



NACH e-Mandate

User Manual

Version 1.1

NACH e-Mandate User manual

Customers can register for NACH e-Mandate for their loan accounts through Federal Bank NACH e-Mandate customer portal which is available in Fed-e-point→Others→Mandate Services. This process can do away the mandate registration through physical mandate request form.

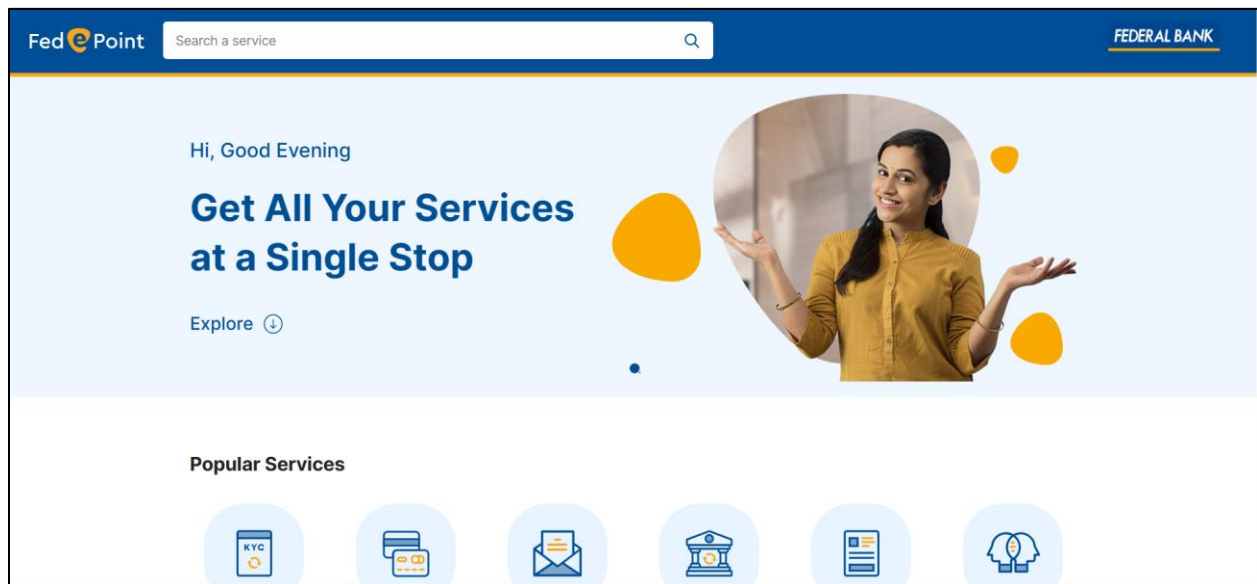
Following steps are involved in e-Mandate registration process.

- ❖ Customer logs in to Fed-e-point using his registered mobile number and OTP.
- ❖ Customer will be able to login to Fed-e-point homepage, where the user needs to select Others→Mandate services
- ❖ User will be redirected to NACH e-Mandate customer portal and customer's active loan account(s) are displayed.
- ❖ Customer selects 'Register e-Mandate' option on the loan account for which the mandate is to be registered.
- ❖ The registration page will show the loan amount, Mandate registration amount, mandate start date, mandate end date, E-Mail ID and Registered mobile number.
- ❖ Customer shall select the bank name, enter his debit account number and IFSC (Operative account can be of other banks also).
- ❖ Upon proceeding to next page, the entered debit account number is to be validated using Internet Banking credentials or Debit Card or Aadhar Card.
- ❖ Customer can validate through either of the above mode and upon successful authentication through customer's operative account bank, UMRN – Unique Mandate Registration Number will be generated, and e-Mandate will be registered successfully.

