are not proper
131	MD653	Invalid PspRefNo length
132	MD654	Invalid transaction date format
133	MD652	Invalid TxnId length
134	MD655	Invalid PgMerchant length
135	MD656	Umn should not contain any special characters
136	MD664	Invalid sequence Number

INTERNAL ERROR CODE :

Sr. No.	Error Code	Error Description
1	MC01	Invalid Request
2	MC02	Merchant not found
3	MC03	Inactive Merchant
4	MC04	Validation Error
5	MC05	Technical Error
6	MC06	Time Out
7	MC07	Cancelled by user
8	MC08	Customer Already Registered
9	MC09	Device not registered

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

5. MANDATE USER JOURNEY



Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6. UPI 2.0 API SPECIFICATIONS

6.1 Check VPA

This API enables to check availability of Virtual Payment Address and used to check the existence of VPA during transactions. This API will be called, when user enters the VPA address using PSP app or portal/web API.

API Name	Check VPA API
API Description	Verifies the VPA address
Service URL	https://upitest.mybank.com/upi/mandate/vpaDetails
Request	<pre>{ "requestInfo": { "pgMerchantId": "MYBANK000000000001", "pspRefNo": "MYBANK3D4BCE69E1B645A8A1093CBD214" }, "payeeType": { "virtualAddress": "dummy@mybank" } }</pre>
Response (Success)	<pre>{ "requestInfo": { "pgMerchantId": "MYBANK000000000001", "pspRefNo": "MYBANK3D4BCE69E1B645A8A1093CBD214" }, "payeeType": { "virtualAddress": "chetan4338@abc", "name": "MYBANK TEST CUSTOMER", "merchantInfo": { "code": "5411", "merchantGenre": "ONLINE", "onboardingType": "BANK", "ifsc": "MYBANK00000001", "accType": "CURRENT", "subCode": "5411", "mid": "UPI0000000001", "sid": "5452", "tid": "UPI0000000001", "merchantType": "SMALL", "brand": "UPI TEST MERCHANT", </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre> "legal": "UPI TEST MERCHANT", "franchise": "UPI TEST MERCHANT", "ownershipType": "OTHERS", "iin": "548545", "isVerified": "Y" } }, "status": "S", "statusDesc": "VPA is available for transaction", "errCode": "MD525", "is_vpa_valid": "Y" "maskName": "Google" } </pre>
Response (Failure)	<pre> { "requestInfo": { "pgMerhcnatId": "MYBANK000000000001", "pspRefNo": "MYBANK3D4BCE69E1B645A8A1093CBD214" }, "status": "F", "statusDesc": "Technical issues while processing the request", "errCode": "MD906" } </pre>
Response (timeout)	<pre> { "requestInfo": { "pgMerhcnatId": "MYBANK000000000001", "pspRefNo": "MYBANK3D4BCE69E1B645A8A1093CBD214" }, "status": "T", "statusDesc": "Request has been timed out", "errCode": "MD203" } </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.1.1 Request Parameters

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
1	pgMerchantId	PG merchant ID	Alpha numeric	20	M	MYBANK00000000000001
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	Alpha numeric	35	M	The same will be decided by the bank. Example: - MYBANK012522d1d4d2cd5c2d4c2d457117
3	virtualAddresses	Payer VPA	Alpha Numeric	255	M	Google12123@mybank

6.1.2 Response Parameters

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample data
1	pgMerchantId	PG merchant ID	Alpha numeric	20	M	MYBANK0000000000000001
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	Alpha numeric	35	M	The same will be decided by the bank. Example: - MYBANK012522d1d4d2cd5c2d4c2d457117
3	virtualAddress	Payer VPA or UPI ID	String	255	M	dummy4338@mybank
4	name	Payer name	String	100	M	Dummy customer

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample data
5	merchantInfo	Details of merchant	Object	NA	C	If the Payer PSP is live on 2.0 then this info will be populated.
6	code	Merchant code or payer code	String	4	M	5411 If the VPA is person then code will be 0000. For merchant MCC code.
7	ifsc	Merchant or payer IFSC code	String	11	M	MYBANK0000001
8	accType	Merchant or payer account type	String	10	M	CURRENT
9	subCode	Sub category code	String	4	O	5411
10	mid	Merchant ID	String	20	O	UPI000000001
11	sid	Store ID	String	20	O	5452
12	tid	Terminal Identifier	String	20	O	UPI000000001
13	merchantType	Merchant type	String	Fixed	O	LARGE or SMALL
14	brand	Brand name of Merchant	String	99	O	UPI TEST MERCHANT
15	legal	Legal name of Merchant	String	99	O	UPI TEST MERCHANT
16	franchise	Franchise name of Merchant	String	99	O	UPI TEST MERCHANT
17	ownershipType	Ownership type of Merchant	String	Fixed	O	PROPRIETARY, PARTNERSHIP, PRIVATE, PUBLIC, OTHERS;
18	iin	IIN of the account provider	String	6	O	548545

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample data
19	is_vpa_valid	Flag for UPI ID/VPA is valid or not. Y: Valid, N: not valid. Note: If status is "S" then this field value will be populated. If status "F" then there is some technical error and field will not be populated	String	1	M	Y/N Expected: Alphabet
20	status	Status	String	1	M	(S: Success / F: Fail)
21	statusDesc	Status Description	String	50	M	VPA is available for transaction
22	errCode	UPI Switch/NPCI error code	String	6	M	MD202 / UM8 / UM1 / UM9 etc. Expected: Alpha Numeric
23	maskName	Masked Name	String	100	O	Google
24	isVerified	Whether merchants Y: Verified Merchants N: Non verified Merchants	String	1	O	Y
25	merchantGenre	1. Aggregator [or by] 2. Bank	String	20	O	BANK
26	OnboardingType	Onboarded on which platform 1. online 2. offline	String	20	O	ONLINE

6.2 Mandate Create API – Payee

This API allows the payee/merchants to send a create mandate request. Any further payee initiated update/modify request on an already initiated mandate (pending for approval) would result in a separate mandate. Payer can approve any of the Pending Mandate in any order. The latest Approved Mandate will be active.

Note: For UPI Mandate QR/Intent Creation

All UPI Applications should mandatorily scan all the tags present in the QR/Intent (Both Optional or Mandatory) and pass. The values should not be edited by the PSP or the Customer. Only Amount Tag to be editable.

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Note: For TPV cases, when TPV validation fails UPI switch will revoke the Mandate. However, in case due to any technical issue if Mandate revoke is not successful, Merchant should ensure that Mandate execution is not triggered.

API Name	Mandate Create API- Payee
API Description	Create mandate initiated by Payee
Service URL	https://upitest.mybank.com/upi/mandate/createMandate
Request	Content-Type: Application/json <pre> { "requestInfo": { "pgMerchantId": "MYBANK000000002927", "pspRefNo": "MYBANK3PL564Z48DD796K4RUL7AIK3UGYK617" }, "mandate": { "txn_id": "MYBANKH48SOPSUK7S4UDAUKRKYE3GTY31AIR2", "amount": "78", "amt_rule": "EXACT", "recurrence": { "pattern": "MONTHLY", "ruleType": "ON", "ruleValue": "24", "startDate": "24082020", "endDate": "24082021" }, "name": "CREATE Mandate test", "revokeable": "Y", "action_type": "CREATE", "onBehalf_Of": "PAYEE", "expiryTime": "100", "blockFund": "N", "purpose_code": "14", "account_validation": "Y", "mcc": " " }, "payerType": { "virtualAddress": "samreen@mybank", "name": "sam1996", "accountNo": "001002003121" }, "ref_id": "MYBANKEEY6W7LIA24RF6O2S59HUF0RPJFPWXJ", "ref_url": "" }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Response	<pre> { "requestInfo": { "pgMerchantId": "MYBANK000000002927", "pspRefNo": "MYBANK3PL564Z48DD796K4RUL7AIK3UGYK617" }, "status": "S", "statusDesc": "Mandate request initiated successfully", "errCode": "MD200", "mandateDtls": [{ "custRefNo": "023722057186", "requestDate": "24 Aug 2020 10:55 PM", "referenceNumber": "MYBANKEEY6W7LIA24RF6O2S59HUF0RPJFPWXJ", "txnId": "MYBANKH48SOPSUK7S4UDAUKRKYE3GTY31AIR2", "remarks": "CREATE Mandate test", "name": "CREATE Mandate test", "mandateType": "CREATE", "frequency": "MONTHLY", "amount": "78.00", "startDate": "24 Aug 2020", "endDate": "24 Aug 2021", "isRevokeable": "Y", "payerVPA": "samreen@mybank", "payerName": "sam1996", "payeeVPA": "sonysuper@mybank", "payeeName": "Sony Super", "status": "PENDING", "creditIfsc": "MYBANK0002201", "crediAccount": "00993564615950", "noOfDebit": "13", "onBehalf_Of": "PAYEE", "amt_rule": "EXACT", "ruleType": "ON", "ruleValue": "24", "create_date_time": "24 Aug 2020 10:55 PM", "ref_url": "https://www.mybank.co.in", "errCode": "MD200", "payType": "P2M", "show_QR": "N", "purpose_code": "14", "expire_time": "100", </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "mcc": "6211",
    "expiry_date_time": "25 Aug 2020 12:35 AM",
    "message": "MD200",
    "is_verified": "true",
    "blockFund": "N",
    "initiatedBy": "PAYEE",
    "nextRecurDate": "Aug 24, 2020",
    "remRecuCount": "13",
    "prdMobile": "919930465134"
  }
}

```

6.2.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000000000105 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example: - MYBANK4766EA8851A5433581AF335B42BCF64A Expected: Alpha Numeric
3	amount	Mandate Amount	String	19	M	78 Expected: Numeric with 2 decimal
4	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
5	Pattern	Mandate Recurrence Pattern (ONETIME / MONTHLY / WEEKLY / DAILY / QUARTERLY / BIMONTHLY / FORTNIGHTLY / HALFYEARLY / YEARLY / AS PRESENTED	String	20	M	MONTHLY

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
6	ruleType	Recurrence Rule (ON/BEFORE/AFTER) If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory	String	20	C	ON
7	ruleValue	Recurrence Rule (Defines the date/day on which the mandate amount will be debited) <u>For WEEKLY,</u> If the start date (day) = Monday, Rule Value = 1, for Tuesday it is 2.....for Sunday it is 7. <u>For FORTNIGHTLY</u> For Start Date (1 st – 15 th) Rule Value = Start Date For Start Date (16 th – 31 th) Rule Value = Start Date – 15 <u>For MONTHLY and greater than Monthly frequencies</u> Rule Value = Start Date If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleValue is mandatory	String	2	C	24
8	startDate	Mandate start date	String	8	M	24082020 Expected: date format (ddmmyyyy)
9	endDate	Mandate end date	String	8	M	24082021 Expected: date format (ddmmyyyy)

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
10	action_type	Mandate Action type	String	Fixed	M	CREATE
11	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	EXACT
12	revokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate: Y/N	String	1	M	Y
13	name	Mandate Name	String	20	M	CREATE Mandate test Expected: Alphabets and space
14	expiryTime	Expiry Time of the mandate within 72 hrs. and data to be provided in Minutes	String	7	M	100 Expected: Numeric
15	purpose_code	Type of mandate Merchants should not send 01	String	2	O	00-Default (P2P) 01-SEBI 02- AMC 03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate
16	txn_id	Transaction id for the Mandate which is Optional , if value is passed in the request same will be process further	String	35	O	MYBANKE5A07DC1 99CF47B6A15A2A3 7059196C7

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
						Expected: Alphanumeric UUID logic is recommended First 3 Char is Bank Code like MYBANK then UUID
17	payerType	Payer Block	Object	NA	M	"payerType": { }
18	payerType.virtualAddress	Payer VPA/UPI ID	String	255	M	Expected: Alpha Numeric,dots(.),hiphen(-),@nk@mybank
19	payerType.name	Payer Name which will be returned in Check VPA response	String	100	M	sumit Expected: Alpha Numeric
20	payerType.accountNo	Payer Account Number This field to be passed if account_validation flag is Y	String	30	C	001002003121
21	ref_id	Any Ref Id at merchant end same will be sent to NPCI. For example- Consumer Number etc. may be passed by the merchant in the ref_id field.	String	35	O	MYBANK5A304EA42F294FCFA5DF0C08635F2C90 Expected: Alpha Numeric
22	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://www.mybank.co.in Expected: Https Url format and shorten/tiny url is recommended as

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
						length is précised to 35
23	account_validation	This parameter is to validate the account number for mandate creation. This parameter will take care of Third-party Account validation during mandate creation. In case of mismatch of account, Revoke requested will be auto fired.	Alpha	1	O	Y/N
24	mcc	Merchant Category Code	String	4	O	6012
25	blockFund	Whether to block amount? (Y / N) Should be always 'N' for recurring mandate	String	2	O	N

6.2.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000000000105 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request.	String	35	M	The same will be decided by the bank. Example: - MYBANK012522d1d4d2cd5c2d4c2d457117

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

API Document

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
		This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response				Expected: Alpha Numeric
3	Status	API Status: - S: - Success F: - Failure V:- Validation Error	String	1	M	Expected: Alphabets
4	statusDesc	API Status description	String	200	M	Mandate request initiated successfully Expected: Alpha numeric
5	errCode	Error code for API status	String	6	M	MD200 Expected: Alpha Numeric
6	mandateDtls	Mandate Details in Response: If API status ="V" validation error then this block will not be populated	Array	NA	M	"mandateDtls": [{ }]
7	txnId	Transaction ID	String	35	M	MYBANK542de25ds56ad9896ac96cef89475623
8	custRefNo	RRN number of the Mandate	String	12	M	901114348320
9	referenceNumber	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not passed in the request then pspRefNo will be returned	String	35	M	IFPO039F3940343

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
10	errCode	Error code for Mandate Status	String	6	M	MD200
11	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://www.mybank.co.in Expected: Https URL format and shorten/tiny URL is recommended as length is précised to 35
12	requestDate	Mandate Request Date and time	String	50	M	24 Aug 2020 10:55 PM
13	remarks	Mandate Remarks if any	String	50	O	UPI Mandate Expected: alphanumeric, special characters @ and dot(.)
14	Name	Mandate Name	String	20	M	CREATE Mandate test
15	mandateType	Mandate Action Type	String	Fixed	M	CREATE
16	frequency	Mandate Frequency	String	Fixed	M	MONTHLY
17	amount	Mandate Amount	String	19	M	78.00 Expected: Numeric with 2 decimal
18	startDate	Mandate start date	String	11	M	28 Feb 2020 Expected: date format (DD MMM YYYY)
19	endDate	Mandate end date	String	11	M	28 Apr 2020 Expected: date format (DD MMM YYYY)
20	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate:	String	1	M	Y

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
		Y / N				
21	payerVPA	Payer VPA/UPI ID	String	255	M	nk@mybank
22	payerName	Payer Name	String	100	M	Test
23	payeeVPA	Payee VPA/UPI ID	String	255	M	merchanttest@mybank
24	payeeName	Payee Name	String	100	M	Merchant Payments Private Limited
25	Status	Mandate Status : -	String	20	M	PENDING
26	creditIfsc	Beneficiary IFSC	String	11	M	MYBANK0000012
27	crediAccount	Beneficiary Account Number	String	30	M	0050200012103079
28	noOfDebit	No of Debit done	String	10	M	2 (NA when frequency is ASpresented)
29	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYER Expected: Alphabets
30	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	EXACT
31	ruleType	Recurrence Rule (ON/BEFORE/AFTER) If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory	String	20	C	ON
32	ruleValue	Recurrence Rule	String	2	C	24

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
		(Defines the date/day on which the mandate amount will be debited) <u>For WEEKLY,</u> If the start date (day) = Monday, Rule Value = 1, for Tuesday it is 2.....for Sunday it is 7. <u>For FORTNIGHTLY</u> For Start Date (1 st – 15 th) Rule Value = Start Date For Start Date (16 th – 31 th) Rule Value = Start Date – 15 <u>For MONTHLY and greater than Monthly frequencies</u> Rule Value = Start Date If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleValue is mandatory				
33	create_date_time	Mandate Request Date and time	String	50	M	24 Aug 2020 10:55 PM
34	show_QR	Flag for PSP to show QR	String	1	O	Y/N
35	purpose_code	Type of mandate Should be always '14' for Recurring Mandate 00-Default 01-SEBI	String	2	M	14

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
		02- AMC 03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate				
36	mcc	Merchant Category Code	String	4	O	6012
37	message	Message descriptions against errCode	String	100	O	Mandate request initiated successfully
38	is_verified	Merchant is verified at NPCI end	Boolean	Fixed	O	false
39	PayType	Pay Type	String	3	M	P2M
40	blockFund	Whether to block amount? (Y / N) Should be always 'N' for recurring mandate	String	2	O	N
41	expire_time	Expiry Time of the mandate within 72 hrs and data to be provided in Minutes	String	7	M	100 Expected: Numeric
42	expiry_date_time	Mandate Expiry Date and time	String	50	M	25 Aug 2020 12:35 AM
43	initiatedBy	Mandate Initiated By	String	5	M	PAYEE
44	nextRecurDate	Mandate next debit date	String	50	M	Aug 24, 2020

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
45	remRecuCount	Remaining number of debits for the given mandate	string	5	M	2 (NA when frequency is ASpresented)
46	prdMobile	Payer Mobile Number	Number	12	O	919930465134

6.3 Modify / Update Mandate

This API is used by the payee/merchant to update/modify the mandate.

Pre-requisite: Mandate should be active.

API Name	Modify Mandate
API Description	This API is used to modify the existing Mandate
Service URL	https://upitest.mybank.com/upi/mandate/mandateUpdate
Request	<pre>{ "requestInfo": { "pgMerchantId": "MYBANK000000002927", "pspRefNo": "MYBANKURCCYSP8569PFEGY2HXZ0GG9Z8EZC23" }, "mandate": { "txn_id": "MYBANKLC117P0A0TJ3WCWSP7037OPO1ZK327D", "amount": "70", "amt_rule": "EXACT", "recurrence": { "pattern": "MONTHLY", "ruleType": "ON", "ruleValue": "24", "startDate": "24082020", "endDate": "24082021" }, "action_type": "UPDATE", "onBehalf_Of": "PAYEE", "expiryTime": "100", "UMN": "ada3e4cc16e77199e0539f42180ab665@mybank" } }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Response

