

1. What is an e-mandate? How is it different from ECS?

e-mandates are online-registered, paperless mandates. The e-mandate procedure is simple, and the approval time is substantially shorter. ECS or Electronic Clearing House, on the other hand, is an offline procedure that involves physically filling out and verifying documents. ECS or paper mandates are less straightforward, time-saving, and secure than e-mandates.

2. What is the difference between eNACH and e-mandate?

Recurring payment delivery is a service that is provided by both eNACH and e-mandate. However, e-mandates are handled by individual banks and are only available in 4-5 banks, while eNACHs are controlled and governed by the NPCI (National Payment Corporation of India) and cover over 40 banks. The mandates issued by the NPCI are known as eNACH mandates. E-NACH and e-Mandate are easier ways for merchants and their buyers to handle all recurring payments like telephone bills, insurance premiums, utility bills, SIPs, school fees etc.

3. As a customer is there any eligibility criteria to apply for the service?

Anyone with an Aadhaar linked bank account at a participating bank is eligible to apply for e-Mandates.

4. Can I cancel an e-mandate? Will there be cancellation charges?

Yes, you can cancel a Mandate once it is registered. There won't be any cancellation charges incurred.

5. Are there any limits to setting up several e-mandates through a single bank account?

No, there are no limits. Customers/users can register for any number of e-mandates through a single bank account.

6. What happens if there is an insufficient amount in the bank account?

If there is not enough money in the account, the payment will not be sent to the merchant and penalty fees may apply. For returning the mandate due to an inadequate balance, banks will levy a fee. The fees are charged in accordance with internal policy and range from Rs. 50 plus taxes to Rs. 500 plus taxes.

However, there are no fees imposed for non-financial reasons.

7. Can I edit amend/cancel an e-mandate?

Once a mandate has been registered or approved, you have the option to amend or cancel it. Amendment of a mandate is permitted in the physical Mandate and E-sign category. The process is not provided to mandates registered through API mandates.

8. What are the various types of mandate registration?

Mandates are registered either physically, via API mandates or through Aadhaar mandates. The process of registering mandates in these three ways involves –

- Physical mandate** – Mandate details are entered in a form, which is then sent manually to the destination bank or scanned via an e-mandate service provider.

- **API mandate** – Mandate details are collected by the service provider and shared with NPCI where it's viewed by the customer. Then these details are directed to the destination bank where the customer authenticates these details using debit card or Net Banking credentials.
- **Aadhaar mandate** – Here, mandate details are entered and verified by linking the customer's Aadhaar via OTP-based verification.

But at NSDL Payments bank we would be providing only API based mandate.

9. What is the cap on the mandate amount?

The cap on the mandate amount currently is Rs.1.00 lakhs.

10. What can be the maximum duration for which a mandate can be issued?

A customer can issue a mandate for a maximum duration of 50 years. Alternately the customer can issue a mandate with "until cancelled" as the criteria. In this case the validity of the mandate will be perpetual, and the customer should note to withdraw the mandate as and when the purpose for which the mandate is issued is

11. How mandates initiated using API?

Corporate will develop an API in their portal or with the help of integrator which will have the facility of capturing all the mandate related information. Further merchant site re-direct the customer to bank page using NPCI interface for selection of authentication mode and for authenticating the mandate using either internet banking credentials or debit card credentials.

12. What are the types of authentication modes?

Below are the two types of authentication modes:

- Internet banking and
- Debit card

13. What is role for customer in NPCI API interface?

Customer must verify whether all the mandate details he/she going to authenticate are correct. Select the mode of authentication and authenticate the mandate duly providing his/her credentials.

14. How will merchant / customer find the list of live banks for each authentication mode?

NPCI interface will provide the list of the banks that are live on each authentication mode.

15. How will customer provide his credentials?

For "Internet banking" authentication, customer will be prompted to enter the login and password credentials. Whereas for "Debit card" authentication, Debit card number and OTP details will be requested. Banks may introduce additional checks and balances as well, as per their internal policies.

16. What if any data provided by the corporate is not as per NPCI specifications?

The mandate will be rejected at NPCI interface. Please refer API E-mandate authentication specification document shared by NPCI.

17. What is the TAT for the destination bank and acceptance by the sponsor bank?

Destination bank to present the mandates on same day in NACH system. Sponsor bank to process and respond within the TAT of 2 days.

18. What is the identifier for a mandate initiated based on net banking/API by the actual customer?

Yes. The UMR number which is 20 digits will have the 5th digit as "7", when initiated through API.

19. How will the customer come to know whether the mandate is accepted by the sponsor bank?

After successful authentication of the mandate the bank page will confirm success or failure of the mandate. The message should be displayed by the corporate to the customer. Additionally, SMS may be sent by the corporate/customer bank to the customer intimating the successful registration of the mandate.

20. What if the mandate is returned by the sponsor bank?

If the mandate is rejected by the sponsor bank, then the destination bank should remove the mandate registration from CBS. Destination/customer bank should send SMS to the customer when the mandate is returned by the sponsor bank along with the reason for rejection.

21. How will the corporate get to know of the mandates have been authorized by the sponsor bank?

Sponsor bank should send daily report to the corporate with the details of the mandates successfully accepted in the system.

22. When can the corporate initiate the debit transaction to the customer's account?

Debit transaction, to the customer's account, can be initiated only after mandate is accepted by the sponsor bank and UMRN is active in MMS system.

23. What is the procedure for cancellation of a mandate?

Customer should approach the corporate for cancellation of a mandate. Based on the request, corporate will intimate the sponsor bank for initiating the request. The bank should follow the cancellation procedure detailed in the business specification document.