

NPCI/2019-20/NACH/Circular No. 007

May 22, 2019

To

All NACH Member banks/ Corporates participating in API E-Mandate

New API services for E-Mandate

Refer to our circular NPCI/2018-19/NACH/ Circular no. 045 on "Enhancement in API based E-Mandate" dated January 03, 2019. In order to facilitate day to day processing of API based E-Mandate, we are introducing 4 new API services (listed below) for ease of use. Using the APIs the following details can be fetched:

1. List of live banks
2. Status of mandate request initiated (Merchant)
3. Status of response file sent (destination bank)
4. Status of mandate registration based on the reference number (Merchant)

The details of new API services are provided in **Annexure I**. We have also modified few specifications for ease of use, the table detailing the changes to the technical specifications are provided in **Annexure II**. The updated technical specification document is provided in **Annexure III**.

Corporates/ banks are advised to make necessary system level changes for implementation.

For clarifications, raise queries through CRM tracker.

With warm regards,



Giridhar G.M
(Chief – Offline product operations & run technology)

Annexure I

New API services

Sl. No	API Services	Input details	Response details	Usage
1	Live bank list	Rest API to be invoked as a "Get Request"	<ul style="list-style-type: none"> Bank ID Bank Name Netbanking status Netbanking active from Debit card status Debit card active from 	Corporate can use this service to get the list of live banks in API. Can be used to integrate with the corporate page to populate live bank list during mandate initiation to ONMAGs
2	Status of mandate request initiated (Merchant)	<ul style="list-style-type: none"> Merchant ID Mandate request ID Request initiation date 	<ul style="list-style-type: none"> Merchant ID Mandate request ID Request initiation date Npci reference ID Status of request Reason code Reason description Reject by Error code Error description 	Merchant can use this service to check the status of the initiation request sent to ONMAGs
3	Status of response file sent (destination bank)	1. NPCI reference ID	<ul style="list-style-type: none"> NPCI reference ID Status of request Reason code Reason description Reject by Error code Error description 	Destination bank can use this service to check the status of the response file sent to ONMAGs
4	Status of mandate registration based on the reference number (Merchant)	<ul style="list-style-type: none"> Merchant ID Mandate request ID Request initiation date Npci Reference id 	<ul style="list-style-type: none"> Merchant ID Mandate request ID Request initiation date NPCI reference ID Mandate response Doc Check sum value Response type Error code Error description 	Merchant wants to get the response details of the registered mandates this service can be used for such request

Annexure II

Changes in specification

Sl. No.	Particulars / Field & tag	Existing process	New process	Applicable stakeholder
1.	Collection amount / Maximum amount	Collection amount/ maximum amount can be provided without decimal value.	Amount to be given with two decimal value only	Corporate
		Ex: Amount captured as 12000 and is treated as 120.00	Ex: Amount to be captured as 120.00 only	
2.	Category description field	Length - 25	Length - 50	Corporate & Bank
3.	Request / response format	Request / response value in JSON value in form post method	Request / response value in MIME value in form post method	Corporate & Bank
4.	Time out scenario in NPCI ONMAGs	No time out scenario in NPCI ONMAGs page	If request is not responded by customer in NPCI ONMAGS, the page will be automatically timed out after as per applicable timeline defined in specification	Corporate & Bank