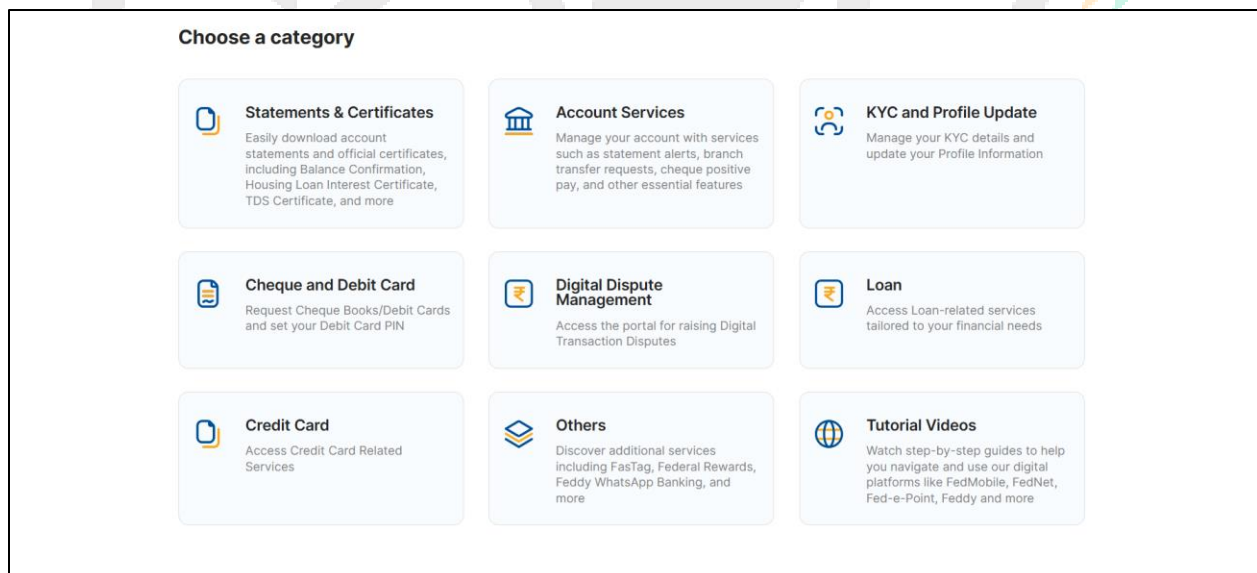
Detailed step by step process is mentioned below:-

Step by step process:

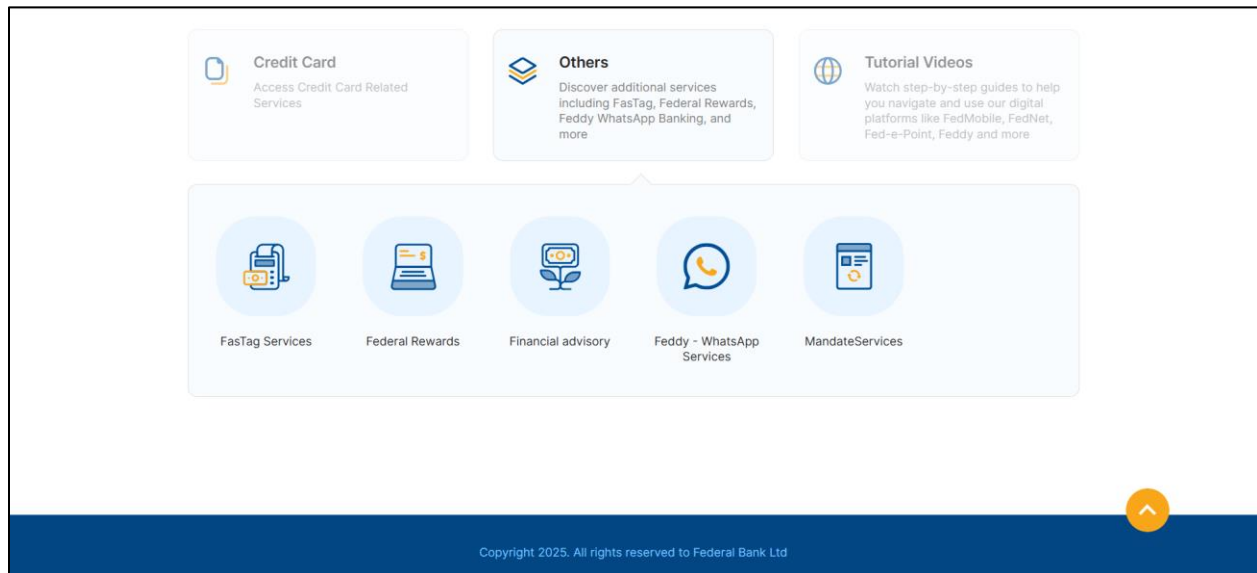
Step 1 : Go to Federal Bank Website-→ Click Fed-e-point



