FEDERAL BANK

YOUR PERFECT BANKING PARTNER

NACH e-Mandate

User Manual

Version 1.0

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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:

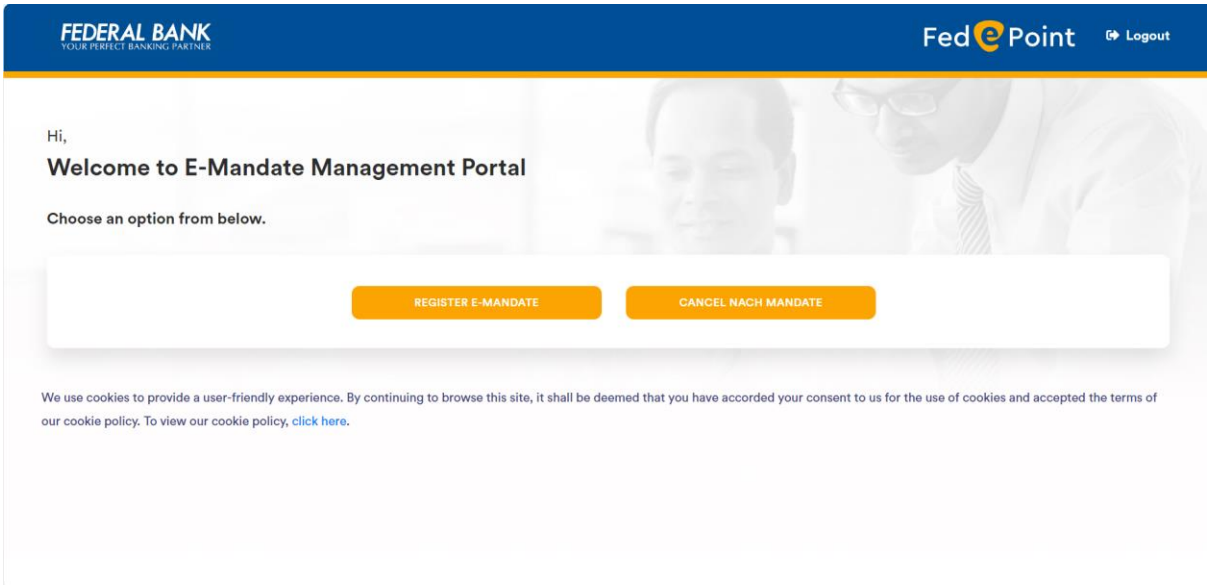
Step 1 : Customer logs in to the registration portal using their registered mobile number and OTP.

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

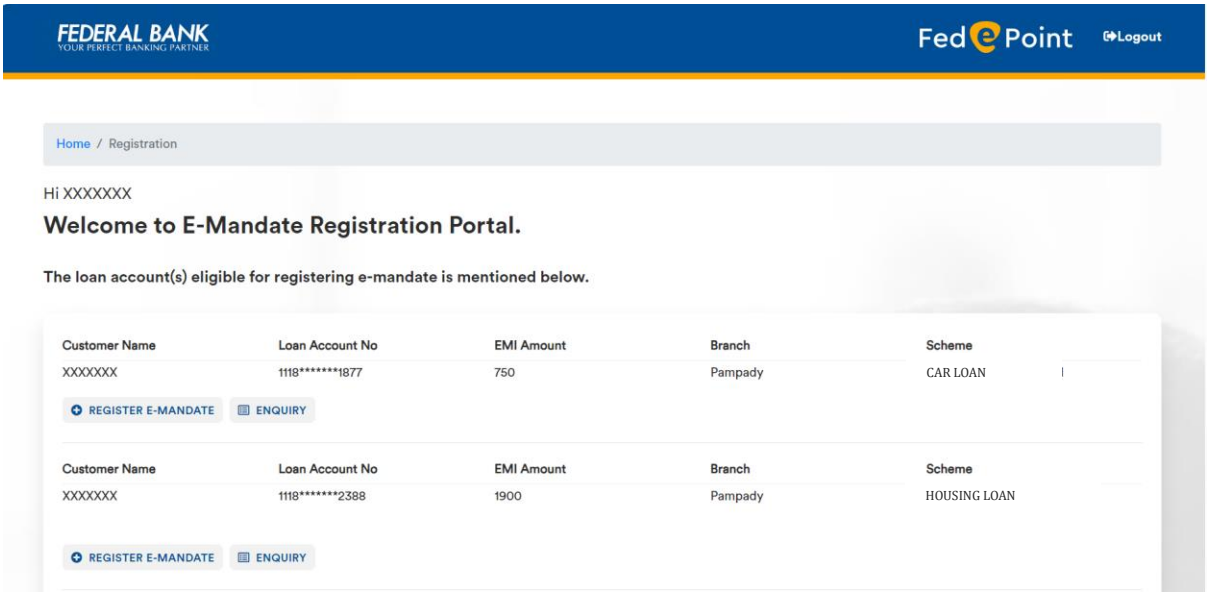
Step 2: Enter the registered mobile number and the CAPTCHA.

