

EduGradUp ERP · Fees Module

UPI AutoPay

School-controlled AutoPay & Normal payment

User guide for **School Admins**, **Accountants** and **Parents / Students**

Version 1.0 · 29 September 2026

In one line

Parents can now turn on UPI AutoPay while paying fees — and each month's ACTUAL fee is debited automatically (₹5,000 one month, ₹200 another). Your school decides, for the whole school, a class or one student, whether fees are paid by AutoPay or normally.

FROM ONE PLACE — Run all of school.

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1. What is new

Earlier, a student paying from the app could only pay once; AutoPay had to be set up separately from the parent screen, and the parent had to type a limit and a debit date themselves. Now:

- **AutoPay is offered right where parents pay** — "Pay ₹X now + turn on AutoPay" on the Fees tab.
- **Nothing to type except the UPI id.** The limit and debit date are worked out from the student's own fee plan.
- **Every month the actual fee is debited** — tuition only, tuition + exam fee, transport, arrears: whatever is due that month.
- **The school is in control.** Normal payment only · Parent's choice · AutoPay required — for the school, per class, or per student.

Key terms

Term	What it means
AutoPay (mandate)	A standing instruction the parent approves ONCE in their UPI app (PhonePe, Google Pay, Paytm or bank app). After that the school can debit fees without asking every month.
Limit per debit	The most that can ever be debited in one go. It is a ceiling, NOT the fee — each month only that month's actual dues are debited.
Debit date	The day of the month the fee is debited (usually the fee due date, e.g. the 10th).
Pre-debit notice	Sent to the parent 3 days before every debit — "₹Y will be debited on DD MMM". Required by NPCI.
₹1 verification	When the parent approves, the bank takes a one-time ₹1 (NPCI rule). It is not refundable and not part of the fee.
₹15,000 rule	Above ₹15,000 per debit, the parent must enter their UPI PIN for every debit (RBI/NPCI). Keep limits at or below ₹15,000 for fully automatic collection.
On hold	The student was moved to Normal payment. Nothing is debited; the mandate stays alive so switching back needs no new approval.

2. For the School Admin

2.1 Before you start

Check	Where / who	Why
NTT Data (NDPS) gateway is configured and enabled	EduGradUp support	AutoPay runs on the school's own NDPS merchant account — money settles to the school's bank. Support sets the gateway up for you.
UPI Autopay is enabled on the NDPS account	Your NDPS relationship manager	Recurring mandates are a separate NDPS product. Ask them to enable it and register the callback URL shared by EduGradUp support.
Parents have the latest app	Play Store / App Store	The AutoPay card and "Pay now + AutoPay" choice are in the new version.

Until the gateway is ready

Your settings are saved, but every parent sees normal payment only. The settings screen shows a yellow warning until EduGradUp support has enabled NDPS for your school.

2.2 Open AutoPay Settings

1. Open the menu → **Fee Setup**, scroll to the tiles and tap **Fee AutoPay**.
2. Tap the **settings** icon at the top right (or the "School rule" card).
3. At the top you see **Coverage**: how many students are on AutoPay, how many are required but have not set it up, and how many are on hold.
4. Below it, choose **how parents should pay** — this is the school default.

AutoPay Settings

21 / 57 On AutoPay 9 Required, not set up 1 On hold

Normal 4 · Choice 38 · Required 15 students

Send reminder Show list

How should parents pay? (school default)

Normal payment only ☐ Parents pay each month themselves (app or office). AutoPay is hidden, and any existing AutoPay debits are put on hold — not cancelled.

Parent's choice ☒ Parents can pay normally, or turn on AutoPay while paying. Each month the actual fee is debited automatically.

AutoPay required ☐ Parents are asked to turn on AutoPay when they pay. They can still pay at the school office. You get a list of who has not set it up.

AutoPay Settings — coverage and school default

2.3 Choose how parents pay

Mode	What parents see	Existing AutoPay	Good for
Normal payment only	No AutoPay anywhere. "Pay Total" goes straight to checkout.	Put ON HOLD — nothing debited, mandate not cancelled.	Schools not ready for AutoPay, or a family that must pay manually.
Parent's choice (default)	"Pay ₹X now + turn on AutoPay" or "Pay ₹X now only"; an AutoPay card on the Fees tab.	Debited normally.	Most schools — AutoPay is offered, never forced.
AutoPay required	Only "Pay ₹X now + turn on AutoPay"; a red "Set up fee AutoPay" card.	Debited normally.	Schools/classes that want every family on AutoPay (e.g. hostel).

