



## **User guide for authentication using Internet Banking 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.

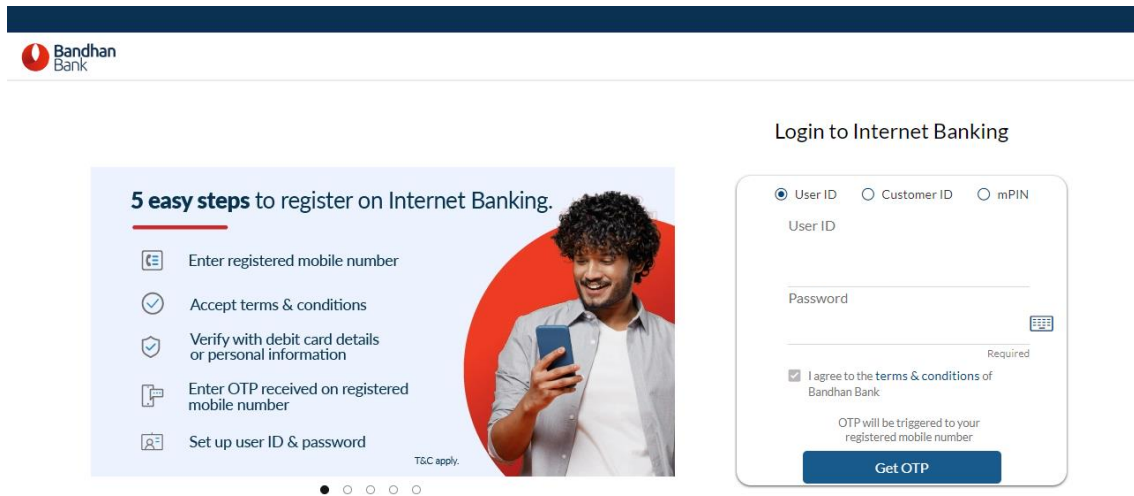
#### **2. Channel Selection-**

- The customer will select an option from Net Banking, Debit Card, or Aadhar.

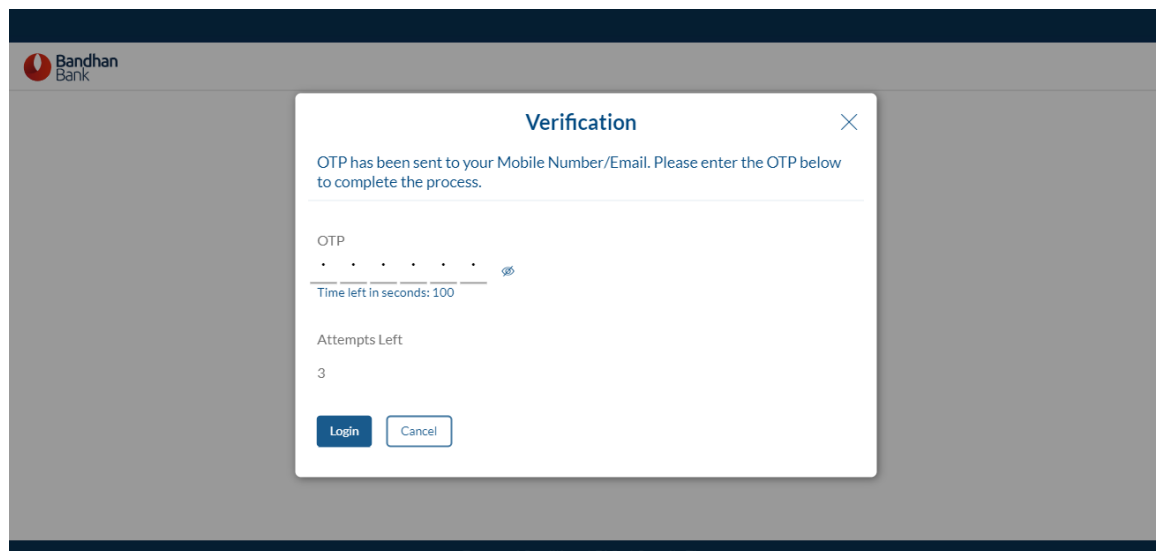
#### **3. Internet Banking Login-**

- If the customer selects '*Net Banking*', they will be redirected to Internet Banking login page.

- The customer will log in to the Internet Banking platform using their existing credentials.