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

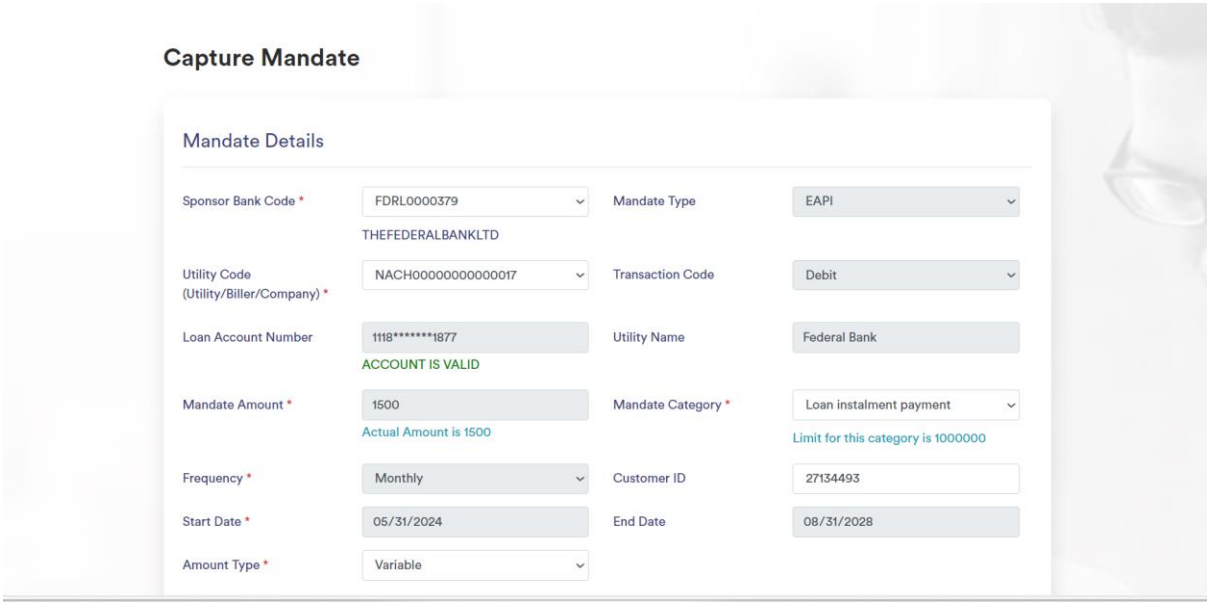
Step 4: To register for e-mandate, click “Register e-mandate”.



Step 5: Eligible loan accounts for registration will be fetched, and the user can select the option to register the e-mandate.

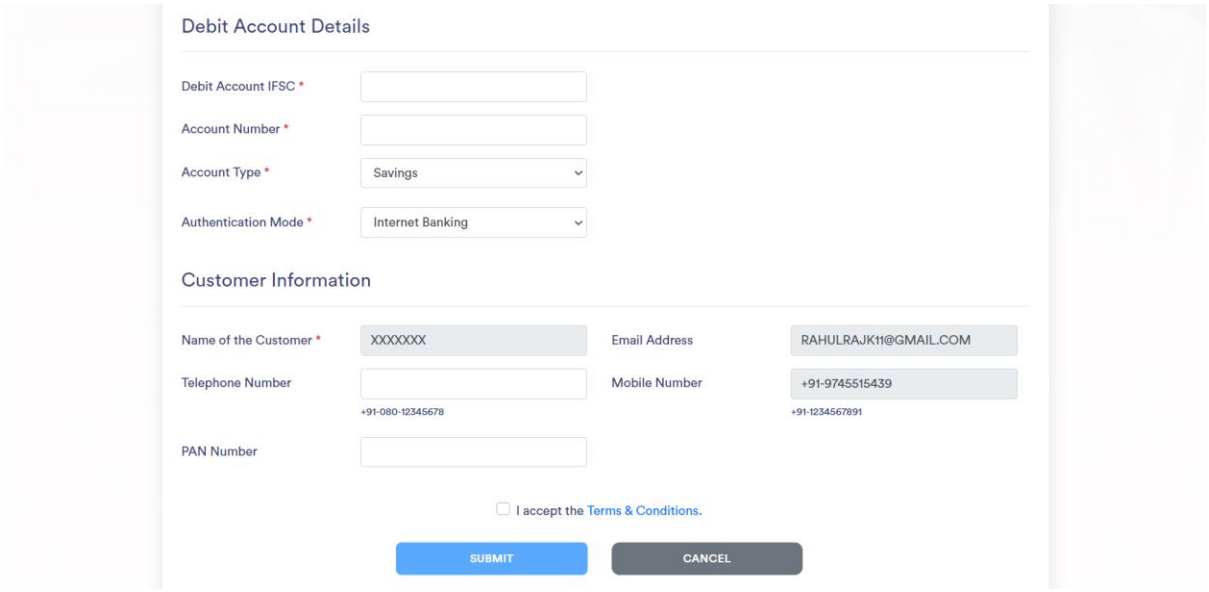


Step 6: Verify the details of the mandate, including loan amount, mandate registration amount, mandate start date, mandate end date, email ID and registered mobile number.

