Mandate Hub

Standing Instructions : User Guide

Terms and Conditions apply.
What are Recurring Transactions/Standing Instructions on customer’s Card?

Recurring Transactions or Standing Instructions on Cards are the type of transactions where customers have provided their card credentials to merchants that provide subscription-based services (Netflix, Amazon Prime etc.) for billing or where they have given instructions to the merchant to bill their card at a pre-defined frequency (insurance premiums, OTT subscriptions, SIP on Debit Cards etc.)

What are the important changes that customer should be aware of with regard to their recurring billings/Standing Instructions?

• Customers will receive a prior notification from the Bank (at least 24 hours before the date of debit) intimating them about the details of the transactions.
• Customers will have access on our Internet Banking and Mobile app to view, manage and approve their Recurring Transactions through the Mandate Hub.
• Customers will need to approve transactions greater than Rs.15000 or greater than the maximum amount with successful AFA. A notification to approve the transaction will be sent at least 24 hours prior to the debit date. Failure to approve the transaction will result in the customer’s account not being debited/transaction failure and possible disruption of services from your merchant.
• The notifications will be sent to the registered mobile number and email id of the customer.

What is Mandate Hub?

Mandate Hub is the interface where all ICICI Bank cardholders can view and manage their Standing Instructions. Customers can log in to the Mandate Hub by visiting www.icicibank.com > Cards > Credit Cards/ Debit Cards > Standing Instruction & Recurring Charges > Manage Standing Instructions.
Login
Customer logs in to the Mandate Hub to manage Standing Instructions

Customer visits www.icicibank.com

Customer doesn't need to log in to icicibank.com
Login

Customer logs in to the Mandate Hub to manage Standing Instructions

Customer hovers over the ‘Cards’ section

Then customer hovers over the ‘Credit Cards’ section

Customer then clicks on ‘Manage Standing Instructions’ of the grid ‘Standing Instruction & Recurring Charges’
Login
Customer logs in to the Mandate Hub to manage Standing Instructions

Customer hovers over the ‘Cards’ section

Then customer hovers over the ‘Debit Cards’ section

Customer then clicks on ‘Manage Standing Instructions’ of the grid ‘Standing Instruction & Recurring Charges’
Login – Merchant List webpage
Customer logs in to the Mandate Hub to manage Standing Instructions

If the customer wants to manage the mandate of the merchant(s) displayed, they click “Yes”

If the customer does not want to manage the mandate of the merchant(s) displayed, they click “No”
Login

Customer logs in to the Mandate Hub to manage Standing Instructions

A new page opens up and customer clicks on ‘Ok’ to enter the Mandate Hub
Login - SiHub
Customer logs in to the Mandate Hub to manage Standing Instructions

The customer is redirected to SiHub after clicking “No” on the merchant list webpage

Customer enters the card no. (Credit/Debit) for which s/he wants to manage the Standing Instructions

Customer enters the OTP generated on the registered mobile no.
Login - MandateHQ
Customer logs in to the Mandate Hub to manage Standing Instructions

Customer is redirected to MandateHQ after clicking “Yes” on the merchant list webpage

Customer enters the card no. (Credit/Debit) for which s/he wants to manage the Standing Instructions

Customer enters the OTP generated on the registered mobile no.
SiHub

Customer is redirected to SiHub after clicking “No” on the merchant list webpage
Mandate Summary - SiHub

Customer can view all the Standing Instructions associated with the card no.

Customer gets the overview of the Standing Instructions

It displays the amount to be paid and due date with the option to Approve (where approval is required) or View

Customer can Edit or Cancel Standing Instructions
SiHub
Customer can view and manage all the details of Standing Instructions

Mandate has 3 sections:
• Recurring e-Mandates
• Invoice
• Transaction History
SiHub – Recurring e-Mandate

Customer can view, edit and cancel the Standing Instructions

Recurring e-Mandate section provides all the details of the Standing Instructions

Customers can only edit the End Date and Maximum Amount

Customers can cancel Standing Instructions
SiHub – Recurring e-Mandate: Edit End Date

Customer can edit the End Date following successful AFA.

Customers click on the ‘Edit’ button next to ‘End date’.
SiHub – Recurring e-Mandate : Edit End Date

Customer can edit the End Date following successful AFA

A calendar pops up and customer selects the desired end date.
SiHub – Recurring e-Mandate: Edit End Date

Customer can edit the End Date following successful AFA.

Recurring e-Mandate page is displayed with an updated End Date.