- The customer will be asked to enter the login OTP which will be sent to the customer's registered mobile number.
- 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.



#### 4. Mandate Verification-

- The customer will review the details of the mandate.



OTP has been sent to your Mobile Number/Email. Please enter the OTP below to complete the process.

OTP  
.....  
Time left in seconds: 105

Attempts Left  
3

## 6. Display message-

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

a) Successful request

Or,

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

a) Mandate Registration Accepted

**Mandate Accepted**

UMRN Number  
BDBL7012205242

Message Id  
202407051158

NPCI Reference Id  
21eb81b41bb0aa4fab8e539ce6

Accepted  
ACCEPTED

Acceptance Reference Number  
05072024115I

Debitor IFSC  
BDBL00

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b) Mandate Registration Rejected

**Mandate Rejected**

Message Id  
20240705114I

NPCI Reference Id  
21c3403db4720a42969eb9012

Reason Code  
AP23

Reason Description  
Transaction rejected or cancelled by the Customer

Rejected By  
USER

Mandate Request Id  
5b7a462edb9141b588689c5c 5

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## 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 an option from Net Banking, Debit Card, or Aadhar.

### 3. Internet Banking Login-

- If the customer selects '*Net Banking*', they will be redirected to Internet Banking login page.
- The customer will log in to the Internet Banking platform using their existing credentials.

Bandhan Bank

### Login to Internet Banking

User ID  Customer ID  mPIN

User ID

Password

Required

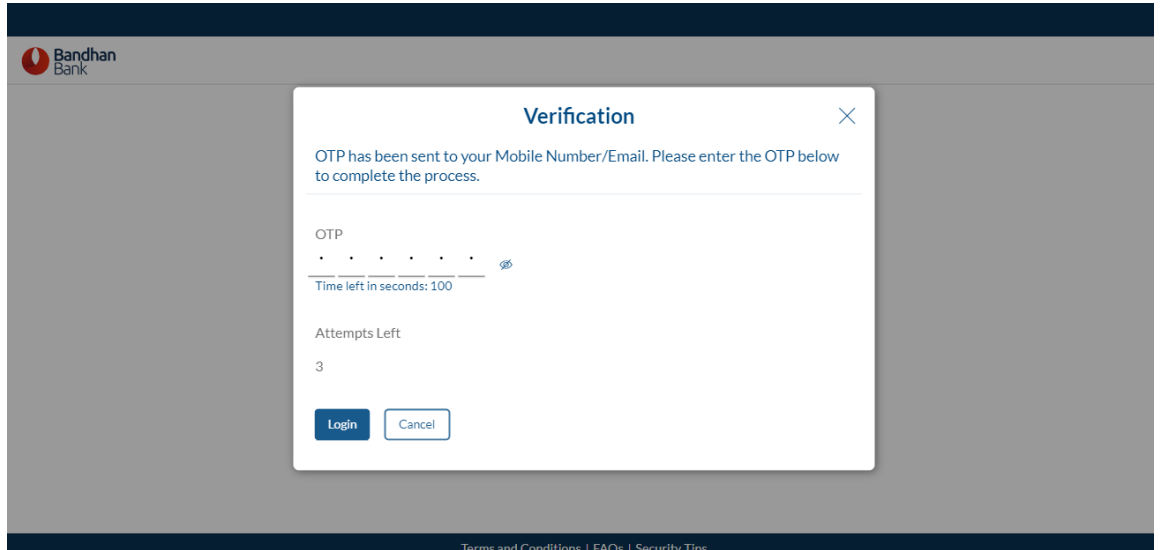
I agree to the terms & conditions of Bandhan Bank

OTP will be triggered to your registered mobile number

Get OTP

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- The customer will be asked to enter the login OTP which will be sent to the customer's registered mobile number.
- 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.



#### 4. Mandate Verification-

- The customer will review the details of the mandate.
- The customer must tick all the check boxes. If the customer does not select all the checkboxes, they will not be allowed to proceed with mandate amendment request authentication.
- If satisfied with the mandate details, the customer can click on 'Approve' and proceed with mandate amendment request.
- If not satisfied with the mandate details, the customer can click on 'Reject' to cancel the request.

Disclaimer - You are about to proceed with e-mandate amendment request. This shall process the auto-debit as per the amended fields. Please accept to proceed with the request.