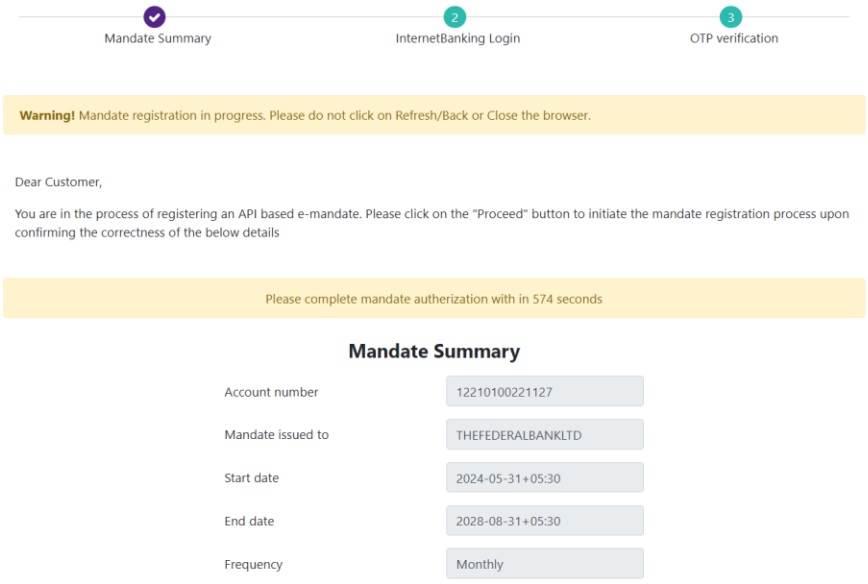


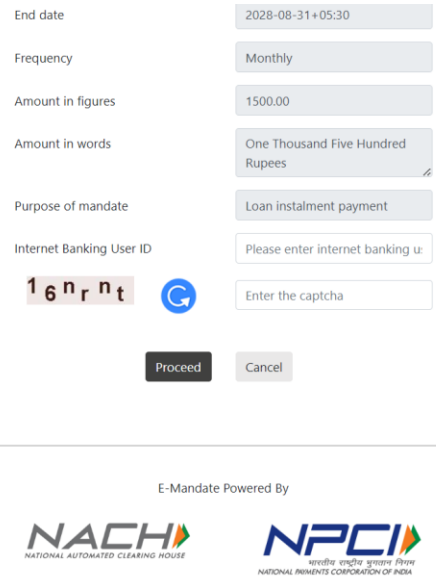
Enter the debit account number and IFSC code (the operative account can be from other banks) and select the authentication mode. Upon proceeding to the next page, the entered debit account number will be validated using Internet Banking credentials or debit card (last 4 digits) or Aadhar.

a) Authentication with Internet Banking: Select Internet banking as authorization mode and click on “Submit”.



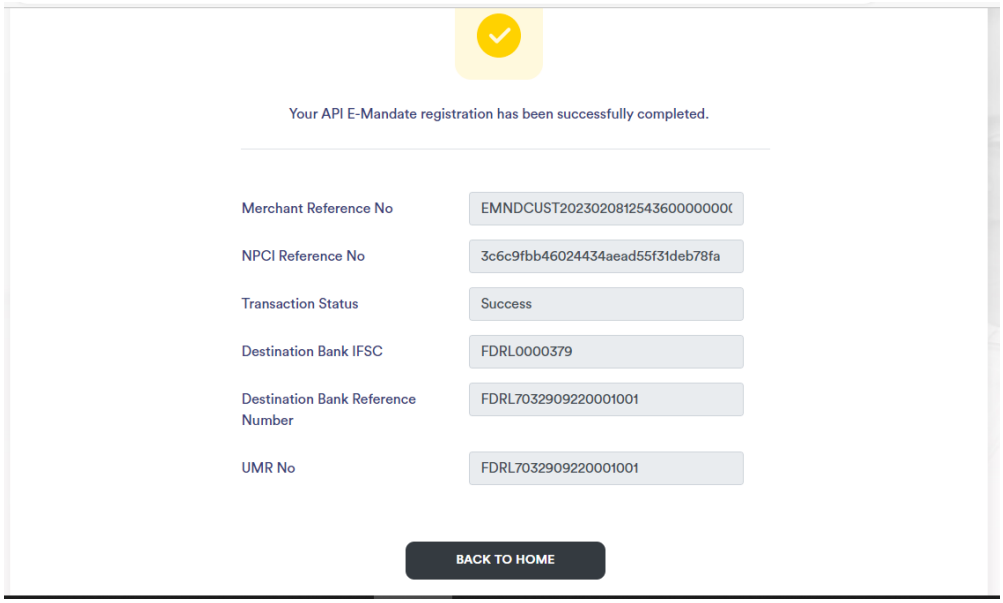
Review the details of the mandate and enter your internet banking user ID. User will be redirected to a new page where user must validate his internet banking credentials. Enter OTP and “Submit”.



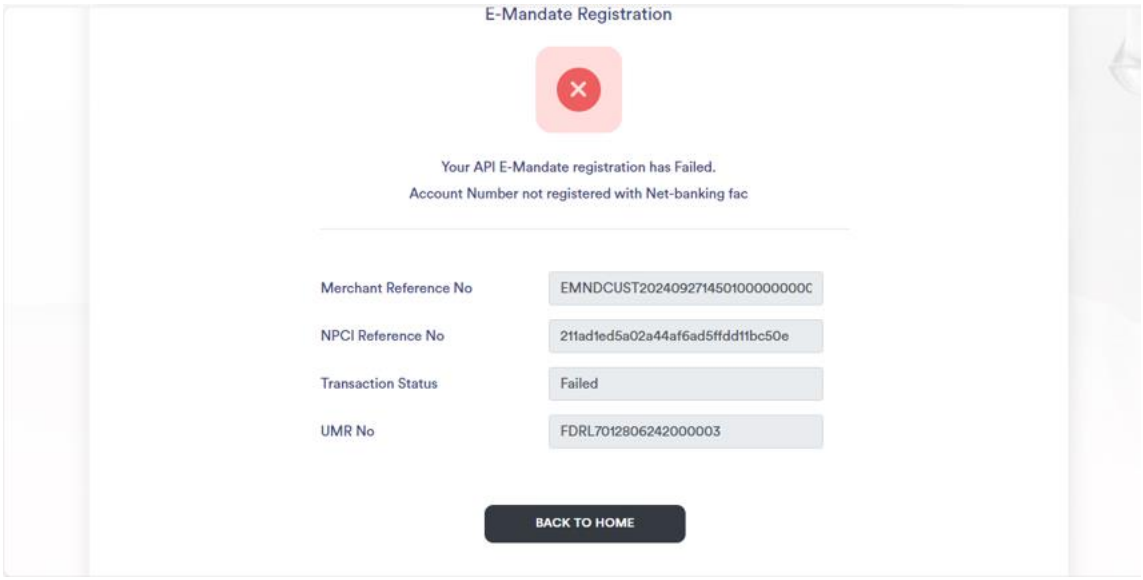


If user enters a debit account from another bank, the net validation page for that bank will be displayed.

