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To

All NACH Member Banks

E-mandates on NACH

To improvise the mandate registration process and the TAT it has been decided to implement the electronic-mandate (E-Mandate) in NACH system. In case of E-Mandate only the data mandate with/without the images will flow from destination bank to sponsor bank or vice versa depending on the variant of the E-Mandate. The procedural guidelines for E-Mandates has been approved by steering committee and circulated to all the member banks on November 1, 2016, you may visit npci.org.in to access the document under tab Products & services→National Automated Clearing House→Procedural Guidelines→E-Mandate PG.

There can be multiple variants of E-Mandates, to start with NPCI will launch the following variants.

Variant 1 - Data mandates through destination bank: In this case customer can submit the physical mandate to their bank branch. The bank after verification of signature and other details provided in the mandate will upload only the data mandate through NACH system on the sponsor bank. The mandate image will be optional.

Variant 2 - E-mandate through API: The customer after entering the details of the mandate in the web page provided by the corporate or integrator will be directed to the internet banking page of his bank to authenticate the mandate. The data mandate is then uploaded by his bank on the sponsor bank through NACH system. This should be automated end to end.

Variant 3 - E-mandate through eSign: The corporate, aggregator or bank can get a digital mandated authenticated using Aadhaar credentials verified using UIDAI data. The digital mandate will contain the eSign of the customer which will be passed on by the sponsor bank to the destination bank. The destination bank can verify the eSign and accept or reject the mandate as per their internal operational procedures.

NPCI will introduce file naming convention, an identifier in UMRN for E-mandates and separate inward files. Standard operating procedure, FAQ and the Technical specification document for each variant will be issued separately.

If implemented in right earnest, E-mandates can help improving the mandate registration rate substantially.

TAT for presenting the E-Mandate

Sl. No.	Variant	TAT
1	Data mandates through destination bank	5 days
2	E-mandate through API	2 days
3	E-mandate through eSign	2 days

For all the variants the bank receiving the mandate should verify and action upon the mandate within 2 working days of the receipt of the mandate. In the event of introduction of additional variants NPCI will issue SOP and FAQ documents separately.

In case of any further queries please feel free to write to us.

With warm regards

(Giridhar G.M.)
VP & Head CTS and NACH Operations