

**FEDERAL BANK**

YOUR PERFECT BANKING PARTNER

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# **NACH e-Mandate User Manual**

Version 1.0

### **NACH e-Mandate User manual**

Customers can register for e-Mandate for their loan accounts through the Federal Bank portal. This process eliminates the need for a physical mandate request form.

Upon completion of the loan account opening and disbursal , an SMS will be sent to customers with details of the new loan and a URL to register for the e-Mandate.

The following steps are involved in the e-Mandate registration process:

- ❖ **Login:** Customers shall log in to the registration portal using their registered mobile number and OTP.
- ❖ **Account Display:** Upon logging in, the customer's active loan account(s) shall be displayed.
- ❖ **Select Option:** The customer shall select the "Register e-Mandate" option for the loan account for which the mandate is to be registered.
- ❖ **Registration Page:** The registration page will show the loan amount, mandate registration amount, mandate start date, mandate end date, email ID and registered mobile number.
- ❖ **Enter Debit Details:** The customer shall enter his debit account number and IFSC code (the operative account can be from other banks as well).
- ❖ **Validation:** Upon proceeding to next page, the entered debit account number shall be validated using internet banking details, debit card details or Aadhar card.
- ❖ **Successful Authentication:** The customer shall validate through any of the above methods. Upon successful authentication through the customer's operative account bank, a UMRN (Unique Mandate Registration Number) will be generated, and the e-Mandate shall be registered successfully.

Detailed step by step process is mentioned below: -

## Step by step process:

Step 1 : Customer logs in to the registration portal using their registered mobile number and OTP.

Go to the Federal bank website-→ Click “Register NACH e-mandate”.

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Step 2: Enter the registered mobile number and the CAPTCHA.



Welcome to  
**Federal Bank**  
**Customer Support**

Enter Your Mobile Number  
Enter your Mobile number along with country code registered with the bank

Enter captcha shown in the image

Change Captcha

**CONTINUE**

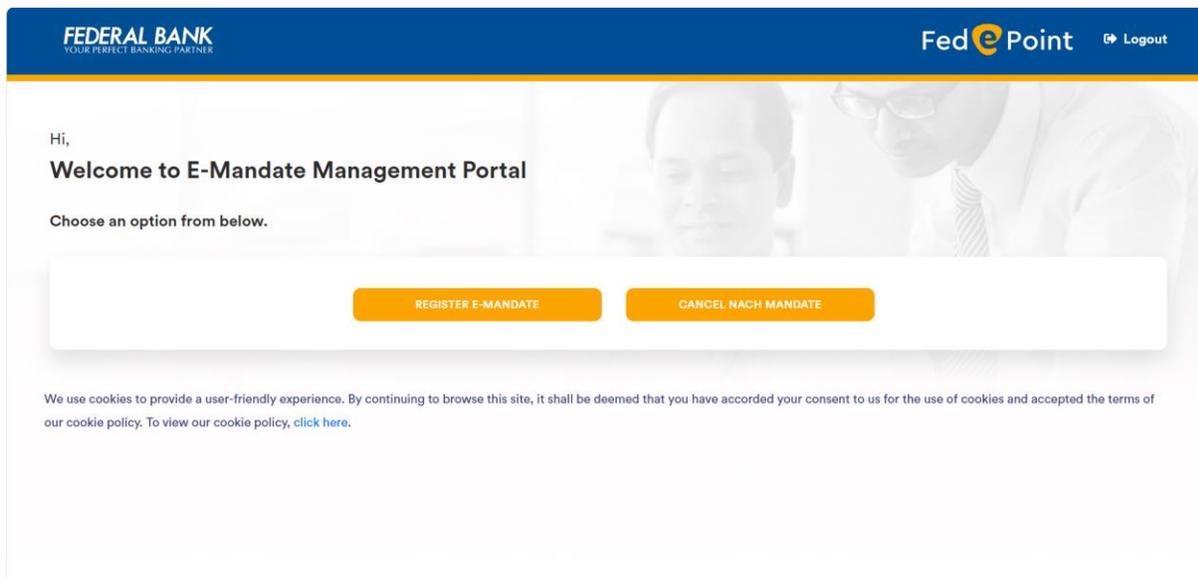
Know more about our SMS banking services.

Step 3: Enter the OTP received on the registered mobile number.



