



AU Small Finance Bank

API Banking Integration Document

E-NACH API

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Project – API Banking

Document Type – Integration Specification Document

Prepared by	Reviewed by	Approved by
Kunal Boriwal	Anil Kumar Neelam	

Change History -

Version	Changed by	Date	Change Information.
1.1	Kunal Boriwal	03/08/2025	Encryption - GCM Algorithm

Introduction:

The world is evolving with newer technologies at fast-moving speeds and the banking industry is often the first to jump in to experiment with this. Among them, API has been the biggest advancement in the banking segment. Open banking enables Corporates/SMEs, to access consumer's banking and other financial data by using open APIs.

AU Small Finance Bank API Banking enables its partner organizations to seamlessly co-create unique client solutions, enhancing their productivity. API Banking enables to manage your relevant banking activities from your server (such as collections, payments, reconciliations, account balance and retrieving bank statements). That's not all, it links appropriate APIs with your server based on your business needs to give you an integrated banking solution thus saving time on bank branch visits.

E-NACH:

E-NACH is an improvement over the NACH, and facilitates interbank high volume, low-value electronic transfers, which are periodic and repetitive in nature. It allows businesses to automate the process of collecting funds from customers regularly, such as monthly subscriptions, loan repayments, utility bills, and insurance premiums. By replacing manual, paper-based methods with electronic authorization, e-NACH streamlines the payment process, reduces errors, and ensures timely collections.

- e-NACH significantly improve operational efficiency.
- e-NACH automates the initiation of recurring payments based on predetermined schedules, eliminating the need for manual intervention.
- Industries dealing with recurring payments, such as finance, insurance, utilities, and subscription services, can leverage the benefits of E-NACH
- Mandate Authorization can be done using Net Banking, Debit card or Aadhar based OTP.

Pre -requisite mandatory details required (Need to share Duly for UAT / Prod) -

- Public IP
- E-NACH Setup

Encryption – Decryption Methodology:

- GCM encryption

Token OAuth generation service:

Generate Access token by calling UAT URL and select GET method (Query string) –

https://api.aubankuat.in/oauth/accesstoken?grant_type=client_credentials

Refer the Sample Response:

```
{  
  "refresh_token_expires_in": "0",  
  "api_product_list": "[LDAP, Oauth, Payment, Customer Onboarding, karza,  
  CBSMiniStatementService, test]",  
  "api_product_list_json": [  
    "LDAP",  
    "Oauth",  
    "Payment",  
    "Customer Onboarding",
```



```
"karza",
"CBSMiniStatementService",
"test"
},
"organization_name": "au-apigee-nprod",
"developer.email": "kunal.boriwal@aubank.in",
"token_type": "BearerToken",
"issued_at": "1704950669618",
"client_id": "2I7UVNalTfFBxm3ZYxOtzYXwXX1PMIJCSSFf6AMipK0H0zR9",
"access_token": "lEbnG39cJwC4IKUe5fliVA9HFcyR",
"application_name": "f0556c9d-6c97-40aa-8d4e-c6bb190ef2ce",
"scope": "",
"expires_in": "86399",
"refresh_count": "0",
"status": "approved"
}
```

***Note: Token will valid up to 24hrs in UAT and 06 months in production.*

E-NACH Mandate Registration:

This service is used to initiate Nach mandate registration by redirecting to Nach online mandate registration page.

There are two approaches through which mandates can be registered. These approaches are mentioned below –

- 1. Without User confirmation** – Where the end customer authenticates the request at the time of mandate request initiation. In API response, user will be directed to NPCI online mandate page. Generally, this approach is used where the end customer is available with corporate user while initiating the mandate registration request.
- 2. With User confirmation** – Where a SMS/Email link is sent to end customer to authorize a mandate request initiated by the corporate. In API response, user will receive the response as Link Generated Successfully. After clicking on that SMS/email link, NPCI online mandate portal gets open.

Corporate needs to select any one of the above approaches for integration.

