



User guide for authentication using Aadhaar credentials

I. Process for online mandate authentication:

Please note that these are dummy screens and are for illustration purposes only.

1. Request Initiation-

- The customer will access the web page using the link provided by any merchant or sponsor bank.
- The customer will input the mandate details and submit them.
- The request raised by the customer for creation/registration will also be captured.

2. Channel Selection-

- The customer will select one of the options - Net Banking or Debit Card or Aadhaar.
- If the 'Aadhaar' option is selected, the customer will be re-directed to the NPCI ONMAGS portal.
- The mandate information will be displayed to the customer. The customer will review the details of the mandate.
- The customer must tick all the checkboxes. If the customer does not select all the checkboxes, they will not be allowed to proceed with mandate request authentication.
- If satisfied with the mandate details, the customer can click on 'Continue' and proceed with mandate request authentication.
- If not satisfied with the mandate details, the customer can click the 'Cancel' button.
- After clicking 'Continue' in the NPCI ONMAGS Portal, the customer will be prompted to enter their Aadhaar credentials.
- The customer must ensure that the Aadhaar Number is active and linked to their bank account.
- If the customer's details match with the details entered in the mandate fields, they will be allowed to proceed, otherwise, the request will be rejected.

Disclaimer

- One time mandate registration charges will be applicable at your bank as per the latest schedule of charges
- Registration of this mandate will authorise the user entity/ corporate/ service provider to debit your account based on the instructions provided
- You are authorised 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 00sec

Aadhaar Card Details

Aadhaar Card Number

Continue

Cancel

3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the mobile number linked with the Aadhaar.
- The customer should enter the correct OTP and click on the 'Continue' button.
- Subsequently, the customer will receive an OTP from the bank (to the mobile number registered with the bank), which must be entered.
- Upon successful authentication, the online mandate request will be accepted.

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...13min 14sec

Please enter OTP sent by UIDAI on your Aadhaar registered mobile

OTP

Confirm OTP

Continue

Cancel

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...12min 55sec

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

OTP

Continue

Resend Disabled for 00min 16

Resend OTP

Cancel

4. Display message-

A confirmation message will be displayed on the screen for either;

a) Approved request

Or,

b) Rejected request (the reason for rejection will be displayed)

a) Mandate Accepted

The screenshot displays the 'Mandate Approval Automation' interface with the title 'Transaction Status'. The NPCI logo is in the top right corner. The interface shows the following fields:

UMRN Number	BDBL7022803247001008
Message Id	8281ae74642e4812961c6102cfd773a1
NPCI Reference Id	64dab7d1d4f5479a921b819fd1b0ad32
Accepted	true
Acceptance Reference Number	50d6ab01-f71f-4f45-b516-076bac5dae

b) Mandate Rejected

The screenshot displays the 'Mandate Approval Automation' interface with the title 'Transaction Status'. The NPCI logo is in the top right corner. The interface shows the following fields:

UMRN Number	BDBL7022803247001032
Message Id	42c1186aaecf4f92bccca56a4f787c158
NPCI Reference Id	badb1e02e30a4ecf8d4be911b4ab40c8
Accepted	false
Reason Description	Otp Verification Failure

