V.   Technical and API Specifications

1. Mandate Creation

UPI Intent/QR specification.

upi://mandate?pa=&pn=&mn=&tid=&type=&validitystart=&validityend=&am=&amrule=&recur=&recurvalue=&recurtype=&tr=&url=&mc=&tn=&sign=&mode=&purpose=&rev=&mid=&msid=&mtid

Sr No	Parameter	Description	Data Type	Length
1	pa	Payee Address This refers to the payee UPI ID against which the mandate shall be created. In case of secondary market this shall be that of the UPI ID of the CC's allocated by the sponsor banks.	String	99
2	pn	Payee Name This refers to the name of the payee against whom the mandate is getting created. In case of the secondary market use case the name shall be that of the CC's	String	99
3	mn	Name of the Mandate This reference to the name of the mandate. In case of secondary market the name of the mandate shall be *'Single Block Multiple Debit'*	String	99
4	tid	Transaction ID This refers to the transaction ID of the UPI request. This must be PSP generated id when present. In case of Merchant payments, merchant may acquire the txnId from Payee PSP. If present, payer PSP has to pass this parameter as Transaction ID, however if the payee PSP doesn't populate the payer PSP to populate the same.	String	35
5	type	Type of Mandate – Future use case	String	99
6	validitystart	Defines start time of mandate validity	String	

7	validityend	Defines end time of mandate validity	String	
8	am	Amount Rule Transaction amount in decimal format. If 'am' is not present (static) or If 'mam' is populated and 'am' value is non-zero (dynamic) then 'am' field is editable. It should always be a final debit amount in INR. e.g. (Amount="100.00")	Numeric	2 digit should come after the decimal.
9	amrule	This refers to the amount rule.'MAX' or 'EXACT' rule applied to mandate (Optional, default value to be passed in online message in case amrule is not passed in QR is 'MAX')	String	
10	recur	This refers to the recurrence value of the mandate transaction.Specifies the frequency of mandate debit (ONETIME|DAILY|WEEKLY|FORTNIGHTLY| MONTHLY| BIMONTHLY|QUARTERLY|HALFYEARLY|Y EARLY| ASPRESENTED") In case of secondary market the recurrence value shall be ASPRESENTED.	String	Fixed Values
11	recurvalue	Recurrance value specifies the date along with 'recurtype' for debit.	String	99
12	recurtype	This refers to the recurrence type of the mandate transaction. Can have values: (BEFORE|ON|AFTER), Specifies date along with 'recurvalue' for debit	String	Fixed Value
13	rev	This refers to the revocable flag of the mandate transaction. Revocable tag can be passed as Y/N. In case this tag is not present in the QR, App should by default pass the value as 'Y'. In case of secondary market the revocable flag should be passed as 'N'.	String	Fixed Value
14	tr	Transaction reference Id. This could be order number, subscription number, Bill Id, Booking	String	35

		Id, Insurance Renewal reference etc For secondary market the tr shall be used for passing the UCC Code, TM code (TM) and Segment code (SC) in a format of TMSCUCC followed by specific reference required by the broker. The length of TM code is 5 digits, Segment Code is 3 digit and UCC code shall be 12 digit. So the construct of the tr filed shall for e.g. If the TM code is 12345, SC is 123, UCC 1122334456 and is if for a specific broker or use case UPI then the construct of ref ID shall be **12345-123-1122334456-brokerref** Only '-' hypen should be used as a separator and no other special character should be used.		
15	url	This should be a URL when clicked provides customer With further transaction details like complete Bill details, bill copy, order copy, ticket details, etc. This can also be used to deliver digital goods such as mp3 files etc. after payment. This URL, when used, MUST BE related to the particular transaction and MUST NOT be used to send unsolicited information that are not relevant to the transaction.	String	99
16	mc	Payee merchant Code. Merchant presented QR must contain non zero MCC i.e. 'XXXX' assigned by the acquirer. And in case of Secondary Market the MCC shall be '*6211*'	Numeric	4
17	tn	Transaction Note providing a short description of the transaction.	String	50
18	purpose	This shall define the purpose of the transaction, in case of Secondary Market there shall be a new purpose code defined to the member.	String	Fixed values

19	mode	This shall help in defining the mode of payment. In case of Mandate with Single Block and Multiple debits the initiation mode shall be: 04 = Intent 05 = Secure Intent 13= Static Secure QR Mandate (Offline) 14= Restricted 15= Dynamic QR Code (Offline) 16= Dynamic Secure QR Code (Offline) 17= Dynamic Secure QR Mandate (Offline) 18= ATMQR (Dynamic) 19 = Online STATIC QR Code 20 = Online STATIC Secure QR Code 21 = Online Static QR Mandate 22 = Online Dynamic QR Code 23 = Online Dynamic Secure QR Code 24= Online Dynamic Secure QR Code Mandate		

Note: The UPI deep linking parameters shall be invoked by the broker App/intermediary interface to the UPI apps which is selected by the customer while making the payments.

The change in the deep linking parameter is done so as to ensure that there is ease of going to the market with minimum change. In the current construct of UPI it is observed that payer PSP are not generating the merchant tag and rely on the authorization leg of the payee PSP for the merchant tag. Passing this in the ReqMandate leg shall further take more time in the implementation time lines in the eco-system.

In the revised logic, the tr filed of the deep linking (ref ID filed) shall have the value with the combination of the UCC Code, TM code (TM) and Segment code (SC) in a format of TMSCUCC followed by specific identifier of the transactions.
The Payee PSP on receipt of the request shall bifurcate the value as per the requirement of the CC for the TM code, Segment code, UCC code accordingly.