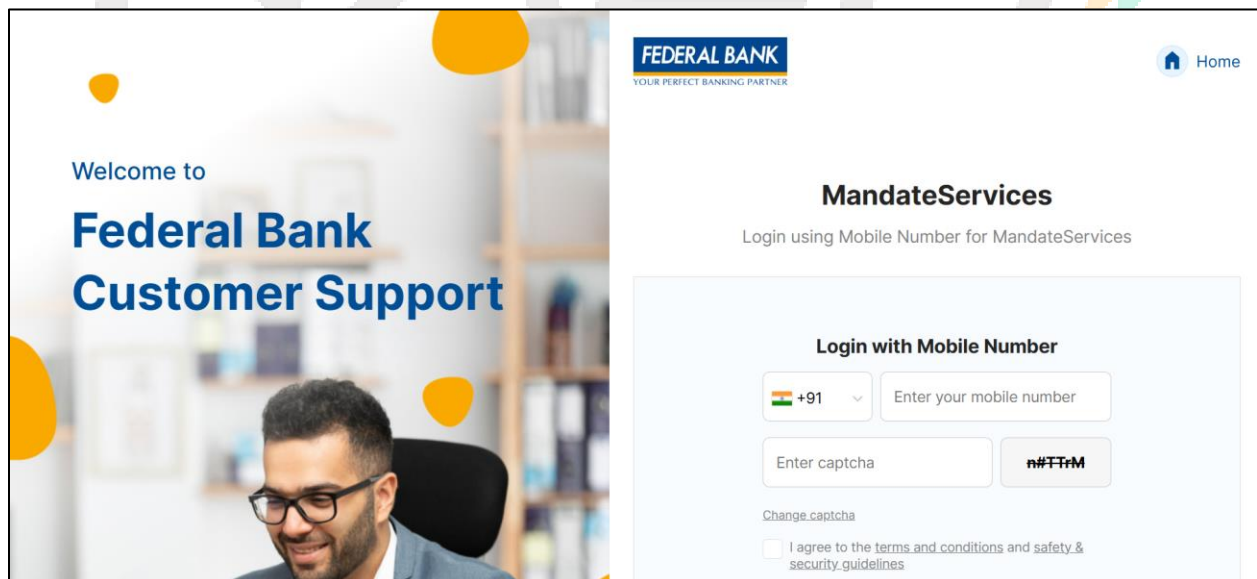
Step 2: Select Others




Step 3: Click on Mandate Services



Step 4: Enter registered mobile number and validate with captcha



Step 5: Enter the OTP received on registered mobile number and captcha.



Enter OTP

The OTP is sent to your mobile number ending with xxxxxxxx!

[Resend OTP](#)
 Enter Answer
[Change captcha](#)

[< back](#)

Step 6: User will be redirected to NACH e-Mandate customer portal. For registration of e-mandate, Click Register e-mandate.

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Fed ePoint [Logout](#)

Hi,

Welcome to E-Mandate Management Portal

Choose an option from below.