II. Process for online mandate amendment:

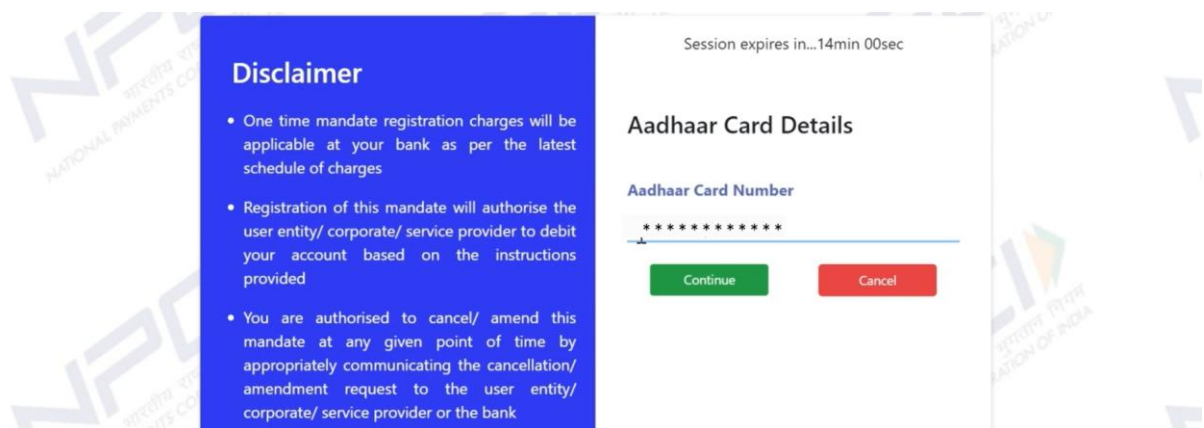
Please note that these are dummy screens and are for illustration purposes only.

1. Request Initiation-

- The customer will access the web page using the link provided by any merchant or sponsor bank.
- The customer will input the mandate details and submit them.
- The request raised by the customer for amendment will also be captured.

2. Channel Selection-

- The customer will select one of the options - Net Banking or Debit Card or Aadhaar.
- If the 'Aadhaar' option is selected, the customer will be re-directed to the NPCI ONMAGS portal.
- The mandate information will be displayed to the customer. The customer will review the details of the mandate.
- The customer must tick all the checkboxes. If the customer does not select all the checkboxes, they will not be allowed to proceed with the mandate request authentication.
- If satisfied with the mandate details, the customer can click on 'Continue' and proceed with the mandate request authentication.
- If not satisfied with the mandate details, the customer can click on the 'Cancel' button.
- After clicking on the 'Continue' button on the NPCI ONMAGS Portal, the customer will be prompted to enter the Aadhaar credentials.
- The customer must ensure that the Aadhaar Number is active and linked to their bank account.
- If the customer's details match the details entered in the mandate fields, the customer will be allowed to proceed, otherwise, the request will be rejected.



3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the mobile number linked to their Aadhaar.
- The customer should enter the correct OTP and click on the 'Continue' button.
- Thereafter, the customer will receive an OTP from the bank (to the mobile number registered with the bank), which must be entered.
- Upon successful authentication, the online mandate request will be accepted.

OTP Authentication

Disclaimer

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

Session expires in...13min 21sec

Please enter OTP sent by xxxx Bank on your registered mobile

OTP X X X X X X

Continue

Resend Disabled for 00min 19

Resend OTP Cancel

4. Display message-

A confirmation message will be displayed on the screen for either;

a) Approved Amendment Request

Or,

b) Rejected Amendment Request (the reason for rejection will be displayed).

a) Mandate Amendment Accepted

Mandate Approval Automation

NPCI

Transaction Status

UMRN Number

BDBL7022803247001008

Message Id

8281ae74642e4812961c6102cfd773a1

NPCI Reference Id

64dab7d1d4f5479a921b819fd1b0ad32

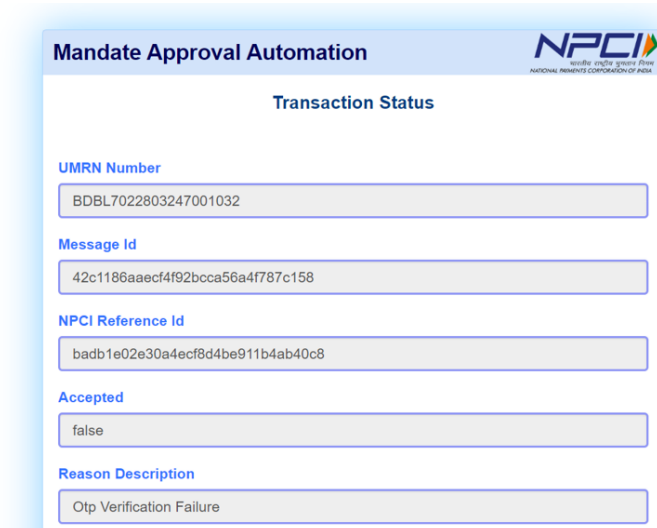
Accepted

true

Acceptance Reference Number

50d6ab01-f71f-4f45-b516-076bac5dae

b) Mandate Amendment Rejected



The screenshot displays a web interface titled "Mandate Approval Automation" with the NPCI logo in the top right corner. The main heading is "Transaction Status". Below this, there are five input fields, each with a label and a value:

- UMRN Number:** BDBL7022803247001032
- Message Id:** 42c1186aaecf4f92bcca56a4f787c158
- NPCI Reference Id:** badb1e02e30a4ecf8d4be911b4ab40c8
- Accepted:** false
- Reason Description:** Otp Verification Failure

III. Process for online mandate cancellation:

Please note that these are dummy screens and are for illustration purposes only.

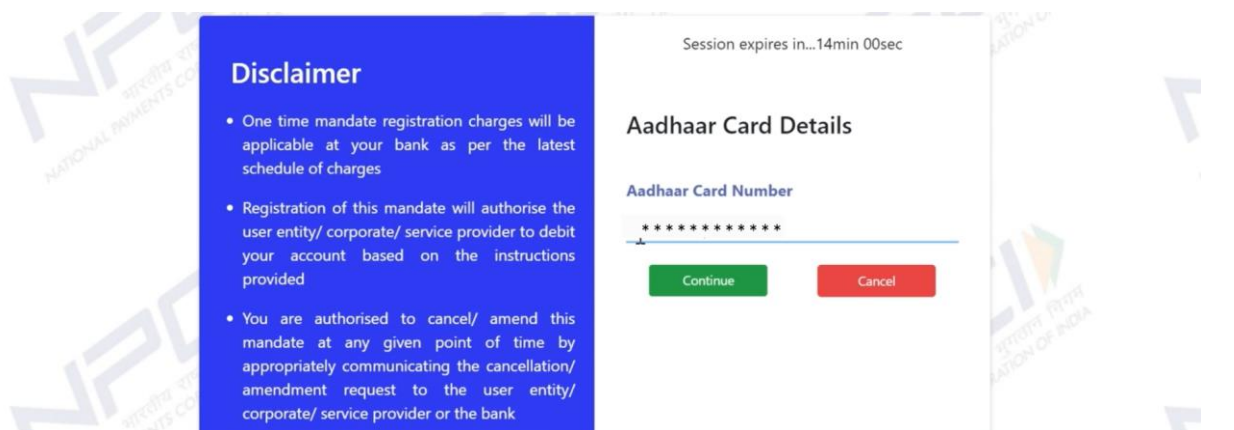
1. Request Initiation-

- The customer will access the web page using the link provided by any merchant or sponsor bank.
- The customer will input the mandate details and submit them.
- The request raised by the customer for cancellation will also be captured.