```
{
  "requestInfo": {
    "pgMerchantId": "MYBANK000000002927",
    "pspRefNo": "MYBANKURCCYSP8569PFEGY2HXZ0GG9Z8EJC23"
  },
  "status": "S",
  "statusDesc": "Mandate update request initiated",
  "errCode": "MD200",
  "mandateDtls": [
    {
      "custRefNo": "023723057188",
      "requestDate": "24 Aug 2020 11:04 PM",
      "referenceNumber":
        "MYBANKEEY6W7LIA24RF6O2S59HUF0RPJFPWXJ",
      "txnId": "MYBANKLC117P0A0TJ3WCWSP7037OPO1ZK327D",
      "remarks": "CREATE Mandate test",
      "name": "CREATE Mandate test",
      "mandateType": "UPDATE",
      "frequency": "MONTHLY",
      "amount": "70.00",
      "startDate": "24 Aug 2020",
      "endDate": "24 Aug 2021",
      "isRevokeable": "Y",
      "payerVPA": "samreen@mybank",
      "payerName": "sam1996",
      "payeeVPA": "sonysuper@mybank",
      "payeeName": "Sony Super",
      "status": "PENDING",
      "creditIfsc": "MYBANK0002201",
      "crediAccount": "00993564615950",
      "noOfDebit": "13",
      "onBehalf_Of": "PAYEE",
      "amt_rule": "EXACT",
      "ruleType": "ON",
      "ruleValue": "24",
      "create_date_time": "24 Aug 2020 11:04 PM",
      "ref_url": "https://www.mybank.co.in",
      "errCode": "MD200",
      "payType": "P2M",
      "show_QR": "N",
      "purpose_code": "14",
      "expire_time": "100",
      "mcc": "6211",
      "expiry_date_time": "25 Aug 2020 12:45 AM",
    }
  ]
}
```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "message": "MD200",
    "is_verified": "true",
    "blockFund": "N",
    "initiatedBy": "PAYEE",
    "nextRecurDate": "Aug 24, 2020",
    "remRecuCount": "13",
    "UMN": "ada3e4cc16e77199e0539f42180ab665@mybank"
    "orgTxnId": "MYBANKH48S0PSUK7S4UDAUKRKYE3GTY31AIR2"
    "prdMobile": "919930465134",
  }
]
}

```

6.3.1 Request Parameters

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK0000000000000001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be depend Bank to Bank. Example: - MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric
3	amount	Mandate Amount	String	19	M	70 Expected: Numeric with 2 decimal
4	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
5	startDate	Mandate start date	String	11	O	24 Aug 2020 Expected: date format (DD MMM YYYY)

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
6	endDate	Mandate end date	String	8	M	24 Aug 2021 Expected: date format (ddmmyyyy)
7	action_type	Mandate Action type	String	Fixed	M	UPDATE
8	expiryTime	Expiry Time of the mandate within 72 hrs and data to be provided in minutes	String	7	M	100 Expected: Numeric
9	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	String	72	M	ada3e4cc16e77199e0539f42180ab665@mybank
10	txn_id	Transaction id for the Mandate which is Optional , if value is passed in the request same will be process further	String	35	O	MYBANK542de25ds56ad9896ac96cef89475623 Expected: Alpha Numeric UUID logic is recommended First 3 Char is Bank Code like MYBANK then UUID
11	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	EXACT
12	pattern	Mandate Recurrence Pattern (ONETIME / MONTHLY / WEEKLY / DAILY / QUARTERLY / BIMONTHLY / FORTNIGHTLY / HALFYEARLY / YEARLY / AS PRESENTED	String	20	M	MONTHLY
13	ruleType	Recurrence Rule (ON/BEFORE/AFTER) If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory	String	20	O (in case of one-time mandate) M (in case of	ON

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
					recurring mandate)	
14	RuleValue	Recurrence Rule (Defines the date/day on which the mandate amount will be debited) <u>For WEEKLY,</u> If the start date (day) = Monday, Rule Value = 1, for Tuesday it is 2.....for Sunday it is 7. <u>For FORTNIGHTLY</u> For Start Date (1st – 15th) Rule Value = Start Date For Start Date (16th – 31th) Rule Value = Start Date – 15 <u>For MONTHLY and greater than Monthly frequencies</u> Rule Value = Start Date	String	2	O (in case of one-time mandate) M (in case of recurring mandate)	24

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.3.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK00000000 00001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example: - MYBANK012522d1 d4d2cd5c2d4c2d4 57117 Expected: Alpha Numeric
3	Status	API Status: - S: - Success F: - Failure V:- Validation Error	String	1	M	Expected: Alphabets
4	statusDesc	API Status description	String	200	M	Mandate modified successfully Expected: Alpha numeric
5	errCode	Error code for API status	String	6	M	MD200
6	mandateDtls	Mandate Details in Response: If API status ="V" validation error then this block will not be populated	Array	NA	M	"mandateDtls": [{ }]
7	txnId	Transaction ID	String	35	M	MYBANK1291A57 88B6145E1966F6A 15308AE966
8	custRefNo	RRN number of the Mandate	String	12	M	005913038918
9	referenceNumber	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not	String	35	M	MYBANK5A304EA 42F294FCFA5DF0C 08635F2C90

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
		passed in the request then pspRefNo will be returned				
10	errCode	Error code for mandate status	String	6	M	MD200 Expected: Alpha Numeric
11	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://www.mybank.co.in Expected: Https URL format and shorten/tiny URL is recommended as length is précised to 35
12	requestDate	Mandate Request Date and time	String	50	M	28 Feb 2020 01:11 PM
13	remarks	Mandate Remarks if any	String	50	O	UPI Mandate Expected: alphanumeric, special characters @ and dot(.)
14	name	Mandate Name	String	20	M	CREATE Mandate test
15	mandateType	Mandate Action Type	String	Fixed	M	UPDATE
16	frequency	Mandate Frequency	String	Fixed	M	MONTHLY
17	amount	Mandate Amount	String	19	M	50.00 Expected: Numeric with 2 decimal
18	startDate	Mandate start date	String	11	M	28 Feb 2020 Expected: date format (DD MMM YYYY)

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
19	endDate	Mandate end date	String	11	M	28 Apr 2020 Expected: date format (DD MMM YYYY)
20	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	String	72	M	M901afa663c64f5abdac77c4d4d41901@mybank
21	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate: Y / N	String	1	M	Y
22	payerVPA	Payer VPA/UPI ID	String	255	M	nk@mybank
23	payerName	Payer Name	String	100	M	Test
24	payeeVPA	Payee VPA/UPI ID	String	255	M	merchanttest@mybank
25	payeeName	Payee Name	String	100	M	Merchant Payments Private Limited
26	Status	Mandate Status : -	String	20	M	PENDING
27	creditIfsc	Beneficiary IFSC	String	11	M	MYBANK0000012
28	crediAccount	Beneficiary Account Number	String	30	M	0050200012103079
29	noOfDebit	No of Debit done : This is for future use	String	10	M	2 (NA when frequency is ASpresented)
30	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
31	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	EXACT

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
32	ruleType	Recurrence Rule (ON/BEFORE/AFTER) If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory	String	20	C	ON
33	RuleValue	Recurrence Rule (Defines the date/day on which the mandate amount will be debited) For WEEKLY, If the start date (day) = Monday, Rule Value = 1, for Tuesday it is 2.....for Sunday it is 7. For FORTNIGHTLY For Start Date (1 st – 15 th) Rule Value = Start Date For Start Date (16 th – 31 th) Rule Value = Start Date – 15 For MONTHLY and greater than Monthly frequencies Rule Value = Start Date	String	2	C	24
34	create_date_time	Mandate Request Date and time	String	50	M	24 Aug 2020 11:04 PM
35	show_QR	Flag for PSP to show QR	String	1	O	N
36	purpose_code	Type of mandate Should be always '14' for Recurring Mandate 00-Default 01-SEBI	String	2	O	14

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
		02- AMC 03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate				
37	Mcc	Merchant Category Code	String	4	O	6211
38	message	Message descriptions against errCode	String	100	O	APPROVED OR COMPLETED SUCCESSFULLY
39	is_verified	Merchant is verified at NPCI end	Boolean	Fixed	O	false
40	payType	P2M	String	3	O	P2M
41	blockFund	Should always be 'N' for recurring mandate	String	2	O	N
42	initiatedBy	Mandate Initiated By	String	5	M	PAYEE
43	nextRecurDate	Mandate next debit date	String	50	M	Aug 24, 2020
44	remRecuCount	Remaining debit count	string	3	M	2 (NA when frequency is ASpresented)

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
45	prdMobile	Payer Mobile Number	Number	12	O	919930465134
46	orgTxnId	Original Transaction ID	String	35	O	MYBANKH48SOPS UK7S4UDAUKRKYE 3GTY31AIR2

6.4 Revoke Mandate

This API is used by the Payee/Merchant to revoke the mandate. For Payee initiated mandate, Merchant/Payee can revoke the mandate without the UPI PIN authentication by the Payer.

Pre-requisite: Mandate should be active.

API Name	Revoke Mandate Payee
API Description	API allows the user to Revoke the mandate.
Service URL	https://upitest.mybank.com/upi/mandate/mandateRevoke
Request	<pre>{ "requestInfo": { "pgMerchantId": "MYBANK000000002927", "pspRefNo": "MYBANK4PHCQH7IP18J0U68F4L4PCZL7HOT2HL" }, "mandate": { "amount": "70", "action_type": "REVOKE", "onBehalf_Of": "PAYEE", "UMN": "ada3e4cc16e77199e0539f42180ab665@mybank" } }</pre>
Response	<pre>{ "requestInfo": { "pgMerchantId": "MYBANK000000002927", "pspRefNo": "MYBANK4PHCQH7IP18J0U68F4L4PCZL7HOT2HL" } }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

},
"status": "S",
"statusDesc": "Mandate has been revoked successfully",
"errCode": "00",
"mandateDtls": [
{
  "custRefNo": "023723057189",
  "requestDate": "24 Aug 2020 11:05 PM",
  "referenceNumber": "MYBANKEEY6W7LIA24RF6O2S59HUF0RPJFPWXJ",
  "txnId": "MYBADA3FD2AA357742BE0539F42180A2470",
  "remarks": "CREATE Mandate test",
  "name": "CREATE Mandate test",
  "mandateType": "REVOKE",
  "frequency": "MONTHLY",
  "amount": "70.00",
  "startDate": "24 Aug 2020",
  "endDate": "24 Aug 2021",
  "isRevokeable": "Y",
  "payerVPA": "samreen@mybank",
  "payerName": "sam1996",
  "payeeVPA": "sonysuper@mybank",
  "payeeName": "Sony Super",
  "status": "REVOKED",
  "creditIfsc": "MYBANK0002201",
  "crediAccount": "00993564615950",
  "noOfDebit": "13",
  "onBehalf_Of": "PAYEE",
  "amt_rule": "EXACT",
  "ruleType": "ON",
  "ruleValue": "24",
  "create_date_time": "24 Aug 2020 11:05 PM",
  "ref_url": "https://www.mybank.co.in",
  "errCode": "00",
  "payType": "P2M",
  "show_QR": "N",
  "purpose_code": "14",
  "mcc": "6211",
  "message": "Transaction Completed Successfully",
  "is_verified": "true",
  "blockFund": "N",
  "initiatedBy": "PAYEE",
  "nextRecurDate": "Aug 24, 2020",
  "remRecuCount": "13",
  "UMN": "ada3e4cc16e77199e0539f42180ab665@mybank"
}