UMRN

BDBL7013005242001

Mandate Type

AMEND

Reason

A001

Initiator Name

ONMAGS TEST MERCHANT

Select Account

50180025491

Start date

2024-08-29+05:30

End date

2024-08-30+05:30

Frequency

MNTH

Amount in figures

1001

Amount in words

Rupees One Thousand One and Paise Zero

Purpose of mandate

B2B Corporate

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and authorised by me.
- I have understood that I am authorised to cancel/amend/suspend/ revoke this mandate by appropriately communicating the cancellation/ amendment/suspension/revocation request to the user entity/ corporate or the bank where I have authorised to debit.

Required


APPROVE

REJECT



## 5. Authentication-

- The customer will have to enter OTP to authenticate the request.
- Upon successful authentication, the online mandate amendment request will be accepted.

Welcome, SAPTADIPA ROY CHOWDHURY  
Last login Aug 29, 2024, 01:26 PM

---

Amount in figures  
1000

Amount in words  
Rupees One Thousand and Paise Zero

Purpose of mandate  
B2B Corporate


This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and authorised by me.

I have understood that i am authorised to cancel/amend/suspend/ revoke this mandate by appropriately communicating the cancellation/ amendment/suspension/revocation request to the user entity/ corporate or the bank where i have authorised to debit.

---

OTP has been sent to your Mobile Number/Email. Please enter the OTP below to complete the process.

---

OTP  
· · | 

Time left in seconds: 118

Attempts Left  
3

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## 6. Display message-

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

a) Successful request

Or,

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

a) Mandate Amendment Accepted

**Mandate Accepted**

UMRN Number  
BDBL70122052421

Message Id  
202407051158399

NPCI Reference Id  
21eb81b41bb0aa4fab8e539ce62

Accepted  
ACCEPTED

Acceptance Reference Number  
0507202411583

Debitor IFSC  
BDBL001

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b) Mandate Amendment Rejected

**Mandate Rejected**

Message Id  
20240705114507

NPCI Reference Id  
21c3403db4f20a42969eb90121

Reason Code  
AP23

Reason Description  
Transaction rejected or cancelled by the Customer

Rejected By  
USER

Mandate Request Id  
5b7a462edb9141b581

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### 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 an option from Net Banking, Debit Card, or Aadhar.

#### 3. Internet Banking Login-

- If the customer selects 'Net Banking', they will be redirected to Internet Banking login page.
- The customer will log in to the Internet Banking platform using their existing credentials.

**Bandhan Bank**

### Login to Internet Banking

User ID  Customer ID  mPIN

User ID

Password

I agree to the terms & conditions of Bandhan Bank

OTP will be triggered to your registered mobile number

**Get OTP**

**5 easy steps to register on Internet Banking.**

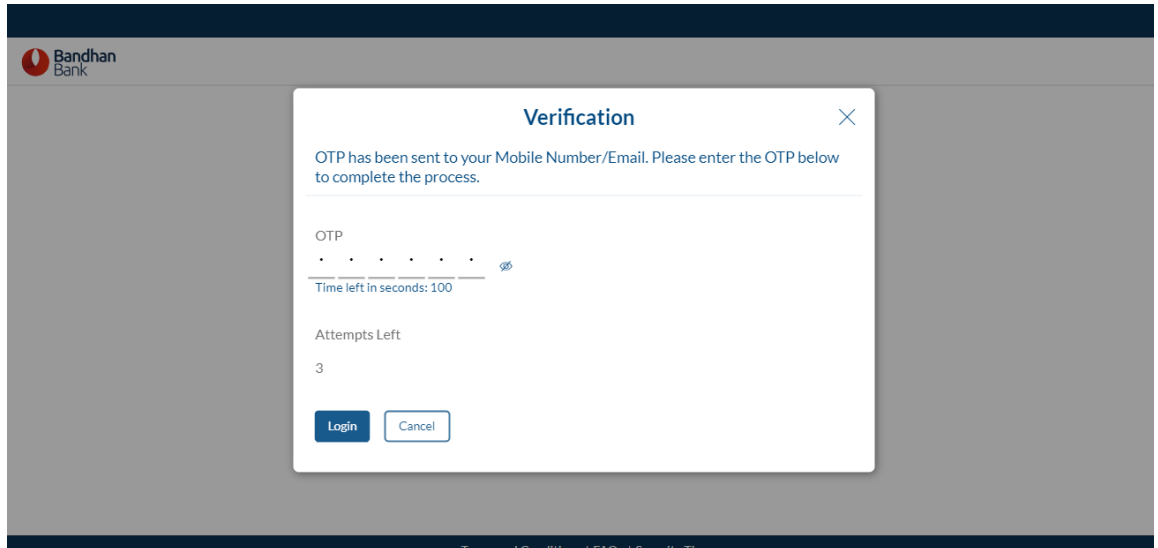
- Enter registered mobile number
- Accept terms & conditions
- Verify with debit card details or personal information
- Enter OTP received on registered mobile number
- Set up user ID & password

T&C apply.