The screenshot shows the Federal Bank Customer Support interface. At the top, there is a blue header with the Federal Bank logo and 'YOUR PERFECT BANKING PARTNER' on the left, and a 'FedSupport' icon on the right. Below the header, the text 'Welcome to Federal Bank Customer Support' is displayed. A white form box contains the following fields: 'Enter OTP' with a subtext 'The OTP is sent to your registered mobile number' and an input field; 'Resend OTP' with a button; 'Enter captcha shown in the image' with an input field containing '32016' and a 'Change Captcha' button; and a 'CONTINUE' button at the bottom. The background of the page shows two men in business attire looking at a screen.

Step 4: To register for e-mandate, click "Register e-mandate".



The screenshot shows the Federal Bank E-Mandate Management Portal. At the top, there is a blue header with the Federal Bank logo and 'YOUR PERFECT BANKING PARTNER' on the left, and 'Fed e Point' and 'Logout' on the right. Below the header, the text 'Hi, Welcome to E-Mandate Management Portal' is displayed. Below this, the text 'Choose an option from below.' is shown. Two orange buttons are visible: 'REGISTER E-MANDATE' and 'CANCEL NACH MANDATE'. At the bottom, there is a small text block: '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 5: Eligible loan accounts for registration will be fetched, and the user can select the option to register the e-mandate.

The screenshot shows the 'E-Mandate Registration Portal' interface. At the top, there is a navigation bar with the Federal Bank logo and 'FedPoint' branding. Below the navigation bar, a breadcrumb trail indicates 'Home / Registration'. A greeting 'Hi XXXXXXXX' is followed by the heading 'Welcome to E-Mandate Registration Portal.' Below this, a message states: 'The loan account(s) eligible for registering e-mandate is mentioned below.' Two tables are displayed, each with columns for Customer Name, Loan Account No, EMI Amount, Branch, and Scheme. The first table shows a CAR LOAN with an EMI of 750. The second table shows a HOUSING LOAN with an EMI of 1900. Each table entry includes buttons for 'REGISTER E-MANDATE' and 'ENQUIRY'.

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

Step 6: Verify the details of the mandate, including loan amount, mandate registration amount, mandate start date, mandate end date, email ID and registered mobile number.

The screenshot displays the 'Capture Mandate' form. The form is titled 'Mandate Details' and contains several input fields and dropdown menus. The fields are: Sponsor Bank Code (FDR0000379), Utility Code (NACH00000000000017), Loan Account Number (1118\*\*\*\*\*1877), Mandate Amount (1500), Frequency (Monthly), Start Date (05/31/2024), and Amount Type (Variable). The dropdown menus are: Mandate Type (EAPI), Transaction Code (Debit), Mandate Category (Loan instalment payment), and Customer ID (27134493). The form also displays feedback messages: 'ACCOUNT IS VALID' and 'Actual Amount is 1500'. The Mandate Category dropdown includes a note: 'Limit for this category is 1000000'. The End Date is set to 08/31/2028.

Enter the debit account number and IFSC code (the operative account can be from other banks) and select the authentication mode. Upon proceeding to the next page, the entered debit account number will 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 \*

Authentication Mode \*

### Customer Information

Name of the Customer \*  Email Address

Telephone Number  Mobile Number

PAN Number

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

Review the details of the mandate and enter your internet banking user ID. User will be redirected to a new page where user must validate his internet banking credentials. Enter OTP and "Submit".



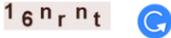
**Warning!** Mandate registration in progress. Please do not click on Refresh/Back or Close the browser.

