

# E-NACH Registration For Customers On TMF Universe and Customer One App

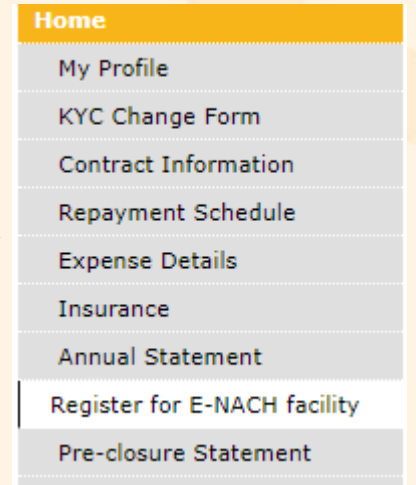
# E-NACH Customer Registration Flow



Customer



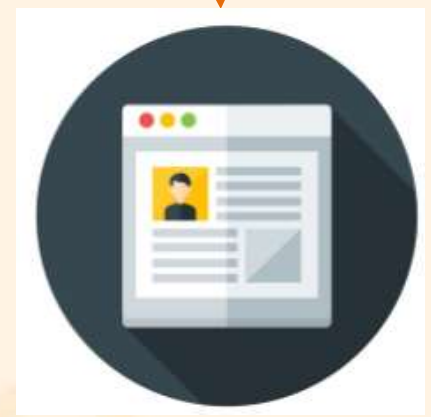
Log Onto TMF Universe or Customer One App. Option Available Pre and Post Login



Post Login Go to Home Tab and select "Register for E-NACH Facility"



Pre-Login – Enter OTP and then Type Contract no. Post Login – Select Contract no.



E-NACH Registration Web page. Customer to fill account no. and bank details and submit.



Customer Bank



Customer Authentication Process



NPCI



E-NACH Registration Status

# Steps for E-NACH Registration On TMF Universe and Customer One App for Customers



1

- Customer logs in on Tata Motors Finance Limited website or Customer One mobile app
- E-NACH Register Facility is available Pre and Post Login.
- For Pre-Login, customer will have to input OTP and then his contract no.
- For Post Login customer will select the contract from dropdown.

2

- On E-NACH registration form page, customer will input his bank account details and select the participating E-NACH bank from the dropdown with preferred mode – Debit card or Netbanking.
- Customer will then have to accept the terms and conditions and submit the request.
- Customer will get a confirmation page to recheck the details filled and rectify if incorrect.

3

- Post Confirmation, customer will be routed to his bank for authentication process. Customer will receive an OTP for authentication as per respective bank process.
- The request will then go to NPCI for verification and success or reject update will be sent back to the customers on the screen.
- On success UMRN no. will be displayed to the customer
- On rejection, it will show the reason for rejection and a SMS will be sent to the customer.

# Benefits



Online Auto Debit Mandate registration which will eliminate the movement of physical mandates



Reduction of mandate registration TAT



Movement of mandates electronically within bank with the attributes of customer authentication



Eliminating mandate rejections on account of signature Differ, image not clear



End to End automation for mandate registration



# Traditional v/s I-Mandate





**E-NACH is a service launched by National Payment Corporation of India(NPCI).This facilitates registration of mandates electronically between our bankers of TMF and Customer. This is secured and accurate considering authentication by customer using his credentials electronically.**

**Currently this process was initiated from Head Office for RTB cases where link was sent to customers for registration.**

**To further enhance and ease the process we are launching E-NACH registration directly by Customers. Customers can initiate E-NACH registration process for only E-NACH enabled banks. Current Live list of E-NACH banks are covered in the next slide.**

**A detailed step by step process for registration of mandate registration from TMF Universe and Customer One App is covered in subsequent slides**

**Customer Facing teams to read and understand the steps to be followed by customers for registration. Train, educate, create awareness of the steps, functionality to all customer facing teams. Respond, assist customers in case of any queries on the steps.**

## Banks Participating in E-NACH



Sr.No	Bank Name Enach Net Banking & Debit Card	Sr.No	Bank Name Enach Net Banking & Debit Card
1	Kotak Mahindra Bank	15	DBS Bank India Ltd
2	Yes Bank	16	Tamilnad Mercantile Bank Ltd
3	IDFC First Bank	17	Axis Bank
4	Punjab National Bank	18	Jana Small Finance Bank Ltd
5	Indusind Bank	19	Citibank N A
6	Ujjivan Small Finance Bank Ltd	20	Bank Of Baroda
7	ICICI Bank	21	CSB Bank Ltd
8	Equitas Small Finance Bank Ltd	22	DCB Bank Ltd
9	South Indian Bank	23	Union Bank Of India
10	HDFC Bank Ltd	24	Canara Bank
11	RBL Bank Limited	25	State Bank Of India
12	Bank Of Maharashtra	26	Dhanalaxmi Bank
13	Paytm Payments Bank Ltd	27	Federal Bank
14	Deutsche Bank Ag	28	Karnataka Bank Ltd
29	Standard Chartered		

