

# Smart Mandate Service

A single point solution for  
all NACH mandates



The National Payments Corporation of India (NPCI) NACH platform facilitates high volume inter-bank electronic payments which may be repetitive or periodic in nature. Customers can authenticate NACH mandates in various forms using paper mandates as well as electronic mandates for these kinds of payments.

## Why Smart mandates

Corporates, utility providers and banks in India are looking to register the customer's mandate in an easy, secure and cost-effective manner.

### Mandate authentication made easy

Mandate API Service allows corporates, utility providers and banks to give customers several choices by which they can authenticate mandates.

Paper based



Net Banking/  
Debit card/  
Pan or Cust id

Aadhaar OTP/  
Biometrics



Secure single point solution for all NACH mandates



Easy and cost effective way to initiate mandates anywhere, anytime



Best in class performance, highly mature solution coupled with multi-level data validation



Robust and scalable gateway for corporates and sponsor banks to use directly



Mandate API Service offers a single interface for all types of mandates

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Easy to track and manage customer's mandate applications

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Mandate API Service will be in compliance with NPCI guidelines



All mandates are stored in a centralized repository

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No need to track mandates on separate mandate processing interfaces

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Significant reduction in costs

## Features

### Highly Secure

Mandate registration is processed in a highly secure, online environment.

### Reduced Go-to-Market Time

A full-fledged ready-to-use, plug-and-play solution that needs no prior set up, promises reduced go-to-market time.

### Complete Mandate Lifecycle Management

This Mandate Service is a comprehensive, end-to-end solution to register and manage customers' mandates.

### Shorter Acceptance Cycle

Eliminate manual intervention through complete end-to-end automation and Straight Through Processing.

## **License / Pay per-use Model**

Clients have the flexibility to purchase a product license for uninterrupted access to the Flux Mandate Service. They can also experience the product on a pay-per-use basis.

## **Single API for all Mandate Variants**

One single, integrated API for all types of mandate needs and requests.

## **Product Maturity & Committed Roadmap**

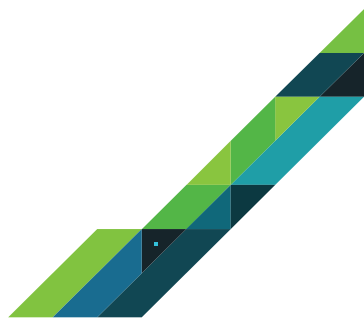
NACH products have been in the market ever since the inception of NACH. This solution has been developed by highly experienced experts from the payments industry.

## **Time Tested and Growing Clientele**

The Mandate Service has been a preferred mandate processing solution among a distinguished clientele and customer base over several years.

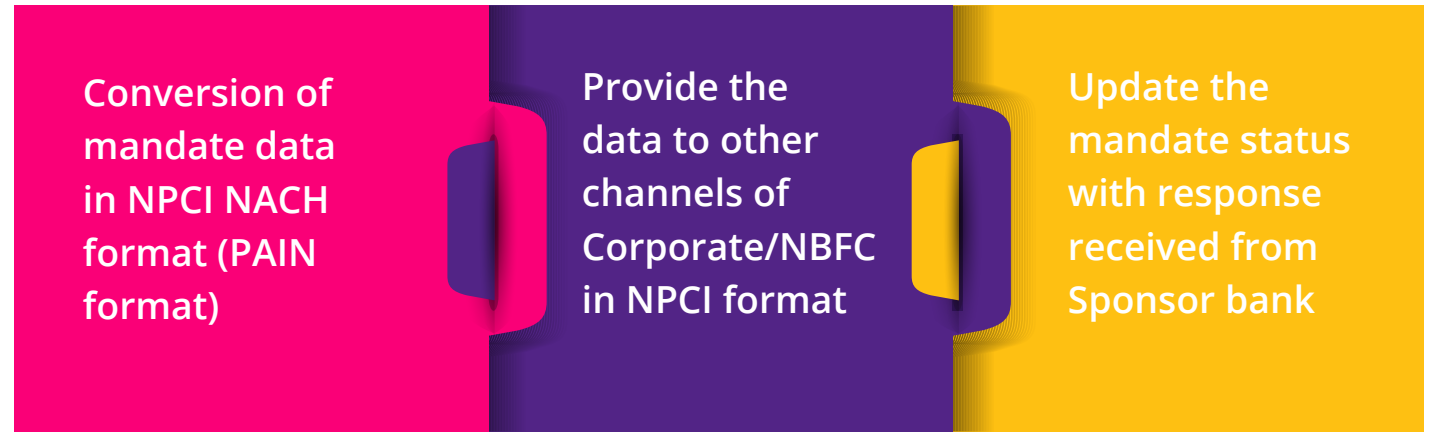
## **Complete Mandate Validation**

Mandate Service helps to significantly reduce the mandate rejection rate. Clients can benefit by saving time and effort on customer follow-ups and representation of mandates.



# Mandate Service offers easy integration with NPCI & eSign Service Providers

eSign Mandate will perform below operations in compliance with NPCI guidelines.



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