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"/>

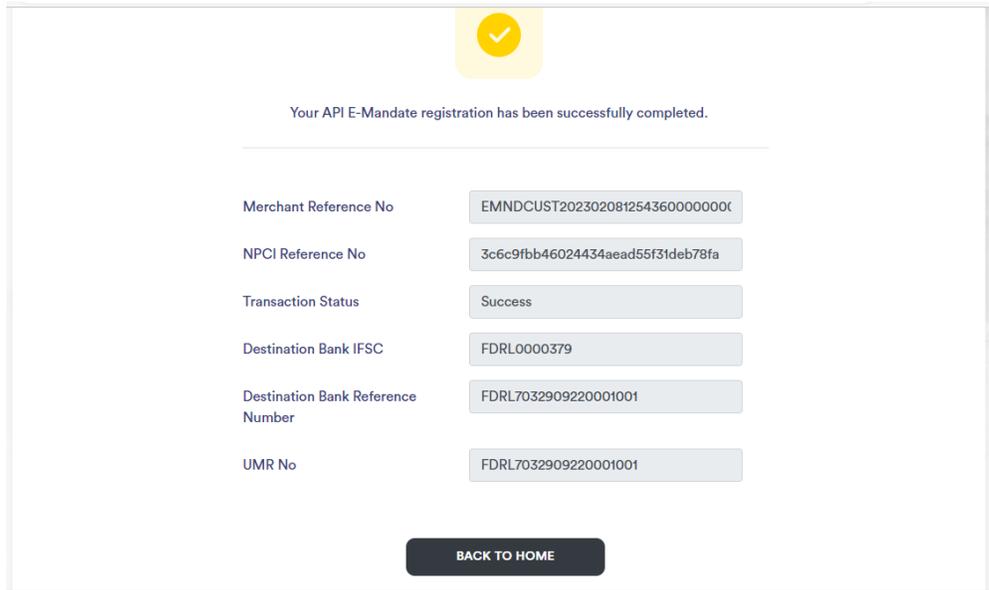
E-Mandate Powered By



If user enters a debit account from another bank, the net validation page for that bank will be displayed.



The following success page will be displayed after the e-mandate is registered successfully. A UMRN (Unique Mandate Registration Number) will also be generated.

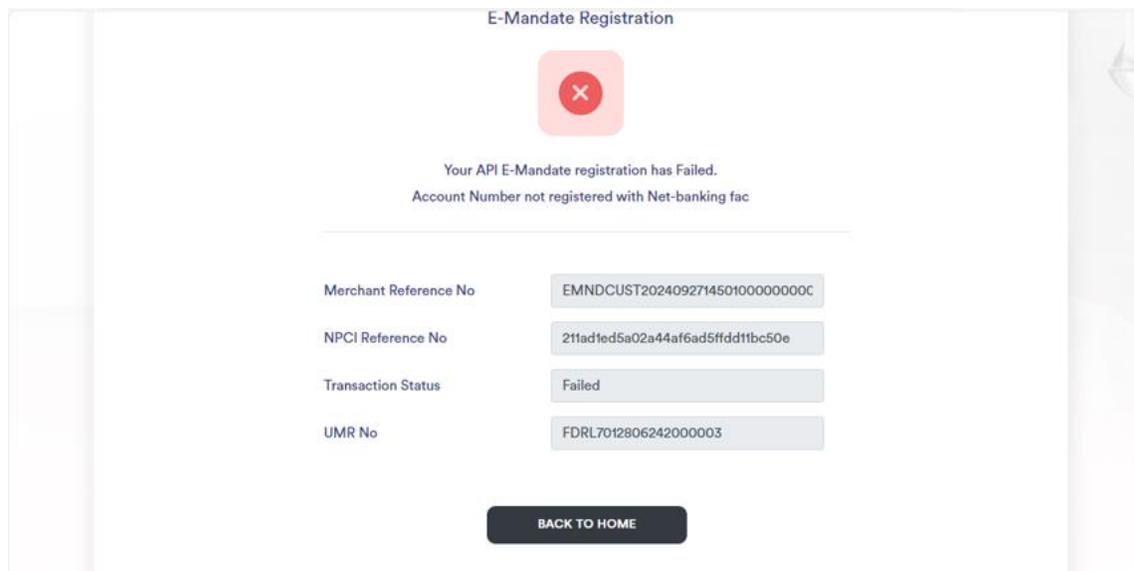


The image shows a success message for API E-Mandate registration. At the top, there is a yellow checkmark icon. Below it, the text reads: "Your API E-Mandate registration has been successfully completed." The page contains a table with the following details:

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

At the bottom of the form, there is a "BACK TO HOME" button.

The following failure message will be shown if e-mandate registration fails.



The image shows a failure message for API E-Mandate registration. At the top, there is a red 'X' icon. Below it, the text reads: "Your API E-Mandate registration has Failed. Account Number not registered with Net-banking fac". The page contains a table with the following details:

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

At the bottom of the form, there is a "BACK TO HOME" button.

b) Authentication with Debit Card: Select debit card as the authorization mode and click on “Submit”.

The screenshot shows a web form for setting up a debit card mandate. At the top, there are fields for 'Start Date' (31-05-2024) and 'End Date' (31-03-2053). Below this is a dropdown for 'Amount Type' set to 'Variable'. The 'Debit Account Details' section includes: 'Debit Account IFSC' (FDRL000H61, Federal Bank), 'Account Number' (11610100227431, ACCOUNT IS VALID), 'Account Type' (Savings), and 'Authentication Mode' (Debit Card). The 'Customer Information' section at the bottom shows 'Name of the Customer' (XXXXXXX) and 'Email Address' (mounika.dinna@gmail.com).