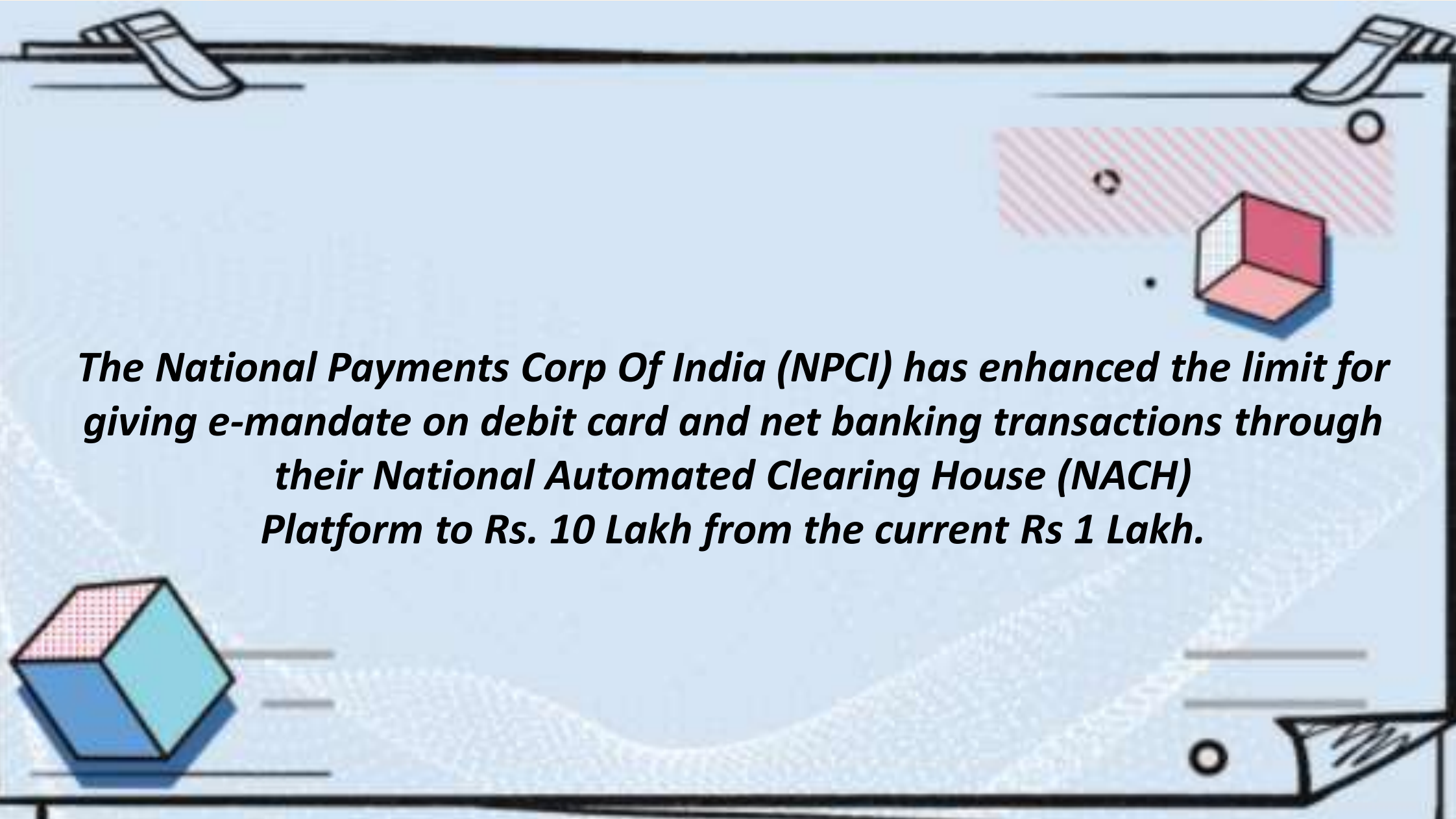
Sr.No	Bank Name Enach Net Banking
1	Syndicate Bank
2	Central Bank Of India
3	IDBI Bank
4	Indian Overseas Bank
5	City Union Bank Ltd
6	The Hongkong And Shanghai Banking Corporation Ltd
7	Punjab And Sind Bank
8	Karur Vysa Bank
9	Bandhan Bank Ltd
10	The Cosmos Co-operative Bank Ltd
11	Indian Bank
12	Jio Payments Bank Ltd
13	Andhra Pragathi Grameena Bank
14	UCO Bank
15	Karnataka Vikas Grameena Bank

### Bank Name E-Nach Debit Card Only

1	Au Small Finance Bank	2	The Chembur Nagarik Sahakari Bank
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Note: As & When New Banks are added same will be communicated

## E-NACH Limit Enhancement



***The National Payments Corp Of India (NPCI) has enhanced the limit for giving e-mandate on debit card and net banking transactions through their National Automated Clearing House (NACH) Platform to Rs. 10 Lakh from the current Rs 1 Lakh.***



# Steps for E-NACH Registration On TMF Universe for Customers



## TMF Universe Pre-Login Screen

Commercial and Personal Vehicle x E-Nach

Not secure | unvuat.tmf.co.in

Apps New Tab Turbo Pre Prod Turbo production TATA TMF Universe stamping module AMS - Agreement... Swagger UI - Multi... Multi Unit UAT Slides Reading list

TATA Motorsfinance driven by trust

Products About Us Investor Zone Contact Us LOGIN

1800-209-0188 customercare@tmf.co.in

Newsletter | Calculate EMI | Check Eligibility | Pay EMI Online | Register E-NACH Facility

### Emergency Credit Line Guarantee Scheme

Applicable for existing Tata Motors Finance customers  
Tata Motors Finance Solutions Limited