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

  }
  ]
}

```

6.4.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000006002278
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank.
3	mandate.onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
4	mandate.action_type	Mandate Action type	String	Fixed	M	REVOKE
5	mandate.unique_mandate_number	unique mandate number	String	72	M	9f9ed4cfffcc5d6c3e0535db2e20a4395@mybank
6	mandate.amount	Mandate Amount	String	19	O	50.00 Expected: Numeric with 2 decimal

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.4.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000000000105 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example: - MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric
3	status	API Status: - S: - Success F: - Failure V:- Validation Error	String	1	M	Expected: Alphabets
4	statusDesc	API Status description	String	200	M	Mandate has been revoked successfully Expected: Alpha numeric
5	errCode	Error code for API status	String	6	M	00
6	mandateDtls	Mandate Details in Response: If API status = "V" validation error then this block will not be populated	Array	NA	M	"mandateDtls": [{ }]
7	txnId	Transaction ID	String	35	M	MYBANK48C497B69A4D4EA5B17A425F43A15A33

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
8	custRefNo	RRN number of the Mandate	String	12	M	005913038921
9	referenceNumber	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not passed in the request then pspRefNo will be returned	String	35	M	MYBANK5A304EA42F294FCFA5DF0C08635F2C90
10	errCode	Error code for Mandate status	String	6	M	00 Expected: Alpha Numeric
11	mcc	Merchant Category Code	String	4	O	6012
12	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://www.mybank.co.in Expected: Https URL format and shorten/tiny URL is recommended as length is précised to 35
13	requestDate	Mandate Request Date and time	String	50	M	28 Feb 2020 01:16 PM
13	remarks	Mandate Remarks if any	String	50	O	UPI Mandate Expected: alphanumeric, special characters @ and dot(.)
14	name	Mandate Name	String	20	M	CREATE Mandate test
15	mandateType	Mandate Action Type	String	Fixed	M	REVOKE

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
16	frequency	Mandate Frequency	String	Fixed	M	MONTHLY
17	amount	Mandate Amount	String	19	M	50.00 Expected: Numeric with 2 decimal
18	startDate	Mandate start date	String	11	M	28 Feb 2020 Expected: date format (DD MMM YYYY)
19	endDate	Mandate end date	String	11	M	29 Apr 2020 Expected: date format (DD MMM YYYY)
20	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate: Y / N	String	1	M	Y
21	payerVPA	Payer VPA/UPI ID	String	255	M	nk@mybank
22	payerName	Payer Name	String	100	M	Test
23	payeeVPA	Payee VPA/UPI ID	String	255	M	merchanttest@mybank
24	payeeName	Payee Name	String	100	M	Merchant Payments Private Limited
25	Status	Mandate Status : -	String	20	M	REVOKED
26	message	Message descriptions against errCode	String	100	O	APPROVED OR COMPLETED SUCCESSFULLY
27	is_verified	Merchant is verified at NPCI end	Boolean	Fixed	O	false
28	creditIfsc	Beneficiary IFSC	String	11	M	MYBANK0000012
29	crediAccount	Beneficiary Account Number	String	30	M	0050200012103079

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
30	noOfDebit	No of Debit done : This is for future use	String	10	M	2 (NA when frequency is ASpresented)
31	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYER Expected: Alphabets
32	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	EXACT
33	ruleType	Recurrence Rule (ON/BEFORE/AFTER) If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory	String	20	C	ON
34	RuleValue	Recurrence Rule (Defines the date/day on which the mandate amount will be debited) <u>For WEEKLY,</u> If the start date (day) = Monday, Rule Value = 1, for Tuesday it is 2.....for Sunday it is 7. <u>For FORTNIGHTLY</u> For Start Date (1 st – 15 th) Rule Value = Start Date For Start Date (16 th – 31 th) Rule Value = Start Date – 15 <u>For MONTHLY and greater than Monthly frequencies</u> Rule Value = Start Date	String	2	C	24
35	payType	P2M	String	3	O	P2M

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
36	blockFund	Should always be 'N' for recurring mandate	String	2	O	N
37	create_date_time	Mandate Request Date and time	String	50	M	28 Feb 2020 01:16 PM
38	UMN	Unique Mandate Reference Number	String	72	O	9f9ed4cffcc5d6c3e0535db2e20a4395@mybank
39	show_QR	Flag for PSP to show QR	String	1	O	Y/N
40	purpose_code	Type of mandate Should be always '14' for Recurring Mandate 00-Default 01-SEBI 02- AMC 03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate	String	2	O	14
41	initiatedBy	Mandate Initiated By	String	5	O	PAYEE
42	nextRecurDate	Mandate next debit date	String	50	O	Aug 24, 2020
43	remRecuCount	Remaining number of debits for the given mandate	string	5	O	2 (NA when frequency is ASpresented)

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.5 Pause Mandate (To be used by Payer Only)

This API allows the Payer/User to pause the mandate. One single API can be used to Pause/Unpause the mandate.

Pre-requisite: The mandate should be active.

Disclaimer: It is to be used by Payer only.

API Name	Pause Mandate
API Description	pause mandate initiated by Payer
Service URL	https://upitest.mybank.com/upi/mandate/resumeSuspendMandate
Request	<pre>{ "requestInfo": { "pspld": "1", "pspRefNo": "MYBANK78AB1C8A6654E2C9B2361DBC7716AA4" }, "cred": { "credentialDataCode": "NPCI", "credentialDataKi": "20150822", "credentialDataValue": "Mi4wfGRteXI2djcyTXg0R0hMKzZTNFJxczdIOS9qT0pUdDM0cmhqYS93dmgxL3 FybVN0LzdvsSFZX\nd3ZEdkpTcnYyNGJWtNzhaFNoMHgvQS8rMkM5RnVQcElke EFDVnNzOGhDK05icZRMdVBRd3NqZ0lu\nRXdwRHAvOHdRdjN0WE1VYjJGem1 Mcjd4aFRUbnh3QVFEYnFzMUFOOglmWGZ6ellyRk9SNjJlbnFq\naFNWbGFtbDB 5UjUrVklLVElUWU1sVmJoYThCN0FVV2JQQ1IFTnBGRC9EaVZ5MzZWMUeRmHZ XZi9K\nVzlyZFE2eG03Vzd4U29YdnRmZUFicjBmbVh5bUNYMGJFNDIsK25ENIRi WDVFM2dyV0RUUYndRcmRI\nQ0h5K0F3ZWpLZVp6c2s1K2pHUitSbG9GRjJabms 1VUtKSXdpEdq0VtSjVJTTVqajYrRW9laHdr\nRXhOdz09\n", "credentialSubType": "MPIN", "credentialType": "PIN", }, "deviceInfo":{ "appName": "com.example.demo.qa", "capability": "5200000200010004000639292929292", "deviceId": "354951081075711", "deviceType": "MOB", "geoCode": "19.0911 ,72.9208", "ip": "127.0.0.1", "location": "Mumbai", } }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre> "mobileNo": "917777080854", "os": "Android7.0" }, "mandate": { "action_type": "PAUSE", "onBehalf_Of": "PAYER", "txn_id": "MYBANK3F837BC88DD243EC8E27E9F2EAB5A300", "recurrence": { "pauseEndDate": "31052020", "pauseStartDate": "16052020" }, "UMN": "a5c0b0a3b9a6bb59e0538c3e3588b8d5@mybank" }, "payerType": { "accountId": "7606", "virtualAddress": "sidd@mybank" }, } </pre>
Response	<pre> { "requestInfo": { "pspld": "1", "pspRefNo": "MYBANK78AB1C8A6654E2C9B2361DBC7716AA4" }, "status": "S", "statusDesc": "Mandate pause/unpause success", "errCode": "MD202", "mandateDtls": [//OPTIONAL { "custRefNo": "013714300081", "requestDate": "16 May 2020 02:08 PM", "referenceNumber": "MYBANKEBDEF3C8713D4A32965C3130AE6F5B17", "txnId": "MYBANK3F837BC88DD243EC8E27E9F2EAB5A300", "remarks": "UPI Mandate", "name": "Upi Mandate", "mandateType": "PAUSE", "frequency": "MONTHLY", "amount": "7 9.00", "startDate": "16 May 2020", "endDate": "31 Jul 2020", "UMN": "a5c0b0a3b9a6bb59e0538c3e3588b8d5@mybank", "isRevokeable": "Y", "payerVPA": "sidd@mybank", }] } </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "payerName": "MGSUYHUFKVQ TESTDATAACREATI",
    "payeeVPA": "raj140220@mybank",
    "payeeName": "DFACSNIN MYBANK 0020139360",
    "status": "PAUSE",
    "debitIfsc": "MYBANK0411003",
    "debitAccount": "146167416006",
    "crediAccount": "",
    "noOfDebit": 3,
    "onBehalf_OF": "PAYER",
    "amt_rule": "EXACT",
    "ruleType": "ON",
    "ruleValue": "28",
    "shareToPayee": "Y",
    "create_date_time": "16 May 2020 02:08 PM",
    "errCode": "MD202",
    "respCode": "00",
    "payType": "P2P",
    "show_QR": "N",
    "purpose_code": "14",
    "message": "Transaction successful",
    "blockFund": "N",
    "initiatedBy": "PAYER",
    "nextRecurDate": "May 16, 2020",
    "remRecuCount": 0,
    "pauseStartDate": "May 16, 2020 12:00:00 AM",
    "pauseEndDate": "May 31, 2020 12:00:00 AM"
  }
]
}

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.5.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
1	action_type	Mandate Action type	String	Fixed	M	PAUSE
2	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
3	txn_id	Transaction ID	String	35	M	MYBANK542de25ds56ad9896ac96cef89475623 Expected: Alpha Numeric UUID logic is recommended First 3 Char is Bank Code like MYBANK then UUID
4	pauseEndDate	Mandate Pause End date		20	O	"31052020" Expected: date format (ddmmyyyy)
5	pauseStartDate	Mandate Pause start date		11	O	"16052020" Expected: date format (ddmmyyyy)
6	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	String	72	M	"a5c0b0a3b9a6bb59e0538c3e3588b8d5@mybank"
7	accountId	Payer Account ID of Account Number	String	100	C	"7606"
8	virtualAddress	Payer virtual address	String	255	M	"sidd@mybank"
9	pspld	PSP ID	String	20	M	"1"
10	pspRefNo	Order number or unique reference number at payer/payee end for each request.	String	35	M	"MYBANK78AB1C8A6654E2C9B2361DBC7716AA4"
11	credentialData Code	Data Code	String	10	M	NPCI

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

API Document

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
12	credentialType	NPCI data	String	100	M	PIN
13	credentialSubType	NPCI data	String	100	M	MPIN
14	credentialDataValue	NPCI data	String	300	M	Mi4wfG52eFpQSW5UdIVoM2xRMEFSL2ZOMkVXMkg1ZUFLcktWNGx5UnozWGtnZmx6ekxjZ2kxTFI4\na011CSm5iQkFGTUU1UDJyZGc4am5mTG9yNnVsanY3NmQwUGFmSE1XaDIOSXVISVZtSHdkQjhFSXZY\na2EyZ25wM09HTHpOU3ZWdkFIUFIGV2Nib25aanBKR3VQREhnZExlVVowUDFITJWeWdOMUp6dII0\nTk5iZThiRERVczdQQzZZK0trQnVjRm15VzIWZjVky0psdVpLZ3RWWnp3YWVoOG1ibmVDbkxuZ1NY\nnNIY5NIg4R2JuUzFwNHNTbnI3YTlvNjdiR0FoR01zOHVobjFtL3JR Tkt0cUZjdHZ5MmdmWIRsUmo5\nnVGkrL1FkQ3Zya1pWNXJHTWgyMTJMcUt5QWxQUjdnNFJYZ0FFTUExd3FQbjBTM3dsYktpaDdyWjNK\nnRjhwdz09\n
15	credentialDataCode	NPCI data	String	100	M	NPCI
16	credentialDataKi	NPCI data	String	10	M	20150822

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.5.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
1	pspld	PSP ID	String	20	M	"1"
2	pspRefNo	Order number or unique reference number at payer end for each request.	String	35	M	The same will be decided by the bank. Example: - MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric
3	status	API Status: - S: - Success F: - Failure V:- Validation Error	String	1	M	"S"
4	statusDesc	API Status description	String	200	M	"Mandate pause/unpause 54uccess"
5	errCode	UPI Switch/NPCI error code	String	6	M	MD202 Expected: Alpha Numeric
6	mandateDtls	Mandate Details in Response: If API status ="V" validation error then this block will not be populated	Array	NA	O	"mandateDtls": [{ }]
7	custRefNo	RRN number of the Mandate	String	12	O	901114348320
8	requestDate	Mandate Request Date and time	String	50	O	24 Jul 2019 03:08 PM
9	referenceNumber	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not passed in the request then pspRefNo will be returned	String	35	O	"MYBANKEBDEF3C8713D4A32965C3130AE6F5B17"

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
10	txnId	Transaction ID	String	35	M	MYBANK542de25ds56ad9896ac96cef89475623
11	remarks	Mandate Remarks if any	String	50	O	UPI Mandate Expected: alphanumeric, special characters @ and dot(.)
12	Name	Mandate Name	String	20	O	CREATE Mandate test
13	mandateType	Mandate Action Type	String	Fixed	O	PAUSE
14	frequency	Mandate Frequency	String	Fixed	O	MONTHLY
15	Amount	Mandate Amount	String	19	O	"7 9.00" Expected: Numeric with 2 decimal
16	startDate	Mandate start date	String	11	O	"16 May 2020" Expected: date format (DD MMM YYYY)
17	endDate	Mandate end date	String	11	O	"31 Jul 2020" Expected: date format (DD MMM YYYY)
18	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	String	72	O	"a5c0b0a3b9a6bb59e0538c3e3588b8d5@mybank"
19	isRevokeable	Whether mandate can be revoked by payer for payee initiated mandate: Y / N	String	1	O	Y
20	payerVPA	Payer VPA/UPI ID	String	255	O	"sidd@mybank"
21	payerName	Payer Name	String	100	O	"MGSUYHUFKVQ TESTDATACREATI"
22	payeeVPA	Payee VPA/UPI ID	String	255	O	"raj140220@mybank"
23	payeeName	Payee Name	String	100	O	"DFACSNIN MYBANK 0020139360"

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
24	Status	Mandate Status : -	String	20	M	PAUSE
25	debitIfsc	Remitter IFSC	String	11	O	"MYBANK0411003"
26	debitAccount	Remitter Account Number	String	30	O	"146167416006",
27	crediAccount	Beneficiary Account Number	String	30	O	""
28	noOfDebit	No of Debit done : This is for future use	String	10	O	2 (NA when frequency is ASpresented)
29	onBehalf_Of	Mandate Initiated by	String	Fixed	O	PAYER Expected: Alphabets
30	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	O	EXACT
31	shareToPayee	Whether to be shared to payee (Y/N)	String	1	O	"Y"
32	create_date_time	Mandate Request Date and time	String	50	O	16 May 2019 03:08 PM
33	errCode	UPI Switch/NPCI error code	String	6	O	MD202 Expected: Alpha Numeric
34	respCode	NPCI response code	String	6	O	"00"
35	payType	P2P	String	3	O	P2P
36	purpose_code	Type of mandate Should be always '14' for Recurring Mandate	String	2	O	14

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
		00-Default 01-SEBI 02- AMC 03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate				
37	message	Message descriptions against errCode	String	100	O	"TRANSACTION SUCCESSFUL"
38	blockFund	Whether to block amount? (Y / N) Should be always 'N' for recurring mandate	String	2	O	N
39	initiatedBy	Mandate Initiated By	String	5	O	PAYER
40	nextRecurDate	Mandate next debit date	String	50	O	Mar 16, 2020 12:00:00 AM
41	remRecuCount	Remaining number of debits for the given mandate	string	5	O	2 (NA when frequency is ASpresented)
42	pauseStartDate	Pause mandate start date	String	50	M	"May 16, 2020 12:00:00 AM",
43	pauseEndDate	Pause mandate end date	String	50	M	"May 31, 2020 12:00:00 AM"
44	show_QR	Flag for PSP to show QR	String	1	O	Y/N
45	ruleType	Recurrence Rule (ON/BEFORE/AFTER)	String	20	C	ON

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
		If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory				
46	ruleValue	Recurrence Rule (Defines the date/day on which the mandate amount will be debited) <u>For WEEKLY,</u> If the start date (day) = Monday, Rule Value = 1, for Tuesday it is 2.....for Sunday it is 7. <u>For FORTNIGHTLY</u> For Start Date (1st – 15th) Rule Value = Start Date For Start Date (16th – 31th) Rule Value = Start Date – 15 <u>For MONTHLY and greater than Monthly frequencies</u> Rule Value = Start Date If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleValue is mandatory	String	2	C	28

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.6 Unpause Mandate (To be used by Payer Only)

This API allows the Payer/User to unpause the mandate or resume the paused mandate. One single API can be used to Pause/Unpause the mandate.

Pre-requisite: The mandate should be paused.

Disclaimer: It is to be used by Payer only.

API Name	Unpause Mandate
API Description	Unpause mandate initiated by Payer
Service URL	https://upitest.mybank.com/upi/mandate/resumeSuspendMandate