"Required" never blocks a payment

Parents can always pay at the school office, and if the AutoPay request cannot be created (for example the bank is not ready) the app offers "Continue without AutoPay" so the fee is still paid online.

2.4 Set the AutoPay limit

Auto (recommended). For each student: highest upcoming month + extra room, rounded up.

Student's upcoming fees	Rule	Limit set
Oct ₹5,000 · Nov ₹5,000 · Dec ₹5,000 · Jan ₹200	$₹5,000 + 20\% = ₹6,000$, rounded up to ₹500	₹6,000
Every month ₹1,800	$₹1,800 + 20\% = ₹2,160 \rightarrow$ rounded up	₹2,500
No fee billed yet	Uses the biggest month of the last year; if none, the fixed limit	e.g. ₹15,000

- **Extra room %** — space for a late fee or a small new charge without asking the parent to re-approve.
- **Maximum limit** — an optional ceiling (0 = none). Keep $\leq ₹15,000$ for hands-free debits.
- **Fixed** — one limit for every student. Months above it are debited partly; the rest must be paid manually.

A ₹200 month still debits only ₹200 — the limit is never charged in full unless that much is due.

2.5 Set the debit date

- **Student's fee due day (recommended)** — e.g. fees due on the 10th are debited on the 10th.
- **Fees due on the 29th–31st** are debited on the 1st of the next month, so the month is never skipped.
- **Fixed day** — any day from 1 to 28 for everyone.

Save with "Save AutoPay settings". Switching the school to Normal payment asks for confirmation and tells you how many families' AutoPay will go on hold.

2.6 Exceptions for a class or a student

The school default can be overridden:

- **Class exceptions:** pick a mode next to any class (e.g. Hostel / Class 10 → AutoPay required).
- **Student exceptions:** search a student by name or admission number, choose a mode (e.g. a family that pays by cheque → Normal payment only). Remove with the bin icon.

Which rule wins?

Student exception > Class exception > School default

Changes apply immediately. Moving a student to Normal payment cancels any debit that has not happened yet; if the parent had already received the 3-day notice, they get a message that it will not be debited.

AutoPay limit per debit

How is the limit set?

Auto – from highest monthly fee

Extra room %

20

Round up to ₹

500

Room for late fee ...

e.g. 500

Maximum limit (0 = no maximum)

0

Keep ≤ ₹15,000 for fully automatic debits.

Example: highest month ₹5,000 + 20% = limit ₹6,000. A ₹200 month still debits only ₹200.

Debit date

When is the fee debited?

On the student's fee due day

Parents get a notice 3 days before every debit, as NPCI requires.

Save AutoPay settings

Class exceptions

School default = Parent's choice. A class set here overrides it; a student exception overrides the class.

	Mode
Nursery	School default
	Mode
LKG	School default
	Mode
UKG	School default
	Mode
Class 1	School default

Student exceptions

Riya Verma
ADM-1042 · Class 5 · Normal
payment only



Add a student — search name or ad...

Limit, debit date and exceptions

2.7 Coverage and reminders

- **On AutoPay** — students with an active, paused or awaiting-approval AutoPay.