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- The customer will be asked to enter the login OTP which will be sent to the customer's registered mobile number.

- 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.



#### 4. Mandate Verification-

- The customer will review the details of the mandate.
- The customer must tick all the check boxes. If the customer does not select all the checkboxes, they will not be allowed to proceed with mandate cancellation request authentication.
- If satisfied with the mandate details, the customer can click on 'Approve' and proceed with mandate cancellation authentication.
- If not satisfied with the mandate details, the customer can click on 'Reject' to cancel the request.

Disclaimer - You are about to cancel the mandate. Mandate cancellation is permanent in nature. Cancelling the e-mandate shall cancel the auto-debit subscribed with the merchant. Please accept to proceed with the request.

UMRN

BDBL7010306242001

Mandate Type

CANCEL

Reason

C001

Initiator Name

2024-08-30T18:47:09

Select Account

50180025496

Start date

2024-08-27T00:00:00

End date

2024-08-28T00:00:00

Frequency

Monthly

Amount in figures

1002

Amount in words

Rupees One Thousand Two and Paise Zero

Purpose of mandate

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and authorised by me.

I have understood that I am authorised to cancel/amend/suspend/ revoke this mandate by appropriately communicating the cancellation/ amendment/suspension/revocation request to the user entity/ corporate or the bank where I have authorised to debit.

Required

APPROVE

REJECT

## 5. Authentication-

- The customer will have to enter OTP to authenticate the request.
- Upon successful authentication, the online mandate cancellation request will be accepted.

Amount in figures

1002

Amount in words

Rupees One Thousand Two and Paise Zero

Purpose of mandate

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and authorised by me.
- I have understood that I am authorised to cancel/amend/suspend/ revoke this mandate by appropriately communicating the cancellation/ amendment/suspension/revocation request to the user entity/ corporate or the bank where I have authorised to debit.

OTP has been sent to your Mobile Number/Email. Please enter the OTP below to complete the process.

OTP

• • | 

Time left in seconds: 116

Attempts Left

3

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## 6. Display message-

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

a) Successful request

Or,

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

a) Mandate Cancellation Accepted

b) Mandate Cancellation Rejected

**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 an option from Net Banking, Debit Card, or Aadhar.

## 3. Internet Banking Login-

- If the customer selects 'Net Banking', they will be redirected to Internet Banking login page.
- The customer will log in to the Internet Banking platform using their existing credentials.

**Bandhan Bank**

### 5 easy steps to register on Internet Banking.

- Enter registered mobile number
- Accept terms & conditions
- Verify with debit card details or personal information
- Enter OTP received on registered mobile number
- Set up user ID & password

T&C apply.