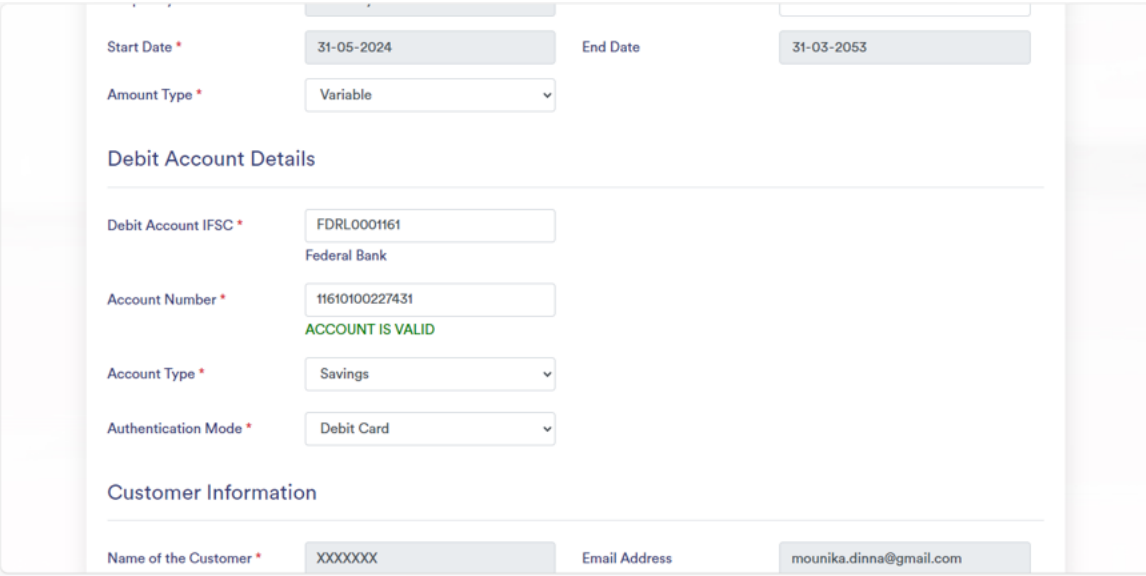
The following success page will be displayed after the e-mandate is registered successfully. A UMRN (Unique Mandate Registration Number) will also be generated.



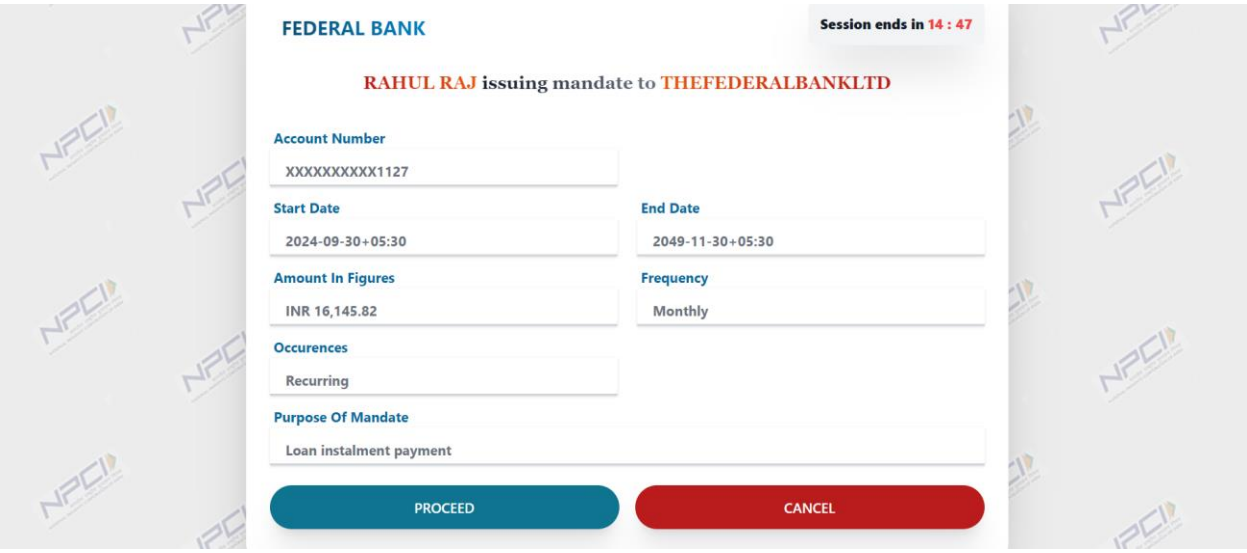
The following failure message will be shown if e-mandate registration fails.