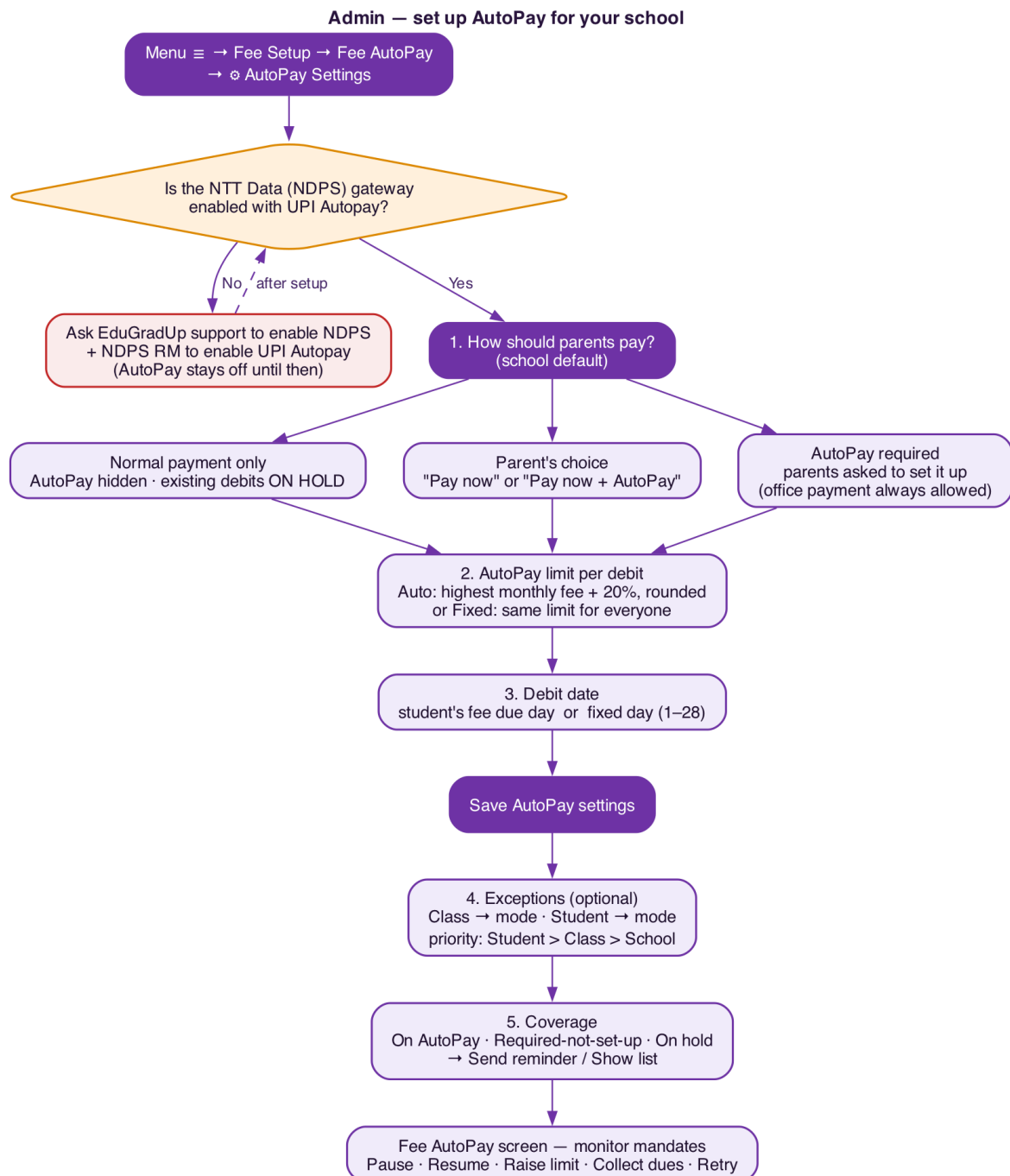
- **Required, not set up** — tap "Show list" for names, class and admission number; tap "Send reminder" to push a notification to all of them (once a day at most).
- **On hold** — families whose AutoPay is paused because they were moved to Normal payment.

2.8 Day-to-day: the Fee AutoPay screen

Action	What it does	Note
Pause / Resume	Stops or restarts debits for one family.	The mandate stays alive; no re-approval needed.
Raise limit	Asks the parent to approve a higher limit.	Parent approves in their UPI app; old limit applies until then.
Collect dues	Schedules the earliest allowed debit for what is due now.	NPCI needs a 3-day notice, so it lands in 3 days.
Check approval	Asks the bank if the parent has approved.	Also checked automatically every 30 minutes.
Retry	Re-tries a failed debit.	Max 4 retries per month.

Collect dues and Retry are refused for students on Normal payment — switch them back first.

