भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

**NPCI/ UPI/OC No. 229A/2026 – 2027** **August 24, 2026**

To,

**All Members of Unified Payment Interface (UPI)**

**Subject: Implementation of Revised ISD–GSTIN (Input Service Distributor) Option in URCS Back-Office System**

We refer to UPI OC No. 229/2025–2026 dated 12th Nov 2025, wherein it was communicated, pursuant to detailed deliberations with member banks, that the Input Service Distributor (ISD)/GSTIN option would be enabled in the URCS system for both payable and receivable sections. Accordingly, NPCI has implemented the functionality in URCS on 17th Nov 2025.

Subsequent to the implementation, member banks opined that the ISD input is applicable solely to the payable section and does not extend to the receivable section. Based on this feedback, the ISD functionality has been disabled in URCS on 28th Nov 2025, an email notification has been issued on 28th Nov 2025 indicating that the changes will be carried out as per the feedback and deployed upon completion of the development and testing activities.

In light of the above, please be informed that the following functional changes have been incorporated:

a) The receivable section has been removed from the ISD functionality. Users will now be able to update ISD details only for the payable section.
b) Upon updating from ISD to GSTIN or vice versa, any change in the state code will result in URCS applying the applicable GST and processing settlements accordingly.
c) Users are permitted to update only one GSTIN or ISD per product per bank in a month.
d) ISD/GSTIN update should be submitted in URCS between the 15th and 31st or last day of every month. This timeline ensures that the changes are reflected in the system and incorporated into the reports generated on the 1st of the subsequent month. **Back Office system will not permit users to update ISD/GSTIN details between the 1st to 14th of every month. This arrangement has been implemented to ensure the smooth generation of monthly GST reports, which are typically prepared and shared during the first week of every month.**

**Note:** GSTIN details of all member banks are pre-configured in the URCS system at the time of onboarding. Members are advised to utilize the revised functionality only if opting for ISD. In all other cases, the existing GSTIN-based reporting mechanism shall continue to apply.

**Go-Live Date:** Revised ISD–GSTIN functionality will be made live on Sep 15, 2026.

Member banks are requested to take note of the above and disseminate this information to the officials concerned.

Warm Regards,

**SD/-**
**Giridhar GM**
**Chief – Customer Success**
Enclosed: Annexure – A Step-by-Step Maker-Checker User Guide.

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**Annexure -A**

## Procedure for Updating ISD-GSTIN in the Back Office System

1. **Login and Navigation**

   To begin, the user must log in to the back-office system. From the home page, select the **"Update ISD-GSTIN"** option in the main menu. The system will display the definition of ISD details and prompt for confirmation. Click **"Click to Proceed"** to continue.

2. **Selecting Report Type and Updating ISD**

   After proceeding, the system prompts the user to select **Payable Report**. Upon selection, two options are displayed: **ISD** and **GSTIN**. The user should choose the appropriate option based on the requirement and then submit the request.

   Once submitted, the request moves from the **Maker Tray** to the **Checker Tray**. The checker is responsible for reviewing and verifying the details entered by the maker. Upon approval, the system updates the ISD information and generates the monthly GST reports accordingly.

3. **Timeline for ISD-GSTIN Updates**

   Updates to the ISD/GSTIN should be submitted between the 15th to 31st of every month to ensure that the changes are reflected in the system and that the corresponding reports are generated on the 1st of the following month. **Back Office system will not permit users to update ISD/GSTIN details between the 1st to 14th of every month. This arrangement has been implemented to ensure the smooth generation of monthly GST reports, which are typically prepared and shared during the first week of every month.**

   *Note: Any modification to the GST-ISD mapping will be applied retrospectively for the entire reporting month. For example, if a bank updates the ISD on 20 August, the GST report generated on 5 September for August month transactions will reflect the revised ISD for all transactions processed during August-2026, rather than only for transactions processed from a specific date within the month.*