E-mandate Registration UAT URL:

- E-mandate registration Without User confirmation -
<https://api.aubankuat.in/EmandateUserRegistrationRestService/withoutUserConfirmation>
- E-mandate registration with User confirmation -
<https://api.aubankuat.in/EmandateUserRegistrationRestService/userconfirmation>

E-mandate Status Enquiry UAT URL:

- E-mandate Status Enquiry -
<https://api.aubankuat.in/EmandateStatusService/enquirybyumrn>
<https://api.aubankuat.in/EmandateStatusService/enquirybyrefId>

1.1 Mandate Registration Without User Confirmation

- End customer authenticates the mandate at time of mandate initiation. In API response, user will be directed to NPCI online mandate page.
- **Date Format: MM/DD/YYYY**

Request Parameter

Field Name	Data Type	Length	Mandatory	Description
requestId	String	20	M	request Id
channel	String	03	M	Channel name- Provided by bank in production
referenceCode	String	10	M	Any unique generated id
mbSponserBankCode	String	20	M	Registered Sponsor bank code- AUBL0000001
mbSvcProviderCode	string	20	M	NPCI Registered provider code- Corporate Utility code
mbSvcProviderName	String	50	M	Corporate name registered with NPCI- XYZ PVT LTD
mbAmount	String	10	M	Mandate Maximum Amount
mbCustFonCellNum	String	13	M	Mandate holder Mobile Number
mbCustMailId	String	40	M	Mandate holder mail id
mbCustName	String	40	M	Mandate holder customer name
mbDateFrom	String	10	M	Mandate start date Date (MM/DD/YYYY)
mbDateTo	String	10	M	Mandate end date date (MM/DD/YYYY)
mbDRAccountNumber	String	20	M	Mandate holder account number
mbDRAccountType	String	04	M	Mandate account type {CA/SB}

Field Name	Data Type	Length	Mandatory	Description
mbDRBankCode	String	04	M	Mandate destination bank code- ICIC,HDFC,AUBL,etc
mbFixedAmount	String	01	M	Maximum amount - N Fixed amount- Y
mbFrequencyCode	String	04	M	Mandate frequency code {MNTH/QURT/YEAR/BIMN/DAIL/WEEK/ADHO} MNTH- Monthly QURT-Quarterly YEAR- Yearly DAIL- Daily WEEK- Weekly BIMN- Bimonthly ADHO- As and when presented
mbFrequencyType	String	04	M	Mandate frequency type {RCUR/OOFF} Recurring: RCUR One Off: OOFF
mbMandateCategory	String	04	M	Mandate category code- Based on type of collection L001- Loan instalment payment E001- Education Fees I001- Insurance Premium B001- Bill payment credit card M001- Mutual fund payment F001- Subscription fees
mbPaymentType	String	20	M	Mandate payment type {DebitCard/NetBanking/Aadhaar}
mbRefNumber	String	20	O	Customer reference number
mbRelRefNumber	String	20	O	Scheme Name / Plan Reference Number
mbMandateType	String	10	M	Mandate type- DEBIT
mbCustPAN	String	10	O	Customer PAN
mbCustFonLandNum	String	20	O	Customer Landline number

Field Name	Data Type	Length	Mandatory	Description
responseURL	String	120	O	Redirect URL
username	String	50	M	Username registered with AU bank for eNACH portal

Note: In Production environment, channel, mbSponserBankCode, mbSvcProviderCode, mbSvcProviderName, username will be provided from bank end.

Response Parameter

Field Name	DataType	Length	Mandatory	Description
TransactionStatus	String	99	M	Describes the status of the Transaction
ResponseCode	String	99	M	Describes the status of the Transaction 0- Success, 99- Failure
ResponseMessage	String	99	M	Success or Failure
Code	String	99	M	Describes the status of the Transaction 0- Success, 99- Failure
message	String	99	M	Describes the failure reason
description	String	120	M	response description