Admin flow at a glance

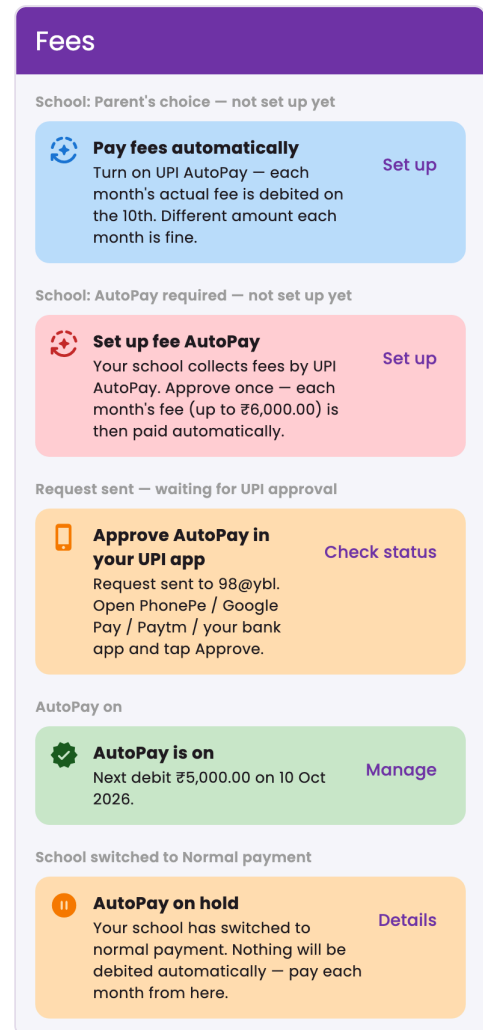


3. For Parents and Students

3.1 The AutoPay card on the Fees tab

Open the app → Fees. When your school offers AutoPay, a card at the top shows where you stand:

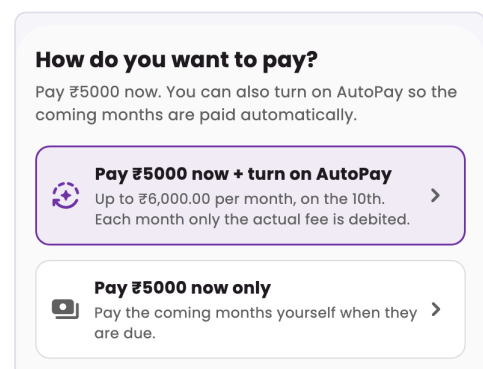
- **Pay fees automatically / Set up fee AutoPay** — not set up yet. Tap Set up.
- **Approve AutoPay in your UPI app** — request sent; approve it. Tap Check status after approving.
- **AutoPay is on** — shows the next debit amount and date. Tap Manage for history or to cancel.
- **AutoPay on hold** — your school switched to normal payment; pay each month yourself.



The five states of the AutoPay card

3.2 Pay now and turn on AutoPay

1. On the Fees tab, tick the month(s) you want to pay and tap Pay Total.
2. Choose **"Pay ₹X now + turn on AutoPay"**. ("Pay ₹X now only" pays without AutoPay — not shown if your school requires AutoPay.)



Parent's choice

1. Check the terms set by your school: **maximum per debit, debit date, valid till** and the list of upcoming months with their own amounts.
2. Enter your **UPI id** (e.g. 9876543210@ybl) and tick "I agree to the AutoPay terms".
3. Tap **Send AutoPay request & pay**. The secure payment page opens — pay today's amount as usual.
4. Open your UPI app, find the AutoPay request from the school and **approve it with your UPI PIN** (within 48 hours). ₹1 is taken once for bank verification.
5. Back in the app, the card changes to "AutoPay is on".

If a warning shows

"₹X is already due" — more is overdue than one AutoPay debit can collect. Pay the overdue months now (tick them) so AutoPay can keep up. If the request cannot be sent, tap "Continue without AutoPay" — your payment still goes through.

Turn on fee AutoPay

Approve once in your UPI app. After that every month's fee is paid automatically.

Set by your school

Maximum per debit **₹6,000.00**

Debit date **10th of every month**

Valid till **31 Mar 2027**

Upcoming fees (debited automatically)

Oct 2026 · ₹5,000.00

Nov 2026 · ₹5,000.00

Dec 2026 · ₹200.00

Each month only that month's actual fee is debited — the amount can be different every month. You are told before every debit.