### Login to Internet Banking

User ID  Customer ID  mPIN

User ID

Password Required

I agree to the terms & conditions of Bandhan Bank

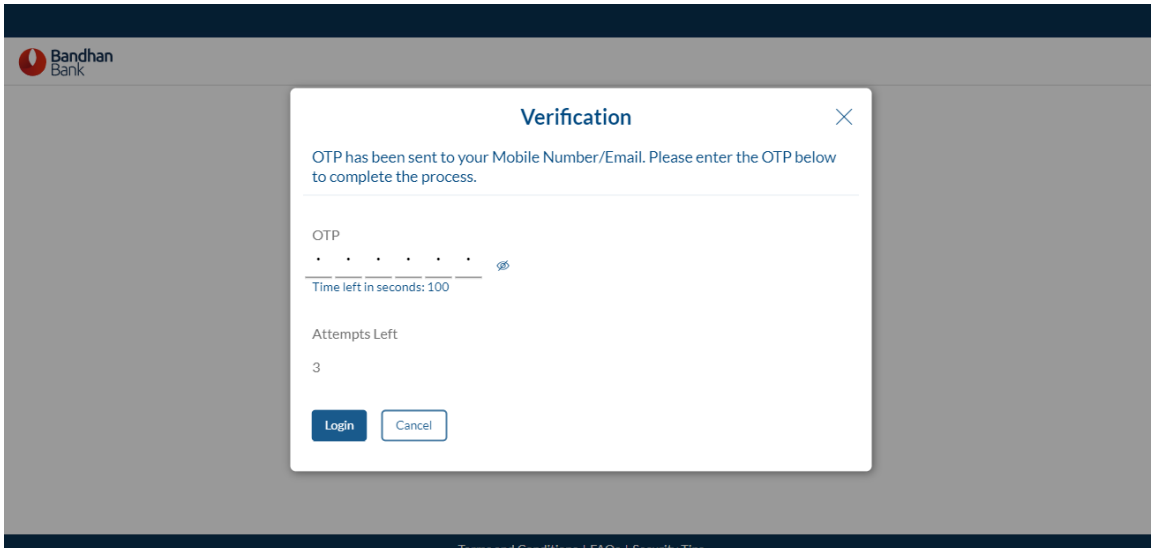
OTP will be triggered to your registered mobile number

**Get OTP**

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- The customer will be asked to enter the login OTP which will be sent to the customer's registered mobile number.
- 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.





#### 4. Mandate Verification-

- The customer will review the details of the mandate.
- The customer must tick all the check boxes. If the customer does not select all the checkboxes, they will not be allowed to proceed with mandate suspension request authentication.
- If satisfied with the mandate details, the customer can click on 'Approve' and proceed with mandate suspension request.
- If not satisfied with the mandate details, the customer can click on 'Reject' to cancel the request.



Welcome, SAPTADIPA ROY CHOWDHURY  
Last login Aug 30, 2024, 06:34 PM

Disclaimer - You are about to suspend the mandate. Suspended mandates will automatically get expired/closed after the end date of mandate. You can revoke the suspension on mandate following appropriate procedure before the end date. Suspending the mandate shall temporarily stop the auto-debit subscribed with the merchant. Please accept to proceed with the request.

UMRN

BDBL70105062420

Mandate Type

SUSPEND

Reason

SP01

Initiator Name

2024-08-30T18:34:58

Select Account

5018002545

Start date  
2024-08-29T00:00:00

End date  
2024-08-30T00:00:00

Frequency  
Monthly

Amount in figures  
1022

Amount in words  
Rupees One Thousand Twenty Two and Paise Zero

Purpose of mandate

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and authorised by me.
- I have understood that I am authorised to cancel/amend/suspend/ revoke this mandate by appropriately communicating the cancellation/ amendment/suspension/revocation request to the user entity/ corporate or the bank where I have authorised to debit.

APPROVE

REJECT

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## 5. Authentication-

- The customer will have to enter OTP to authenticate the request.
- Upon successful authentication, the online mandate suspension request will be accepted.



Welcome, SAPTADIPA ROY CHOWDHURY  
Last login Aug 30, 2024, 06:34 PM

Amount in figures  
1022

Amount in words  
Rupees One Thousand Twenty Two and Paise Zero

Purpose of mandate

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and authorised by me.
- I have understood that I am authorised to cancel/amend/suspend/ revoke this mandate by appropriately communicating the cancellation/ amendment/suspension/revocation request to the user entity/ corporate or the bank where I have authorised to debit.

OTP has been sent to your Mobile Number/Email. Please enter the OTP below to complete the process.

OTP  
• • |

Time left in seconds: 113

Attempts Left

3

Submit

Cancel

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## 6. Display message-

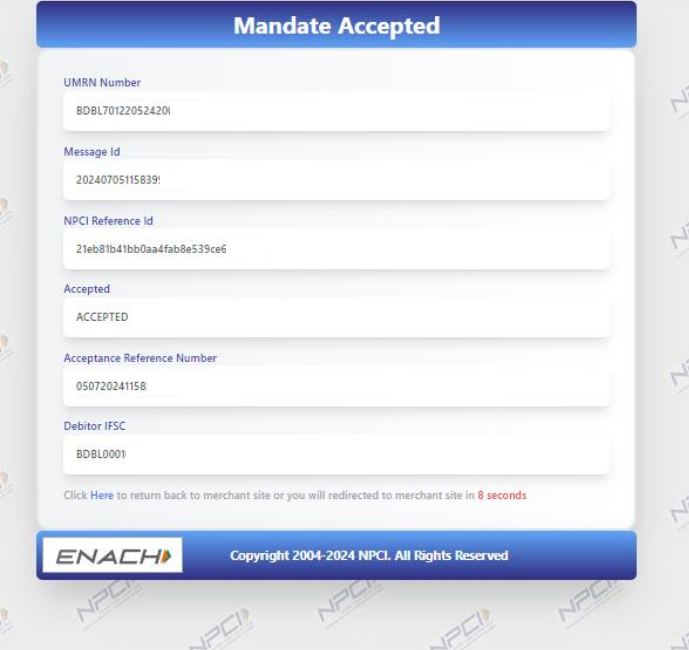
A confirmation message will be displayed on the screen for either;