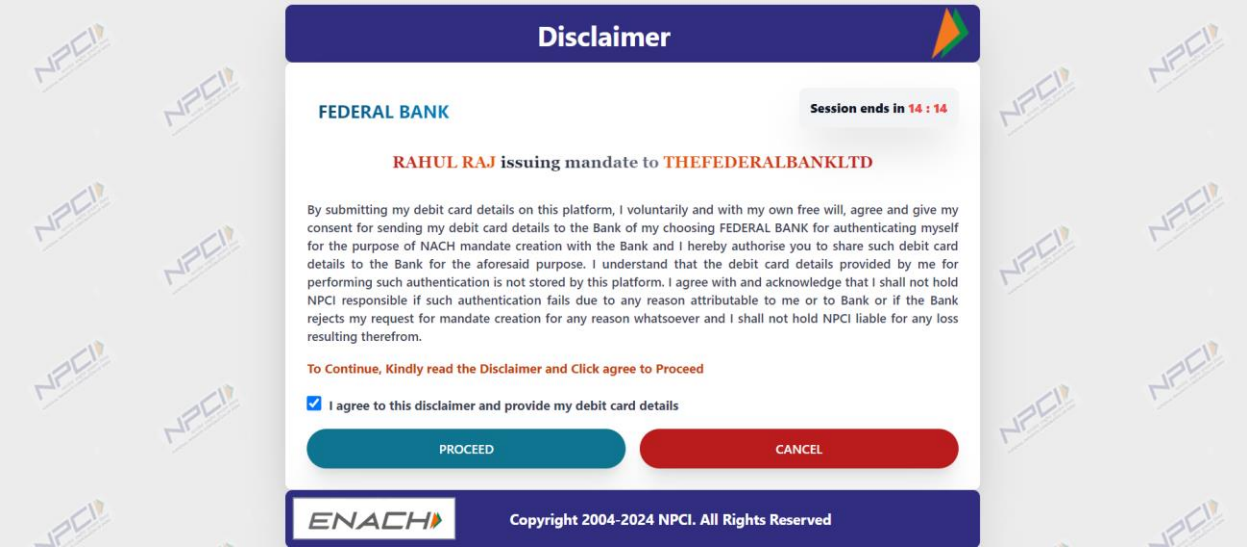
b) Authentication with Debit Card: Select debit card as the authorization mode and click on “Submit”.



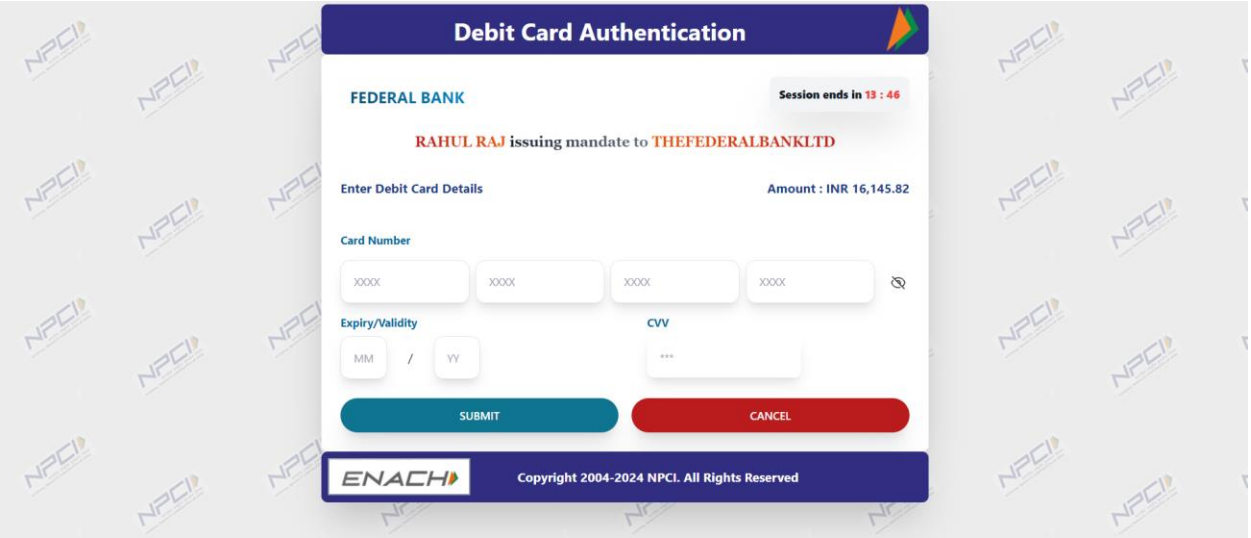
On the authentication page, click on “Proceed”.



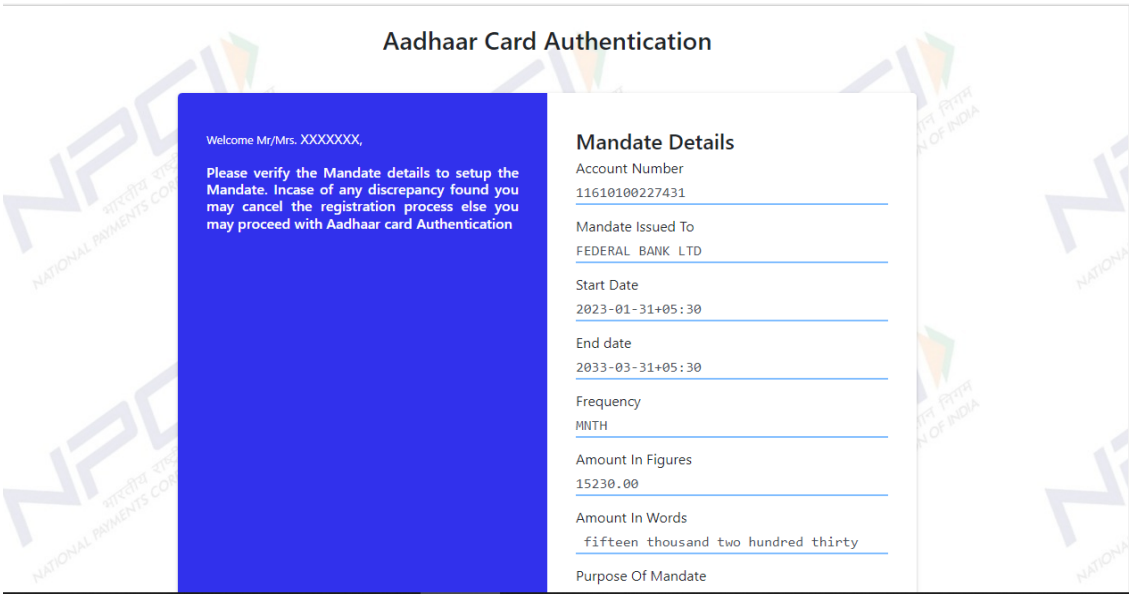
Accept the disclaimer and click on “Proceed”.