Click To Know More

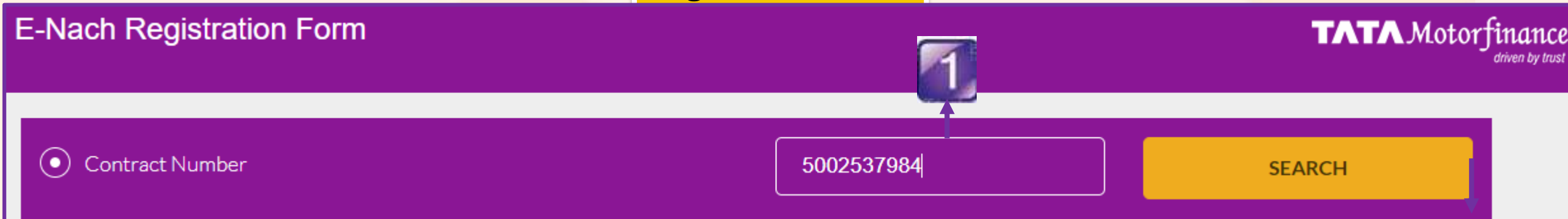
I am Tim your loan expert

Type here to search

32°C 3:58 PM 10/8/2021

- A. Pre-Login - Click On Register for E-NACH Facility
  - OR
  - B. Post Login - Sign in using Customer ID/ Mobile No.
- Enter Password & Login

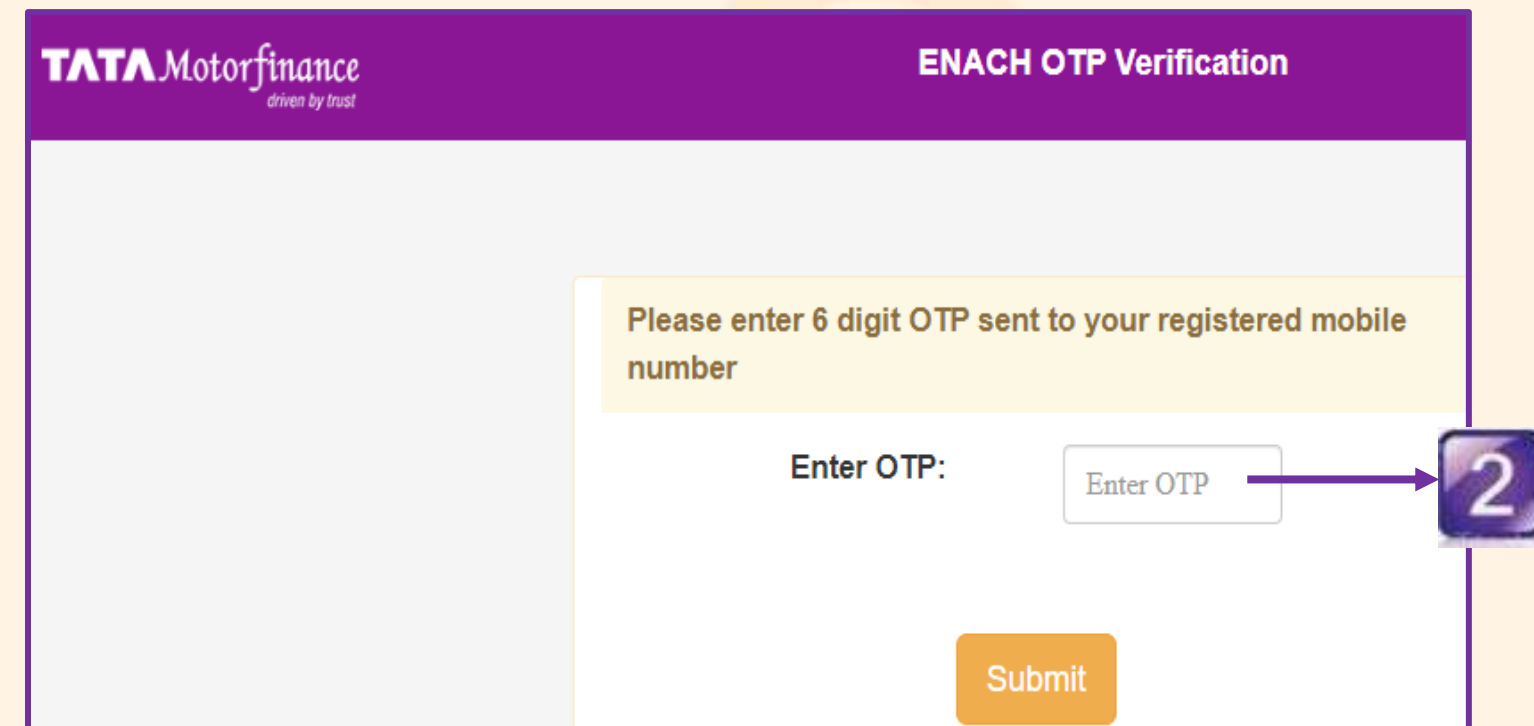
## Register E-NACH



The screenshot shows the 'E-Nach Registration Form' header with the TATA Motorfinance logo. Below the header, there is a search bar with a radio button labeled 'Contract Number'. The search bar contains the text '5002537984' and a yellow 'SEARCH' button. A blue square with the number '1' and an arrow points to the search bar.

### Steps:

1. Enter Contract No.
2. Customer to enter OTP received on his/her registered mobile no.
3. Go ahead with E-NACH registration



The screenshot shows the 'ENACH OTP Verification' screen with the TATA Motorfinance logo. A yellow message box says 'Please enter 6 digit OTP sent to your registered mobile number'. Below this, there is a label 'Enter OTP:' followed by an input field containing 'Enter OTP'. A blue square with the number '2' and an arrow points to the input field. At the bottom right, there is a yellow 'Submit' button.