Refer Sample Request Payload:

```
{
  "requestId": "2031133004241123",
  "channel": "BijliPay",
  "referenceCode": "203113300424123",
  "mbSponserBankCode": "AUBL0000001",
  "mbSvcProviderCode": "NACH00000000000015",
  "mbSvcProviderName": "AUBL",
  "mbAmount": "20000",
  "mbCustFonCellNum": "9116621202",
  "mbCustMailId": "saurabh.singhal@aubank.in",
  "mbCustName": "Barry Allen",
  "mbDateFrom": "10/28/2024",
  "mbDateTo": "02/31/2026",
  "mbDRAccountNumber": "2301244951696922",
  "mbDRAccountType": "SB",
```

```

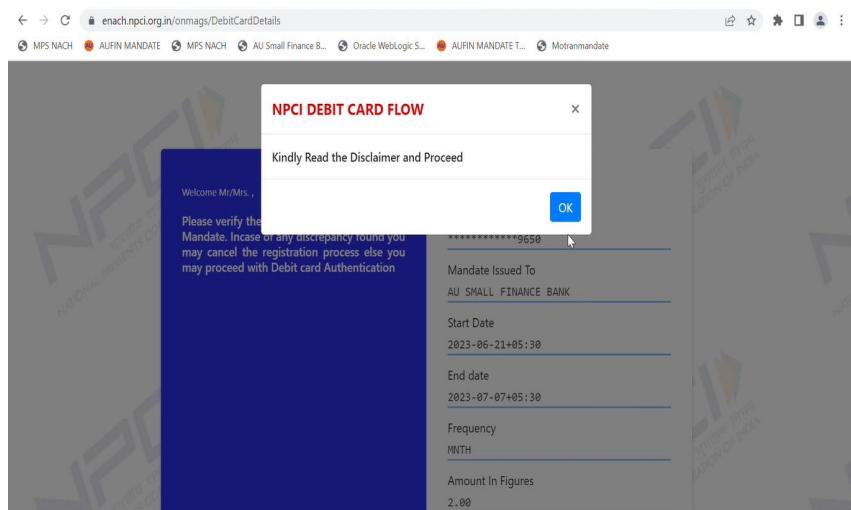
    "mbDRBankCode": "AUBL",
    "mbFixedAmount": "Y",
    "mbFrequencyCode": "MNTH",
    "mbFrequencyType": "RCUR",
    "mbMandateCategory": "L001",
    "mbPaymentType": "DebitCard",
    "mbRefNumber": "CUST0001",
    "mbRelRefNumber": "SCHM0001",
    "mbMandateType": "DEBIT",
    "mbCustPAN": "",
    "mbCustFonLandNum": "",
    "responseURL": "",
    "username": "vsharma"
}
  
```

Refer Sample Response Payload:

```

"ResponseCode":"0",
"ResponseMessage":"Success",
"Message":"<html><head></head><body><form id='TheForm'
action='https://enachuat.npci.org.in:8086/onmags_new/sendRequest' method='POST' content-
type='application/json'
  
```

**Note - On success response, user will be redirected to NPCI webpage and fill the authentication details.





enach.npci.org.in/onmags/DebitCardDetails

MPS NACH AUFIN MANDATE MPS NACH AU Small Finance B... Oracle WebLogic S... AUFIN MANDATE T... Motranmandate

Purpose Of Mandate
Loan instalment payment

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

Debit Card Details

Session expires in...13min 52sec

Card Number
6523 0706 8615 8807

Expiry/Validity CVV
06/27 ***
Minimum Current Month Year,Maximum 10 Years

Continue Cancel

enach.npci.org.in/onmags/otpPage

MPS NACH AUFIN MANDATE MPS NACH AU Small Finance B... Oracle WebLogic S... AUFIN MANDATE T... Motranmandate

OTP Authentication

Disclaimer

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

Session expires in...13min 23sec

Please enter OTP sent by xxxx Bank on your registered mobile

OTP Verify

Resend OTP Cancel

emandate.aubank.in/apiemandate/MandateFinalResp

MPS NACH AUFIN MANDATE MPS NACH AU Small Finance B... Oracle WebLogic S... AUFIN MANDATE T... Motranmandate

Transaction Status

UMRN Number
AUBL7022106230004199

Message id
3c0f3b8833ff4187a05e7d561e7f2be7

NPCI Reference Id
b811554cc24a479a80b7e736f17dcc0f

Accepted
true

Acceptance Reference Number
1828249

Debtor IFSC
AUBL0000001

1.2 Mandate Registration with User Confirmation

- This service is used to initiate Nach mandate registration by sending registration link to customers mobile or email.
- Request packets remain same as without user confirmation, only date format is different.
Date Format: YYYYMMDD