Request	<pre>{ "addInfo": { "addInfo10": "NA", "addInfo9": "NA" }, "cred": { "credentialDataCode": "NPCI", "credentialDataKi": "20150822", "credentialDataValue": "Mi4wfG91WXhzcUZCMFlod2gxQmZjS2d3YVZVdmRrOVk0SGh0QUlzdmp1Q3I4c GJiUmRZanpqQmtZ\ncDBYbUJ2SXc0M3MwbklulMldJdStDTFhjb2t6T3VrdldNMys zNFpXVWYxdml1RVkyZGVVaEQ1Nlgw\nUG9yWmNzSDdRdHp6YVNGS281SURaV kxxSEVEL09kb3ozTi9QTktxZEJyek9jNWU0YTFyWDF0VUlR\nQzhnQUJuSXIqT0VPTI pTVkROc3dZc2hiM1h0ZEhp3VoSzkxSjdPR2p1bmlTQzF0YUVYaN3YVW1D\NaERR NERPU2VVMVhnZjhkSWdZWnM5QzR3SGFwVHhWeE9HbFIPZiY1MFIObENMTFFI OU9xd1hxdld0\nemZ1T3ZHM000UFNnd2lpcWc5UUtiWVZyZndaUjJ5dy9QWmo0 cnZYRkhIOXpSK1FCaDNVcTViWTIV\nRnJZUT09\n", "credentialSubType": "MPIN", "credentialType": "PIN", }, "deviceInfo": { "androidId": "64c5b2c601821dc0", "appName": "com.mgs.mybankpsp.qa", "capability": "5200000200010004000639292929292", "deviceId": "866085039927946", "deviceType": "MOB", "geoCode": "19.0911,72.9208", "ip": "192.168.1.25", "location": "Mumbai", "mobileNo": "919930465134", } }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre> "os": "Android8.1.0", "regId": "NA", "relayButton": "QLdUzoW058IyZzxBr2MrV6U+5WA=", "selectedSimSlot": 0, "simId": "8991200050638453550", "wifiMac": "02:00:00:00:00:00" }, "expiryTime": 0, "mandate": { "action_type": "UNPAUSE", "expiryTime": 0, "onBehalf_Of": "PAYER", "txn_id": "MYBANK035CDF5B223C4854A07924769B", "org_txn_id": "MYBANK4HASUJ447HA2QJ3WWI5PLAFYUAROF3G", "UMN": "ada4a2733fa304eae0539f42180a1fa3@mybank" }, "payerType": { "accountId": "27733", "virtualAddress": "samreen@mybank" }, "requestInfo": { "pspld": "1", "pspRefNo": "MYBANK405C38EDCBF94B3BB321E66435" }, "upiTransRefNo": 0 } </pre>
Response	<pre> { "requestInfo": { "pspld": "1", "pspRefNo": "MYBANK405C38EDCBF94B3BB321E66435" }, "status": "S", "statusDesc": "Mandate unpause success", "errCode": "MD202", "mandateDtls": [{ "custRefNo": "023723057192", "requestDate": "24 Aug 2020 11:50 PM", "referenceNumber": "MYBANK9JXZW9U0IFXHZH00744G77P5HDRKZX1", "txnId": "MYBANK035CDF5B223C4854A07924769B", "remarks": "CREATE Mandate test", "name": "CREATE Mandate test", "mandateType": "UNPAUSE", "frequency": "MONTHLY", </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "amount": "20.00",
    "startDate": "24 Aug 2020",
    "endDate": "24 Aug 2021",
    "UMN": "ada4a2733fa304eae0539f42180a1fa3@mybank",
    "isRevokeable": "Y",
    "payerVPA": "samreen@mybank",
    "payerName": "sam1996",
    "payeeVPA": "sonysuper@mybank",
    "payeeName": "Sony Super",
    "status": "UNPAUSE",
    "debitIfsc": "MYBANK0000018",
    "debitAccount": "158097840416",
    "creditIfsc": "MYBANK0002201",
    "crediAccount": "00993564615950",
    "noOfDebit": 13,
    "onBehalf_Of": "PAYER",
    "amt_rule": "EXACT",
    "ruleType": "ON",
    "ruleValue": "24",
    "create_date_time": "24 Aug 2020 11:50 PM",
    "ref_url": "https://www.mybank.co.in",
    "errCode": "MD202",
    "respCode": "00",
    "payType": "P2M",
    "show_QR": "N",
    "purpose_code": "14",
    "expire_time": "100",
    "mcc": "6211",
    "expiry_date_time": "25 Aug 2020 01:30 AM",
    "message": "Transaction Completed Successfully",
    "is_verified": true,
    "blockFund": "N",
    "initiatedBy": "PAYER",
    "nextRecurDate": "Oct 24, 2020",
    "remRecuCount": 12,
    "isPause": "Y",
    "pauseStartDate": "Aug 24, 2020 12:00:00 AM",
    "pauseEndDate": "Sep 24, 2020 12:00:00 AM",
    "prdMobile": "919930465134",
    "orgTxnId": "MYBANK4HASUJ447HA2QJ3WWI5PLAFYUAROF3G"
  }
}

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.6.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
1	action_type	Mandate Action type	String	Fixed	M	UNPAUSE
2	onBehalf_Of	Mandate Initiated by	String	Fixed	M	"PAYER"
3	txn_id	Transaction id	String	35	M	"MYBANKB49417BEAF5E463FABF6A9FA7F"
4	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	String	72	M	"a5981f3269a53dcee0539f42180a8fe3@mybank"
5	accountId	Payer Account ID of account Number	String	100	C	"25730"
6	virtualAddress	Customer virtual address	String	255	M	"priya@mybank"
7	pspld	PSP ID	String	20	M	"1"
8	pspRefNo	Order number or unique reference number at payer/payee end for each request.	String	35	M	"MYBANKBDDF21D4A6CB4E8ABBF9298B75"
9	credentialDataCode	Data Code	String	10	M	NPCI
10	credentialType	NPCI data	String	100	M	PIN
11	credentialSubType	NPCI data	String	100	M	MPIN

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
12	credentialDataValue	NPCI data	String	300	M	Mi4wfG52eFpQSW5UdIVoM2xRMEFSL2ZOMkVXMkg1ZUFLcktWNGx5UnozWGtnZmx6ekxjZ2kxTFI4\na01CSm5iQkFGTUU1UDJyZGc4am5mTG9yNnVsanY3NmQwUGFmSE1XaDIOXVISVZtSHdkQjhFSXZY\na2EyZ25wM09HTHpOU3ZWdkFIUFIGV2Nib25aanBKR3VQREhnZExIVVowUDFITJWeWdOMUp6dII0\nTk5iZThiRERVczdQQzZZK0trQnVjRm15VzIWZjVky0psdVpLZ3RWwnp3YWVoOG1ibmVDbkxuZ1NY\nNIY5NIlg4R2JuUzFwNHNTbnl3YTIvNjdiR0FoR01zOHVobjFtL3JRTkt0cUZJdHZ5MmdmWIRsUmo5\nVGkrL1FkQ3Zya1pWNXJHTWgyMTJMcUt5QWxQUjdnNFJYZ0FFTUExd3FQbjBTM3dsYktpaDdyWjNK\nnRjhwdz09\n
13	credentialDataCode	NPCI data	String	100	M	NPCI
14	credentialDataKey	NPCI data	String	10	M	20150822

6.6.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
1	pspld	PSP ID	String	20	M	"1"
2	pspRefNo	Order number or unique reference number at payer/payee end for each request.	String	35	M	The same will be decided by the bank. Example: - "MYBANKBDDF21D4A6CB4E8ABBF9298B75" Expected: Alpha Numeric

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
3	status	API Status: - S: - Success F: - Failure V:- Validation Error	String	1	M	"S"
4	statusDesc	API Status description	String	200	M	"Mandate pause/unpause 64uccess"
5	errCode	UPI Switch/NPCI error code	String	6	M	MD202 Expected: Alpha Numeric
6	mandateDtIs	Mandate Details in Response: If API status ="V" validation error then this block will not be populated	Array	NA	O	"mandateDtIs": [{ }]
7	custRefNo	RRN number of the Mandate	String	12	O	"013516048083"
8	requestDate	Mandate Request Date and time	String	50	O	14 May 2019 04:07 PM
9	referenceNumber	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not passed in the request then pspRefNo will be returned	String	35	O	"MYBANK289FE5476BD0 47A79A8BBBD7F5"
10	txnId	Transaction ID	String	35	O	"MYBANKB49417BEAF5 E463FABF6A9FA7F"
11	remarks	Mandate Remarks if any	String	50	O	UPI Mandate Expected: alphanumeric, special characters @ and dot(.)
12	Name	Mandate Name	String	20	O	UPI Mandate
13	mandateType	Mandate Action Type	String	Fixed	O	UNPAUSE
14	frequency	Mandate Frequency	String	Fixed	O	MONTHLY

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
15	amount	Mandate Amount	String	19	O	"29.00" Expected: Numeric with 2 decimal
16	startDate	Mandate start date	String	11	O	"14 May 2020" Expected: date format (DD MMM YYYY)
17	endDate	Mandate end date	String	11	O	"14 Jun 2020" Expected: date format (DD MMM YYYY)
18	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	String	72	O	"a5981f3269a53dcee0539f42180a8fe3@mybank"
19	isRevokeable	Whether mandate can be revoked by payer for payee initiated mandate: Y / N	String	1	O	Y
20	payerVPA	Payer VPA/UPI ID	String	255	O	priyaa@mybank
21	payerName	Payer Name	String	100	O	PREITY M Zinta
22	payeeVPA	Payee VPA/UPI ID	String	255	O	sam1996@mybank
23	payeeName	Payee Name	String	100	O	ABHISHEK AMITABH BACCHAN
24	Status	Mandate Status : -	String	20	M	UNPAUSE
25	debitIfsc	Remitter IFSC	String	11	O	MYBANK0000020
26	debitAccount	Remitter Account Number	String	30	O	"158968821000",
27	crediAccount	Beneficiary Account Number	String	30	O	""
28	creditIfsc	Beneficiary IFSC	String	11	M	MYBANK0000160

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
29	noOfDebit	No of Debit done : This is for future use	String	10	O	2 (NA when frequency is ASpresented)
30	onBehalf_Of	Mandate Initiated by	String	Fixed	O	PAYER Expected: Alphabets
31	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	O	MAX
32	show_QR	Flag for PSP to show QR	String	1	O	Y/N
33	shareToPayee	Whether to be shared to payee (Y/N)	String	1	O	"Y"
34	create_date_time	Mandate Request Date and time	String	50	O	14 May 2020 04:07 P
35	errCode	UPI Switch/NPCI error code	String	6	O	MD202 Expected: Alpha Numeric
36	respCode	NPCI response code	String	6	O	"00"
37	payType	P2P/ P2M	String	3	O	P2P
38	purpose_code	Type of mandate Should be always '14' for Recurring Mandate 00-Default 01-SEBI 02- AMC 03- Travel 04- Hospitality 05- Hospital	String	2	O	14

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data and Expected Value
		06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate				
39	message	Message descriptions against errCode	String	100	O	"TRANSACTION COMPLETED SUCCESSFUL"
40	blockFund	Whether to block amount? (Y / N) Should be always 'N' for recurring mandate	String	2	O	N
41	initiatedBy	Mandate Initiated By	String	5	O	PAYER
42	nextRecurDate	Mandate next debit date	String	50	O	Oct 24, 2020
43	remRecuCount	Remaining number of debits for the given mandate	string	5	O	2 (NA when frequency is ASpresented)
44	pauseStartDate	Pause mandate start date	String	50	O	Aug 24, 2020 12:00:00 AM
45	pauseEndDate	Pause mandate end date	String	50	O	Sep 24, 2020 12:00:00 AM

6.7 Pre-Debit Notification

This API is used by the payee/merchant to send notification to the Payer 48 hrs before the date of execution.

Pre-requisite: The mandate should be active.

API Name	Mandate Pre Notify
API Description	Notify Mandate
Service URL	https://upitest.mybank.com/upi/mandate/notifyMandate

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Request	<pre>{ "requestInfo": { "pgMerchantId": "MGAT000000000001", "pspRefNo": "MGAC0ECBBBH60B747AC8U0FEDA56728D54A" }, "mandate": { "action_type": "MANDATE_NOTIFY", "onBehalf_Of": "PAYEE", "amount": "78.00", "UMN": "d5d77d9d20f04e5aa4bfb1ec476970b2@mybank", "recurrence": { "nextRecurDate": "05112020", "seqNo": 1 } } }</pre>
Response	<pre>{ "requestInfo": { "pgMerchantId": "MYBANK000000002927", "pspRefNo": "MYBANKUJUAI2CATXAXPT9DO3UCT5OPPHY6GWI" }, "status": "S", "statusDesc": "Request Processed Successfully", "mandateDtls": [{ "custRefNo": "023722057186", "requestDate": "24 Aug 2020 10:56 PM", "referenceNumber": "MYBANKEEY6W7LIA24RF6O2S59HUF0RPJFPWXJ", "txnId": "MYBANKH48SOPSUK7S4UDAUKRKYE3GTY31AIR2", "remarks": "CREATE Mandate test", "name": "CREATE Mandate test", "mandateType": "CREATE", "frequency": "DAILY", "amount": "78.00", "startDate": "24 Aug 2020", "endDate": "26 Aug 2020", "isRevokeable": "Y", "payerVPA": "samreen@mybank", "payerName": "sam1996", "payeeVPA": "sonysuper@mybank", "payeeName": "Sony Super", "status": "ACTIVE", "creditIfsc": "MYBANK0002201", }] }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "crediAccount": "3825D84FF3A093E2DF82D0D9047897FD",
    "noOfDebit": "3",
    "onBehalf_Of": "PAYEE",
    "amt_rule": "EXACT",
    "create_date_time": "24 Aug 2020 10:56 PM",
    "ref_url": "https://www.mybank.co.in",
    "errCode": "null",
    "payType": "P2M",
    "show_QR": "N",
    "purpose_code": "14",
    "mcc": "6211",
    "message": "Mandate Notification Sent Successfully",
    "is_verified": "true",
    "blockFund": "N",
    "initiatedBy": "PAYEE",
    "nextRecurDate": "Aug 24, 2020 12:00:00 AM",
    "remRecuCount": "3",
    "UMN": "ada3e4cc16e77199e0539f42180ab665@mybank",
    "seqNo": 1
  }
]
}

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.7.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000006002278 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example: - MYBANKF5ADA84664F0799 5ACC7F10296110 Expected: Alpha Numeric
3	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
4	action_type	Mandate Action type	String	Fixed	M	MANDATE_NOTIFY
5	amount	Amount Merchant will pass which will be same as Mandate execution amount	String	19	M	"100.00" Expected: Numeric with 2 decimal
6	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	String	72	M	9f9ed4cffcc5d6c3e0535db2e20a4395@mybank
7	nextRecurDate	Next debit date. Applicable for ASPRESENTED frequency. Payee has to pass appropriate value for this to notify the Payer atleast 24 hrs before the mandate execution.	String	8	M	05112020
8	seqNo	Sequence Number of Mandate	Numeric	3	O	1

NOTE: Request parameter i.e. “nextRecurDate” will be mandatory for all Frequencies

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.7.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000006002278
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example: - MYBANKF5ADA84664F079 95ACC7F10296110 Expected: Alpha Numeric
3	status	API Status: - S: - Success F: - Failure V:- Validation Error	String	1	M	"S"
4	statusDesc	API Status description	String	200	M	Request Processed Successfully
5	mandateDtIs	Mandate Details in Response: If API status = "V" validation error then this block will not be populated	Array	NA	M	"mandateDtIs": [{ }]
6	custRefNo	RRN number of the Mandate	String	12	M	913413209615
7	requestDate	Mandate Request Date and time	String	50	M	25 MAY 2020 12:37 PM
8	txnId	Transaction ID	String	35	M	MYBN53ED5B7C0CF248B6 B3495343C31B9B9B
9	remarks	Mandate Remarks if any	String	50	O	UPI Mandate Expected: alphanumeric, special characters @ and dot (.)
10	frequency	Mandate Frequency	String	Fixed	M	MONTHLY

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
11	amount	Mandate Amount	String	19	M	"20.00" Expected: Numeric with 2 decimal
12	startDate	Mandate start date	String	11	M	"25 MAY 2020" Expected: date format (DD MMM YYYY)
13	endDate	Mandate end date	String	11	M	"25 JUL 2020" Expected: date format (DD MMM YYYY)
14	UMN	Unique mandate number for the Mandate which will be returned when Payer approve the mandate	String	72	M	mec5cb6b2b0640caa3d93d190095c002@mybank
15	payerVPA	Payer VPA/UPI ID	String	255	M	testvpa@mybankb
16	payerName	Payer Name	String	100	M	vivek
17	payeeVPA	Payee VPA/UPI ID	String	255	M	india.uber@mybank
18	payeeName	Payee Name	String	100	M	UBER INDIA SYSTEMS PRIVATE LIMITED
19	Status	Mandate Status : -	String	20	M	ACTIVE
20	noOfDebit	No of Debit done : This is for future use	String	10	M	2 (NA when frequency is ASpresented)
21	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
22	message	Message descriptions against errCode	String	Fixed	M	Mandate has been notify successfully
23	payType	P2M	String	3	O	P2M
24	errCode	error code	String	6	M	null

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
25	nextRecurDate	Mandate next debit date	String	50	M	Jun 25, 2020 12:00:00 AM
26	remRecuCount	Remaining number of debits for the given mandate	string	5	M	2 (NA when frequency is ASpresented)
27	referenceNumber	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not passed in the request then pspRefNo will be returned	String	35	O	"MYBANKEBDEF3C8713D4A32965C3130AE6F5B17"
28	name	Mandate Name	String	20	M	ONEPLUS EMI
29	mandateType	Mandate Action Type	String	Fixed	M	CREATE
30	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate	String	1	M	Y/N
31	creditIfsc	Beneficiary IFSC	String	11	M	MYBANK0000160
32	crediAccount	Beneficiary Account Number	String	20	M	1.6012E+12
33	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	MAX/EXACT
34	create_date_time	Mandate Request Date and time	String	50	M	24/07/19 15:08
35	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://mer.invoice.com/api/3ddsfsdg Expected: Https Url format and shorten/tiny url is recommended as length is precised to 35
36	show_QR	Flag for PSP to show QR	String	1	O	Y/N

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
37	purpose_code	Type of mandate Should be always '14' for Recurring Mandate 00-Default 01-SEBI 02- AMC 03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate	String	2	M	14
38	mcc	Merchant Category Code	String	4	O	4121
39	is_verified	Merchant is verified at NPCI end	Boolean	Fixed	O	true/false
40	blockFund	Whether to block amount? (Y / N) Should be always 'N' for recurring mandate	String	2	O	N
41	initiatedBy	Mandate Initiated By	String	5	O	PAYEE
42	seqNo	Sequence Number for Mandates	Numeric	3	O	1

6.8 Refund Mandate

This API will be used by the Merchant to initiate refund to the Payer. Merchant can initiate a refund of one single execution at a time which had taken place before and cannot club multiple execution amounts in a single refund.

Pre-requisite: Mandate should be active and at least one execution should be done successfully. Refund can full refund or partial refund. Based on the amount field in the request, refund will be processed.

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

API Name	Mandate Refund
API Description	Mandate refund initiated by Merchant