We use cookies to provide a user-friendly experience. By continuing to browse this site, it shall be deemed that you have accorded your consent to us for the use of cookies and accepted the terms of our cookie policy. To view our cookie policy, [click here](#).

Step 7: Loan accounts eligible for registration are fetched and user can select register e-mandate option.

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FedPoint
[Logout](#)

[Home](#) / [Registration](#)

Hi XXXXXXXX

Welcome to E-Mandate Registration Portal.

The loan account(s) eligible for registering e-mandate is mentioned below.

Customer Name	Loan Account No	EMI Amount	Branch	Scheme
XXXXXXX	1118*****1877	750	Pampady	CAR LOAN
REGISTER E-MANDATE ENQUIRY				
XXXXXXX	1118*****2388	1900	Pampady	HOUSING LOAN
REGISTER E-MANDATE ENQUIRY				

Step 8: Verify the details of mandate- Loan amount, Mandate registration amount, mandate start date, mandate end date, E-Mail ID and Registered mobile number etc.

Capture Mandate

Mandate Details

Sponsor Bank Code *	FDR0000379	Mandate Type	EAPI
	THEFEDERALBANKLTD		
Utility Code (Utility/Biller/Company) *	NACH000000000000017	Transaction Code	Debit
Loan Account Number	1118*****1877	Utility Name	Federal Bank
	ACCOUNT IS VALID		
Mandate Amount *	1500	Mandate Category *	Loan instalment payment
	Actual Amount is 1500		Limit for this category is 1000000
Frequency *	Monthly	Customer ID	27134493
Start Date *	05/31/2024	End Date	08/31/2028
Amount Type *	Variable		

Enter debit account number and IFSC (Operative account can be of other banks also) and select authentication mode. Upon proceeding to next page, the entered debit account number is to be validated using Internet Banking credentials or Debit Card (last 4 digits) or Aadhar

a) Authentication with Internet Banking-Select Internet banking as authorization mode and click on submit.

Debit Account Details

Debit Account IFSC *

Account Number *

Account Type *

Savings

Authentication Mode *

Internet Banking

Customer Information

Name of the Customer *

XXXXXX

Email Address

RAHULRAJK11@GMAIL.COM

Telephone Number

+91-080-12345678

Mobile Number

+91-9745515439

PAN Number

☐ I accept the [Terms & Conditions](#).

SUBMIT

CANCEL

Review the details of mandate and enter internet banking user id. User will be redirected to new page where user must validate with the internet banking credentials. Enter OTP and Submit.

1

Mandate Summary

2

InternetBanking Login

3

OTP verification

Warning! Mandate registration in progress. Please do not click on Refresh/Back or Close the browser.

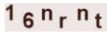

Dear Customer,

You are in the process of registering an API based e-mandate. Please click on the "Proceed" button to initiate the mandate registration process upon confirming the correctness of the below details



Please complete mandate authorization with in 574 seconds

Mandate Summary

Account number	12210100221127
Mandate issued to	THEFEDERALBANKLTD
Start date	2024-05-31+05:30
End date	2028-08-31+05:30
Frequency	Monthly

End date	2028-08-31+05:30
Frequency	Monthly
Amount in figures	1500.00
Amount in words	One Thousand Five Hundred Rupees
Purpose of mandate	Loan instalment payment
Internet Banking User ID	Please enter internet banking u:
	
	Enter the captcha
<input type="button" value="Proceed"/> <input type="button" value="Cancel"/>	


E-Mandate Powered By



Authentication with net banking credentials (other bank net banking validation page will be shown in case user enters other bank details as debit account)



Below Success page will be shown after e-mandate is registered successfully. UMRN – Unique Mandate Registration Number will also be generated.




Your API E-Mandate registration has been successfully completed.

Merchant Reference No	EMNDCUST2023020812543600000000
NPCI Reference No	3c6c9fbb46024434ead55f31deb78fa
Transaction Status	Success
Destination Bank IFSC	FDRL0000379
Destination Bank Reference Number	FDRL7032909220001001
UMR No	FDRL7032909220001001

BACK TO HOME

Below Failure message will be shown if e-mandate registration fails.