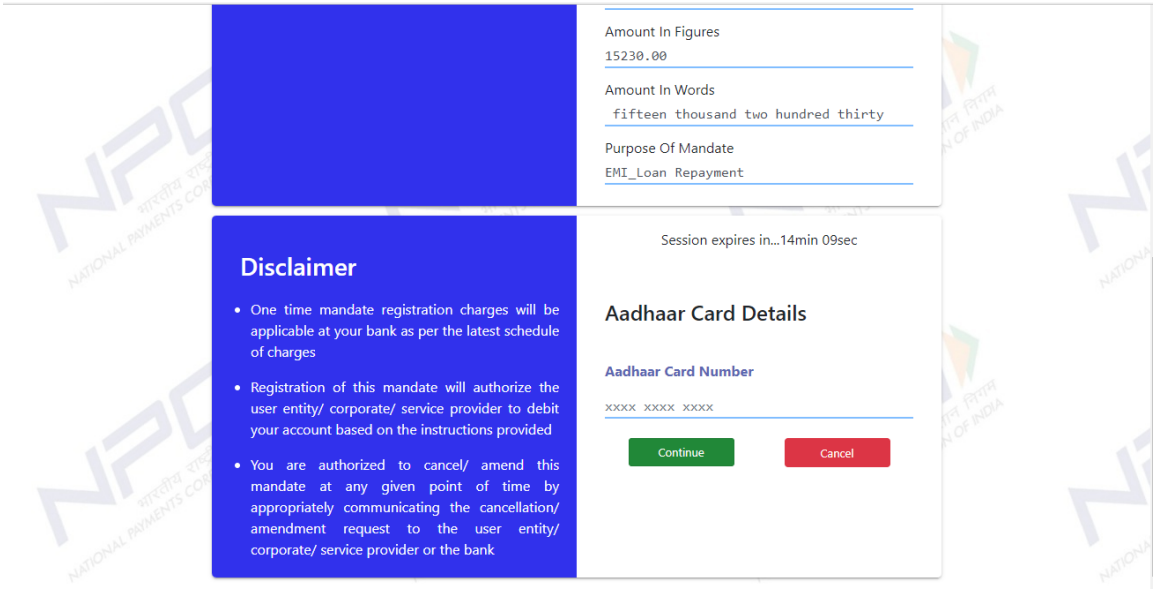
Enter the debit card details and click on “Submit”. The mandate will be created successfully.



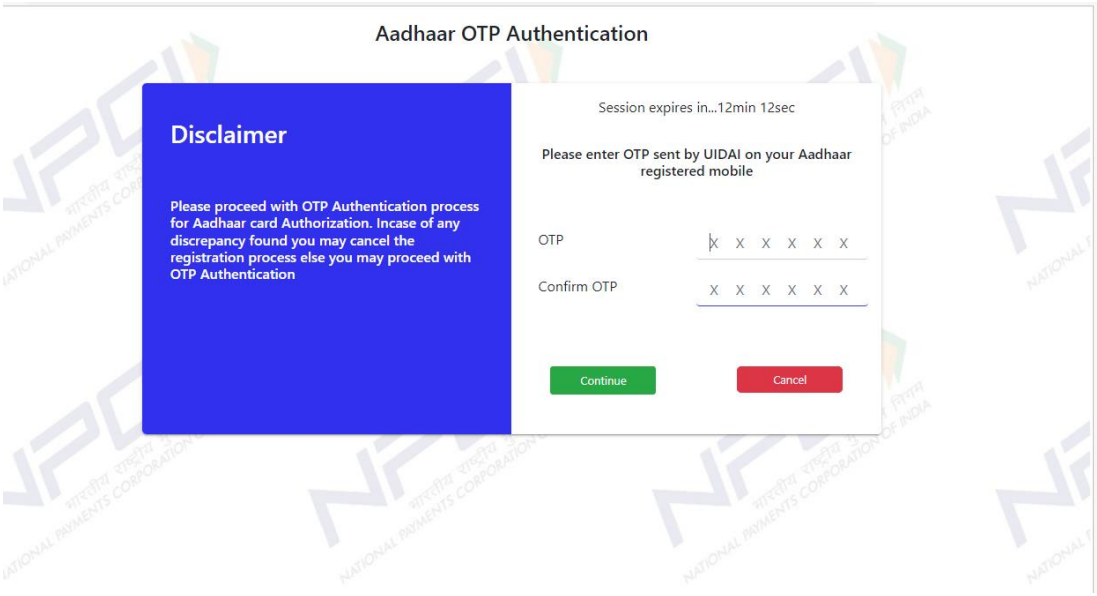
c) Authentication with Aadhar Card details: Select Aadhar card as the authorization mode and click on “Submit”.



