



## User guide for authentication using Debit Card

### I. Process for online mandate authentication:

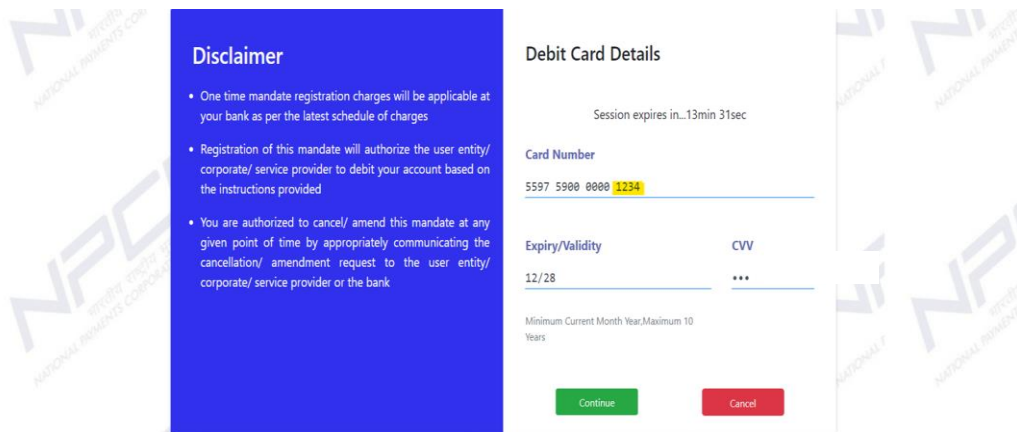
*Please note that these are dummy screens and are for illustration purposes only.*

#### 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-

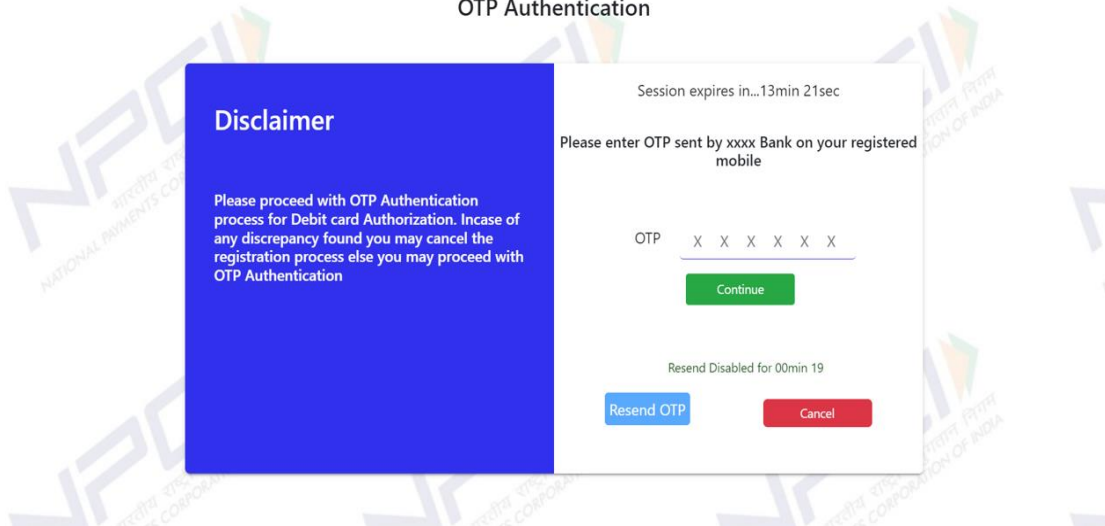
- The customer will select one of the options - Net Banking or Debit Card or Aadhaar.
- If the '*Debit Card*' option is selected the customer will be re-directed to the NPCI ONMAGS portal.
- The mandate information will be displayed to the customer. The customer will review the details of the mandate.
- 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 on the 'Continue' button in the NPCI ONMAGS Portal, the customer will be prompted to enter their Debit Card credentials.
- The customer should ensure to use only active debit Card credentials for authentication.
- 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.



### 3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the customer's registered mobile number.
- The customer should enter the correct OTP and click on the 'Continue' button.
- On successful authentication, the online mandate request will be accepted.