₹9,000.00 is already due

That is more than one AutoPay debit can collect. Pay the overdue amount now so AutoPay can keep up with each new month.

Your UPI id

9876543210@ybl

The UPI id the fee should be debited from.

I agree to the AutoPay terms

☐

I authorise the school to debit my UPI account automatically for my child's school fees, up to the per-debit limit shown above, until the mandate's end date. I understand the exact amount each month may differ and will be notified to me before every debit, that ₹1 will be debited now as a one-time bank verification charge, and that I can cancel this mandate at any time from my UPI app or by asking the school.

Send AutoPay request & pay

A one-time ₹1 bank verification charge is debited when you approve. It is not refundable and is not part of your fee.

Set-up — only the UPI id is typed

3.3 What happens every month

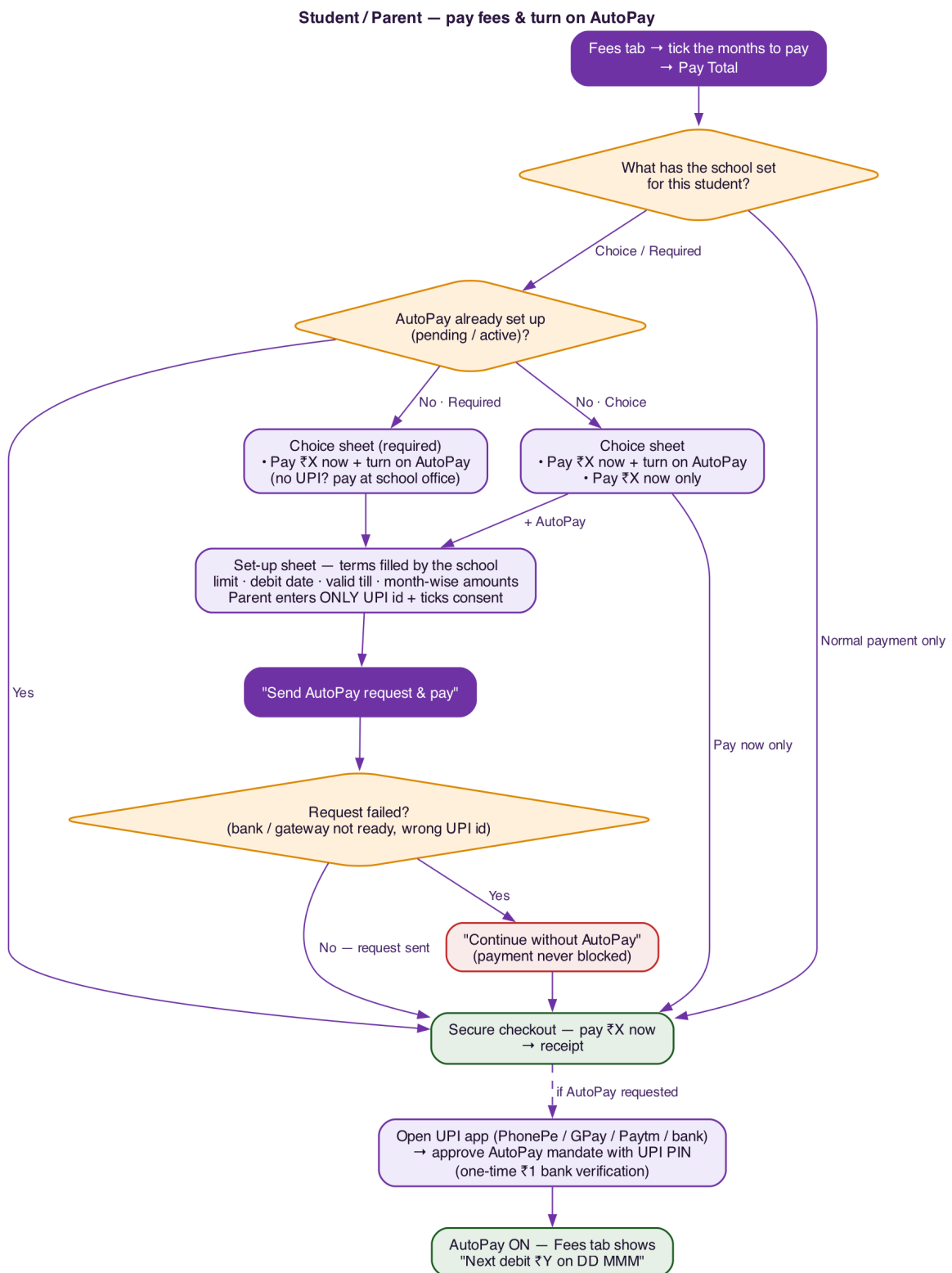
1. **3 days before the debit date** you get a notice: "₹Y will be debited on DD MMM". Keep that much in your account.