Service URL	https://upitest.mybank.com/upi/mandate/mandateRefund
Request	Content-Type: Application/json <pre>{ "requestInfo": { "pgMerchantId": "HDFC000008202337", "pspRefNo": "HDFCBANK862410534745" }, "UMN": "07e9d01af17330bae06310b2e20abdda@hdfcbank", "orgDetails": { "txn_date": "18-10-2023", "pspRefNo": "TEST347", "txn_id": "HDF07FDD64FD63C0D27E06310B2E20A910C", "custRefNo": "329101698462", "reqDate": "18/10/2023 18:16:32" }, "refundAmount": "33.00", "remarks": "Mandate Refund Test" }</pre>
Response	<pre>{ "requestInfo": { "pgMerchantId": "HDFC000008202337", "pspRefNo": "HDFCBANK862410534745" }, "status": "S", "statusDesc": "API Success Response", "errCode": "00", "orgDetails": { "txn_date": "18-10-2023", "custRefNo": "329101698462", "txn_id": "HDF07FDD64FD63C0D27E06310B2E20A910C", "pspRefNo": "TEST347", "reqDate": "18/10/2023 18:16:32" }, "refundDetails": { "custRefNo": "329101698462", "txnId": "HDF07FDD64FD63C0D27E06310B2E20A910C", "requestDate": "Oct 18, 2023 6:23:23 PM", </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre>"remarks": "Mandate Refund Test", "refundAmt": "33.00", "status": "SUCCESS", "message": "Transaction Success", "payType": "P2P" }, "UMN": "07e9d01af17330bae06310b2e20abdda@hdfcbank" }</pre>
--	--

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.8.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000006002278 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example: - MYBANKF5ADA84664F0799 5ACC7F10296110 Expected: Alpha Numeric
3	UMN	Unique Mandate Reference Number	String	72	M	c6b8f842de2f4cdc861a161790539ddd@mgat
4	orgDetails.txn_date	Transaction date of the original transaction for which refund needs to be done	String	50	M	18-10-2023
5	orgDetails.pspRefNo	Original PSP Reference Number or Original Order number for which refund needs to be done.	String	35	M	MYBANK3PL564Z48DD796K4RUL7AIK3UGYK617
6	orgDetails.txnId	Original Transaction ID of the mandate transaction for which refund needs to be done Mandatory if "custRefNo" is Optional Both "txnId" & "custRefNo" cannot be Optional	String	35	C	MYBANKF5ADA84664F07995ACC7F10296111

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
7	orgDetails.custRefNo	RRN number of the mandate transaction for which refund needs to be done Mandatory if "txnId" is Optional Both "txnId" & "custRefNo" cannot be Optional	String	12	M	005913038918
8	reqDate	Refund request date	Date	10	M	17/11/2022 11:00:30
9	orgDetails.refundAmount	Refund Mandate Amount	String	19	M	100.00
10	orgDetails.remarks	Mandate Remarks if any for the refund request	String	50	O	Mandate Refund Test

6.8.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000006002278
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example: - MYBANKF5ADA84664F07 995ACC7F10296110 Expected: Alpha Numeric

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
3	orgDetails.pspRefNo	Original PSP Reference Number or Order number or unique reference number for which refund needs to be done	String	35	M	MYBANK3PL564Z48DD796K4RUL7AIK3UGYK617
4	orgDetails.txn_date	Transaction date of the original transaction for which refund needs to be done	String	50	M	18-10-2023
5	orgDetails.txnId	Original Transaction ID of the mandate for which refund needs to be done	String	35	O	MYBANKF5ADA84664F07995ACC7F10296111
6	orgDetails.custRefNo	RRN number of the Mandate for which refund needs to be done	String	12	M	005913038918
7	errCode	UPI Switch/NPCI error code	String	6	M	00
8	UMN	Unique Mandate Reference Number	String	72	M	c6b8f842de2f4cdc861a161790539ddd@mgat
9	status	API Status: - S: - Success P: - Pending F: - Failure V: - Validation Error	String	1	M	S
10	statusDesc	API Status description	String	200	M	Request Processed Successfully
11	refundDtls	Mandate refund Details in Response: If API status = "V" validation error then this block will not be populated	Array	NA	M	
12	refundDtls.custRefNo	RRN number of the Mandate refund request	String	12	M	" 913413209615 "

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
13	refundDtls.txnId	Transaction ID of the mandate refund transaction	String	35	O	MYBN53ED5B7C0CF248B6B3495343C31B9B9B
14	refundDtls.requestDate	Date and time for the refund transaction	String	50	M	25 MAY 2020 12:37 PM
15	remarks	Mandate Remarks if any	String	50	O	Refund Test
16	refundAmount	Mandate Refund Amount	String	19	M	100.00
17	Status	Mandate Status : - ACTIVE REVOKED SUSPEND PENDING EXPIRED COMPLETED REJECTED EXPIRED	String	20	M	ACTIVE
18	message	Message descriptions against the specific error Code	String	Fixed	M	Mandate Refund Transaction success
19	payType	Transaction type will be always P2P for Refund	String	3	M	P2P

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.9 Get Pending Mandate List

This API will be used by the Payee/Merchant to get all the requests that are initiated by the Payee/Merchant but pending with the Payers for approval.

For Example: Create Mandate request pending for Payer's approval, Modify Mandate request pending for Payer's approval etc.

API Name	PendingMandateList API
API Description	This API allows the user to get all the list of Pending Mandates
Service URL	https://upitest.mybank.com/upi/mandate/pendingMandateList
Request	<pre>{ "requestInfo": { "pgMerchantId": "MGAT000000000001", "pspRefNo": "MGA357849184AF843A79EAA040F042945A1" }, "pagination_config": { "from_date": "26082020", "to_date": "27082020", "from_index": "1", "to_index": "10", "total_records": "" } }</pre>
Response	<pre>{ "requestInfo": { "pgMerchantId": "MGAT000000000001", "pspRefNo": "MGA357849184AF843A79EAA040F042945A1" }, "status": "S", "statusDesc": "Request Processed Successfully", "errCode": "MD00", "mandateDtIs": [{ "gatewayRefNo": "41737", "custRefNo": "024008044856", "requestDate": "27 Aug 2020 08:51 AM", "referenceNumber": "MYBANK0B545CF229034ZC2B3845C20222OSMGS", "txnId": "MYBANK0B545CF229034ZC2B3845RM0582O9kGS", "remarks": "CREATE Mandate test", "name": "CREATE Mandate test", }] }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

"mandateType": "CREATE",
"frequency": "MONTHLY",
"amount": "20.00",
"startDate": "27 Aug 2020",
"endDate": "28 Apr 2021",
"payerVPA": "nk@mybank",
"payerName": "sumit",
"payeeVPA": "mgssit@mgat",
"payeeName": "MGS SIT",
"status": "PENDING",
"noOfDebit": 0,
"onBehalf_Of": "PAYEE",
"amt_rule": "EXACT",
"has_update_authority": "Y",
"account_id": "34660",
"create_date_time": "27 Aug 2020 08:51 AM",
"ref_url": "https://www.mgs.co.in",
"payType": "P2M",
"show_QR": "N",
"is_verified": false
},
{
  "gatewayRefNo": "41736",
  "custRefNo": "024008044856",
  "requestDate": "27 Aug 2020 08:51 AM",
  "referenceNumber":
"MYBANK0B545CF229034ZC2B3845C20222OSMGS",
  "txnId": "MYBANK0B545CF229034ZC2B3845RM0582O9kGS",
  "remarks": "CREATE Mandate test",
  "name": "CREATE Mandate test",
  "mandateType": "CREATE",
  "frequency": "MONTHLY",
  "amount": "20.00",
  "startDate": "27 Aug 2020",
  "endDate": "28 Apr 2021",
  "payerVPA": "nk@mybank",
  "payerName": "sumit",
  "payeeVPA": "mgssit@mgat",
  "payeeName": "MGS SIT",
  "status": "PENDING",
  "noOfDebit": 0,
  "onBehalf_Of": "PAYEE",
  "amt_rule": "EXACT",
  "has_update_authority": "Y",

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre> "account_id": "34660", "create_date_time": "27 Aug 2020 08:51 AM", "ref_url": "https://www.mgs.co.in", "payType": "P2M", "show_QR": "N", "is_verified": false }], "pagination_config": { "from_date": "26082020", "to_date": "27082020", "from_index": "1", "to_index": "10", "total_records": "2" } } </pre>
--	--

6.9.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	1	20	M	MGAT000000000001
2	pspRefNo	PSP Reference Number or Order number or unique2 reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	2	35	M	The same will be decided by the bank. Example: - MGA357849184AF843A79EAA040F042945A1
3	pagination_config	Pagination data for large number of records. If no passed default last 20 records will be returned	4	NA	M	"pagination_config": { }

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
4	pagination_config.from_date	Start date of the data, It is mandate create request date.	5	8	M	Expected: Date format : ddmmyyyy 26082020
5	pagination_config.to_date	End date of the data, it is mandate create request date. End data should not be more than 3 days from start data	6	8	M	Expected: Date format : ddmmyyyy 27082020
6	pagination_config.from_index	Data between from_date and to_date If Total no of records 20 then from_index if 1 and to_index is 10 only 10 records will be fetched Default value is "0"	7	5	M	Expected: Numeric : 1
7	pagination_config.to_index	Data between from_date and to_date If Total no of records 20 then from_index if 1 and to_index is 10, then only 10 records will be fetched. Default value is "0"	8	5	O	Expected: Numeric : 10
8	pagination_config.total_records	Total no of records available between from_date and to_date If value is passed as "0" then pagination will start from beginning	Object	NA	O	"pagination_config": { }
9	pagination_config.total_records	No of total mandate	String	02	O	""

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.9.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK00000000000001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example :- MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric
3	errCode	Internal error code for API status	String	6	M	MD00
4	pagination_config	If parameter is available in request then same will be populated in response	Object	NA	O	"pagination_config": { }
5	pagination_config.from_date	If parameter is available in request then same will be populated in response	String	8	M	Expected: Date format : ddmmyyyy 24072019
6	pagination_config.to_date	If parameter is available in request then same will be populated in response	String	8	M	Expected: Date format : ddmmyyyy 30072019

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
7	pagination_config.from_index	If parameter is available in request then same will be populated in response	String	5	M	Expected: Numeric : 1
8	pagination_config.to_index	If parameter is available in request then same will be populated in response	String	5	M	Expected: Numeric : 10
9	pagination_config.total_records	If parameter is available in request then same will be populated in response	String	5	M	Expected: Numeric : 10
10	status	API Status:- S:- Success F:- Failure V:- Validation Error	String	1	M	Expected: Alphabets
11	statusDesc	API Status description	String	200	M	Expected: Alpha numeric
12	mandateDtls	Mandate Details in Response: If API status ="V","F" then this block will not be populated	Array	NA	M	"mandateDtls": [{ }]
13	txnId	Transaction ID	String	35	M	MYBANK542de25ds56ad9896ac96cef89475623
14	custRefNo	RRN number of the Mandate	String	12	M	024008044856
15	show_QR	Flag for PSP to show QR	String	1	O	N
16	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://mer.invoice.com/upi/3ddsfsdg Expected: Https Url format and shorten/tiny url is recommended as

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
						length is precised to 35
17	requestDate	Mandate Request Date and time	String	50	M	27 Aug 2020 08:51 AM
18	remarks	Mandate Remarks if any	String	50	O	Mandate test Create Expected : alphanumeric, special characters @ and dot(.)
19	name	Mandate Name	String	20	M	Mandate Test
20	mandateType	Mandate Action Type	String	Fixed	M	CREATE
21	frequency	Mandate Frequency	String	Fixed	M	MONTHLY
22	amount	Mandate Amount	String	19	M	200.00 Expected:Numeric with 2 decimal
23	startDate	Mandate start date	String	8	M	24072019 Expected: date format (ddmmyyyy)
24	endDate	Mandate end date	String	8	M	26072019 Expected: date format (ddmmyyyy)
25	payerVPA	Payer VPA/UPI ID	String	255	M	testvpa@mybankb
26	payerName	Payer Name	String	100	M	vivek

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
27	payeeVPA	Payee VPA/UPI ID	String	255	M	india.uber@mybank
28	payeeName	Payee Name	String	100	M	UBER INDIA SYSTEMS PRIVATE LIMITED
29	mandateDtls.status	Mandate Status : - PENDING	String	20	M	PENDING
30	noOfDebit	No of Debit done : This is for future use	String	10	O	2 (NA when frequency is ASpresented)
31	payType	Pay Type	String	3	O	P2M
32	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
33	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	MAX/EXACT
34	create_date_time	Mandate Request Date and time	String	50	M	27 Aug 2020 09:26 AM
35	has_update_authority	Update authority	String	2	O	N
36	is_verified	Merchant is verified at NPCI end	Boolean	Fixed	O	false

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
37	gatewayRefNo	Internal Ref	String	5	O	12345
38	accountId	Payer Account ID of Account Number	String	100	C	34660
39	referenceNumber	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not passed in the request then pspRefNo will be returned	String	35	M	MYBANK0B545CF229 034ZC2B3845C20222 OSMGS

6.10 Mandate History

This API will be used by the Payee/Merchant to get all the active mandates under the merchant id.

For example: All the list of create/modify/revoke etc. requests that are already approved by the Payer and are ACTIVE.

API Name	Mandate History API
API Description	This API allows the user to get all the list of Active Mandates
Service URL	https://upitest.mybank.com/upi/mandate/myMandateList
Request	<pre>{ "requestInfo": { "pgMerchantId": "MGAT000000000001", "pspRefNo": "MGAB006E93032FF48CF968D0DA80C21605A" }, "pagination_config": { "from_date": "26082020", "to_date": "27082020", "from_index": "1", </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre> "to_index": "10", "total_records": "100" } } </pre>
Response	<pre> { "requestInfo": { "pspld": "1", "pspRefNo": "HSB0951ADA881D94A7BB169BD7E9FB6FIN" }, "status": "S", "statusDesc": "Request Processed Successfully", "errCode": "MD00", "mandateDtls": [{ "gatewayRefNo": "42824", "custRefNo": "024708045223", "requestDate": "03 Sep 2020 08:01 AM", "referenceNumber": "HSBD60B83168D4D4B7D85BBE649853BC647", "txnId": "HSBD8903F3F74D84ACF957B9DF75C8DE3C3", "remarks": "Upi Mandate", "name": "Upi Mandate", "frequency": "WEEKLY", "amount": "1.00", "startDate": "03 Sep 2020", "endDate": "30 Nov 2020", "UMN": "071924041e9a44b68d688757ac663366@mgat", "isRevokeable": "Y", "payerVPA": "sidd001@mgat", </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "payerName": "Sidd B",
    "payeeVPA": "vishal001@mgat",
    "payeeName": "Vishal B",
    "status": "EXPIRED",
    "noOfDebit": "0",
    "onBehalf_Of": "PAYEE",
    "amt_rule": "MAX",
    "ruleType": "ON",
    "ruleValue": "4",
    "has_update_authority": "N",
    "shareToPayee": "Y",
    "create_date_time": "03 Sep 2020 08:01 AM",
    "ref_url": "https://www.mgs.co.in",
    "payType": "P2P",
    "show_QR": "Y",
    "message": "Invalid ms value",
    "initiatedBy": "PAYER",
    "nextRecurDate": "Sep 3, 2020 12:00:00 AM",
    "remRecuCount": "13",
    "pauseStartDate": "",
    "pauseEndDate": "",
    "seqNo": 0
  },
  {
    "gatewayRefNo": "42707",
    "custRefNo": "024611045180",
    "requestDate": "02 Sep 2020 11:40 AM",
    "referenceNumber": "MGA6DCF209431674044910DB4376497017A",
  }

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

"txnId": "MGA7202E25E877B4681B61147C97E3FED3E",
"remarks": "test",
"name": "test",
"frequency": "MONTHLY",
"amount": "12.56",
"startDate": "02 Sep 2020",
"endDate": "02 Sep 2021",
"UMN": "50483ee08eee498c9289a6b7d7020a01@mgat",
"isRevokeable": "N",
"payerVPA": "vishal001@mgat",
"payerName": "vishal",
"payeeVPA": "mgssit@mgat",
"payeeName": "MGS SIT",
"status": "EXPIRED",
"noOfDebit": "0",
"onBehalf_Of": "PAYER",
"amt_rule": "MAX",
"ruleType": "ON",
"ruleValue": "2",
"has_update_authority": "N",
"create_date_time": "02 Sep 2020 11:40 AM",
"ref_url": "https://www.mgs.co.in",
"payType": "P2M",
"show_QR": "N",
"mmc": "7322",
"message": "Invalid ms value",
"is_verified": false,
"initiatedBy": "PAYEE",
  