E-Mandate Registration



Your API E-Mandate registration has Failed.
Account Number not registered with Net-banking fac

Merchant Reference No	EMNDCUST2024092714501000000000
NPCI Reference No	21fad1ed5a02a44af6ad5ffdd11bc50e
Transaction Status	Failed
UMR No	FDRL7012806242000003

BACK TO HOME

b) Authentication with Debit Card - Select debit card as authorization mode and click on submit.

The screenshot shows a web form for Federal Bank authentication. At the top, there are fields for 'Start Date' (31-05-2024) and 'End Date' (31-03-2053). Below these is a dropdown for 'Amount Type' set to 'Variable'. The 'Debit Account Details' section includes a 'Debit Account IFSC' field with 'FDRL0001161' and 'Federal Bank' below it, an 'Account Number' field with '11610100227431' and a green 'ACCOUNT IS VALID' message, an 'Account Type' dropdown set to 'Savings', and an 'Authentication Mode' dropdown set to 'Debit Card'. The 'Customer Information' section at the bottom has a 'Name of the Customer' field with 'XXXXXXX' and an 'Email Address' field with 'mounika.dinna@gmail.com'.

Authentication page, Click on Proceed

The screenshot shows the Federal Bank authentication page with a session timer 'Session ends in 14 : 47'. The header displays 'FEDERAL BANK' and 'RAHUL RAJ issuing mandate to THEFEDERALBANKLTD'. The form contains several fields: 'Account Number' (XXXXXXXXXX1127), 'Start Date' (2024-09-30+05:30), 'End Date' (2049-11-30+05:30), 'Amount In Figures' (INR 16,145.82), 'Frequency' (Monthly), 'Occurrences' (Recurring), and 'Purpose Of Mandate' (Loan instalment payment). At the bottom, there are two buttons: 'PROCEED' (blue) and 'CANCEL' (red). The background features a repeating 'NPCI' watermark.

Accept the disclaimer and click on proceed.

Disclaimer

FEDERAL BANK

Session ends in 14 : 14

RAHUL RAJ issuing mandate to THEFEDERALBANKLTD

By submitting my debit card details on this platform, I voluntarily and with my own free will, agree and give my consent for sending my debit card details to the Bank of my choosing FEDERAL BANK for authenticating myself for the purpose of NACH mandate creation with the Bank and I hereby authorise you to share such debit card details to the Bank for the aforesaid purpose. I understand that the debit card details provided by me for performing such authentication is not stored by this platform. I agree with and acknowledge that I shall not hold NPCI responsible if such authentication fails due to any reason attributable to me or to Bank or if the Bank rejects my request for mandate creation for any reason whatsoever and I shall not hold NPCI liable for any loss resulting therefrom.

To Continue, Kindly read the Disclaimer and Click agree to Proceed

☒ I agree to this disclaimer and provide my debit card details

PROCEED

CANCEL

ENACH

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Enter the debit card details and click on submit. Mandate will be created successfully.

Debit Card Authentication

FEDERAL BANK

Session ends in 13 : 46

RAHUL RAJ issuing mandate to THEFEDERALBANKLTD

Enter Debit Card Details

Amount : INR 16,145.82

Card Number

XXXX

XXXX

XXXX

XXXX

Expiry/Validity

MM

/

YY

CVV

SUBMIT

CANCEL

ENACH

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c) Authentication with Aadhar Card details - Select Aadhar card as authorization mode and click on submit.