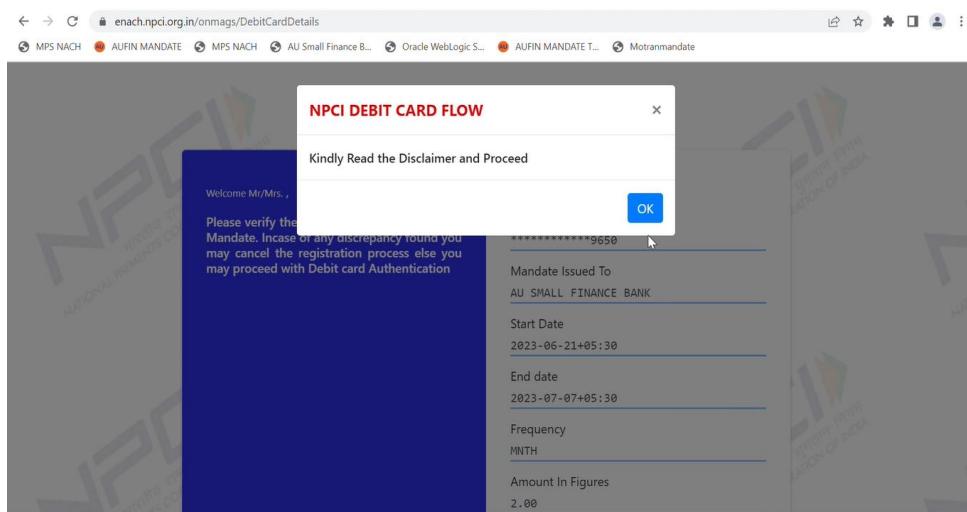
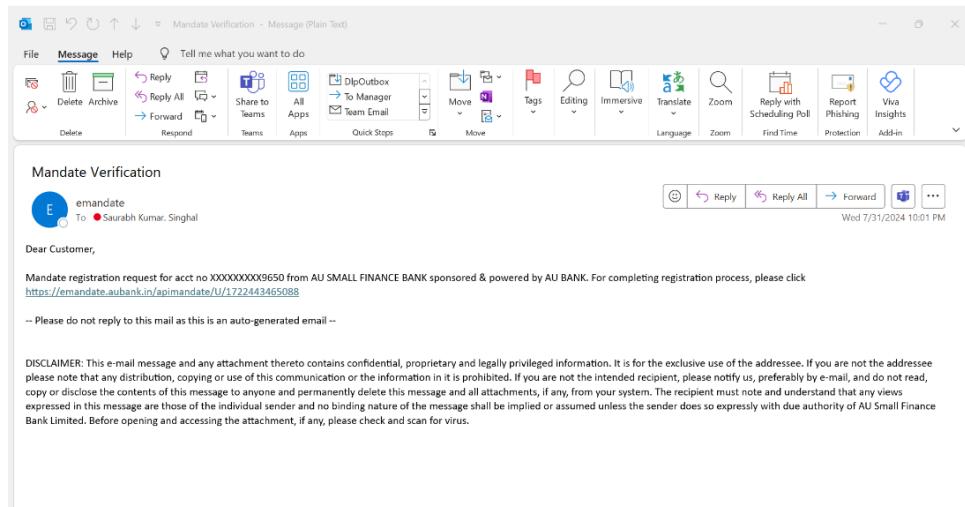
Refer Sample Request payload

```
{
    "requestId": "2031133004241123",
    "channel": "BijliPay",
    "referenceCode": "203113300424123",
    "mbSponserBankCode": "AUBL0000001",
    "mbSvcProviderCode": "NACH00000000000015",
    "mbSvcProviderName": "AUBL",
    "mbAmount": "20000",
    "mbCustFonCellNum": "9116621202",
    "mbCustMailId": "saurabh.singhal@aubank.in",
    "mbCustName": "Barry Allen",
    "mbDateFrom": "20240821",
    "mbDateTo": "20250928",
    "mbDRAccountNumber": "2301244951696922",
    "mbDRAccountType": "SB",
    "mbDRBankCode": "AUBL",
    "mbFixedAmount": "Y",
    "mbFrequencyCode": "MNTH",
    "mbFrequencyType": "RCUR",
    "mbMandateCategory": "L001",
    "mbPaymentType": "DebitCard",
    "mbRefNumber": "CUST0001",
    "mbRelRefNumber": "SCHM0001",
    "mbMandateType": "DEBIT",
    "mbCustPAN": "",
    "mbCustFonLandNum": "",
    "responseURL": "",
    "username": "vsharma"
}
```