a) Successful request

Or,

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

a) Mandate Suspension Accepted



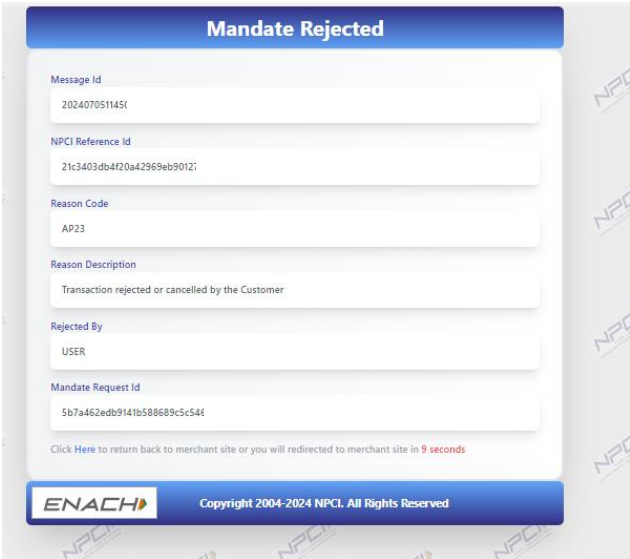
The screenshot shows a confirmation message titled "Mandate Accepted". It contains the following fields:

UMRN Number	BDBL70122052420f
Message Id	20240705115839f
NPCI Reference Id	21eb81b41bb0aa4fab8e539ce6
Accepted	ACCEPTED
Acceptance Reference Number	050720241158
Debitor IFSC	BDBL000f

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b) Mandate Suspension Rejected



The screenshot shows a confirmation message titled "Mandate Rejected". It contains the following fields:

Message Id	202407051145f
NPCI Reference Id	21c3403db4f20a42969eb9012f
Reason Code	AP23
Reason Description	Transaction rejected or cancelled by the Customer
Rejected By	USER
Mandate Request Id	5b7a462edb9141b588689c5c54f

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## 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 revocation will also be captured.

### 2. Channel Selection-

- The customer will select an option from Net Banking, Debit Card, or Aadhar.