Customer clicks on ‘Confirm’.
SiHub – Recurring e-Mandate : Edit End Date
Customer can edit the End Date following successful AFA

On the pop-up, the customer clicks ‘Yes’

Customer enters the OTP generated on the registered mobile no. and the end date is modified

The customer will receive Modification Notification on the registered mobile no. and e-mail ID after successful modification of the end date. The customer can also click on Edit on the Mandate Summary Page and follow the same steps for modification of end date of the SI
SiHub – Recurring e-Mandate: Edit Max Amount

Customers can edit the maximum amount following successful AFA.

The customer clicks on the ‘Edit’ button next to ‘Max Amount’.
SiHub – Recurring e-Mandate: Edit Max Amount

Customers can edit the maximum amount following successful AFA.
SiHub – Recurring e-Mandate: Edit Max Amount

Customers can edit the maximum amount following successful AFA.

Recurring e-Mandate page is displayed with updated Max Amount.

Customer clicks on 'Confirm'.
SiHub – Recurring e-Mandate : Edit Max Amount

Customers can edit the maximum amount following successful AFA

On the pop-up, the customer clicks ‘Yes’

Customer enters the OTP generated on the registered mobile no. and the maximum amount is modified

Customers will receive the Modification Notification on the registered mobile no. and the e-mail ID after successful modification of the maximum amount. Customers can also click on Edit on the Mandate Summary Page and follow the same steps for modification of the maximum amount.
SiHub – Cancel
Customer can cancel Standing Instructions following successful AFA

Customer clicks on the ‘Cancel Mandate’ button
SiHub – Cancel
Customer can cancel Standing Instructions following successful AFA

Customer enters remarks for cancellation
SiHub – Cancel
Customer can cancel Standing Instructions following successful AFA

On the pop-up, the customer clicks ‘Yes’

Customer enters the OTP generated on the registered mobile no. and the Standing Instructions is cancelled

Customer will receive a Cancellation Notification on the registered mobile no. and the e-mail ID after successful cancellation. *Customers can also click on Cancel on the Mandate Summary Page and follow the same steps for cancellation of the Standing Instructions*
SiHub – Invoice
Customers can view all the invoices associated with a Standing Instruction

Invoice section displays the records of invoices for the upcoming transaction and past transactions of the Standing Instruction.

Status ‘Pending’ in the Invoice section means that the customer has not approved the transaction yet.

Status ‘Approve’ in the Invoice section means that the customer has approved the transaction.

Status ‘-’ in the Invoice section means that customer approval is not needed for the transaction.
SiHub – Invoice

Customers can view all the invoices associated with a Standing Instruction.

Approve – Approve button is displayed when customer approval is required for the transaction of the Standing Instruction, i.e., the amount is greater than Rs 15,000 or greater than the maximum amount.

View – View button is displayed for Standing Instructions where the transaction is lesser than Rs 15,000 and lesser than the maximum amount.

It is also displayed when the customer provides the approval or approval is not needed at that moment.
SiHub – Invoice: Approve

The customer approves Standing Instructions following successful AFA.

Customer clicks on the ‘Approve’ button for the invoice of the Standing Instruction.
SiHub – Invoice: Approve

The customer approves Standing Instructions following successful AFA

Details of the invoice for the Standing Instruction are displayed

Customer clicks on the ‘Approve’ button
SiHub – Invoice: Approve
The customer approves Standing Instructions following successful AFA

On the pop-up customer clicks ‘Yes’

Customer enters the OTP generated on the registered mobile no. and the invoice is approved
SiHub – Invoice : Approve
Customer approves an invoice following successful AFA

An approval message is displayed to the customer with all the details of the Standing Instructions.

Customer will receive an Approval Notification on the registered mobile no. and the e-mail ID after approval has been successfully provided. Customers can also click on Approve on the Mandate Summary Page and follow the same steps for the approval of the invoice for the SI.
SiHub – Transaction History

Customers can view all the transactions associated with a Standing Instruction.

Transaction History displays records of all the transactions for the Standing Instruction.

In case a transaction has failed, ‘Failure’ is updated in the Remarks section.
SiHub – Cancelled Mandates
Customers can view details of the cancelled Standing Instructions

Customer clicks on the ‘View Cancelled Recurring e-mandate’
SiHub – Cancelled Mandates

Customers can view details of the cancelled Standing Instructions

All the cancelled Standing Instructions are displayed below the active Standing Instructions

Customer selects the cancelled Standing Instruction s/he wants to view
SiHub – Cancelled Mandates

Customers can view details of the cancelled mandates

It displays all the details of the cancelled Standing Instruction
MandateHQ

The customer is redirected to the MandateHQ after clicking “Yes” on the merchant list webpage
Mandate Summary - MandateHQ

Customers can view all the Standing Instructions associated with the card no.