Sample Response payload:

```
{
    "Status": "Accepted",
    "Description": "Link generated Successfully",
    "Code": "0"
}
```

Note: Link has been sent via SMS or email id. User will click on link and gets redirected to NPCI online mandate registration portal. Rest steps remain same as per without user confirmation approach.



Error code handling:

Http Error Code	Description	Message
200	Success	Success response
400	Bad request	Bad request
401	Unauthorized	Invalid authentication credentials
404	Not Found	Not Found
500	Internal Server Error	Something went wrong
503	Service Unavailable	Service Unavailable
504	Gateway timeout	Gateway timeout



2. E-mandate Status Enquiry

Mandate registration status can be checked by using status enquiry which can be done with reference id or with UMRN

2.1 Status by Reference Code:

<https://api.aubankuat.in/EmandateStatusService/enquirybyrefId>

Request id and Reference code can be taken from Mandate Registration API packet

Sample Request payload -

```
{  
    "RequestId": "SFDC2031303304241123",  
    "ReferenceCode": "2705572814",  
    "Channel": "CV"  
}
```

Sample Response payload -

```
{  
    "MndtReqId": "MNNDT000000017238703554338453381657",  
    "RejectBy": "NULL",  
    "ReasonDesc": "NULL",  
    "MerchantID": "NACH00000000017900",  
    "NpciRefMsgID": "MNNDT000000017238703554338453381657",  
    "ReasonCode": "NULL",  
    "MndtId": "AUBL7031708241000306",  
    "CycleDate": "NULL",  
    "Accptd": "true",  
    "ErrorDesc": "NA",  
    "ReferenceCode": "2705572814",  
    "ErrorCode": "000",  
    "ReqInitDate": "2024-08-17",  
    "AccptRefNo": "2962036"  
}
```

2.2 Status by UMRN:

<https://api.aubankuat.in/EmandateStatusService/enquirybyumrn>

Sample Request payload –

```
{  
    "RequestId": "uwu928131",  
    "Channel": "CV",  
    "UMRN": "oiqwq"  
}
```

Sample Response payload –

```
{  
    "MndtReqId": "NULL",  
    "RejectBy": "NULL",  
    "ReasonDesc": "NULL",  
    "MerchantID": "NACH00000000017900",  
    "NpciRefMsgID": "MNNDT000000017238703554338453381657",  
    "ReasonCode": "NULL",  
    "MndtId": "AUBL7031708241000306",  
    "CycleDate": "NULL",  
    "Accptd": "true",  
    "ErrorDesc": "NA",  
    "ReferenceCode": "2705572814",  
    "ErrorCode": "000",  
    "ReqInitDate": "2024-08-17",  
    "AccptRefNo": "2962036",  
    "Status": "Approved",  
    "Message": "Mandate registered successfully."  
}
```



```
"ReasonDesc": "NULL",
"MerchantID": "NULL",
"NpciRefMsgID": "NULL",
"ReasonCode": "NULL",
"MdntId": "oiqwq",
"CycleDate": "NULL",
"Accptd": "NULL",
"ErrorDesc": "Inquiry Request sent is invalid.",
"ReferenceCode": "NULL",
"ErrorCode": "08",
"ReqInitDate": "NULL",
"AccptRefNo": "NULL"
}
```

Authentication Methods:

1. For secure access & seamless experience, we do follow OAuth 2.0 authenticated method prior to every API services call.
2. During the onboarding process, AU Bank will share the credential file (Contract note) separate for both UAT & Prod.
3. Client id, Client secret & encryption key is mentioned over here. This would be primary level of authentication mode.
4. Partner needs to pass these values for end-to-end integration testing.

