Mandate Hub

Standing Instructions : User Guide
What are Recurring Transactions/Standing Instructions on customer’s Card?

Recurring transactions or Standing Instructions on Cards are those type of transactions where customer 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, SIP on Debit Cards etc.)

What are the important changes that customer should be aware of with regards to their recurring billings/standing instructions?

• Customer will receive a prior notification from the Bank (at least 24 hours before the date of debit) intimating them of the details of the transactions.
• Customers will have access on our Internet Banking to view, manage and approve their recurring transactions through Mandate Hub.
• Customers will need to approve transactions greater than ₹5000 or greater than maximum amount with successful AFA (Additional Factor Authentication). A notification to approve the transaction will be sent at least 24 hours prior to the date of debit. Failure to approve the transaction will result in the customer’s account not getting debited (transaction failure) and possible disruption of service from the merchant.
• The notifications will be sent to registered mobile number and email id of the customer.

What is Mandate Hub?

Mandate Hub is the interface where all the ICICI Bank card holders can view and manage their standing instructions. Customer can log in to the Mandate Hub by visiting www.icicibank.com > Cards > Credit Cards > Standing Instruction & Recurring Charges > Manage Standing Instructions or by visiting www.icicibank.com > Cards > Debit Cards/ ATM Card > Standing Instruction & Recurring Charges > Manage Standing Instructions.

Customers can log in to the Mandate Hub by clicking on the link: https://www.sihub.in/managesi/icici#/home/landing
Login
Customer logs in to the Mandate Hub to manage standing instructions

Customer visits to icicibank.com

Customer doesn’t need to log in icicibank.com
Login
Customer logs in to the Mandate Hub to manage standing instructions

Customer hovers over ‘Cards’ section

Then customer hovers over either ‘Credit Cards’ or ‘Debit 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 ‘Cards’ section

Then customer hovers over either ‘Credit Cards’ or ‘Debit 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

A new page opens up and customer clicks on ‘Ok’ to enter the Mandate Hub
Login
Customer logs in to the Mandate Hub to manage standing instructions

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.
Mandate Summary
Customer can view all the standing instructions associated the card no.

Customer gets the overview of the standing instruction

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 instruction
Mandate
Customer can view and manage all the details of standing instructions

Mandate has 3 sections:
• Recurring e-Mandates
• Invoice
• Transaction History
Mandate – Recurring e-Mandate
Customer can view, edit and cancel the standing instruction

Recurring e-Mandate section provides all the details of the standing instruction

Customer can only edit the End Date and Maximum Amount

Customer can cancel standing instruction
Mandate – Recurring e-Mandate : Edit End Date
Customer can edit the End Date following successful AFA (Additional Factor Authentication)

Customer clicks on the ‘Edit’ button next to ‘End date’
Mandate – Recurring e-Mandate: Edit End Date

Customer can edit the End Date following successful AFA (Additional Factor Authentication)

A calendar pops up and customer selects the desired end date.
Mandate – Recurring e-Mandate : Edit End Date
Customer can edit the End Date following successful AFA (Additional Factor Authentication)

Recurring e-Mandate page is displayed with updated End Date
Customer clicks on ‘Confirm’
Mandate – Recurring e-Mandate: Edit End Date

Customer can edit the End Date following successful AFA (Additional Factor Authentication).

On the pop-up customer clicks on ‘yes’

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

Customer will receive Modification Notification on registered mobile no. and email id after successful modification of end date.

Customer can also click on Edit on the Mandate Summary Page and follow the same steps for modification of end date of the SI.
Mandate – Recurring e-Mandate: Edit Max Amount

Customer can edit the Max Amount following successful AFA (Additional Factor Authentication)

Customer clicks on the ‘Edit’ button next to ‘Max Amount’
Mandate – Recurring e-Mandate: Edit Max Amount

Customer can edit the Max Amount following successful AFA (Additional Factor Authentication)
Mandate – Recurring e-Mandate : Edit Max Amount

Customer can edit the Max Amount following successful AFA (Additional Factor Authentication)