```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

"nextRecurDate": "Oct 2, 2020 12:00:00 AM",

"remRecuCount": "12",

"pauseStartDate": "",

"pauseEndDate": "",

"seqNo": 0,

"isPauseAllow": "N"

},

{

"gatewayRefNo": "42692",

"custRefNo": "024611045177",

"requestDate": "02 Sep 2020 11:17 AM",

"referenceNumber": "MGA6C097A6E45644820BC22009C391C05A9",

"txnId": "MGA9F0628769EF4507BF5A68C1B0C34CCA",

"remarks": "test",

"name": "test",

"frequency": "WEEKLY",

"amount": "10.00",

"startDate": "02 Sep 2020",

"endDate": "30 Sep 2020",

"UMN": "7686fd15a29c44e79338ae369bfdba0d@mgat",

"isRevokeable": "N",

"payerVPA": "vishal001@mgat",

"payerName": "vishal",

"payeeVPA": "mgssit@mgat",

"payeeName": "MGS SIT",

"status": "EXPIRED",

"noOfDebit": "0",

"onBehalf_Of": "PAYER",

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "amt_rule": "EXACT",
    "ruleType": "ON",
    "ruleValue": "3",
    "has_update_authority": "N",
    "create_date_time": "02 Sep 2020 11:17 AM",
    "ref_url": "https://www.mgs.co.in",
    "payType": "P2M",
    "show_QR": "N",
    "mcc": "7322",
    "message": "Invalid ms value",
    "is_verified": false,
    "initiatedBy": "PAYEE",
    "nextRecurDate": "Sep 2, 2020 12:00:00 AM",
    "remRecuCount": "4",
    "pauseStartDate": "",
    "pauseEndDate": "",
    "seqNo": 0,
    "isPauseAllow": "N"
  }
],
"pagination_config": {
  "from_date": "01092020",
  "to_date": "05092020",
  "from_index": "1",
  "to_index": "20",
  "total_records": "20"
}
}

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.10.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK0000000000001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example :- MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric
3	pagination_config	Pagination data for large number of records. If no passed default last 20 records will be returned	Object	NA	O	"pagination_config": { }
4	pagination_config.from_date	Start date of the data, It is mandate create request date.	String	8	M	Expected: Date format : ddmmyyyy 24072019
5	pagination_config.to_date	End date of the data, it is mandate create request date. End data should not be more than 3 days from start data	String	8	M	Expected: Date format : ddmmyyyy 30072019
6	pagination_config.from_index	Data between from_date and to_data If Total no of records 20 then from_index if 1 and to_index is 10 only 10 records will be fetched Default value is "0"	String	5	M	Expected: Numeric : 1

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
7	pagination_config.to_index	Data between from_date and to_date If Total no of records 20 then from_index if 1 and to_index is 10 only 10 records will be fetched. Default value is "0"	String	5	M	Expected:Numeric : 10
8	pagination_config.total_records	Total no of records available between from_date and to_date If value is passed as "0" then pagination will start from beginning	String	5	M	Expected Numeric : 100
9						

6.10.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000000 0000001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example :- MYBANK012522 d1d4d2cd5c2d4c 2d457117 Expected: Alpha Numeric

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
3	pagination_config	If parameter is available in request then same will be populated in response	Object	NA	O	"pagination_config": { }
4	pagination_config.from_date	If parameter is available in request then same will be populated in response	String	8	M	Expected: Date format : ddmmyyyy 24072019
5	pagination_config.to_date	If parameter is available in request then same will be populated in response	String	8	M	Expected: Date format : ddmmyyyy 30072019
6	pagination_config.from_index	If parameter is available in request then same will be populated in response	String	5	M	Expected: Numeric : 1
7	pagination_config.to_index	If parameter is available in request then same will be populated in response	String	5	M	Expected: Numeric : 10
8	pagination_config.total_records	If parameter is available in request then same will be populated in response	String	5	M	Expected: Numeric : 100
9	status	API Status:- S:- Success F:- Failure V:- Validation Error	String	1	M	Expected: Alphabets

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

API Document

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
10	statusDesc	API Status description	String	200	M	Expected: Alpha numeric
11	ErrCode	Internal error code for API status	String	6	M	MD00
12	mandateDtIs	Mandate Details in Response: If API status = "V", "F" then this block will not be populated	Array	NA	M	"mandateDtIs": [{ }]
13	txnId	Transaction ID	String	35	M	MYBANK542de25ds56ad9896ac96cef89475623
14	custRefNo	RRN number of the Mandate	String	12	M	024009044858
15	show_QR	Flag for PSP to show QR	String	1	O	N
16	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://mer.invoice.com/upi/3ddsfsdg Expected: Https Url format and shorten/tiny url is recommended as length is precised to 35
17	requestDate	Mandate Request Date and time	String	50	M	26 Aug 2020 05:25 PM

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
18	remarks	Mandate Remarks if any	String	50	O	Mandate test Create Expected : alphanumeric, special characters @ and dot(.)
19	name	Mandate Name	String	20	M	Mandate Test
20	mandateType	Mandate Action Type	String	Fixed	M	CREATE
21	frequency	Mandate Frequency	String	Fixed	M	MONTHLY
22	amount	Mandate Amount	String	19	M	200.00 Expected: Numeric with 2 decimal
23	startDate	Mandate start date	String	8	M	27 Aug 2020 Expected: date format (ddmmyyyy)
24	endDate	Mandate end date	String	8	M	27 Sep 2020 Expected: date format (ddmmyyyy)
25	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate: Y / N	String	1	M	Y
26	payerVPA	Payer VPA/UPI ID	String	255	M	testvpa@mybank
27	payerName	Payer Name	String	100	M	vivek
28	payeeVPA	Payee VPA/UPI ID	String	255	M	india.uber@mybank

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
29	payeeName	Payee Name	String	100	M	UBER INDIA SYSTEMS PRIVATE LIMITED
30	mandateDtls.status	Mandate Status : - ACTIVE REVOKED PENDING EXPIRED COMPLETED REJECTED PAUSE UNPAUSE	String	20	M	ACTIVE
31	noOfDebit	No of Debit done : This is for future use	String	10	O	2 (NA when frequency is ASpresented)
32	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
33	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	MAX/EXACT
34	ruleType	Recurrence Rule (ON/BEFORE/AFTER) If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory	String	20	C	ON
35	ruleValue	Recurrence Rule (Defines the date/day on which the mandate amount will be debited) For WEEKLY, If the start date (day) = Monday, Rule Value = 1, for	String	2	C	3

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
		Tuesday it is 2.....for Sunday it is 7. <u>For FORTNIGHTLY</u> For Start Date (1st – 15th) Rule Value = Start Date For Start Date (16th – 31th) Rule Value = Start Date – 15 <u>For MONTHLY and greater than Monthly frequencies</u> Rule Value = Start Date If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleValue is mandatory				
36	create_date_time	Mandate Request Date and time	String	50	M	26 Aug 2020 05:25 PM
37	message	Message descriptions against mandate status	String	100	O	Mandate Active
38	is_verified	Merchant is verified at NPCI end	Boolean	Fixed	O	true/false
39	UMN	Unique Mandate Reference Number, if data available value will be populated. Optional for Create Mandate Pending	String	72	O	mec5cb6b2b0640caa3d93d190095c002@mybank
40	has_update_authority	Update authority	String	2	O	N

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
41	payType	Pay Type P2M- Payer to Merchant P2P- User to User	String	3	O	P2M
42	blockFund	Whether to block amount? (Y / N) Should be always 'N' for recurring mandate	String	2	O	N
43	accountId	Payer Account ID of Account Number	String	100	C	34660
44	gatewayRefNo	Internal Ref Number	String	5	O	41680
45	isPauseAllow	Check for whether pause is allowed for the mandate Applicable Values: "Y" : Yes "N" : No	String	2	Optional (Only for MCC 7322)	"Y" : Yes "N" : No

6.11 Get Mandate Status

This API will be used by the Payee/Merchant to get the details of one particular mandate.