### Note:

1. OTP will be triggered on customer's registered no.
2. This will be applicable on TMF Universe and Customer One App on Pre- Login screen

# A. TMF Universe Pre-Login Screen

ARSHDEEP SINGH BH

Contract Number

Company Code	Contract Number	Customer Name	RC Number	Max EMI Amount
5000	5002988115	ARSHDEEP SINGH BHASIN	PB03BA4137	10585

1. Enter Contract No.
2. Click on Search
3. Customer to verify details displayed on screen
4. Then Click on Next



## B. TMF Universe Post Login Screen



unvuat.tmf.co.in/tmfuniverse/home/index.jsp

**TATA MOTORS FINANCE LIMITED** Call: 1800-209-0188 (Mon - Sat 9

Welcome MR MANSA MAHTO

Home | Branch Location | Customer Care | FAQ's | Change Password | Logout

**Application Portals**

- E Nach Registration
- Home
- My Profile
- KYC Change Form
- Contract Information
- Repayment Schedule
- Expense Details
- Insurance
- Annual Statement
- Register for E-NACH facility
- Pre-closure Statement
- PDC Statement
- Receipt Information
- View & Make Payment

**Office of the Customer**

Dear MR MANSA MAHTO

**Thank you for choosing Tata Motors Finance. We extend a warm welcome you to**

We are pleased to offer you a host of services and facilities online to provide you informati

Update your profile, access your statement, view your loan account information and registe

click. Enjoy browsing.

**MD Speaks**

Dear MR MANSA MAHTO

**Vision, Values & Purpose**

**Our Values**

Agility, Integrity, Empathy, Transparency, Synerg

unvuat.tmf.co.in/tmfuniverse//customer/nach\_registration/eNach\_main\_Login.jsp?...

1. Click On Register for E-NACH Facility Under Home Tab

E-Nach Registration Form

Select Contract Number

0000005002700300

Select

0000005002700414

0000005002700300

0000005002415364

0000005002700298

0000005002700416

0000005002415366

0000005003465231

SEARCH

2. Select Contract no.  
3. Click on Search

**TATA Motorsfinance**  
driven by trust



## E-Nach Registration Form

**Customer Basic Information will be auto populated basis the contract no. Auto Populated fields : Name, Mobile no., Maximum Amount, Start date and End date**

**Customer can change the Customer Name as per his Bank statement and Enter Email ID**

### Customer Basic Information

Contract Number	<input type="text" value="5002988115"/>
Customer Name as per Bank	<input type="text" value="Deepalli Mehntaa"/>
Mobile No.	<input type="text" value="8872100011"/>
Email ID	<input type="text" value="deepali.mehta@tmf.co.in"/>

### Mandate Details

Account Type	<input checked="" type="radio"/> Saving <input type="radio"/> Current
Account Number	<input type="text" value="....."/>
Confirm Account	<input type="text"/>

### Mandate Details

Account Type	<input checked="" type="radio"/> Saving <input type="radio"/> Current
Account Number	.....
Confirm Account Number	
Amount	10585
Maximum Amount	<input checked="" type="checkbox"/>
Start Date	08-10-2021
End Date	08-10-2051
Frequency	Monthly
Purpose of Mandate	L001 - Finance

- Customer to enter Mandate details**
1. Account type – Saving or Current
  2. Account number and reconfirm
  3. Select Bank from dropdown
  4. Authentication Mode – Debit Card or Netbanking

End Date: 14-10-2051

Frequency: Monthly

Purpose of Mandate: L001 - Finance

Bank Name: HDFC BANK LTD

Authentication Mode: --- Select Mode ---

Bank Code: Debit, Netbanking

**Bank Name Dropdown will only show the Live E-NACH participating banks**

### Disclaimer/Terms and Conditions

I hereby undertake, confirm and agree that

- i. I wish to avail the Direct Debit facility and hereby express my unconditional and irrevocable consent to debit the amounts pertaining to the instalments arising out of my loans with Tata Motors Finance Limited ('Company'), through participation in Automated Clearing House ('ACH') / Direct Debit.
- ii. I hereby authorize the Company to debit my bank account if my ACH /Direct Debit mandate is active and further state that, such authorization shall stand valid and existing, until I give a written request for cancellation of such ACH/Direct Debit mandate.
- iii. I understand and agree that, the amounts pertaining to the instalments arising out of my loans with the Company may vary due to taxes and other statutory levies, as may be applicable from time to time.
- iv. I hereby authorize the Company to enable ACH/Direct Debit facility for the payment of the instalments arising out of my loans with the Company and in the event of dishonour of such ACH/Direct Debit, to re-debit my account with the bank, as has been specified hereinabove, to recover the payment of such instalments.
- v. The particulars and the information specified hereinabove are true, correct, valid, existing and complete and that I take full responsibility of the genuineness and correctness of the details specified hereinabove.
- vi. I understand that I am authorized to cancel/ amend this mandate by appropriately communicating the cancellation/ amendment request to the Company.

I accept

Reset Next

**Customer to Read the Terms and Conditions and Accept**

# Customer Confirmation Page



## Customer Information

Contract Number	5002988115	Customer Name as per Bank	Deepalli Mehttaa
Mobile Number	8872100011	Email ID	deepali.mehta@tmf.co.in
Account Type	Saving	Account Number	05421610030123
Amount	10585	Maximum Amount	10585
Start Date	08-10-2021	End Date	08-10-2051
Frequency	Monthly	Purpose of Mandate	L001 - Finance
Bank Name	HDFC BANK LTD	Authentication Mode	Netbanking
Bank Code	9660		

**Note:** You are in the process of registration of a E-Mandate. Please proceed to continue the registration process. In case of any discrepancy found in the above mentioned fields

## Corporate Information

Corporate Name	Tata Motors Finance Ltd	Utility Number	NACH000000000000241
----------------	-------------------------	----------------	---------------------

**Customer to Reconfirm the details entered. No Edits allowed.**

- **Back – Will go back to previous screen**
- **Cancel – will close the request**
- **Proceed – Will route customer to customer bank through NPCI**



Mobile Number	8872100011	Email ID	dipali_215@hotmail.com
Account Type	Saving	Account Number	000401102546
Amount	10585	Maximum Amount	10585
Start Date	11-10-2021	End Date	11-10-2051
Frequency	Monthly	Purpose of Mandate	L001 - Finance
Bank Name	ICICI BANK LTD	Authentication Mode	Netbanking
Bank Code	9460		

**Note :** You are in the process of registration of a E-Mandate. Please proceed to continue the registration process. In case of any discrepancy found in the above mentioned fields you may cancel or go bank to edit the required fields.