Customer gets the overview of the Standing Instructions

It displays the amount to be paid and due date with the option to Approve (where approval is required) or View

Customer can see “All”, “Active”, “Paused”, “Cancelled” and “Completed” Standing Instructions in different tabs
MandateHQ

Customers can view and manage all the details of Standing Instructions

Mandate has 2 sections:
- Payments Tab
- Approval History Tab
MandateHQ – Payments Tab

Customers can view and manage all the details of the Standing Instructions

- Cancel the Standing Instructions
- Pause the Standing Instructions
- Edit the Standing Instructions
Customers can edit the End Date following successful AFA.

Customers can edit the Max Amount or End Date of the Standing Instructions.
MandateHQ – Edit End Date

Customers can edit the End Date following successful AFA

A calendar pops up and the customer selects the desired end date.
MandateHQ – Edit End Date
Customers can edit the End Date following successful AFA

The Recurring e-Mandate page is displayed with updated End Date

Customer clicks on ‘Update’
MandateHQ – Edit End Date

Customers can edit the End Date following successful AFA

Customer enters the OTP generated on the registered mobile no. and the end date is modified

Customer gets a pop up saying “Subscription updated successfully”

The customer will receive a Modification Notification on the registered mobile no. and e-mail ID after successful modification of the end date
MandateHQ – Edit Max Amount

Customers can edit the maximum amount following successful AFA.
MandateHQ – Edit Max Amount
Customers can edit the maximum amount following successful AFA

Customer clicks on “Update”
MandateHQ – Edit Max Amount

Customers can edit the maximum amount following successful AFA

Customer enters the OTP generated on the registered mobile no. and the Max Amount is modified.

Customer gets a pop up saying “Subscription updated successfully”.

The customer will receive a Modification Notification on the registered mobile no. and e-mail ID after successful modification of the Max Amount.
MandateHQ – Cancel
Customers can Cancel the Standing Instructions following successful AFA

Customer clicks on the ‘Cancel Mandate’ button
MandateHQ – Cancel
Customers can Cancel the Standing Instructions following successful AFA

On the pop-up, the customer clicks on “Yes, Cancel”
MandateHQ – Cancel

Customers can Cancel the Standing Instructions following successful AFA

Customer enters the OTP generated on the registered mobile no. and the Standing Instruction is Cancelled.

The mandate shows as “Cancelled”.

Customer gets a pop up saying “Subscription cancelled successfully”.

The customer will receive a Cancellation Notification on the registered mobile no. and e-mail ID after successful Cancellation.
MandateHQ – Approve

Customer approves the Standing Instructions following successful AFA

Approve – On the main page, the customer is prompted to approve the transaction when customer approval is required for transaction of Standing Instructions, i.e., the amount is greater than Rs 15,000 or greater than the maximum amount.
MandateHQ – Approve
Customer approves the Standing Instructions following successful AFA

Details of the invoice for the Standing Instructions are displayed

Customer clicks on ‘Approve Payment’ button
MandateHQ – Approve
Customer approves the Standing Instructions following successful AFA

Customer enters the OTP generated on the registered mobile no. to approve the transaction

Customer gets a pop up saying “You’ve approved this payment”

The customer will receive an Approval Notification on the registered mobile no. and e-mail ID after approval has been successfully provided.
MandateHQ – Approval History Tab
Customers can view all the invoices associated with a Standing Instruction

Customers can see the Approval History of all the transactions they have approved till date.
Notifications for Customers

Customers will be notified of changes and transactions related to their Standing Instructions.

Customers will receive the following notifications on their registered phone no. and e-mail ID regarding their Standing Instructions:

• Customer will receive a Registration notification when s/he registers at the merchant’s site
• Customer will receive a Modification notification for modifying the End Date or Maximum Amount
• Customer will receive a Cancellation notification for cancelling the Standing Instructions
• Customer will receive an upcoming Payment notification for all the upcoming transactions
• Customers will receive a Transaction Approval notification when the invoice is approved by the customer
• Customers will receive a Transaction Success notification when the transaction amount has been successfully charged by the merchant
• Customers will receive a Transaction Failure notification when the merchant cannot successfully charge the transaction

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