Aadhaar Card Authentication

Welcome Mr/Mrs. XXXXXXXX,

Please verify the Mandate details to setup the Mandate. In case of any discrepancy found you may cancel the registration process else you may proceed with Aadhaar card Authentication

Mandate Details
Account Number
11610100227431
Mandate Issued To
FEDERAL BANK LTD
Start Date
2023-01-31+05:30
End date
2033-03-31+05:30
Frequency
MNTH
Amount In Figures
15230.00
Amount In Words
fifteen thousand two hundred thirty
Purpose Of Mandate

Review the details and enter Aadhar card details.

Disclaimer

- One time mandate registration charges will be applicable at your bank as per the latest schedule of charges
- Registration of this mandate will authorize the user entity/ corporate/ service provider to debit your account based on the instructions provided
- You are authorized to cancel/ amend this mandate at any given point of time by appropriately communicating the cancellation/ amendment request to the user entity/ corporate/ service provider or the bank

Session expires in...14min 09sec

Aadhaar Card Details
Aadhaar Card Number
XXXX XXXX XXXX

Continue
Cancel

Enter the OTP received on Aadhar registered mobile number.

Aadhaar OTP Authentication

Disclaimer

Please proceed with OTP Authentication process for Aadhaar card Authorization. Incase of any discrepancy found you may cancel the registration process else you may proceed with OTP Authentication

Session expires in...12min 12sec

Please enter OTP sent by UIDAI on your Aadhaar registered mobile

OTP

Confirm OTP

Page will be redirected to the Bank's OTP authentication page. Enter the OTP received on registered mobile number.

Bank OTP Authentication

Disclaimer

Please proceed with OTP Authentication process for Bank Authorization. Incase of any discrepancy found you may cancel the registration process else you may proceed with OTP Authentication

Session expires in...10min 37sec

Please enter OTP sent by xxxx Bank on your bank account registered mobile

OTP

Step 9: Cancellation of already registered e-mandate.

Select the mandate to be cancelled and click on cancel mandate option.

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FedPoint
[Logout](#)

[Home](#) / [Cancellation](#)

Hi

Welcome to E-Mandate Cancellation.

Mandates eligible for cancellation are listed below [REQUEST HISTORY](#)

UMRN	Payer Account No	Consumer Ref No	Utility
FDRL7020810220000010	9998*****9176	9998*****9176	NACH000000000000383
Amount Type	Start Date	Expiry Date	Mode
Fixed	04-03-2023		INBOUND
			Maximum Amount
			300

[CANCEL MANDATE](#)
[STOP INSTRUCTION](#)
[ENQUIRY](#)

Step 10: Enter the OTP sent to the registered mobile number. Mandate will be cancelled successfully.

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Mandate Cancellation

Please Enter OTP

OTP Sent To Your Registered Mobile Number

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[SUBMIT](#)
[RESEND OTP](#)
[CANCEL](#)

- NACH mandate submitted for cancellation will be forwarded for NPCI for approval
- NACH mandate will be updated as cancelled upon receiving the confirmation of cancellation from NPCI

Step 11: Stop e-mandate for certain period.

Users can stop the registered mandate for certain period by selecting the option stop instruction. Select the period of stopping the mandate, enter the OTP received on registered mobile number and submit.

The screenshot shows the 'Stop Instruction' form within the Federal Bank Fed e Point interface. The form is titled 'Stop Instruction' and includes the following fields and elements:

- Please Enter OTP:** A text input field for entering the OTP.
- Start Date:** A date picker field with the placeholder 'mm/dd/yyyy'.
- End Date:** A date picker field with the placeholder 'mm/dd/yyyy'.
- OTP Sent To Your Registered Mobile Number:** A checkbox labeled 'I accept the Terms & Conditions.'
- Buttons:** Three orange buttons labeled 'SUBMIT', 'RESEND OTP', and 'CANCEL'.

Success message will be shown for stop instructions.

The screenshot shows the success message displayed after the 'Stop Instruction' form is submitted. The message is titled 'Stop Instruction' and includes the following text and elements:

- Stop instruction successfully submitted for the umrn FDRL7030810220001013**
- GO BACK:** An orange button to return to the previous screen.