#### OTP Authentication



### 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

**Mandate Approval Automation** **NPCI**  
नेटवर्क एंटर प्रेंसिपल  
NATIONAL PAYMENTS CORPORATION OF INDIA

**Transaction Status**

**UMRN Number**  
BDBL7022803247001008

**Message Id**  
8281ae74642e4812961c6102cfd773a1

**NPCI Reference Id**  
64dab7d1d4f5479a921b819fd1b0ad32

**Accepted**  
true

**Acceptance Reference Number**  
50d6ab01-f71f-4f45-b516-076bac5dae

b) Mandate Rejected

**Mandate Approval Automation** **NPCI**  
नेटवर्क एंटर प्रेंसिपल  
NATIONAL PAYMENTS CORPORATION OF INDIA

**Transaction Status**

**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 'Debit Card' 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 on the 'Continue' button in the NPCI ONMAGS Portal, the customer will be prompted to enter their Debit Card credentials.
- The customer should ensure to use only active debit Card credentials for authentication.
- 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.

The screenshot displays a user interface for the NPCI ONMAGS portal. On the left, a blue box contains a 'Disclaimer' with three bullet points:
 

- 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

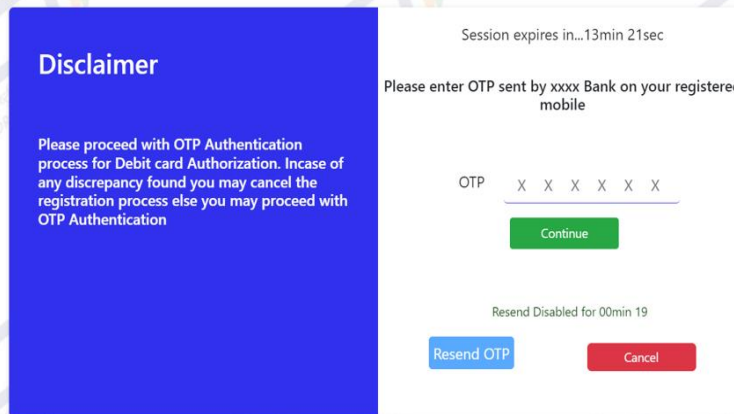
On the right, the 'Debit Card Details' form is shown. It includes a session timer 'Session expires in...13min 31sec'. The 'Card Number' field contains '5597 5900 0000 1234'. The 'Expiry/Validity' field shows '12/28' and the 'CVV' field shows '\*\*\*'. Below the fields, there are 'Continue' and 'Cancel' buttons. The background features a watermark for 'NPCI NATIONAL PAYMENTS CORPORATION'.

### 3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the customer's registered mobile number.
- The customer should enter the correct OTP and click on the 'Continue' button.

- On successful authentication, the online mandate request will be accepted.

#### OTP Authentication



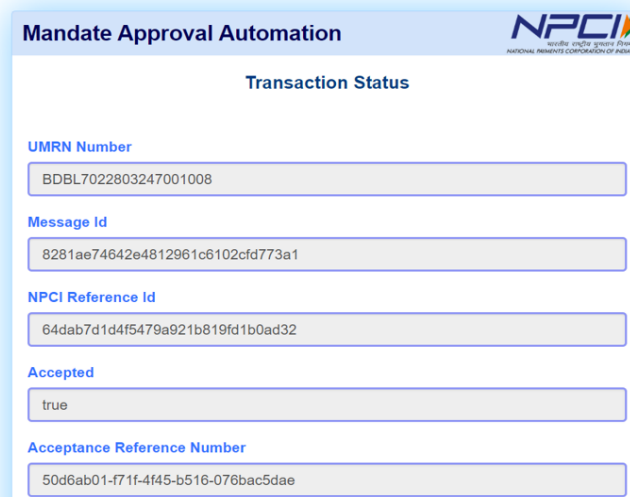
The screenshot shows an OTP authentication screen. On the left, a blue box contains a disclaimer: "Disclaimer Please proceed with OTP Authentication process for Debit card Authorization. In case of any discrepancy found you may cancel the registration process else you may proceed with OTP Authentication". The main screen displays "Session expires in...13min 21sec" and "Please enter OTP sent by xxxx Bank on your registered mobile". Below this is an input field for the OTP, showing "X X X X X X" with a green "Continue" button. At the bottom, there is a "Resend Disabled for 00min 19" message and two buttons: "Resend OTP" (blue) and "Cancel" (red).