2. Channel Selection-

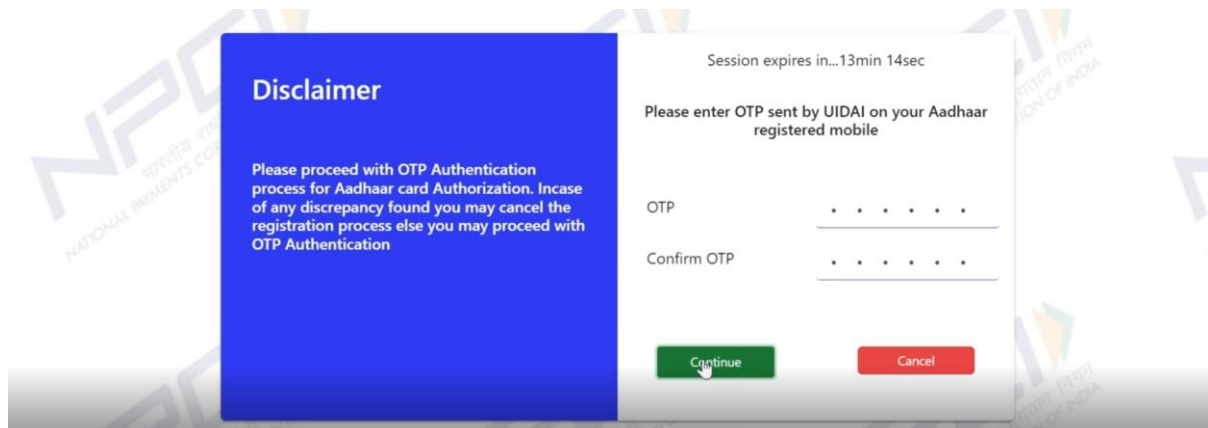
- The customer will select one of the options - Net Banking or Debit Card or Aadhaar.
- If the 'Aadhaar' option is selected, the customer will be re-directed to the NPCI ONMAGS portal.
- The mandate information will be displayed to the customer. The customer will review the details of the mandate.
- The customer must tick all the checkboxes. If the customer does not select all the checkboxes, they will not be allowed to proceed with the mandate request authentication.

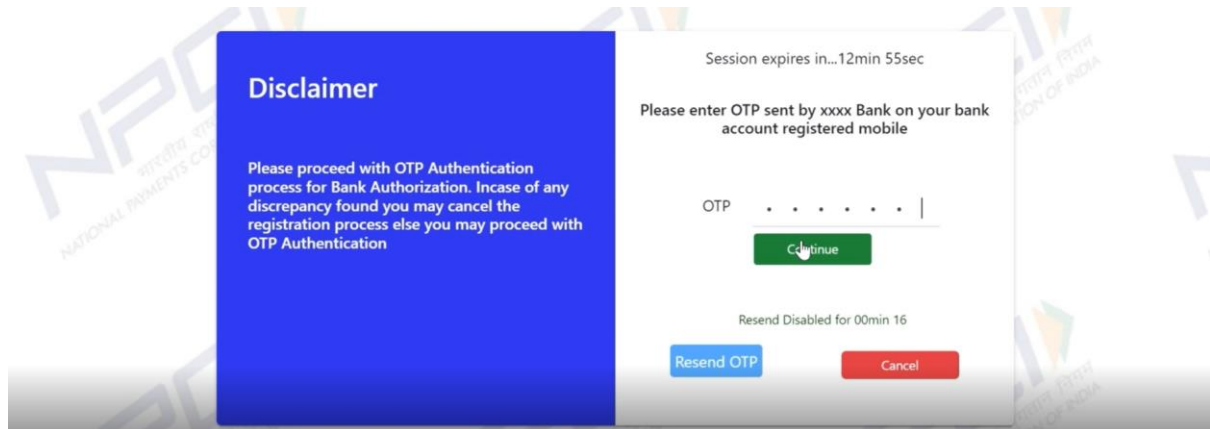
- If satisfied with the mandate details, the customer can click on 'Continue' and proceed with mandate request authentication.
- If not satisfied, the customer can click on the 'Cancel' button.
- After clicking on the 'Continue' button on the NPCI ONMAGS Portal, the customer will be prompted to enter the Aadhaar credentials.
- The customer must ensure that the Aadhaar Number is active and linked to their bank account.
- If the customer's details match the details entered in mandate fields, the customer will be allowed to proceed, otherwise, the request will be rejected.



3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the mobile number linked with the Aadhaar.
- The customer should enter the correct OTP and click on the 'Continue' button.
- Thereafter, the customer will receive an OTP from the bank (to the mobile number registered with the bank) which will have to be entered.
- Upon successful authentication, the online mandate request will be accepted.