Procedure to call the OAuth 2.0 Access Token API:

Step #1: Generate Access token by calling URL –

https://api.aubankuat.in/oauth/accesstoken?grant_type=client_credentials

Authorization Type as basic set the Username and password.

#Sample case

Username	Vit8FwGcDwvRJzq6eHoP9G6XFA7LmtTr6eABGbaQ33N1Ht3H
Password	eMRE4ldU2goAr2uZvm5XeRnbQki0WDTgvPXQpQyHJvJeaFi8Ip4TAghI9wBa7PxA

** Note: Username and password will be available as client id and client secret.

Response: Copy the Access Token Field from the response payload

Step #2: To Make respective Service call, Copy the endpoint URL from contract note-

URL : *****

Header: Key-Authentication

Value-<>Bearer Token><

Body: JSON request Body with encrypted payload as value

Format:

```
{  
"encvalue":"<>response from aesencrypt><"  
}
```

Response: Copy the response - which will be in encrypted format

UAT Signoff

Kindly share the performed test cases with accepted UMRN number along with plain request and response packet. Also, share the packets for mandate status API.

Endpoints and Request/Response Formats:

1. E-NACH API services is having specific endpoint URLs which is mentioned against each API service description.
2. All services payload is defined in Rest based API- Json format payload.
3. OAuth Token generation would make use of GET method as query parameter.
4. It is advisable to initiate the integration testing i.e. 1st level through postman tool then, followed with application-level testing.

Error Handling

1. E-NACH API services is defined with appropriate response i.e. Success or failure.
2. In case of failure or error encounter- various error code/ messages are mentioned in each respective service content.
3. This would be helpful in troubleshooting & debugging the issue and getting the expected response.
4. For feasible analysis, you must share the plain text payload with proper timestamp and error screenshot.

Data Security Measures

1. E-NACH service follows encryption – Decryption methodology.
2. Algorithm keyword: GCM algorithm.

Testing and Sandbox Environment:

1. 1st level – Partner needs to execute the end-to-end testing in UAT through postman tool and then, follow with application-level testing. Post result Partner needs to share the Test results with bank.
2. Post test-Results reviewing, we will be considered the UAT sign off.
3. Once UAT is cleared, then partner will be moved to production environment.

Troubleshooting and Support:

1. Partner needs to share the error encountered plain text request and response payload, IP address, API key in notepad for debugging over mail.
2. If the issue persists again, we can connect jointly over MS Teams to close the issue.

FAQs:

1. What are the types of authentication modes available in E-NACH?
 - Debit Card/Net Banking and Aadhar based OTP
2. What is the maximum validity of NACH mandate?
 - NACH mandates will have a validity of a maximum of 40 years.
3. How can the corporate get the bank code?
 - Corporate can refer the below link for retrieving the bank code.
<https://www.npci.org.in/PDF/nach/live-members-e-mandates/Live-Banks-in-API-E-Mandate.pdf>
<https://enach.npci.org.in/apiservices/getLiveBankDtls>
4. What is the difference between without user confirmation and with user confirmation approach request packet?
 - Date format is different in both the approaches.
without user confirmation: MM/DD/YYYY
with user confirmation: YYYYMMDD
5. Is the callback/webhook services available for updating mandate status?
 - No, Corporate can check the mandate status by calling our mandate status API
6. Are the NACH Transaction Presentment is available via API?
 - No, NACH transaction cannot be presented via API. Same can be done via sharing file through mail or SFTP

Important Notes:

1. Post receiving the prerequisite details, UAT integration details will be shared within 4 working days.
2. For any integration issue, please check the “Troubleshooting and Support” section of the document. For any further query please write a mail to api.dev-team@aubank.in
3. Corporate needs to test all the test case scenarios mentioned above and provide signoff to proceed with Production deployment.
4. Post receiving UAT signoff, Bank will require 4- 5 Working days for production deployment and sharing production contract notes. Production movement slot can be raised either on Tuesday or Thursday in week and next day will confirm and share the contract note.
5. There will be a deployment freeze on every month end from 25th to 4th day of next month.
6. For any queries on the transaction status post go live, please write an email to customercare@aubank.in with transaction details, end point url, plain request and response packet.