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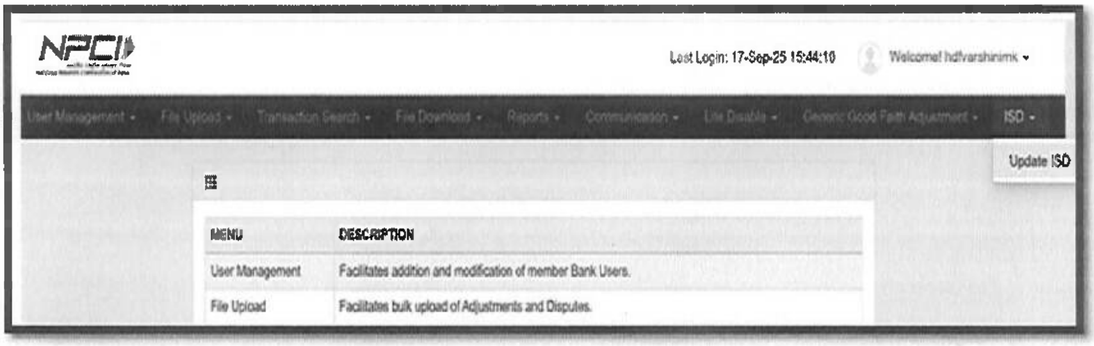
## User Manual – For Updating the ISD GSTIN

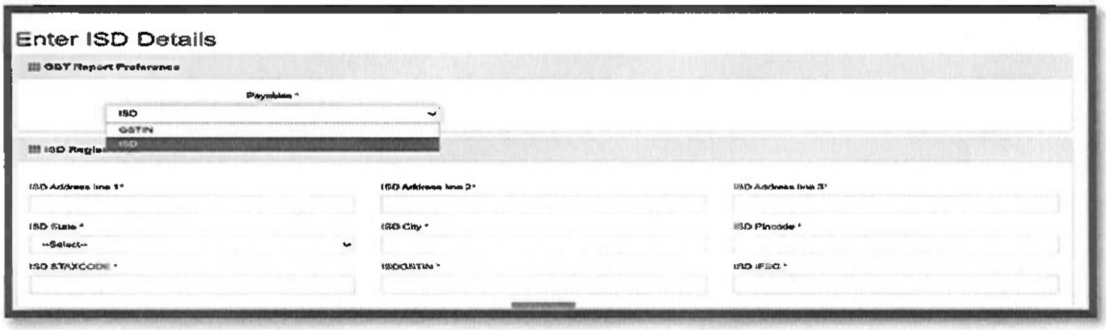
### A) Maker Process

i) Log in to the URCS Back Office system and navigate to update **ISD → Update ISD**. On the new UPI URCS screen, click **"Click to Proceed"**, then select **ISD/GSTIN**. Enter the required information in all mandatory fields and click **Submit**. Once submitted, the request will move from the **Maker Tray** to the **Checker Tray** for further processing.