4. Display message-

A confirmation message will be displayed on the screen for either;

a) Approved Cancellation Request

Or,

b) Rejected Cancellation Request (the reason for rejection will be displayed).

a) Mandate Cancellation Accepted

Mandate Approval Automation	
Transaction Status	
UMRN Number	BDBL7022803247001008
Message Id	8281ae74642e4812961c6102cfd773a1
NPCI Reference Id	64dab7d1d4f5479a921b819fd1b0ad32
Accepted	true
Acceptance Reference Number	50d6ab01-f71f-4f45-b516-076bac5dae

b) Mandate Cancellation Rejected

The screenshot displays a web interface titled "Mandate Approval Automation" with the NPCI logo in the top right corner. The main heading is "Transaction Status". Below this, there are several input fields with their respective values:

- UMRN Number:** BDBL7022803247001032
- Message Id:** 42c1186aaecf4f92bcca56a4f787c158
- NPCI Reference Id:** badb1e02e30a4ecf8d4be911b4ab40c8
- Accepted:** false
- Reason Description:** Otp Verification Failure

IV. Process for online mandate suspension:

Please note that these are dummy screens and are for illustration purposes only.

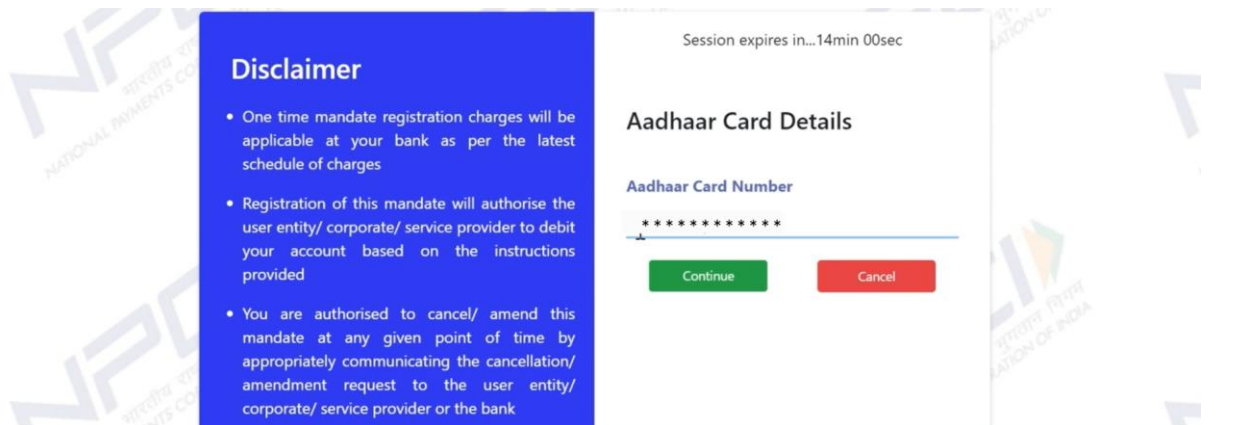
1. Request Initiation-

- The customer will access the web page using the link provided by any merchant or sponsor bank.
- The customer will input the mandate details and submit them.
- The request raised by the customer for suspension will also be captured.

2. Channel Selection-

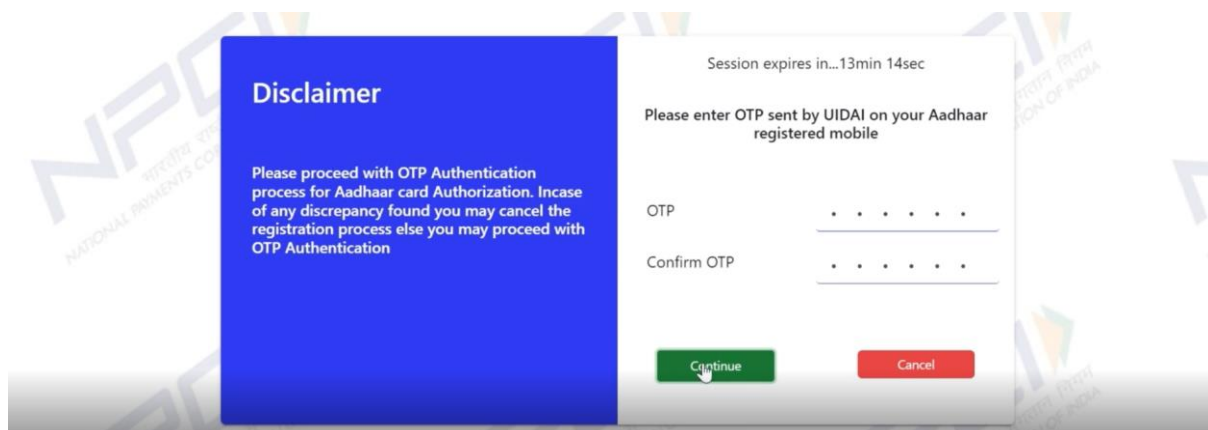
- The customer will select one of the options - Net Banking or Debit Card or Aadhaar.
- If the 'Aadhaar' option is selected, the customer will be re-directed to the NPCI ONMAGS portal.
- The mandate information will be displayed to the customer. The customer will review the details of the mandate.
- The customer must tick all the checkboxes. If the customer does not select all the checkboxes, the customer will not be allowed to proceed with mandate request authentication.
- If satisfied with the mandate details, the customer can click on 'Continue' and proceed with mandate request authentication.
- If not satisfied with the mandate details, the customer can click on the 'Cancel' button.