**Corporate Information**

Corporate Name	Tata Motors Finance Ltd	Utility Number	NACH000000000000241
----------------	-------------------------	----------------	---------------------

Back Cancel Proceed

**Customer will be routed to his respective bank.  
Pl wait on this screen, do not cancel it.**

# Bank Details Verification Screen



Commercial and Personal Vehicle x E-Nach Registration Summary x +

Not secure | unvuat.tmf.co.in/tmfuniverse//customer/nach\_registration/eNachRegSummary.jsp

Apps New Tab Turbo Pre Prod Turbo production TMA Universe stamping module AMS - Agreement... Swagger UI - Multi... Multi Unit UAT Slides Reading list

**Mobile Number** 8872100011 **Email ID** dipali\_215@hotmail.com **PROD TEST**

**Account Type** Saving **Account Number** 000401102546

**Amount** 10585

**Start Date** 11-10-2021

**Frequency** Monthly

**Bank Name** ICICI BANK LTD

**Bank Code** 9460

**Corporate Name** Tata Motors Finance Ltd **NACH000000000000241**

**Note :** You are in the process of registration of a E-Mandate. Please proceed or go bank to edit the required fields.

of any discrepancy found in the above mentioned fields you may cancel

Back Cancel Proceed

Powered by Worldline

Windows search: Type here to search

Taskbar: Edge, File Explorer, Teams, Chrome, Outlook, Word, PowerPoint, 32°C, 10:58 AM, 10/11/2021

Your information is secured using industry standard encryption

Digital Mandate

**MANDATE DETAILS**

Start Date	End Date
11-10-2021	11-10-2051
Amount Type	Frequency
Variable	Monthly
Max Debit Amount	
10585	
Utility number	
Purpose of mandate	

**SELECTED BANK**

Register Now

**Customer will view basic information like customer name, customer email/mobile no., contract no., Customer will have to agree to the terms and conditions by clicking on check box and then submit the page.**

# Bank Details Verification Screen



Commercial and Personal Vehicle x E-Nach Registration Summary x +

Not secure | unvuat.tmf.co.in/tmfuniverse//customer/nach\_registration/eNachRegSummary.jsp

Apps New Tab Turbo Pre Prod Turbo production TMA Universe stamping module AMS - Agreement... Swagger UI - Multi... Multi Unit UAT Slides Reading list

Mobile Number	8872100011	Email ID	dipali_215@hotmail.com
Account Type	Saving	Account Number	000401102546
Amount	10585		10585
Start Date	11-10-2021		11-10-2051
Frequency	Monthly		L001 - Finance
Bank Name	ICICI BANK LTD		Netbanking
Bank Code	9460		

**Note :** You are in the process of registration of a E-Mandate. Please proceed to continue the registration process. In case of any discrepancy found in the above mentioned fields you may cancel or go back to edit the required fields.

of any discrepancy found in the above mentioned fields you may cancel

Your information is secured using industry standard encryption

Digital Mandate

Account Type Saving	Phone Number
Mobile Number 8872100011	PAN
Email ID dipali_215@hotmail.com	

**Note:-** Your in the process of registration of a E-Mandate. Please proceed to continue the registration process. In case of any discrepancy found in the above mentioned fields you may cancel or go back to edit the required fields.

NACH E-Mandate Powered by NPCI

Register Now

Back Cancel Proceed

Powered by Worldline

Type here to search

32°C 10:59 AM 10/11/2021

Customer will have to verify details and submit.

Note: This Page will differ from Bank to Bank



Commercial and Personal Vehicle x E-Nach Registration Summary x +

Not secure | unvuat.tmf.co.in/tmfuniverse//customer/nach\_registration/eNachReqSummary.jsp

Online Mandate Approval Gateway - Google Chrome

enach.npci.org.in/onmags/sendRequest

PROD TEST

**Please Wait while you are being redirected...**

**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

cancel

by Worldline

Type here to search

32°C 10:59 AM 10/11/2021

Customer will be routed through NPCI to his selected Bank for Authentication Process



# Customer Bank Page

The screenshot shows a web browser window with the URL [shopping.icicibank.com/corp/BANKAWAY](https://shopping.icicibank.com/corp/BANKAWAY). The page features the ICICI Bank logo and a section titled "Payment through ICICI Bank". Below this title is a radio button labeled "ICICI Bank Corporate A/c". There are two input fields: "User ID" and "Password". Each field has a "Get User ID" and "Get Password" link respectively. A large yellow arrow points from a text box on the right towards the "Get User ID" link. At the bottom of the form is an orange "Login" button. A disclaimer at the bottom of the page reads: "Payments made through this facility cannot be stopped or modified."

**Customer to Enter his Credentials for verification and registration of E-NACH**



### eNACH Registration

Mandate request Initiate Party's Category Description	Loan instalment payment
Name of Initiator	TATA MOTORS FIN LTD
Collection Amount (INR)	0.0
Max Amount (INR)	10585.00
Recurring Frequency	MNTH
First Collection Date	2021-10-11
Final Collection Date	2051-10-11

Please enter these details to authorize the transaction

One Time Password



OTP has been generated with validity of 100 seconds and sent to your registered Mobile number

If there is a delay in receipt of OTP, you can send a request to receive it. SMS IBOTP to 5676766 or 9215676766. Request should be sent from the mobile number registered in our records.

