NPCI/2024-25/NACH/009   January 16, 2025

To,

All E - NACH Participants,

Mandatory Compliance with GetBankLive Status API and Activation of All Destination Banks for eMandate Services

As part of our continued commitment to enhancing the efficiency and reliability of the NACH ecosystem, we are introducing critical updates to the eMandate process. The following measures must be mandatorily implemented by all the participants;

1. Implementation of GetBankLive Status API

All participating entities are required to integrate the GetBankLive Status API to verify the real-time availability of destination banks. This ensures accurate and timely processing of eMandate transactions.

Live Bank Status API : https://enach.npci.org.in/apiservices/getLiveBankDtls

2. Activation of All Destination Banks

All the Sponsor Banks, Aggregators, and Merchants must ensure the availability of the latest list of destination side banks. Participants must adhere the following:

- **No Selective Inclusion or Exclusion** : No discretion is allowed regarding the inclusions of banks officially declared live by NPCI.

- **Strict Compliance with Scheme Guidelines** : Excluding any destination banks declared live by NPCI is a direct violation of scheme guidelines.

Failure to comply with the above requirements will result in serious action of disabling the non-compliant entities.

3. Bank Routing Code

It has been observed a few corporates are deriving the bank ID from the IFSC code provided by the customer and accordingly populating the 4-digit code while sending the mandate request. In this way the mandates pertaining to sub-member banks are also getting routed to their sponsor bank. In order to avoid this issue, the following flow shall be implemented by all the participating entities:

- While collecting the details there should be a provision for the customer to select the bank name with which they desire to register the mandate.
- Based on the bank name the 4-digit code provided by NPCI shall be used by the corporate in the Bank ID tag.
- For this purpose, the corporates shall maintain bank name and 4-digit mapping in their database. This shall be refreshed on daily basis (as detailed in point 1 and 2 above) and ensure that the latest list of banks is provided in the drop down to the customer.
- IFSC collected from the customer is not sent in the mandate registration request, while responding destination bank provides the IFSC code pertaining to the account of the customer.

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The originating entities of mandate request shall store the IFSC code provided by the destination bank and use that IFSC code only while presenting the transactions. The IFSC code provided by the destination bank shall be considered as final.

Bank Live List : https://www.npci.org.in/what-we-do/nach/live-members/e-mandates

All participants shall ensure compliance before January 31, 2025. The information herein may be disseminated to all the concerned and compliance shall be ensured as per the timelines.

With Warm Regards,

SD/-

Giridhar GM
Chief - Customer Success