

NPCI/2018-19/NACH/ Circular no.037

December 06, 2018

To

All NACH member banks

On-boarding of banks to API E-Mandate variant

With draw reference to our earlier circulars issued as under

- i. NPCI/2017-18/NACH/Circular no.272 dated February 12, 2018 on API based E-Mandate implementation readiness and
- ii. NPCI/2018-19/NACH/Circular no.015 dated July 16, 2018 on API E-Mandate simulator and certification process

All member banks are advised to expedite the implementation of API based E-Mandate process through internet banking as well as debit cards based authentication of the same. As acceptance of mandates by various participating banks will be essential for successful implementation, it is decided that a bank will be on boarded on to API based mandate (both variants) as sponsor bank only if that bank offers the service as a destination for both the variants, i.e. if a bank implements either internet banking based variant or debit card based variant only as a destination bank then such bank will be on boarded as sponsor bank only for that variant.

As on date 8 banks and 15 corporates have completed or undergoing certification, the list of banks is published on NACH landing page as well as NPCI website.

Member banks are advised to take note and disseminate the same to corporates and relevant team processing mandates.

With ward regards,


(Giridhar G.M)

SVP – NACH and CTS operations