

NPCI/2016-17/NACH/Circular No.213

To

All NACH member banks

On-boarding on eSign mandate variant

Refer to NPCI Circular No.202 "NACH E-mandates through eSign" NPCI has commenced testing the functionality and we will be ready with it in a couple of weeks. We have been coordinating with banks and providing necessary input for implementation.

We wish to add that the member banks may either go for full-fledged solution integrating eSign validator with core banking or procure eSign validator as a standalone utility. The standalone utility in the market will cost below 2 lakh rupees. Member banks may consider procuring validator utility for implementation and gradually move to full automation.

To speed up the process of implementation the corporates and the member banks may start submitting the sample files for certification by NPCI. Corporates should route their files through their respective sponsor banks. For successful implementation of the new variant it is essential that the acceptance infrastructure is in place on day one therefore it has been decided that the banks should get first certified as destination banks for processing eSign then only NPCI will certify and enable a bank for eSign mandates.

The sponsor banks can submit the files of their corporates for testing by NPCI, NPCI will check and confirm the correctness of the format however as detailed above sponsor bank certification and enablement in NACH system for eSign mandates will be done only after the bank is certified and mapped as destination bank.

Please take note and plan accordingly.

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

With warm regards,



(Giridhar G M)

VP & Head - NACH & CTS Operations