To

All NACH Member banks/ Corporates participating in API E-Mandate

Guidelines for API based E – Mandate processing

Corporate:

1. Update the ONMAGS reference number in the data base. ONMAGS reference number and/or UMRN only should be used for any correspondence.
2. At the time of initiating the mandate provide the sponsor bank routing code as provided by NPCI.
3. Have clear arrangement with sponsor bank on file sharing mechanism as well as the format.
4. Track validity of the certificate provided to NPCI.
5. Communicate in advance in case of any change in the URL or certificate.

Destination bank:

1. Mandatorily Upload MMS file for the ONMAGS registered mandates without changing any values received through ONMAGS. NPCI will introduce check sum to validate the data uploaded by the banks, in case of any mismatch in check sum the records will be rejected. Separate communication will be sent with technical specifications.
2. Upload MMS files for the registered mandates through ONMAGS on same day.
3. Update the reference number provided by ONMAGS in **mandate request ID** field in MMS file.
4. Use appropriate rejection code as prescribed by NPCI in ONMAGS.
5. Track validity of the certificate provided to NPCI.
6. Communicate in advance in case of any change in the URL or certificate.

Sponsor bank:

1. Clear arrangement with the corporate on file sharing mechanism and format.
2. Accept all mandates received with in TAT (No mandates to be rejected without consent of the corporate).
3. Mandates to be accepted within TAT of two working days.

For clarifications, raise queries through CRM tracker.

With warm regards,

Giridhar G.M
(SVP – NACH & CTS Operations)