

NPCI/2016-17/NACH/Circular No. 214

February 28, 2017

To

All NACH member banks

Introduction of new variants with NPCI interface

Refer to NPCI Circular No.194 "E-mandates on NACH", NPCI is introducing two variants in API based E - Mandate,

- a. Authorisation through Net banking
- b. Authorisation through Debit / Credit card

a. Authorisation through Net banking:

In this variant customer will be allowed to authenticate the mandate using his net banking credentials and OTP or any other factor as may be decided by the respective destination bank registering such mandate.

Technical specifications provided in Annexure I.

b. Authorisation through Debit / Credit card

In this variant customer will be allowed to authenticate the mandate using his debit/ credit card credentials along with OTP or any other factor as may be decided by the respective destination bank registering such mandate.

Technical specifications for this variant will be provided shortly.

As directed by the NACH steering committee NPCI will be building an interface for the banks to connect through API to enable the customer to authenticate the mandates using either internet banking credentials or debit/credit card credentials. The banks need to only build API as per the technical specifications provided by NPCI and connect to the interface of NPCI. This will ease the process of on boarding and make the implementation simpler for the entire echo system.

Go

Implementation of E-Mandate will provide the following advantages

1. End to end automation of mandate initiation and registration
2. Better TAT for registration, it will enable initiation of transactions
3. Ease staffing issues for the destination banks
4. Reduce rejects on account of signature mismatch

All the member banks are advised to start working on this on priority.

For any clarifications please write back to ach@npci.org.in

With warm regards,



(Giridhar G M)

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