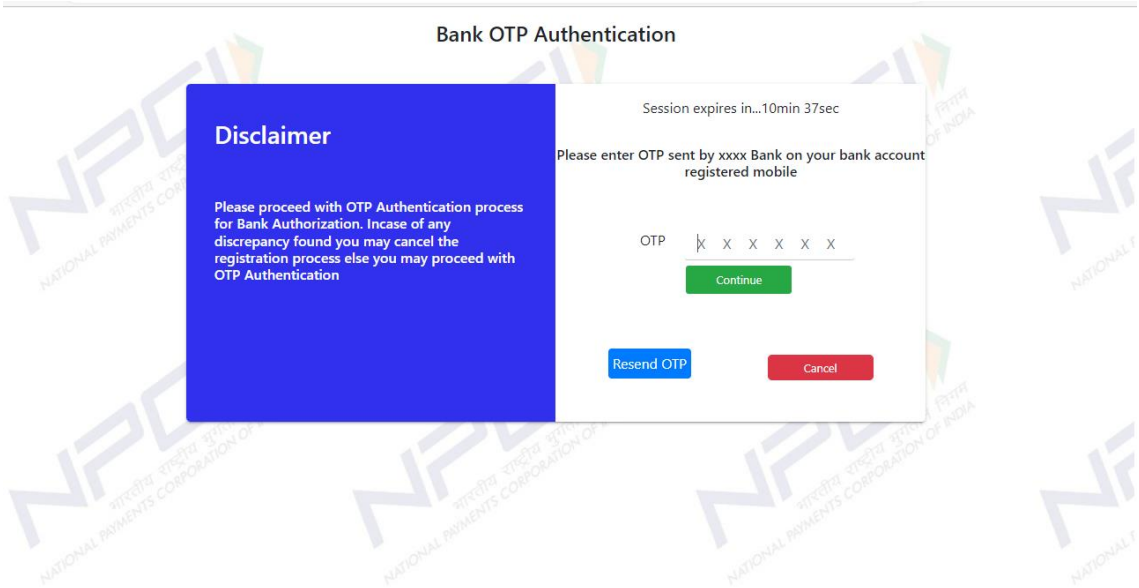
Review the details and enter Aadhar card information.



Enter the OTP received on the Aadhar registered mobile number.

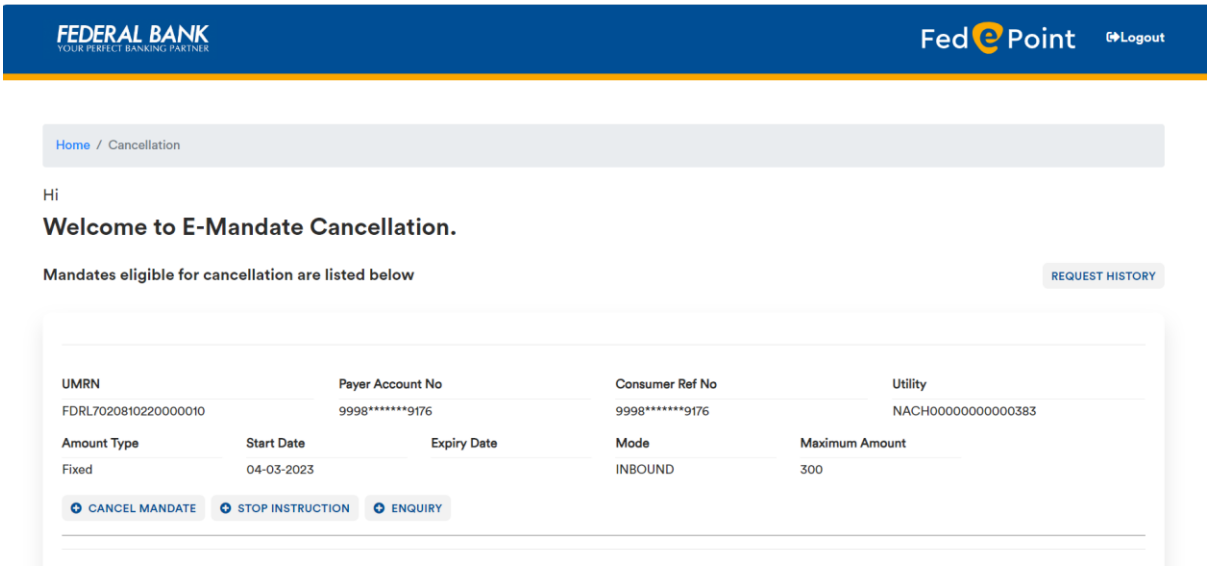


The page will be redirected to the bank OTP authentication page. Enter the OTP received on the bank-registered mobile number.

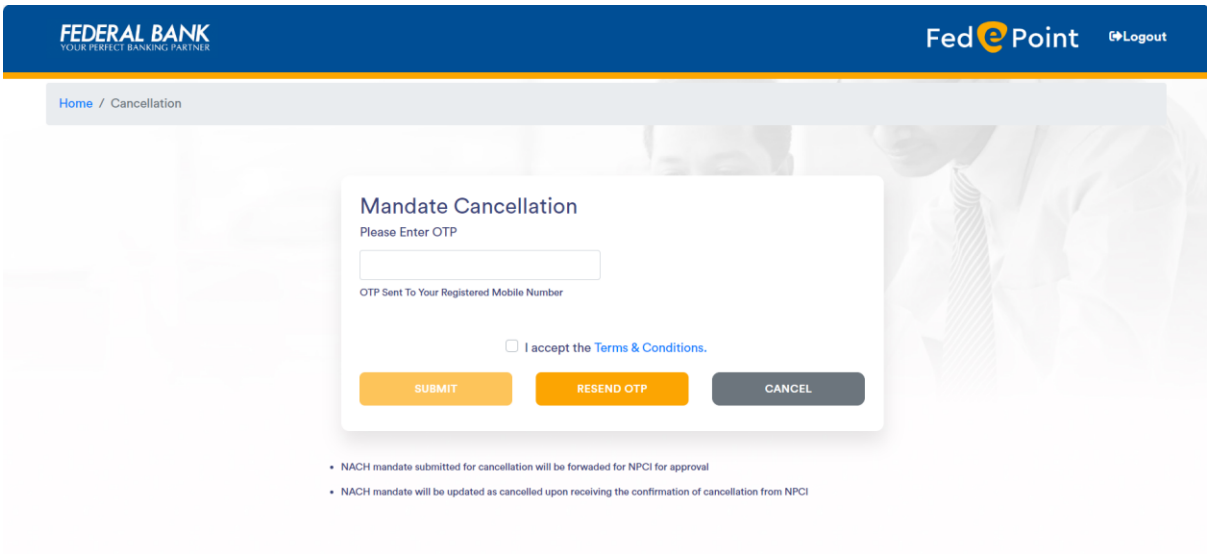


Step 7: Cancellation of already registered e-mandate:

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

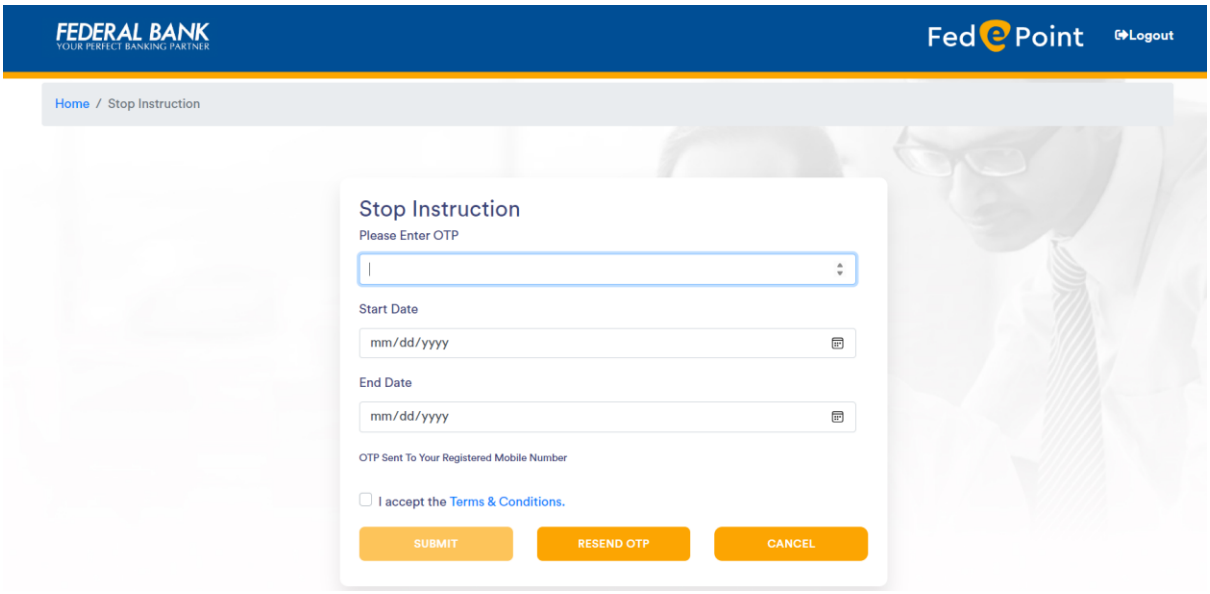


Step 8: Enter the OTP registered on the mobile number. The mandate will be cancelled successfully.

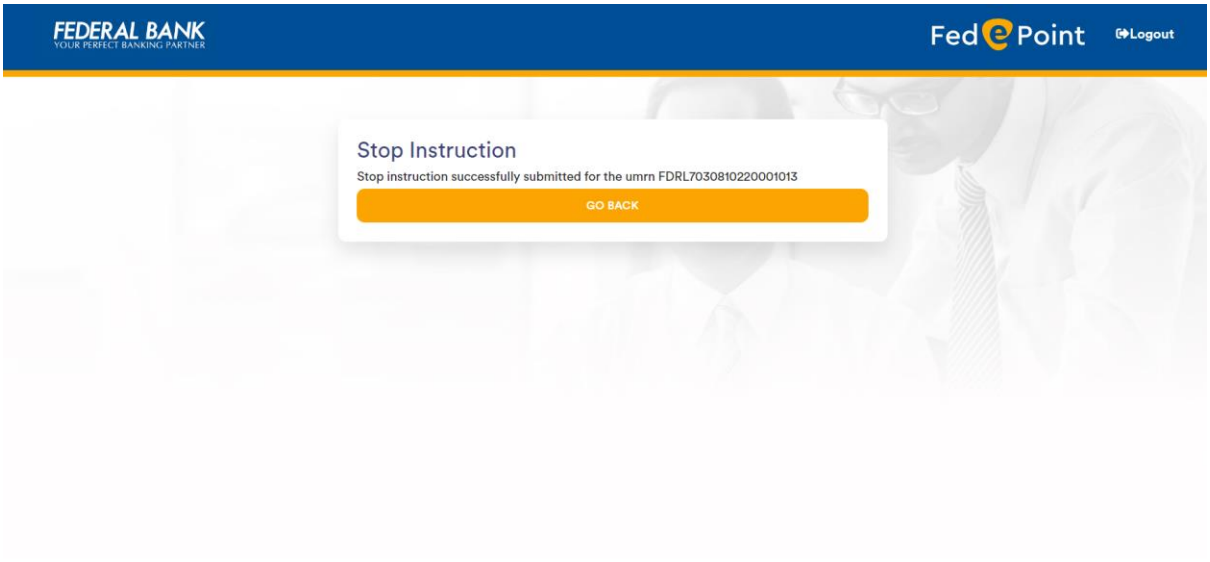


Step 9: Stop e-mandate for a certain period:

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”.



A success message will be displayed for the stop instruction.



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