API Name	GetMandateHistoryList API
API Description	This API allows the user to get the details of a particular mandate.
Service URL	https://upitest.mybank.com/upi/mandate/mandateStatus
Request	{ "requestInfo": { "pgMerchantId": "MYBANK000006002278", "pspRefNo": "MYBANKF5ADA84664F07995ACC7F10296110" }, "mandate": { "onBehalf_Of": "PAYEE", "action_type": "MANDATE_STATUS", } }

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre> "orgPspRefNo": "PSP012522j1d4dicd5c2d4u2d45741243" "UMN": "mec5cb6b2b0640caa3d93d190095c002@mybank", } } </pre>
Response	<pre> { "requestInfo": { "pgMerchantId": "MYBANK000006002278", "pspRefNo": "MYBANK89F71DB4550546DB973638125887C259" }, "status": "S", "statusDesc": "Request Processed Successfully", "mandateDtls": [{ "custRefNo": "913413209615", "requestDate": "25 Jul 2019 12:37 PM", "txnId": "OBC53ED5B7C0CF248B6B3495343C31B9B9B", "remarks": "UPI Mandate", "mandateType": "CREATE", "frequency": "ONETIME", "amount": "20.00", "startDate": "17/11/2022 11:00:30", "endDate": "19/11/2022 11:00:33", "UMN": "mec5cb6b2b0640caa3d93d190095c002@mybank", "isRevokeable": "N", "payerVPA": "testvpa@mybankb", "payerName": "vivek", "payeeVPA": "india.uber@mybank", "payeeName": "UBER INDIA SYSTEMS PRIVATE LIMITED", "status": "REVOKED", "creditIfsc": "MYBANK0000160", "crediAccount": "01601200021634", "noOfDebit": 0, "onBehalf_Of": "PAYEE", "amt_rule": "MAX", "create_date_time": "25 Jul 2019 12:37 PM", "ref_url": "https://invoice-generator.com/#/2", "show_QR": "N", "purpose_code": "01", "mcc": "4121", "merchantType": "SMALL", "message": "Mandate has been revoked successfully", "is_verified": false, "payType": "P2M", "blockFund": "Y", }] } </pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre> "errCode": "00", "nextRecurDate": "Feb 28, 2020 12:00:00 AM", "remRecuCount": 0 }] }</pre>

6.11.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK00000000000001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example :- MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric
3	mandate	Mandate Block	Object	NA	O	"mandate": {}
4	mandate.action_type	Mandate Action type MANDATE_STATUS: Will give latest meta status TRANSACTION_STATUS: Will give latest execution status	String	Fixed	M	MANDATE_STATUS / TRANSACTION_STATUS
5	orgPspRefNo	Original Order /RefId /tr from qr/intent number which was sent in original request.	String	35	M	PSP012522j1d4dicd5c2d4u2d45741243

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
		It will return mandate operation status. Once mandate status is replaced by latest operation status then old orgPspRefNo data will not be available.				
6	UMN	Unique Mandate Reference Number	String	72	M	mec5cb6b2b0640caa3d93d190095c002@mybank
7	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets

6.11.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK00000000000001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example :- MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric
3	status	API Status:- S:- Success F:- Failure V:- Validation Error	String	1	M	Expected: Alphabets
4	statusDesc	API Status description	String	200	M	Expected: Alpha numeric

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
5	errCode	Error code for API status	String	6	M	MD200 / MD201 / MD202 etc. Expected: Alpha Numeric
6	mandateDtls	Mandate Details in Response: If API status = "V", "F" then this block will not be populated	Array	NA	M	"mandateDtls": [{ }]
7	txnId	Transaction ID as per NPCI format	String	35	M	MYBANK542de25ds56 ad9896ac96cef894756 23
8	custRefNo	RRN number of the Mandate	String	12	M	9.01114E+11
9	errCode	Error code for Mandate Status	String	6	M	MD00/UM8/UM1 Expected: Alpha Numeric
10	show_QR	Flag for PSP to show QR	String	1	O	Y/N
11	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://mer.invoice.com/upi/3ddsfsdg Expected: Https Url format and shorten/tiny url is recommended as length is precised to 35
12	requestDate	Mandate Request Date and time	String	50	M	24/07/19 15:08:36

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
13	remarks	Mandate Remarks if any	String	50	O	Mandate test Create Expected: alphanumeric, special characters @ and dot(.)
14	name	Mandate Name	String	20	O	ONEPLUS EMI
15	mandateType	Mandate Action Type	String	Fixed	M	CREATE
16	frequency	Mandate Frequency	String	Fixed	M	MONTHLY
17	amount	Mandate Amount	String	18,2	M	200.00 Expected: Numeric with 2 decimal
18	startDate	Mandate start date	String	8	M	17/11/2022 11:00:30
19	endDate	Mandate end date	String	8	M	17/11/2022 11:00:30
20	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate: Y:	String	1	M	Y/N
21	payerVPA	Payer VPA/UPI ID	String	255	M	testvpa@mybankb
22	payerName	Payer Name	String	100	M	vivek
23	payeeVPA	Payee VPA/UPI ID	String	255	M	india.uber@mybank

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
24	payeeName	Payee Name	String	100	M	UBER INDIA SYSTEMS PRIVATE LIMITED
25	mandateDtls.status	Mandate Status : - ACTIVE REVOKED PENDING EXPIRED COMPLETED REJECTED PAUSE UNPAUSE	String	20	M	ACTIVE
26	creditIfsc	Beneficiary IFSC	String	11	M	MYBANK0000160
27	crediAccount	Beneficiary Account Number	String	20	M	01601200021634
28	noOfDebit	No of Debit done : This is for future use	String	10	M	2 (NA when frequency is ASpresented)
29	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected:Alphabets
30	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT:Exact amount	String	Fixed	M	MAX/EXACT
31	create_date_time	Mandate Request Date and time	String	50	M	17/11/2022 11:00:30
32	purpose_code	Type of mandate	String	2	O	00-Default 01-SEBI 02- AMC

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
						03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate
33	mcc	Merchant Category Code	String	4	O	4121
34	message	Message descriptions against mandateDts.errCode	String	100	O	Mandate Request Initiated to NPCI
35	is_verified	Merchant is verified at NPCI end	Boolean	Fixed	O	true/false
36	UMN	Unique Mandate Reference Number, If data available value will be populated. Optional for Create Mandate Pending	String	72	O	mec5cb6b2b0640caa3d93d190095c002@mybank
37	errCodeDesc	Description of error	String	100	O	Mandate record not found
38	nextRecurDate	Mandate next debit date	String	50	M	17/11/2022 11:00:30
39	remRecuCount	Remaining number of debits for the given mandate	string	5	M	2 (NA when frequency is ASpresented)
40	merchantType	Merchant Type	String	20	M	SMALL

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.12 Mandate Execution API

API Name	Mandate Execution API
API Description	This API allows the merchant to execute mandate request.
Service URL	https://upitest.mybank.com/upi/mandate/recurrPayment
Request	<pre>{ "requestInfo": { "pgMerchantId": "MGAT000000000002", "pspRefNo": "MGAE0D1D83C25DC41FD80AD89349C00B782" }, "mandate": { "amount": "1999", "UMN": "8738943e69064844b04f21cbd34adfb0@mybank", "action_type": "RECUR_PAY", "onBehalf_Of": "PAYEE", "expiryTime": "900", "recurringSeqNo": 1 }, "remarks": "Execution test" }</pre>
Response	<pre>{ "requestInfo": { "pgMerchantId": "MYBANK000000002927", "pspRefNo": "MYBANKLSG7TC807PXXKUSHKKWOP67QR97D809Y" }, "status": "I", "statusDesc": "Mandate Execution initiated to NPCI", "errCode": "MD200", "mandateDtIs": [{ "custRefNo": "023723057187", "requestDate": "24 Aug 2020 10:56 PM", "referenceNumber": "MYBANKEEY6W7LIA24RF6O2S59HUFORPJPWXJ", "txnId": "MYBADA3FD2AA356742BE0539F42180A2470", "remarks": "CREATE Mandate test", "name": "CREATE Mandate test", "mandateType": "CREATE", "frequency": "MONTHLY", "amount": "78.00", "startDate": "24 Aug 2020", "endDate": "24 Aug 2021", "isRevokeable": "Y", }] }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "payerVPA": "samreen@mybank",
    "payerName": "sam1996",
    "payeeVPA": "sonysuper@mybank",
    "payeeName": "Sony Super",
    "status": "ACTIVE",
    "creditIfsc": "MYBANK0002201",
    "crediAccount": "00993564615950",
    "noOfDebit": "13",
    "onBehalf_Of": "PAYEE",
    "amt_rule": "EXACT",
    "ruleType": "ON",
    "ruleValue": "24",
    "create_date_time": "24 Aug 2020 10:56 PM",
    "ref_url": "https://www.mybank.co.in",
    "errCode": "MD200",
    "payType": "P2M",
    "show_QR": "N",
    "purpose_code": "14",
    "expire_time": "30",
    "mcc": "6211",
    "expiry_date_time": "24 Aug 2020 11:26 PM",
    "message": "MD200",
    "is_verified": "true",
    "initiatedBy": "PAYEE",
    "nextRecurDate": "Aug 24, 2020 12:00:00 AM",
    "remRecuCount": "13",
    "UMN": "ada3e4cc16e77199e0539f42180ab665@mybank"
  }
}

```

6.12.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/ C	Sample Data
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK00000000000001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system	String	35	M	The same will be decided by the bank. Example :- MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
		will dynamically create value and then pass in response. Same PspRefNo/Order number to be sent in merchant execution call back and same will be logged as order number in UPI system.				
3	Mandate	Mandate Action type	Object	NA	O	"mandate": {
4	action_type	Mandate Action type	String	Fixed	M	CREATE / UPDATE / REVOKE / RECUR_PAY / MANDATE_STATUS
5	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
6	UMN	Unique Mandate Reference Number	String	35	M	8738943e69064844b04f21cbd34adfb0@mybank
7	Amount	Mandate Amount	String	18,2	M	50.00 Expected: Numeric with 2 decimal
8	expiryTime	Expiry Time of the mandate within 72 hrs. and data to be provided in Minutes	String	7	O	900 Expected: Numeric
9	Remarks	Mandate Remarks if any	String	50	O	EXECUTION TEST Expected: alphanumeric, special characters @ and dot(.)
10	recurringSeqNo	Sequence Number	Numeric	3	C	Recurring Sequence number is Mandatory for ASPRESENTED Mandate, for the other mandate types, sequence number is optional.

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.12.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK000000000105 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example: - MYBANK012522d1d4d2cd5c2d4c2d457117 Expected: Alpha Numeric
3	Status	API Status: - I:- Initiated	String	1	M	I
4	statusDesc	API Status description	String	200	M	Mandate Execution initiated to NPCI
5	errCode	Error code for API status	String	6	M	MD200 Expected: Alpha Numeric
6	mandateDtIs	Mandate Details in Response: If API status ="V" validation error then this block will not be populated	Array	NA	M	"mandateDtIs": [{ }]
7	txnId	Transaction ID	String	35	M	MYBANK9F9EF6E3683E0F1BE0535DB2E20A338E

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
8	custRefNo	RRN number of the Mandate	String	12	M	005913038923
9	referenceNumber	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not passed in the request then pspRefNo will be returned	String	35	M	MYBANKBEA7A67A473C4F5F863AEC3DA14423E2
10	errCode	Error code for Mandate status	String	6	M	MD202 / UM8 / UM1 Expected: Alpha Numeric
11	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	O	https://mer.invoice.com/upi/3dsfsdg Expected: Https URL format and shorten/tiny URL is recommended as length is précised to 35
12	requestDate	Mandate Request Date and time	String	50	M	28 Feb 2020 01:20 PM
13	Remarks	Mandate Remarks if any	String	50	O	CREATE Mandate test
14	Name	Mandate Name	String	20	M	CREATE Mandate test
15	mandateType	Mandate Action Type	String	Fixed	M	CREATE
16	Frequency	Mandate Frequency	String	Fixed	M	MONTHLY

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
17	Amount	Mandate Amount	String	19	C	78.00 Expected: Numeric with 2 decimal
18	startDate	Mandate start date	String	11	M	24 Aug 2020 Expected: date format (DD MMM YYYY)
19	endDate	Mandate end date	String	11	M	24 Aug 2021 Expected: date format (DD MMM YYYY)
20	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate: Y / N	String	1	M	Y
21	payerVPA	Payer VPA/UPI ID	String	255	M	nk@mybank
22	payerName	Payer Name	String	100	M	Test
23	payeeVPA	Payee VPA/UPI ID	String	255	M	merchanttest@mybank
24	payeeName	Payee Name	String	100	M	Merchant Payments Private Limited
25	Status	Mandate Status : - Note: Once the execution request is approved, After each successful execution, Till the remaining recurrence count is 1, the execution status will be "SUCCESSFUL" Once the remaining recurrence count is 0, the execution status will become "COMPLETED".	String	20	M	ACTIVE
26	creditIfsc	Beneficiary IFSC	String	11	M	MYBANK0000012

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
27	crediAccount	Beneficiary Account Number	String	30	M	0050200012103079
28	noOfDebit	No of Debit done : This is for future use	String	10	M	2 (NA when frequency is ASpresented)
29	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE Expected: Alphabets
30	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT:Exact amount	String	Fixed	M	EXACT
31	ruleType	Recurrence Rule (ON/BEFORE/AFTER) If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleType is mandatory	String	20	C	ON
32	ruleValue	Recurrence Rule (Defines the date/day on which the mandate amount will be debited) <u>For WEEKLY,</u> If the start date (day) = Monday, Rule Value = 1, for Tuesday it is 2.....for Sunday it is 7. <u>For FORTNIGHTLY</u> For Start Date (1 st – 15 th) Rule Value = Start Date For Start Date (16 th – 31 th) Rule Value = Start Date – 15 <u>For MONTHLY and greater than Monthly frequencies</u> Rule Value = Start Date	String	2	C	24

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
		If Pattern is other than ONETIME/AS PRESENTED/DAILY, then ruleValue is mandatory				
33	expire_time	Expiry Time of the mandate within 72 hrs. and data to be provided in Minutes	String	7	M	100 Expected: Numeric
34	expiry_date_time	Mandate Expiry Date and time	String	50	M	28 Feb 2020 03:00 PM
35	create_date_time	Mandate Request Date and time	String	50	M	28 Feb 2020 01:20 PM
36	show_QR	Flag for PSP to show QR	String	1	O	Y/N
37	purpose_code	Type of mandate Should be always '14' for Recurring Mandate 00-Default 01-SEBI 02- AMC 03- Travel 04- Hospitality 05- Hospital 06- Telecom 07- Insurance 08- Education 09- Gifting 10- Others 14- Recurring Mandate	String	2	O	14
38	Mcc	Merchant Category Code	String	4	O	6012

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data and Expected Value
39	Message	Message descriptions against errCode	String	100	O	APPROVED OR COMPLETED SUCCESSFULLY
40	is_verified	Merchant is verified at NPCI end	Boolean	Fixed	O	False
41	payType	P2M	String	3	O	P2M
42	UMN	Unique mandate number	String	35	M	9f8c3a0b775695c7e0535db2e20a063e@mybank
43	nextRecurDate	Mandate next debit date	String	50	M	Aug 24, 2020 12:00:00 AM
44	remRecuCount	Remaining number of debits for the given mandate	string	5	M	2 (NA when frequency is ASpresented)
45	initiatedBy	Mandate Initiated By	String	5	O	PAYEE

6.13 Mandate Call-back – Non financial

API Name	Mandate callback- Non financial
API Description	This API will get the mandate final status through callback.
Service URL	As per merchant callback url (mandate create resp callback) <i>*Remark: Exact URL to be provided during bank integration phase.</i>
Request	<pre>{ "requestInfo": { "pgMerchantId": "MGAT000000000001", "pspRefNo": "MGA58C11BE6101F46AA99818FBF39F0F706" }, "mandateDtls": [{ "custRefNo": "024009044858", "requestDate": "27 Aug 2020 09:25 AM", "RefId": "MGA58C11BE6101F46AA99818FBF39F0F706", }] }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```

    "txnId": "MGA6673417D738B49E58C9F74366C598214",
    "remarks": " Callback Test",
    "name": " Callback Test",
    "mandateType": "CREATE",
    "frequency": "MONTHLY",
    "amount": "27.00",
    "startDate": "27 Aug 2020",
    "endDate": "27 Sep 2020",
    "UMN": "c6b8f842de2f4cdc861a161790539ddd@mgat",
    "payerVPA": "anuj001@mgat",
    "payerName": "anuj",
    "payeeVPA": "mgssit@mgat",
    "payeeName": "MGS SIT",
    "status": "ACTIVE",
    "statusDesc": "Request Processed Successfully",
    "debitIfsc": "MGAT0560004",
    "debitAccount": "001002003124",
    "creditIfsc": "MGAT0400002",
    "crediAccount": "4111111111111111",
    "noOfDebit": 2,
    "onBehalf_Of": "PAYEE",
    "amt_rule": "MAX",
    "has_update_authority": "Y",
    "create_date_time": "27 Aug 2020 09:25 AM",
    "ref_url": "https://www.mgs.co.in",
    "errCode": "00",
    "respCode": "00",
    "payType": "P2M",
    "show_QR": "N",
    "callback_type": "MANDATE_STATUS",
    "purpose_code": "14",
    "initiationMode": "01",
    "merchantType": "SMALL",
    "message": "APPROVED OR COMPLETED SUCCESSFULLY",
    "is_verified": false,
    "blockFund": "N",
    "initiatedBy": "PAYEE",
    "nextRecurDate": "Aug 27, 2020 12:00:00 AM",
    "remRecuCount": 2,
    "pydMobile": "919999900099",
    "orgTxnId": "MGA6673417D738B49E58C9F74366C598214"
  }
]