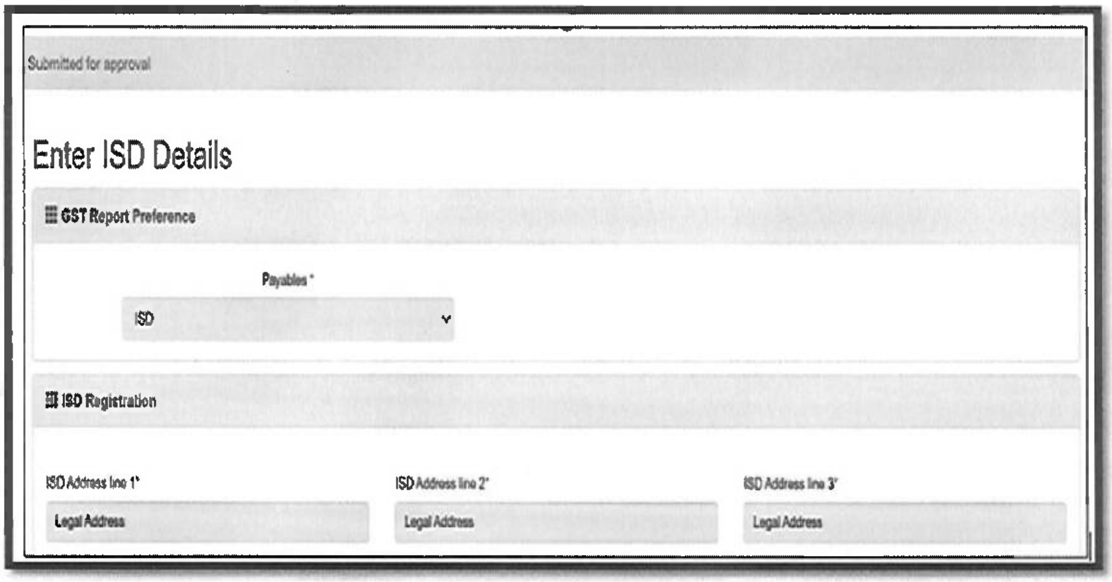



ii) **Following screen shot appeared for maker user click on proceed.**


iii) **Enter ISD details**



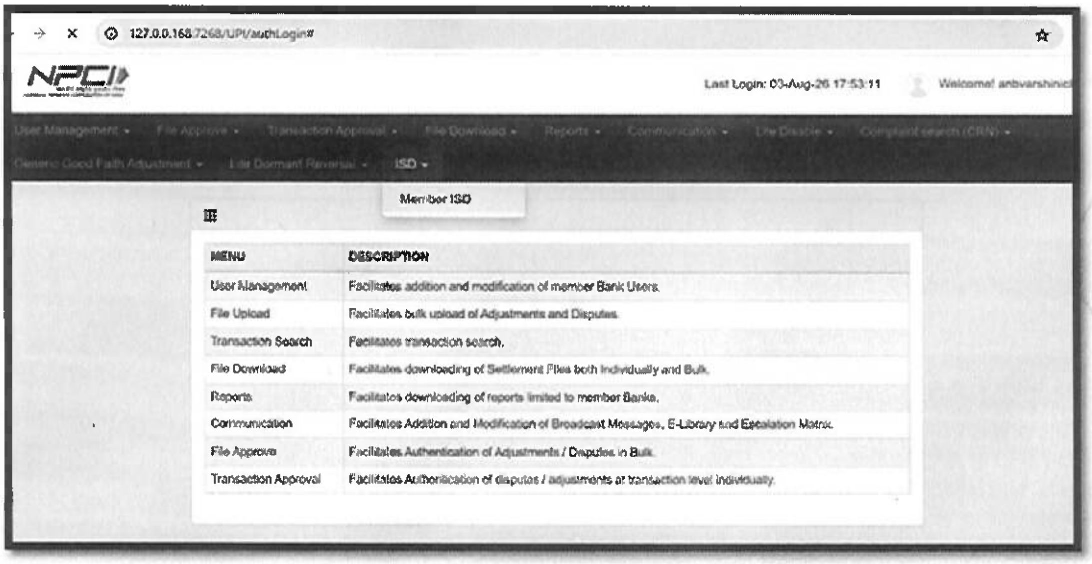
**Once the maker clicks the submit button, an acknowledgment message stating "Submitted for approval" will be displayed on the screen.**



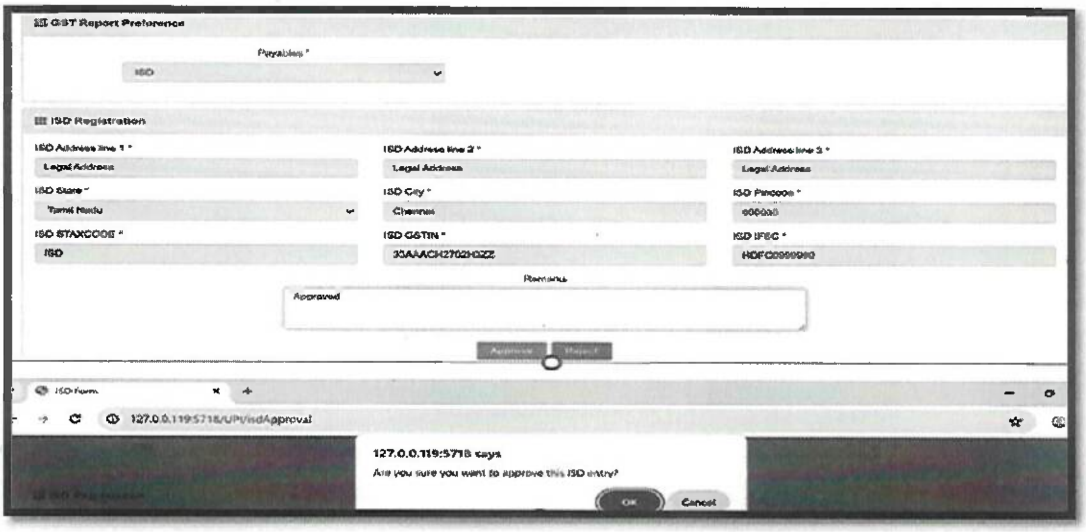

**B) <u>Checker Process with approval option</u>**

1) **Checker should login to the back-office system and Navigate to: ISD → Member ISD, click on "Member ISD" → URCS Back-office system will display a page with all the details entered by the maker → Checker will be provided with two options "Approve or Reject" → User has to click on Approve → back-office system will ask for confirmation "Are you sure you want to approve this ISD/GSTIN" → Ok / Cancel → User to click on Ok → back-office system provides the acknowledgement as "Action completed successfully".**