2. **On the debit date** that month's actual fee is debited — never more than the notice, never more than the limit.
3. **A receipt is created automatically** and appears under Fees → Payments, like any other payment.
4. **Paid at the school office before the date?** Nothing is debited for that month.
5. **Debit failed (low balance)?** It is retried; you are told each time. You can also pay from the app.

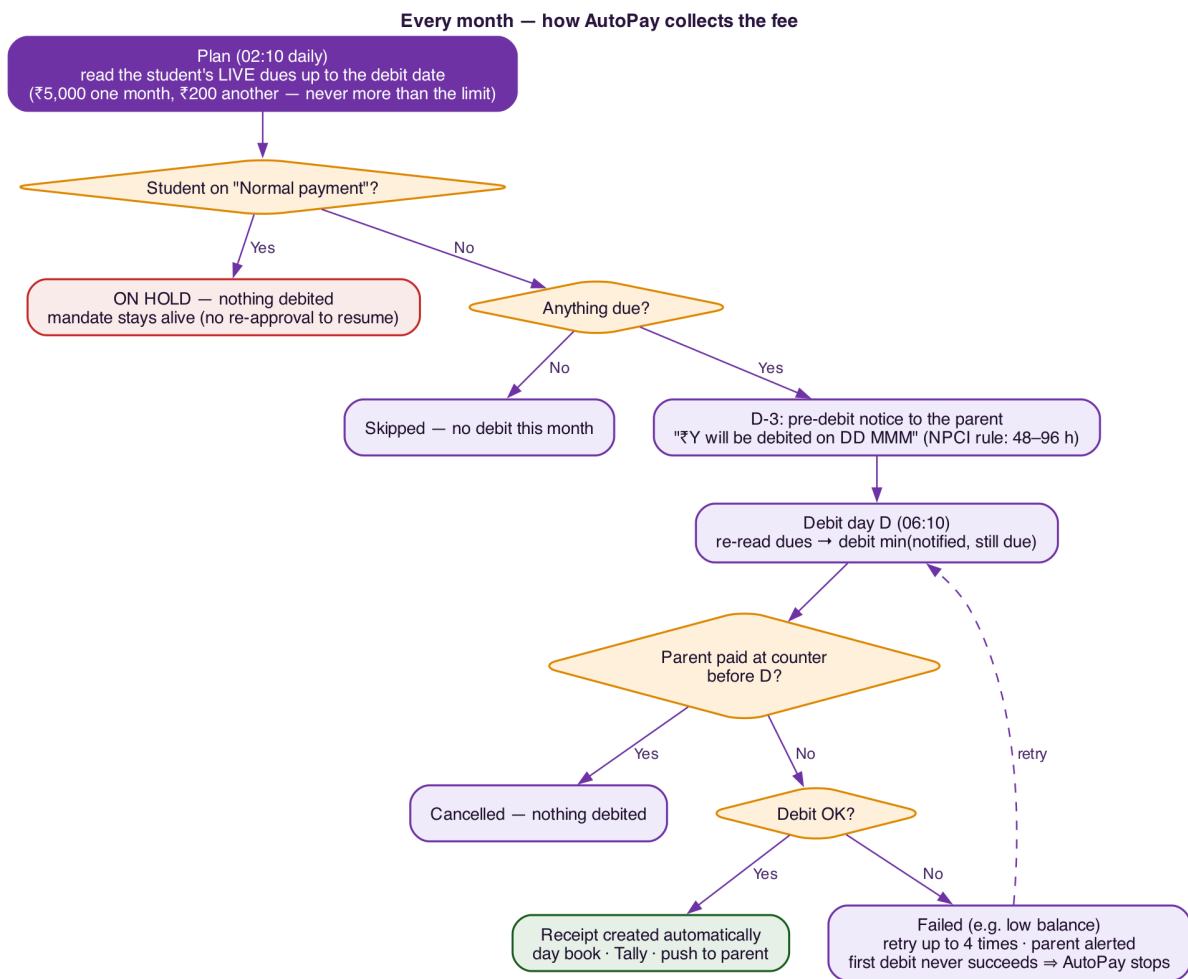
3.4 Cancel AutoPay

Fees → AutoPay card → Manage → Cancel AutoPay. You can also cancel from your UPI app. After cancelling, pay each month yourself (or set AutoPay up again).

Parent flow at a glance



4. How the monthly debit works



Time (school clock)	What runs
02:10 daily	Plan — price the coming debit from the student's live dues (capped at the limit).
03:10 daily	Pre-debit notice for debits 3 days away (NPCI accepts 48–96 hours before).
06:10 on the debit date	Debit — re-read dues, debit the smaller of "notified" and "still due".
Every 20 minutes	Confirm debits the bank reports late, then write the receipt.
09:10 daily	Retry failed debits (max 4 per month).
Every 30 minutes	Check approvals, cancellations and expiry of mandates.

Money safety built in

Never debits more than the parent was notified · never debits what is already paid · a receipt is written only after the bank confirms · any extra goes to the student's advance wallet · one debit per month per mandate.

5. Frequently asked questions

Q. The fee is different every month. Will AutoPay still work?

Yes. The limit is only a ceiling; each month exactly that month's dues are debited — ₹5,000 in one month, ₹200 in another, tuition + exam fee in exam month.

Q. An exam fee / late fee / transport fee was added. Does the parent approve again?

No, as long as the month's total stays within the limit. Above it, the limit is collected and the rest stays due (the admin can ask the parent to approve a higher limit).

Q. Parent paid at the office before the debit date?

Nothing is debited for what is already paid. If only part was paid, only the remaining amount is debited.

Q. What if the parent's balance is low?