Please do not share OTP with anyone, even if the person claims to be an ICICI Bank official. For further details please [click here](#).

CANCEL

SUBMIT

Apply Online

**OTP verification may happen depending on the bank.**

Mobile Number	8872100011	Email ID	dipali_215@hotmail.com
Account Type	Saving	Account Number	000401102546
Amount	10585		10585
Start Date	11-10-2021		11-10-2051
Frequency	Monthly		L001 - Finance
Bank Name	ICICI BANK LTD		Netbanking
Bank Code	9460		
Corporate Name	Tata Motors Finance Ltd		NACH00000000000241

**Note :** You are in the process of registration of a E-Mandate. Please proceed with the registration or go bank to edit the required fields.

of any discrepancy found in the above mentioned fields you may cancel

Back Cancel Proceed

Powered by Worldline

Your information is secured using industry standard encryption

Digital Mandate

Amount type	Frequency
Variable	Monthly

Max Debit Amount  
10585

Utility number

Your payment is in process.

[Go to bank page](#)

Please wait on this screen. Do Not close.



# Customer Bank Page



Commercial and Personal Vehicle x E-Nach Registration Summary x +

Not secure | unvuat.tmf.co.in/tmfuniverse//customer/nach\_registration/eNachReqSummary.jsp

User Authentication Details - Google Chrome

shopping.icicibank.com/corp/Finacle;jsessionid=000081b4vhq4ilx7MUTz7gDSH4k:DRS18d14apr?bwayparam=p%2FkrhVKJasX%2FNmKG68It9dSmuosJCz7THF8AHBM9FM0%3D

**ICICI Bank**

**AUTHENTICATION SUCCESSFUL**  
Kindly wait while we pass on your confirmation to Merchant..

PROB TEST

cancel

by Worldline

Type here to search

32°C 11:07 AM 10/11/2021

Success Notification

TATA MOTORS FINANCE LIMITED x E-Nach Registration Summary x +


Not secure | unvuat.tmf.co.in/tmfuniverse//customer/nach\_registration/eNachReqSummary.jsp

Mandate Approval Automation - Google Chrome

enach.npci.org.in/onmags/bankResponse

PROB TEST

### Mandate Approval Automation



Transaction Status

**UMRN Number**

ICIC7011110210004797

**Message Id**

f084cb0c9a7249bfbee298181352af07

**NPCI Reference Id**

ee7528fd4f064ed2a6084958c0a2b0ca

**Accepted**

true

**Acceptance Reference Number**

1267101

**Debitor IFSC**

ICIC0000004

cancel

by Worldline

Type here to search

32°C

ENG IN 11:27 AM 10/11/2021

Successful generation of UMRN no. by NPCI



# Final Confirmation Page



## Customer Information

<b>Contract Number</b>	8000033036	<b>Customer Name</b>	VIJAY KADAM
<b>Mobile Number</b>	9892325351	<b>Email ID</b>	diptest141@hotmail.com
<b>Account Type</b>	Saving	<b>Account Number</b>	05421610030123
<b>Amount</b>	22511	<b>Maximum Amount</b>	22511
<b>Start Date</b>	14-10-2021	<b>End Date</b>	14-10-2051
<b>Frequency</b>	Monthly	<b>Purpose of Mandate</b>	L001 - Finance
<b>Bank Name</b>	HDFC BANK LTD	<b>Authentication Mode</b>	Netbanking
<b>Bank Code</b>	9660	<b>Corporate Name</b>	Tata Motors Finance Solution Ltd
<b>Utility Number</b>	RATN00023000027624		

**On Successful Registration – UMRN no. will be displayed to the customer**

**Your E-Mandate registration is successfully completed. Your UMRN Number is HDFC7011410210010331. Your reference ID for Emandate registration is: 918151179**

In case of any issues/query related to E-Mandate registration you may write to  
Email -service@paynimo.com Or Call at +022-67664481  
Email - customercare@tmf.co.in Or Call at 1800 209 0188