Recurring e-Mandate page is displayed with updated Max Amount

Customer clicks on ‘Confirm’
Mandate – Recurring e-Mandate : Edit Max Amount

Customer can edit the Max Amount following successful AFA (Additional Factor Authentication)

On the pop-up customer clicks on ‘yes’

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

Customer will receive Modification Notification on registered mobile no. and email id after successful modification of maximum amount

Customer can also click on Edit on the Mandate Summary Page and follow the same steps for modification of maximum amount
Mandate – Cancel
Customer can Cancel standing instruction following successful AFA (Additional Factor Authentication)

Customer clicks on the ‘Cancel Button’ button
Mandate – Cancel
Customer can Cancel standing instruction following successful AFA (Additional Factor Authentication)

Customer enters remarks for cancellation
Mandate – Cancel
Customer can Cancel standing instruction following successful AFA (Additional Factor Authentication)

On the pop-up customer clicks on ‘yes’

Customer enters the OTP generated on the registered mobile no. and the standing instruction is cancelled

Customer will receive Cancellation Notification on registered mobile no. and email id after successful cancellation

Customer can also click on Cancel on the Mandate Summary Page and follow the same steps for cancellation of the standing instruction
Mandate – Invoice
Customer can view all the invoices associated with a standing instruction

Invoice section displays the records of invoice triggered by merchant for 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 (transaction is less than Rs 5000 and less than Max Amount).
Mandate – Invoice

Customer can view all the invoices associated with standing instruction.

Approve – Approve button is displayed when customer approval is required for transaction of standing instruction, i.e., amount is greater than Rs 5000 or greater than the Max Amount.

View – View button is displayed for standing instructions where transaction is lesser than Rs 5000 and lesser than the Max Amount.

It is also displayed when the approval is provided by customer or approval is not needed at the moment.
Mandate – Invoice : Approve
Customer approves standing instruction following successful AFA (Additional Factor Authentication)

Customer clicks on the ‘Approve’ button for the invoice of the standing instruction
**Mandate – Invoice : Approve**

Customer approves standing instruction following successful AFA (Additional Factor Authentication)

- Customer clicks on 'Approve' button
- Details of the invoice for the standing instruction are displayed
Mandate – Invoice: Approve
Customer approves standing instruction following successful AFA (Additional Factor Authentication)

On the pop-up customer clicks on ‘yes’

Customer enters the OTP generated on the registered mobile no. and the invoice is approved
Mandate – Invoice : Approve

Customer approves an invoice following successful AFA (Additional Factor Authentication)

Approval message is displayed to the customer with all the details of the standing instruction

Customer will receive Approval Notification on registered mobile no. and email id after approval has been successfully provided

Customer can also click on Approve on the Mandate Summary Page and follow the same steps for approval of invoice for the SI
Mandate – Transaction History
Customer can view all the transactions associated with a standing instruction

Transaction History displays records of all the transactions triggered by the merchant for the standing instruction.

In case a transaction has failed, ‘Failure’ is updated in the Remarks section.
Cancelled Mandates
Customer can view details of the cancelled standing instruction

Customer clicks on the ‘View Cancelled Recurring e-Mandate’
Cancelled Mandates
Customer can view details of the cancelled standing instruction

All the cancelled standing instructions are displayed below the active standing instructions

Customer selects the cancelled standing instruction s/he wants to view
Cancelled Mandates
Customer can view details of the cancelled mandates

It displays all the details of the cancelled standing instruction.
Notifications for Customers

Customers will be notified of changes and transactions related to their standing instruction

Customers will receive the following notifications on their registered phone no. and email id regarding their standing instruction:

- Customer will receive Registration notification when s/he registers at the merchant’s site
- Customer will receive Modification notification for modifying the End Date or Maximum Amount
- Customer will receive Cancellation notification for cancelling the standing instructions
- Customer will receive Upcoming Payment notification for all the upcoming transactions
- Customers will receive Transaction Approval notification when invoice is approved by the customer
- Customers will receive Transaction Success notification when transaction amount has been successfully charged by the merchant
- Customers will receive Transaction Failure notification when transaction couldn’t be successfully charged by the merchant