```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	}
Response	{ "callback_status": "00" }

6.13.1 Request Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
1	pgMerchantId	PG merchant ID	String	20	M	MGAT000000000001 Expected: Alpha Numeric
2	pspRefNo	PSP Reference Number or Order number or unique reference number at merchant end for each request. This will be passed by merchant. If sent blank then UPI system will dynamically create value and then pass in response	String	35	M	The same will be decided by the bank. Example :- MGA58C11BE6101F46AA99 818FBF39F0F706 Expected: Alpha Numeric
3	mandateDtls	Mandate Details	Array	NA	O	"mandateDtls": [
4	custRefNo	RRN number of the Mandate	String	12	M	024009044858
5	requestDate	Mandate Request Date and time	String	50	M	27 Aug 2020 09:25 AM
6	RefId	Reference number of the Mandate which was passed in request parameter ref_id, If ref_id is not passed in the request then pspRefNo will be returned	String	35	M	MGA58C11BE6101F46AA99 818FBF39F0F706

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
7	txnId	Transaction ID	String	35	M	MGA6673417D738B49E58C9F74366C598214
8	remarks	Mandate Remarks if any	String	50	M	Remark field will be in sync with "note" field of ReqMandate. The expected value is payer mobile number starting from 91. Payer mobile number will be passed in remarks field only if it is passed by Payer PSP in "note" field.
9	name	Mandate Name	String	20	M	Callback Test
10	mandateType	Mandate Action Type. mandateType will have the values "CREATE"/"UPDATE"/"REV OKE"	String	Fixed	M	"CREATE"/"UPDATE"/"REV OKE"
11	frequency	Mandate Frequency	String	Fixed	M	MONTHLY
12	amount	Mandate Amount	String	19	M	27.00
13	startDate	Mandate start date	String	8	M	27 Aug 2020
14	endDate	Mandate end date	String	8	M	27 Sep 2020
15	UMN	Unique mandate number	String	35	M	c6b8f842de2f4cdc861a161790539ddd@mgat
16	payerVPA	Payer VPA/UPI ID	String	255	M	anuj001@mgat

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
17	payerName	Payer Name	String	100	M	anuj
18	payeeVPA	Payee VPA/UPI ID	String	255	M	mgssit@mgat
19	payeeName	Payee Name	String	100	M	MGS SIT
20	status	Mandate Status : - ACTIVE REVOKED PENDING COMPLETED REJECTED EXPIRED PAUSE UNPAUSE Mandate Status should return the status based on RefId (reference Number)	String	20	M	ACTIVE
21	statusDesc	API Status description	String	200	M	Request Processed Successfully
22	debitIfsc	Remitter IFSC	String	11	M	MGAT0560004
23	debitAccount	Remitter Account Number	String	20	M	001002003124
24	creditIfsc	Beneficiary IFSC	String	11	M	MGAT0400002
25	crediAccount	Beneficiary Account Number	String	20	M	4111111111111111

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
26	noOfDebit	No of Debit done : This is for future use	String	10	M	2 (NA when frequency is ASpresented)
27	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE
28	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT: Exact amount	String	Fixed	M	MAX
29	has_update_authority	Update Authority	String	1	M	Y
30	create_date_time	Mandate Request Date and time	String	50	M	27 Aug 2020 09:25 AM
31	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	M	https://www.mgs.co.in
32	errCode	Error Code	String	02	M	00
33	respCode	Response Code	String	02	M	00
34	payType	Pay Type P2M	String	03	M	P2M
35	show_QR	Flag for PSP to show QR	String	1	M	N
36	callback_type	Call back Type	String	20	M	MNDATE_STATUS
37	purpose_code	Type of mandate	String	2	M	14
38	initiationMode	Initiation Mode	String	2	O	"01"
39	merchantType	Merchant Type	String	20	M	SMALL

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
40	message	Message	String	50	M	APPROVED OR COMPLETED SUCCESSFULLY
41	is_verified	Verified check	String	5	O	False
42	blockFund	Block Fund flag	String	1	M	N
43	initiatedBy	Mandate Initiated By	String	5	O	PAYEE
44	nextRecurDate	Mandate next debit date	String	50	M	Aug 27, 2020 12:00:00 AM
45	remRecuCount	Remaining number of debits for the given mandate	string	5	M	2 (NA when frequency is ASpresented)
46	pydMobile	Payer Mobile Number	Number	12	O	919999900099
47	orgTxnId	Original Transaction ID	String	35	O	MGA6673417D738B49E58C9F74366C598214

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.13.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
1	callback_status	Callback request received by merchant with status "00".	String	5	M	00 Expected:Alphabet

6.14 Mandate Call-back – Financial

PSP will expose one service to get transaction status after mandate execution.

API Name	Request – Days List API
API Description	This API will return transaction status to PSP/Merchant.
Service URL	https://upitestv2.mybank.com
Request	<pre>{ "requestInfo": { "pgMerchantId": "MGAT000000000001", "pspRefNo": "MGA58C11BE6101F46AA99818FBF39F0F706" }, "mandateDtls": [{ "custRefNo": "024009044860", "requestDate": "27 Aug 2020 09:26 AM", "txnId": "MGA2B2515B2CEF1409C84A4FD4D4EBB9DA6", "remarks": "Callback Test", "name": " Callback Test", "frequency": "MONTHLY", "amount": "27.00", "startDate": "27 Aug 2020", "endDate": "27 Sep 2020", "UMN": "c6b8f842de2f4cdc861a161790539ddd@mgat", "isRevokeable": "Y", "payerVPA": "anuj001@mgat", "payerName": "anuj", "payeeVPA": "mgssit@mgat", "payeeName": "MGS SIT", "status": "SUCCESSFUL", }] }</pre>

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

	<pre> "statusDesc": "Mandate Executed Successfully", "debitIfsc": "MGAT0560004", "debitAccount": "001002003124", "creditIfsc": "MGAT0400002", "crediAccount": "4111111111111111", "noOfDebit": 2, "onBehalf_Of": "PAYEE", "amt_rule": "MAX", "create_date_time": "27 Aug 2020 09:26 AM", "ref_url": "https://www.mgs.co.in", "payType": "P2M", "show_QR": "N", "callback_type": "MANDATE_EXCECUTION", "purpose_code": "14", "merchantType": "SMALL", "message": "Recurrence Payment Success", "is_verified": false, "blockFund": "N", "initiatedBy": "PAYEE", "nextRecurDate": "Sep 27, 2020 12:00:00 AM", "remRecuCount": 1, "pydMobile": "919999900099", "orgTxnId": "MGA6673417D738B49E58C9F74366C598214" }] } </pre>
Response	

6.14.1 Request Parameters

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
1	pgMerchantId	PG merchant ID	String	20	M	MGAT000000000001 Expected:Alpha Numeric
2	pspRefNo	Unique PSP Reference/refId/tr field value from QR/Intent) Number	String	30	M	MGA58C11BE6101 F46AA99818FBF39 F0F706

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

API Document

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
3	mandateDtls	Mandate Details	Array	NA	O	"mandateDtls": [
4	custRefNo	RRN number of the Mandate	String	12	M	024009044860
5	requestDate	Mandate Request Date and time	String	50	M	27 Aug 2020 09:26 AM
6	txnId	Transaction ID	String	35	M	MGA2B2515B2CEF1409C84A4FD4D4EBB9DA6
7	remarks	Mandate Remarks if any	String	50	M	Callback Test
8	name	Mandate Name	String	20	M	Callback Test
9	frequency	Mandate Frequency	String	Fixed	M	MONTHLY
10	amount	Mandate Amount	String	19	M	27.00
11	startDate	Mandate start date	String	8	M	27 Aug 2020
12	endDate	Mandate end date	String	8	M	27 Sep 2020
13	UMN	Unique mandate number	String	35	M	c6b8f842de2f4cdc861a161790539ddd@mgat
14	isRevokeable	Whether mandate can be revoked by payer for payee(Merchant) initiated mandate: Y / N	String	1	M	Y
15	payerVPA	Payer VPA/UPI ID	String	255	M	anuj001@mgat
16	payerName	Payer Name	String	100	M	anuj
17	payeeVPA	Payee VPA/UPI ID	String	255	M	mgssit@mgat

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
18	payeeName	Payee Name	String	100	M	MGS SIT
19	status	Mandate Status : - ACTIVE PENDING SUCCESSFUL COMPLETED REJECTED EXPIRED Note: Once the execution request is approved, After each successful execution, Till the remaining recurrence count is 1, the execution status will be "SUCCESSFUL" Once the remaining recurrence count is 0, the execution status will become "COMPLETED".	String	20	M	SUCCESSFUL
20	statusDesc	API Status description	String	200	M	Mandate Executed Successfully
21	debitIfsc	Remitter IFSC	String	11	M	MGAT0560004
22	debitAccount	Remitter Account Number	String	20	M	001002003124
23	creditIfsc	Beneficiary IFSC	String	11	M	MGAT0400002
24	crediAccount	Beneficiary Account Number	String	20	M	41111111111111111

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
25	noOfDebit	No of Debit done : This is for future use	String	10	M	2 (NA when frequency is ASpresented)
26	onBehalf_Of	Mandate Initiated by	String	Fixed	M	PAYEE
27	amt_rule	Mandate amount rule: MAX: Maximum amount EXACT:Exact amount	String	Fixed	M	MAX
28	create_date_time	Mandate Request Date and time	String	50	M	27 Aug 2020 09:26 AM
29	ref_url	Ref URL for invoice details for mandate which will be shown to Payer	String	35	M	https://www.mgs.co.in
30	payType	Pay Type P2M	String	03	M	P2M
31	show_QR	Flag for PSP to show QR	String	1	M	N
32	callback_type	Call back Type	String	20	M	MANDATE_EXECUTION
33	purpose_code	Type of mandate	String	2	M	14
34	merchantType	Merchant Type	String	20	M	SMALL
35	message	Message	String	50	M	Recurrence Payment Success
36	is_verified	Verified	String	5	O	False
37	blockFund	Block Fund flag	String	1	M	N
38	initiatedBy	Mandate Initiated By	String	5	O	PAYEE
39	nextRecurDate	Mandate next debit date	String	50	M	Sep 27, 2020 12:00:00 AM
40	remRecuCount	Remaining number of debits for the given mandate	string	5	M	2 (NA when frequency is ASpresented)

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample Data
41	pydMobile	Payer Mobile Number	Number	12	O	919999900099
42	orgTxnId	Original Transaction ID	String	35	O	MGA6673417D73 8B49E58C9F74366 C598214

6.14.2 Response Parameter

Sr. No	Fields	Description	Data Type	Max Length	M/O/C	Sample data

6.14 Encrypted Payload Sample

Request	<pre>{ "pgMerchantId": "MYBANK00000000000001", "payload": "F012522d1d4d2cd5c2d4c2d457117HD012522d1d4d2cd5c2d4c2d457117MYBANK012522d1d4d2cd5c2d4c2d457117", "key_data": { "ivToken": "254012522d1d4d2cd5c2d4c2d457117", "keyId": 0 } }</pre>
----------------	---

6.14.1 Request/Response Parameters

Sr. No	Fields	Description	Data Type	Max Length	M/O	Sample Data
1	pgMerchantId	PG merchant ID	String	20	M	MYBANK00000000000001 Expected: Alpha Numeric

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

API Document

2	payload	Encrypted json payload should be populated in this field.	String	2000	M	88EC24F7C1B8FF2B046C5C5F3F4FDD39CDE2CC457A3025315457D5C53CC61C39EFCC03CFDE3D516509C6F2A44B2AC1352A10099ED961F50AA188746CC3932351BCC3BDBDA58A1EA78B69D942B92E753AA52C797E0D37810E0AA3929FFF3B72E5A88FDE2D249A61CCD956C79FF7FF6A644529DC0EBF506AF9939803EADC561AAFEA0FDDD59F0E89A3E23AB219C50E707B61C2887C765315DFC95
3	key_data	Key data block for ivToken parameter and key id in case of multiple key	Object	NA	M	"key_data": { "ivToken": "254012522d1d4d2cd5c2d4c2d457117", "keyId": 0 }
4	ivToken	Initialization Vector for AES encrypted with AES/CBC/PKCS7Padding	String	35	M	254012522d1d4d2cd5c2d4c2d457117
5	keyId	Key id index in case of multiple key. Default value 0	Numeric	5	O	1

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

6.15 Encryption – Decryption Mechanism

- The current encryption decryption functionality will remain same, as used in the current Merchant / PSP integration.
- The Key Id and Dynamic IV is also implemented into the API. The Key ID is to be maintained as 16. The requester will generate the IV parameter value dynamically.
- The current functionality uses AES 128 Algorithm with PKCS7Padding.
- The UAT configured Encryption key 0bf86b86716ca8348d50a66673d38255
- The logic and steps for encryption-decryption along with dynamic IV generation has been attached below.



ENC_DEC_LOGIC.dat



IV_GENERATION_LOGIC.dat

6.16 Sample Encryption and Decryption Code

This merchant key will be shared by the bank and the merchant has to use the key to encrypt/decrypt the message.

Steps to generate request message:

1. Merchant builds the request message (in pipe separated) and encrypts it with merchant key.
2. Merchant passes the encrypted message in request message parameter in below Json format (requestMsg) and PG merchant ID.

Json format:

```
{"requestMsg":"1AD4F41171F0EA0C24A91CA5FA5807CD8704BAF9BA2DBBBF681F2
21240E92CF1A2DA364516E964C2221C54AF2E703BF06131916DB00CA032FD74B15
902995F07EF7B1FDDD6DADBEA205846926D7DAFBB6996821DAAF01122932F255C
C70DB4B8FEBFCD188F7316B7997A4B3695BB45C041228D458BFE7AF6014168A932
78BB3","pgMerchantId":"UPI0000000000001"}
```

3. Merchant calls the URL i.e. <https://upitestv2.mybank.com/upi/meTransCollectSvc>

[URL to be changed as per UAT Server]

4. Merchant gets the response in encrypted format

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.

```
UPISecurity security = new UPISecurity();
String encMsg = security.encrypt("UPI00000000000001|1476439805968867|
kuldip11@mybank|100|Test Transaction|10|0000|||||||null|
null","easd343dsdsdsdsde3243dfffdeerfff");
String resMsg =security.decrypt(
"1AD4F41171F0EA0C24A91CA5FA5807CD8704BAF9BA2DBBBF681F221240E92CF1A
2DA364516E964C2221C54AF2E703BF06131916DB00CA032FD74B15F902995F07EF7B
1FDDD6DADBEA205846926D7DAFBB6996821DAAF01122932F255CC70DB4B8FEBFCD18
8F7316B7997A4B3695BB45C041228D458BFE7AF6014168A93278BB3",
"easd343dsdsdsdsde3243dfffdeerfff");
```

Note: - This API spec can be referred for both Intent & collect flow. Please use Request format for Collect as JSON & for Intent as String.