# Final Confirmation Page



## Customer Information

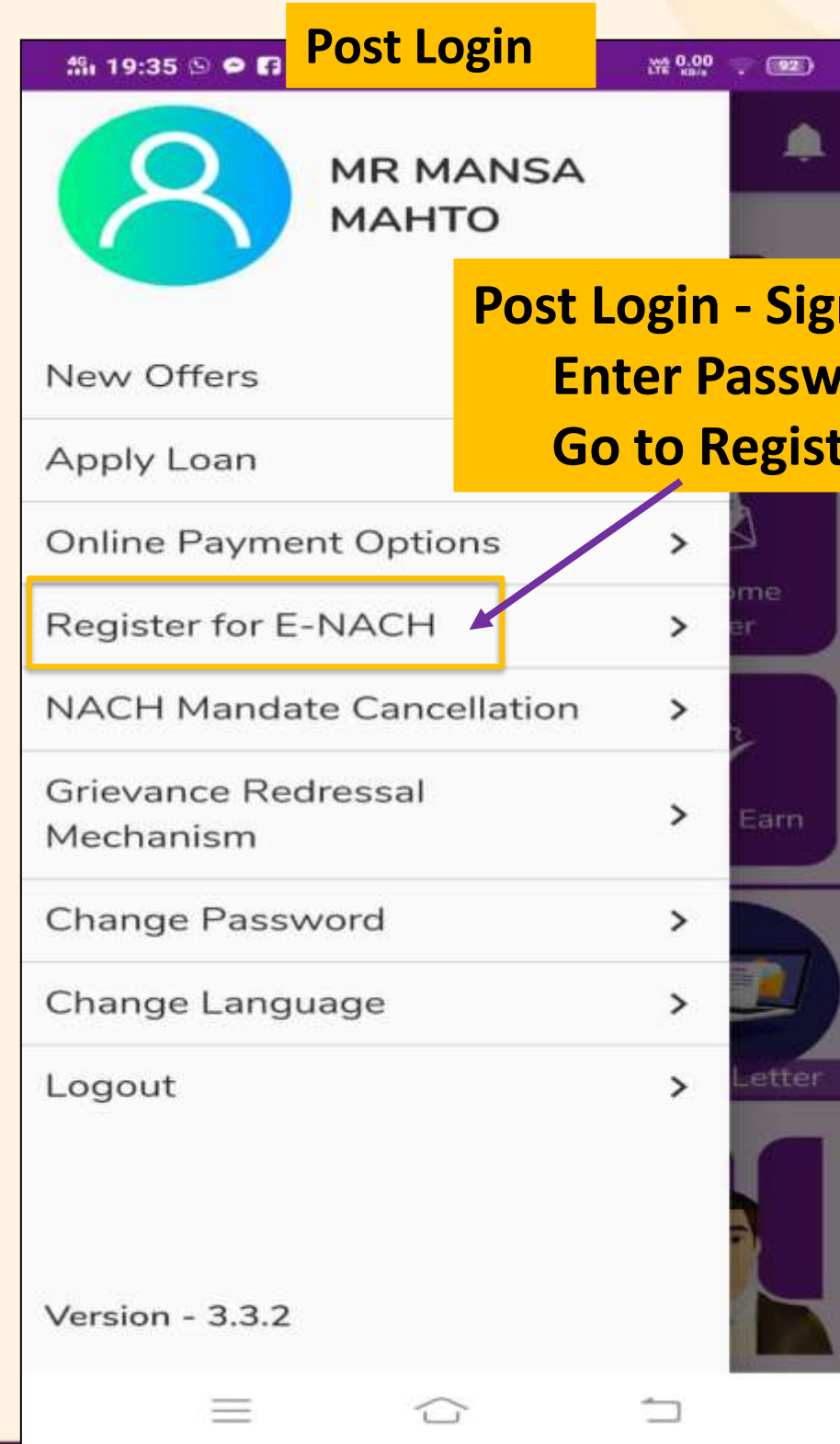
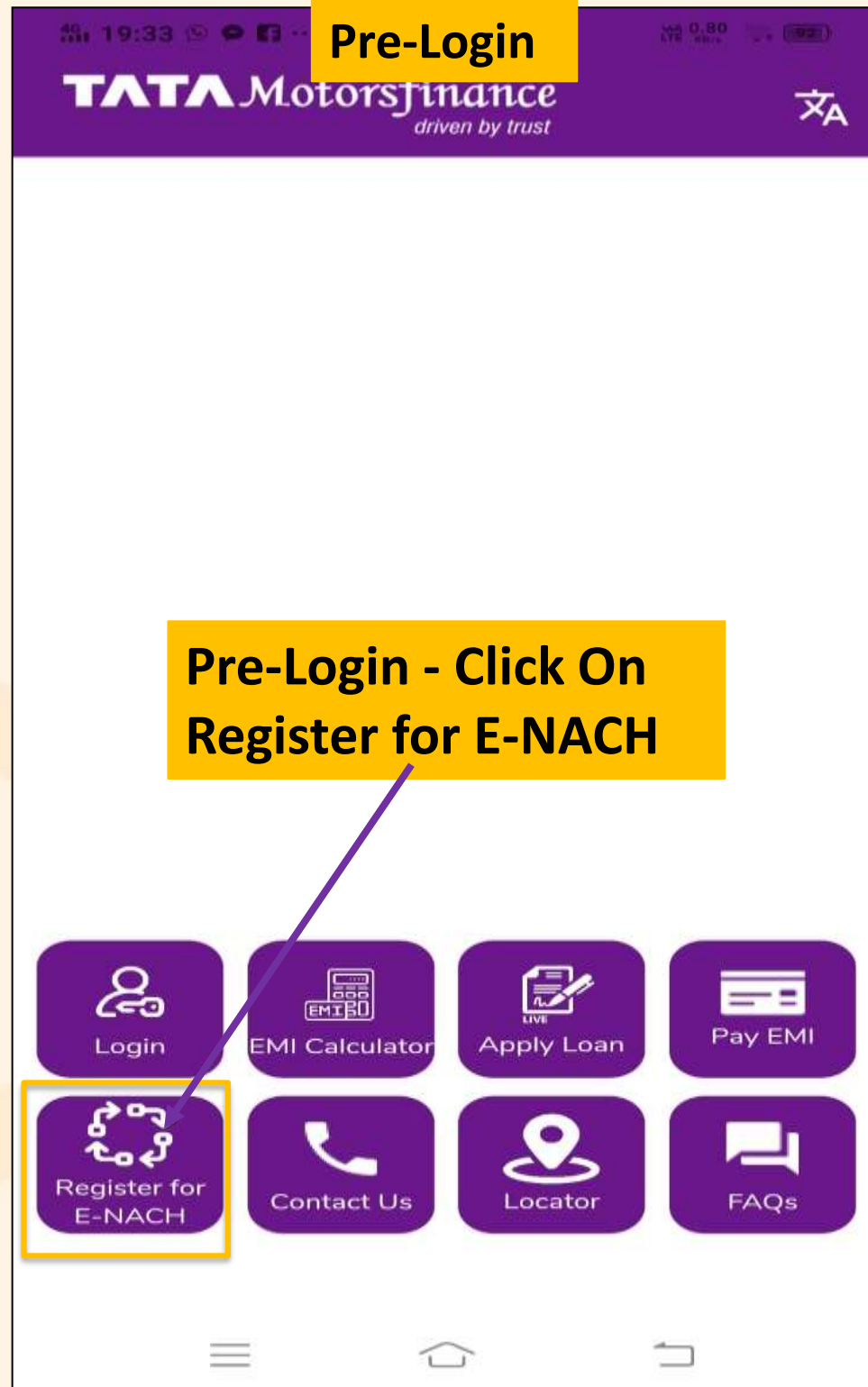
<b>Contract Number</b>	8000033036	<b>Customer Name</b>	VIJAY KADAM
<b>Mobile Number</b>	9892325351	<b>Email ID</b>	test@test.com
<b>Account Type</b>	Saving	<b>Account Number</b>	123456789
<b>Amount</b>	22511	<b>Maximum Amount</b>	22511
<b>Start Date</b>	11-10-2021	<b>End Date</b>	11-10-2051
<b>Frequency</b>	Monthly	<b>Purpose of Mandate</b>	L001 - Finance
<b>Bank Name</b>	HDFC BANK LTD	<b>Authentication Mode</b>	Debit
<b>Bank Code</b>	10850	<b>Corporate Name</b>	Tata Motors Finance Solu
<b>Utility Number</b>	RATN00023000027624		