#### 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



The screenshot shows the "Mandate Approval Automation" interface with the "Transaction Status" section. The NPCI logo is visible in the top right corner. The status is "Accepted". The fields are as follows:

Field	Value
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 for '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 'Debit Card' 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 on the 'Continue' button in the NPCI ONMAGS Portal, the customer will be prompted to enter their Debit Card credentials.
- The customer should ensure to use only active debit Card credentials for authentication.
- 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.

### 3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the customer's registered mobile number.
- The customer should enter the correct OTP and click on the 'Continue' button.
- On successful authentication, the online mandate request will be accepted.

#### OTP Authentication

### 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

The screenshot shows a web interface titled "Mandate Approval Automation" with the NPCI logo in the top right corner. Below the title is the heading "Transaction Status". The form contains the following fields:

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

b) Mandate Cancellation Rejected

The screenshot shows a web interface titled "Mandate Approval Automation" with the NPCI logo in the top right corner. Below the title is the heading "Transaction Status". The form contains the following fields:

- 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 'Debit Card' 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 on the 'Continue' button in the NPCI ONMAGS Portal, the customer will be prompted to enter their Debit Card credentials.
- The customer should ensure to use only active debit Card credentials for authentication.
- 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.

The screenshot displays two side-by-side panels. The left panel is a blue box titled 'Disclaimer' containing three bullet points:
 

- 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

The right panel is titled 'Debit Card Details' and includes a session timer 'Session expires in...13min 31sec'. It contains input fields for:
 

- Card Number: 5597 5900 0000 1234
- Expiry/Validity: 12/28
- CVV: \*\*\*

 Below these fields is a note: 'Minimum Current Month Year, Maximum 10 Years'. At the bottom are two buttons: a green 'Continue' button and a red 'Cancel' button.

### 3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the customer's registered mobile number.
- The customer should enter the correct OTP and click on the 'Continue' button.
- On successful authentication, the online mandate request will be accepted.

## OTP Authentication

The screenshot displays an OTP Authentication interface. On the left, a blue box contains a 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". On the right, a white form area shows a session timer "Session expires in...13min 21sec", a prompt "Please enter OTP sent by xxxx Bank on your registered mobile", an input field for the OTP (displayed as "X X X X X X"), a green "Continue" button, a "Resend Disabled for 00min 19" message, and "Resend OTP" and "Cancel" buttons.

#### 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)

c) Mandate Suspension Accepted

The screenshot shows the "Mandate Approval Automation" interface with the "Transaction Status" section. It lists the following details:

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

d) Mandate Suspension Rejected

The screenshot displays a web interface titled "Mandate Approval Automation" with the NPCI logo in the top right corner. Below the title is a section labeled "Transaction Status". It contains several input fields with the following values:

- 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 '*Debit Card*' 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 on the 'Continue' button in the NPCI ONMAGS Portal, the customer will be prompted to enter their Debit Card credentials.
- The customer should ensure to use only active debit Card credentials for authentication.

- 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.

The screenshot shows a 'Debit Card Details' form with a blue 'Disclaimer' overlay on the left. The form includes a session timer, card number, expiry/validity, and CVV fields, along with 'Continue' and 'Cancel' buttons.

**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

**Debit Card Details**

Session expires in...13min 31sec

Card Number  
5597 5900 0000 1234

Expiry/Validity CVV  
12/28 \*\*\*

Minimum Current Month Year;Maximum 10 Years

Continue Cancel

### 3. Authentication-

- The customer will be asked to enter the OTP (received from UIDAI) which will be sent to the customer's registered mobile number.
- The customer should enter the correct OTP and click on the 'Continue' button.
- On successful authentication, the online mandate request will be accepted.

#### OTP Authentication

The screenshot shows an 'OTP Authentication' form with a blue 'Disclaimer' overlay on the left. The form includes a session timer, a prompt to enter the OTP, an OTP input field, and 'Continue', 'Resend OTP', and 'Cancel' buttons.

**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

**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 Revocation Request

Or,

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

a) Mandate Revocation 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 Revocation Rejected

**Mandate Approval Automation** 

**Transaction Status**

**UMRN Number**  
BDBL7022803247001032

**Message Id**  
42c1186aaecf4f92bcca56a4f787c158

**NPCI Reference Id**  
badb1e02e30a4ecf8d4be911b4ab40c8

**Accepted**  
false

**Reason Description**  
Otp Verification Failure