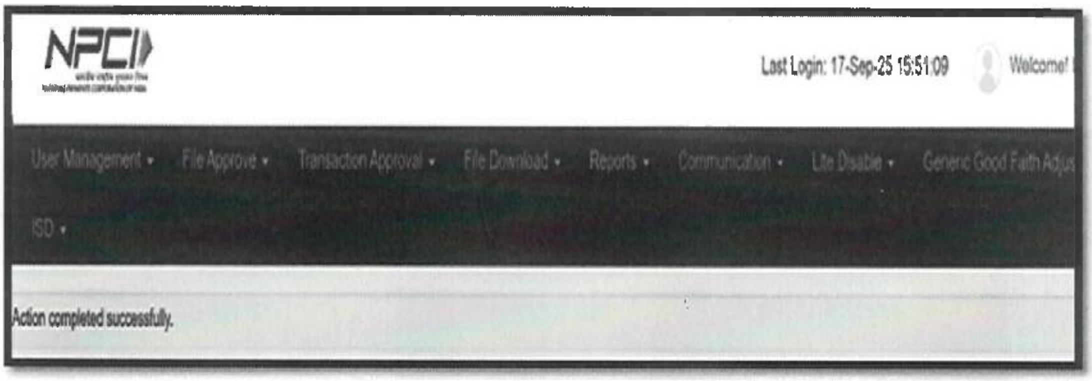
   a) **URCS Back-office checker user select ISD→ Member ISD**




   b) **URCS Back-office checker approval**




c) Submit the changes ISD GSTIN details available in URCS back-office system for checker approval.



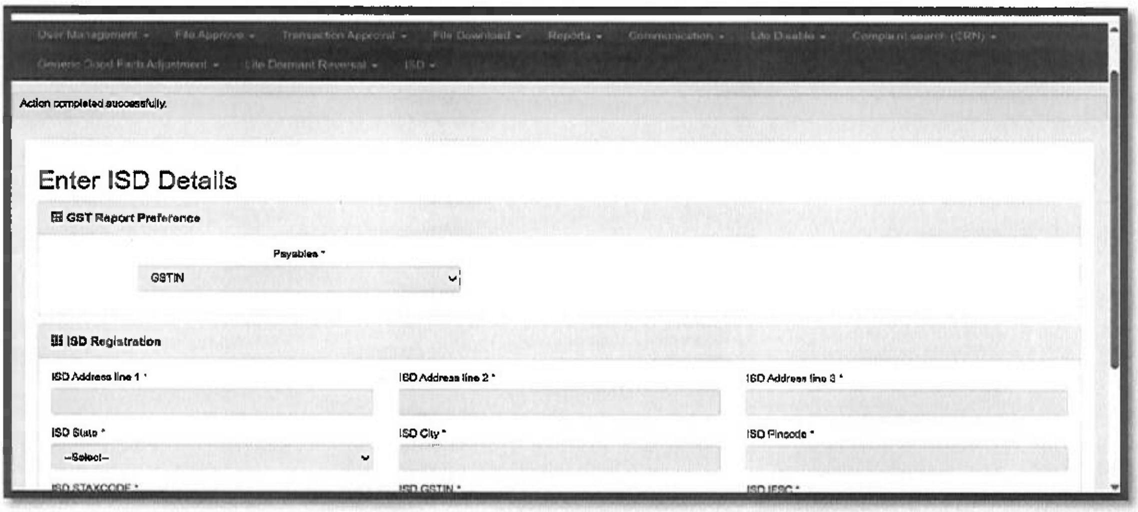

2) <u>Checker process</u>

The Checker is provided with two options: Approve or Reject.

a) Approval Process: When the Checker selects the Approve option in the URCS Back Office system, a pop-up message appears stating, "Are you sure you want to approve this ISD entry?" with OK and Cancel options.

   i) If the Checker clicks Cancel, the system redirects the user back to the previous page, where the Approve and Reject options remain available for further action.


ii) If the checker clicks OK, the URCS system displays a confirmation message stating, "Action completed successfully".




b) Rejection Process: When the Checker selects the Reject option in the URCS Back Office system, a pop-up message appears stating, "Are you sure you want to approve this ISD entry?" with OK and Cancel options.

i) If the Checker clicks Cancel, the system redirects the user back to the previous page, where the Approve and Reject options remain available for further action.

ii) If the Checker clicks OK, the rejection is processed successfully, and the ISD GSTIN details are not updated in the URCS system and the request is rejected.


iii) If the Checker user rejects the ISD update request, the Maker user will retain access to the ISD GSTIN Update functionality in the URCS system. The Maker can then modify the ISD details as required and resubmit the ISD GSTIN update request for approval.