On the authentication page, click on “Proceed”.

The screenshot shows the 'Proceed' page of the mandate creation process. At the top, it says 'FEDERAL BANK' and 'Session ends in 14:47'. The main heading is 'RAHUL RAJ issuing mandate to THEFEDERALBANKLTD'. The form contains the following details: 'Account Number' (XXXXXXXXXX1127), 'Start Date' (2024-09-30+05:30) and 'End Date' (2049-11-30+05:30), 'Amount In Figures' (INR 16,145.82) and 'Frequency' (Monthly), 'Occurrences' (Recurring), and 'Purpose Of Mandate' (Loan instalment payment). At the bottom, there are two buttons: 'PROCEED' (blue) and 'CANCEL' (red).

Accept the disclaimer and click on “Proceed”.

The screenshot shows a 'Disclaimer' screen with a dark blue header. The main content area is white and contains the following text: 'FEDERAL BANK' with a session timer 'Session ends in 14 : 14'. Below this, it states 'RAHUL RAJ issuing mandate to THEFEDERALBANKLTD'. A paragraph of disclaimer text follows, explaining that the user is voluntarily providing debit card details for NACH mandate creation. At the bottom of the text, there is a checkbox labeled 'I agree to this disclaimer and provide my debit card details' which is checked. Two buttons, 'PROCEED' (blue) and 'CANCEL' (red), are positioned below the checkbox. The footer features the 'ENACH' logo and the text 'Copyright 2004-2024 NPCI. All Rights Reserved'.

Enter the debit card details and click on “Submit”. The mandate will be created successfully.

The screenshot shows a 'Debit Card Authentication' screen with a dark blue header. The main content area is white and contains the following text: 'FEDERAL BANK' with a session timer 'Session ends in 13 : 46'. Below this, it states 'RAHUL RAJ issuing mandate to THEFEDERALBANKLTD'. The screen prompts the user to 'Enter Debit Card Details' for an 'Amount : INR 16,145.82'. There are four input fields for the 'Card Number' (each containing 'XXXX') and a CVV field. Below these are fields for 'Expiry/Validity' (MM / YY) and a CVV field. Two buttons, 'SUBMIT' (blue) and 'CANCEL' (red), are positioned below the input fields. The footer features the 'ENACH' logo and the text 'Copyright 2004-2024 NPCI. All Rights Reserved'.

c) Authentication with Aadhar Card details: Select Aadhar card as the 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 information.

#### 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

Amount In Figures	15230.00
Amount In Words	fifteen thousand two hundred thirty
Purpose Of Mandate	EMI_Loan Repayment

Session expires in...14min 09sec

#### Aadhaar Card Details

Aadhaar Card Number

xxxx xxxx xxxx

ContinueCancel

Enter the OTP received on the Aadhaar registered mobile number.

**Aadhaar OTP Authentication**

### Disclaimer

Please proceed with OTP Authentication process for Aadhaar card Authorization. In case 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

ContinueCancel

The page will be redirected to the bank OTP authentication page. Enter the OTP received on the bank-registered mobile number.

**Bank OTP Authentication**

### Disclaimer

Please proceed with OTP Authentication process for Bank Authorization. In case 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

ContinueCancel

Resend OTPCancel

Step 7: Cancellation of already registered e-mandate:

Select the mandate to be cancelled and click on the "Cancel Mandate" option.

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	Maximum Amount
Fixed	04-03-2023		INBOUND	300

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

Step 8: Enter the OTP registered on the mobile number. The mandate will be cancelled successfully.

Home / Cancellation

**Mandate Cancellation**  
Please Enter OTP

OTP Sent To Your Registered Mobile Number

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

[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 9: Stop e-mandate for a certain period:

Users can stop the registered mandate for a specific period by selecting the “Stop Instruction”. Select the period for stopping the mandate, enter the OTP received on the registered mobile number, and click “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 with a dropdown arrow on the right.
- Start Date:** A date picker field with the placeholder 'mm/dd/yyyy' and a calendar icon.
- End Date:** A date picker field with the placeholder 'mm/dd/yyyy' and a calendar icon.
- 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'.

A success message will be displayed for the stop instruction.

The screenshot shows a success message displayed on the 'Stop Instruction' form. The message text is: 'Stop instruction successfully submitted for the umn FDRL7030810220001013'. Below the message is a single orange button labeled 'GO BACK'.

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