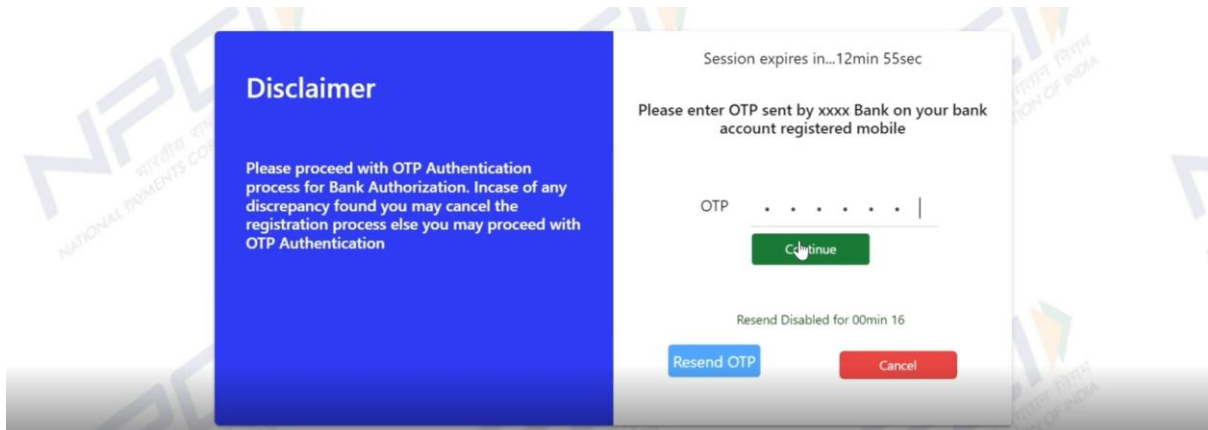
- After clicking on the 'Continue' button on the NPCI ONMAGS Portal, the customer will be prompted to enter the Aadhaar credentials.
- The customer must ensure that the Aadhaar Number is active and linked to their bank account.
- If the customer's details match the details entered in mandate fields, the customer will be allowed to proceed, otherwise, the request will be rejected.



3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the mobile number linked with the Aadhaar.
- The customer should enter the correct OTP and click on the 'Continue' button.
- Thereafter, the customer will receive the OTP from the bank (to the mobile number registered with the bank) which will have to be entered.
- Upon successful authentication, the online mandate request will be accepted.