The debit is retried (up to 4 times) and the parent is alerted. If the very first debit never succeeds, AutoPay stops and the parent is asked to set it up again.

Q. We switched a student to Normal payment. Is AutoPay cancelled?

No — it is on hold. Nothing is debited. Switch the student back and debits resume without any new approval.

Q. Can a student with AutoPay still pay from the app?

Yes. Online and office payments always work; AutoPay then collects only what is still due.

Q. Why ₹1 when approving?

NPCI takes a one-time, non-refundable ₹1 to verify variable-amount mandates. It is not part of the school fee.

Q. Why do some parents have to enter the PIN every month?

Their limit is above ₹15,000. Keep limits at or below ₹15,000 (auto rule with a ₹15,000 maximum) for hands-free debits.

Q. Who can change AutoPay settings?

School admins and accountants. Parents and students can only set up or cancel AutoPay for their own child.

Q. Does AutoPay money show in the day book and Tally?

Yes. Each AutoPay debit creates a normal receipt, so the day book, collection reports, Tally export, receipt PDF and parent receipt all include it.

6. Troubleshooting

What you see	What it means	What to do
"AutoPay is not available yet"	The school's NDPS gateway / UPI Autopay is not enabled.	Admin: ask EduGradUp support to enable it (section 2.1).
"Your school uses normal payment"	This student is on Normal payment only.	Pay from the Fees tab. Admin can change it in AutoPay Settings.
"Approve AutoPay in your UPI app" does not go away	The parent has not approved yet (48-hour window).	Approve in the UPI app, then tap Check status. If expired, set up again.
"₹X is already due" on the set-up screen	Overdue fees are more than one debit can collect.	Tick and pay the overdue months now.
Push: "AutoPay stopped"	The first debit could not be collected, so the mandate ended.	Pay the month manually and set AutoPay up again.
Admin: "This student is on normal payment"	Collect dues / Retry for a student on Normal payment.	Move the student back to AutoPay (exception or class/school mode).
"Continue without AutoPay" appeared	The AutoPay request could not be created right now.	Pay normally; try AutoPay later or contact the school.

Need help?

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