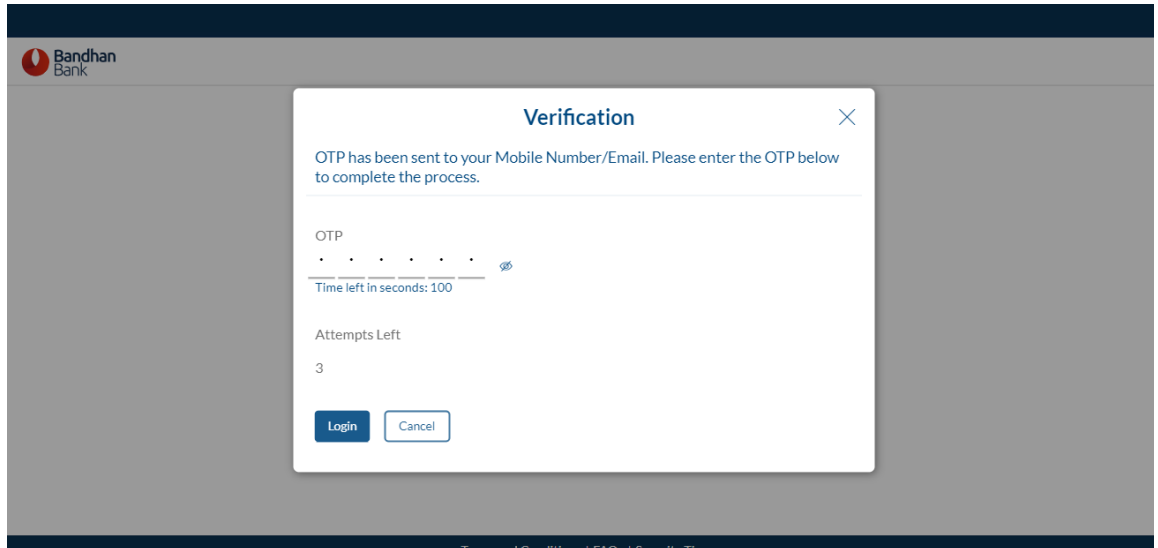
### 3. Internet Banking Login-

- If the customer selects 'Net Banking', they will be redirected to Internet Banking login page.
- The customer will log in to the Internet Banking platform using their existing credentials.

The screenshot displays the Bandhan Bank website interface. On the left, a registration banner titled "5 easy steps to register on Internet Banking." lists the following steps: 1. Enter registered mobile number, 2. Accept terms & conditions, 3. Verify with debit card details or personal information, 4. Enter OTP received on registered mobile number, and 5. Set up user ID & password. A man is shown using a smartphone. On the right, the "Login to Internet Banking" form is visible, featuring radio buttons for "User ID" (selected), "Customer ID", and "mPIN". It includes input fields for "User ID" and "Password", a "Required" label, a checkbox for "I agree to the terms & conditions of Bandhan Bank", and a note: "OTP will be triggered to your registered mobile number". A "Get OTP" button is at the bottom. The footer contains "Terms and Conditions | FAQs | Security Tips".

- The customer will be asked to enter the login OTP which will be sent to the customer's registered mobile number.

- 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.



#### 4. Mandate Verification-

- The customer will review the details of the mandate.
- The customer must tick all the check boxes. If the customer does not select all the checkboxes, they will not be allowed to proceed with mandate revocation request authentication.
- If satisfied with the mandate details, the customer can click on 'Approve' and proceed with mandate revocation request.
- If not satisfied with the mandate details, the customer can click on 'Reject' to cancel the request.

Disclaimer - You are about to revoke the suspended mandate. Revoking the mandate shall reactivate the auto-debit subscribed with the merchant. Please accept to proceed with the request.

UMRN

BDBL701300524200

Mandate Type

Revoke

Reason

RV01

Initiator Name

ONMAGS TEST MERCHANT

Select Account

50180025498

Start date

2024-08-29+05:30

End date

2024-08-30+05:30

Frequency

MNTH

Amount in figures

1001

Amount in words

Rupees One Thousand One and Paise Zero

Purpose of mandate

B2B Corporate

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and authorised by me.

I have understood that i am authorised to cancel/amend/suspend/revoke this mandate by appropriately communicating the cancellation/ amendment/suspension/revocation request to the user entity/ corporate or the bank where i have authorised to debit.

Required


APPROVE

REJECT

## 5. Authentication-

- The customer will have to enter OTP to authenticate the request.

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

Welcome, SAPTADIPA ROY CHOWDHURY  
Last login Aug 29, 2024, 01:26 PM

---

Amount in figures  
1000

Amount in words  
Rupees One Thousand and Paise Zero

Purpose of mandate  
B2B Corporate

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and authorised by me.

I have understood that I am authorised to cancel/amend/suspend/voke this mandate by appropriately communicating the cancellation/ amendment/suspension/revocation request to the user entity/ corporate or the bank where I have authorised to debit.

---

OTP has been sent to your Mobile Number/Email. Please enter the OTP below to complete the process.

---

OTP  
• • | 🔊

Time left in seconds: 118

Attempts Left  
3

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## 6. Display message-

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

a) Successful request

Or,

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

a) Mandate Revocation Accepted

**Mandate Accepted**

UMRN Number  
BDBL7012205242

Message Id  
2024070511583

NPCI Reference Id  
21eb81b41bb0aa4fab8e539cet

Accepted  
ACCEPTED

Acceptance Reference Number  
050720241158:

Debitor IFSC  
BDBL000

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b) Mandate Revocation Rejected

**Mandate Rejected**

Message Id  
202407051145i

NPCI Reference Id  
21c3403db4f20a42969eb90127i

Reason Code  
AP23

Reason Description  
Transaction rejected or cancelled by the Customer

Rejected By  
USER

Mandate Request Id  
5b7a462edb9141b588669c5c54

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