4. Display message-

A confirmation message will be displayed on the screen for either;

a) Approved Suspension Request

Or,

b) Rejected Suspension Request (the reason for rejection will be displayed)

a) Mandate Suspension Accepted

The screenshot shows the 'Mandate Approval Automation' interface with the 'Transaction Status' section. The fields are as follows:

Field	Value
UMRN Number	BDBL7022803247001008
Message Id	8281ae74642e4812961c6102cfd773a1
NPCI Reference Id	64dab7d1d4f5479a921b819fd1b0ad32
Accepted	true
Acceptance Reference Number	50d6ab01-771f-4f45-b516-076bac5dae

b) Mandate Suspension Rejected

The screenshot shows the 'Mandate Approval Automation' interface with the 'Transaction Status' section. The fields are as follows:

Field	Value
UMRN Number	BDBL7022803247001032
Message Id	42c1186aaecf4f92bcca56a4f787c158
NPCI Reference Id	badb1e02e30a4ecf8d4be911b4ab40c8
Accepted	false
Reason Description	Otp Verification Failure

V. Process for online mandate revocation:

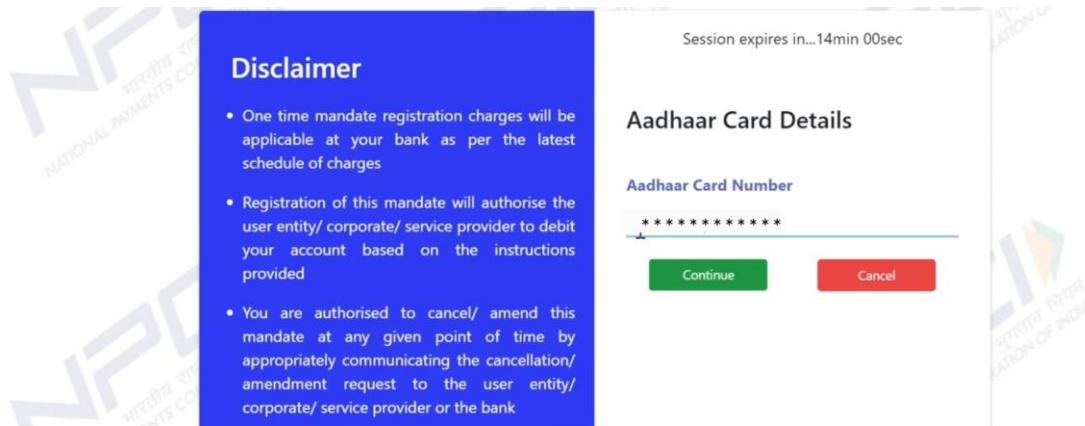
Please note that these are dummy screens and are for illustration purposes only.

1. Request Initiation-

- The customer will access the web page using the link provided by any merchant or sponsor bank.
- The customer will input the mandate details and submit them.
- The request raised by the customer for suspension will also be captured.