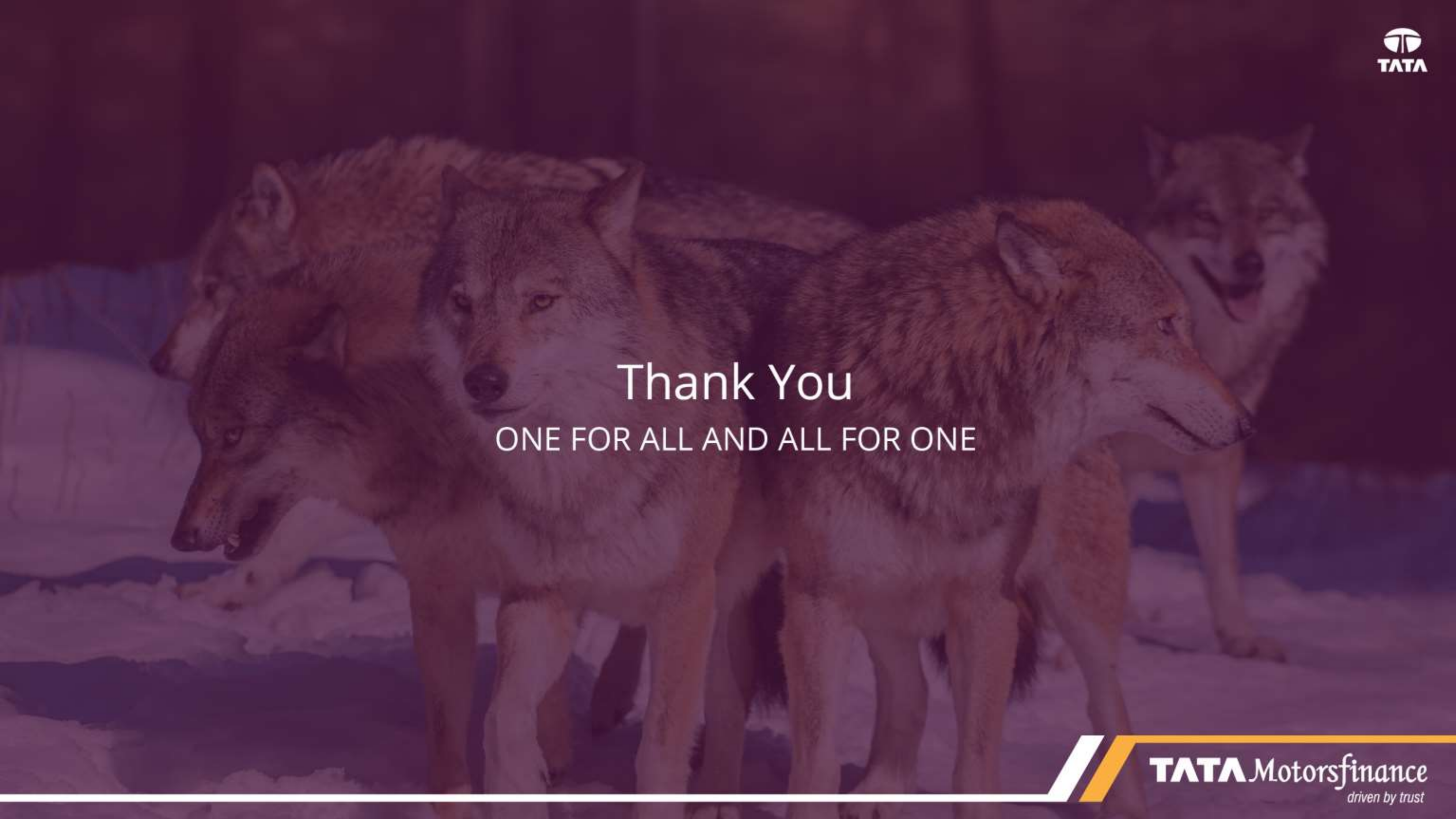
**On Rejection – The reject reason will be displayed to the customer. For any Queries, Customer can reach out on the below details.**

**Your E-Mandate registration is rejected due to reason: Transaction Failed. No such account**

In case of any issues/query related to E-Mandate registration you may write to  
Email -service@paynimo.com Or Call at +022-67664481  
Email - customercare@tmf.co.in Or Call at 1800 209 0188

# E- NACH registration On Customer One App for Customers



A pack of wolves in a snowy, mountainous landscape. The wolves are in various poses, some looking towards the camera, others looking away. The scene is dimly lit, with a purple and blue color cast.

Thank You  
ONE FOR ALL AND ALL FOR ONE