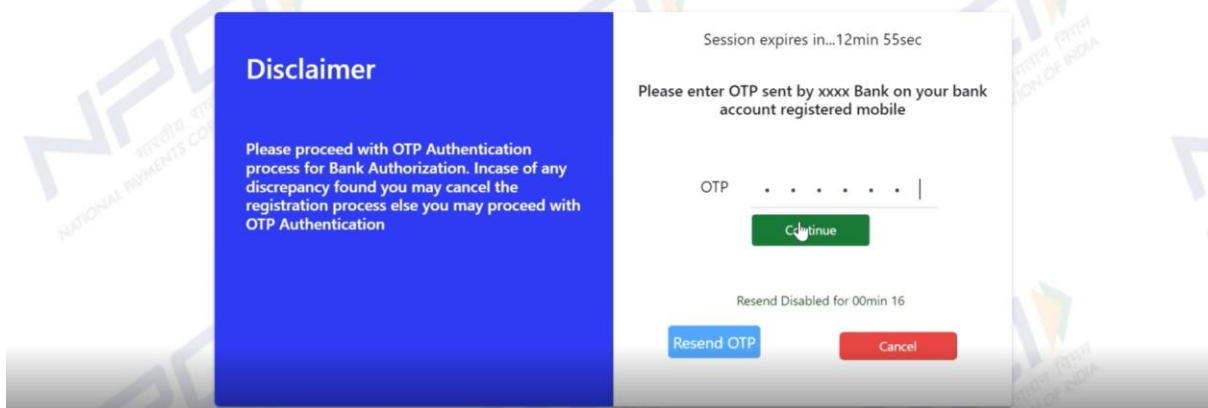
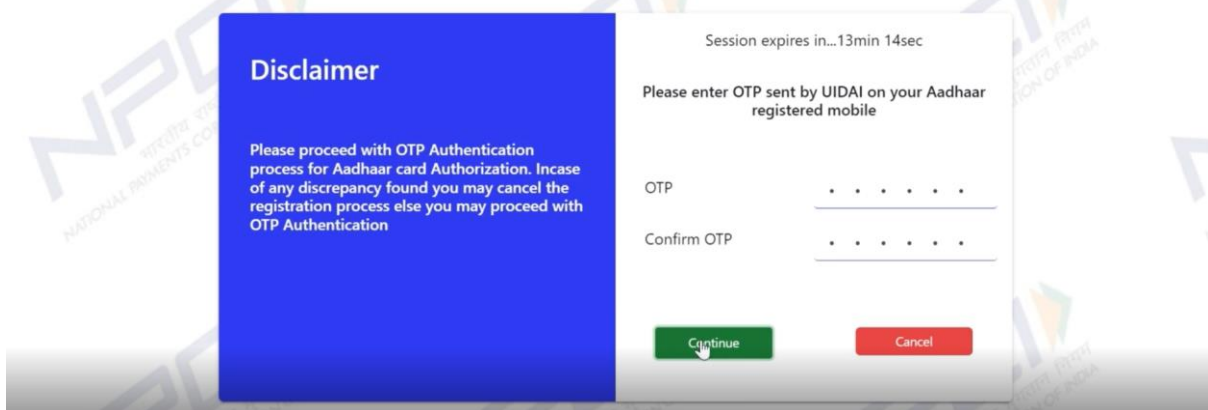
2. Channel Selection-

- The customer will select one of the options - Net Banking or Debit Card or Aadhaar.
- If the 'Aadhaar' option is selected, the customer will be re-directed to the NPCI ONMAGS portal.
- The mandate information will be displayed to the customer. The customer will review the details of the mandate.
- The customer must tick all the checkboxes. If the customer does not select all the checkboxes, the customer will not be allowed to proceed with mandate request authentication.
- If satisfied with the mandate details, the customer can click on 'Continue' and proceed with mandate request authentication.
- If not satisfied with the mandate details, the customer can click on the 'Cancel' button.
- After clicking the 'Continue' button on the NPCI ONMAGS Portal, the customer will be prompted to enter the Aadhaar credentials.
- The customer must ensure that the Aadhaar Number is active and linked to their bank account.
- If the customer's details match the details entered in mandate fields, the customer will be allowed to proceed, otherwise, the request will be rejected.



3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the mobile number linked with the Aadhaar.
- The customer should enter the correct OTP and click on the 'Continue' button.
- Thereafter, the customer will receive the OTP from the bank (to the mobile number registered with the bank) which will have to be entered.
- Upon successful authentication, the online mandate request will be accepted.



4. Display message-

A confirmation message will be displayed on the screen for either;

- a) Approved Revocation Request

- Or,
b) Rejected Revocation Request (the reason for rejection will be displayed)

a) Mandate Revocation Accepted

The screenshot displays the 'Mandate Approval Automation' interface with the 'Transaction Status' section. The fields are as follows:

Field Name	Value
UMRN Number	BDBL7022803247001008
Message Id	8281ae74642e4812961c6102cfd773a1
NPCI Reference Id	64dab7d1d4f5479a921b819fd1b0ad32
Accepted	true
Acceptance Reference Number	50d8ab01-f71f-4f45-b516-076bac5dae

b) Mandate Revocation Rejected

The screenshot displays the 'Mandate Approval Automation' interface with the 'Transaction Status' section. The fields are as follows:

Field Name	Value
UMRN Number	BDBL7022803247001032
Message Id	42c1186aaecf4f92bcca56a4f787c158
NPCI Reference Id	badb1e02e30a4ecf8d4be911b4ab40c8
Accepted	false
Reason Description	Otp Verification Failure