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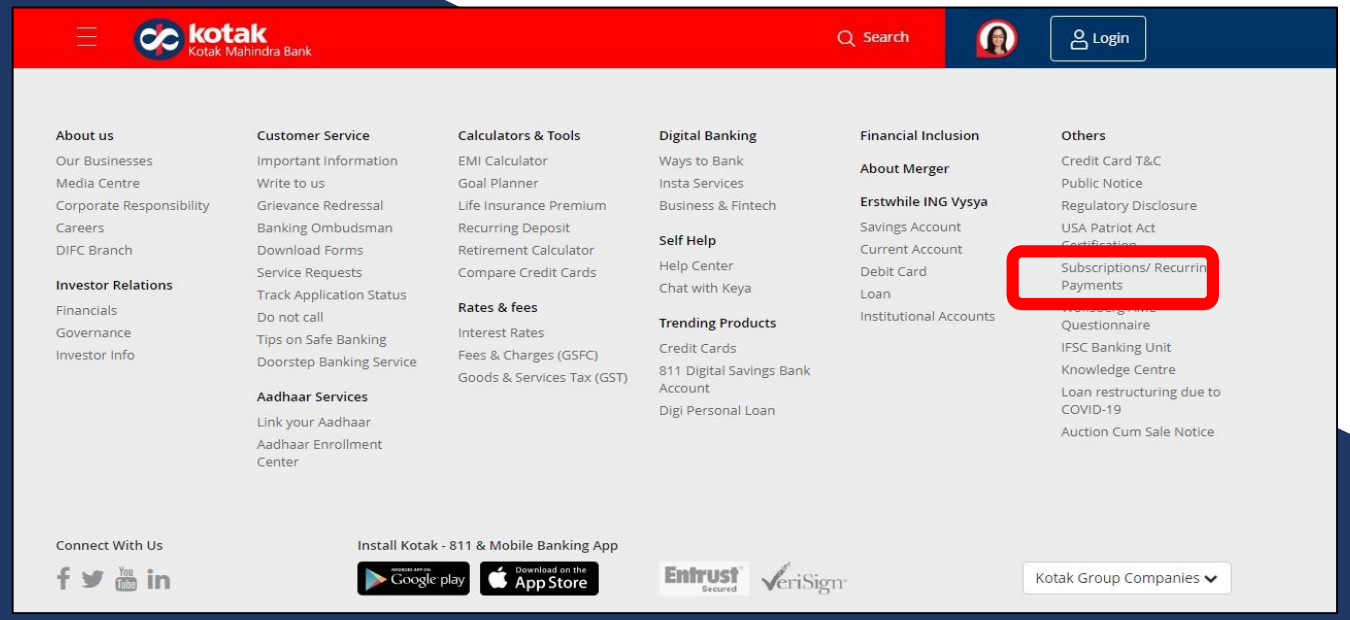
E-mandate User Guide for Subscriptions/ Recurring Payments on Kotak Credit/ Debit Card

Login

Customer can login using the following options to manage Subscriptions/ Recurring Payments:

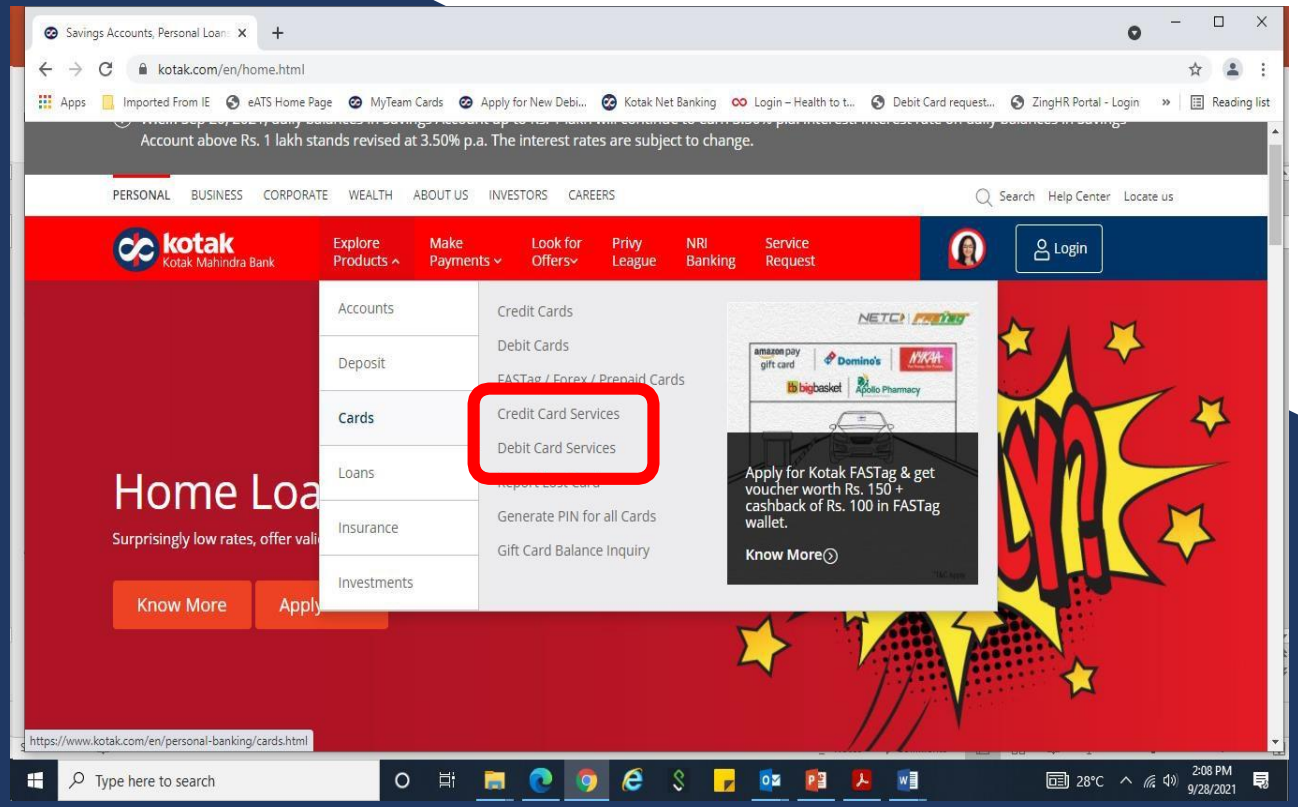


Customer to visit www.Kotak.com

Click on Subscriptions/ Recurring Payments from Web page foot note under ‘Others’

Login

Customer can also login using the below option to manage Subscriptions/ Recurring Payments:



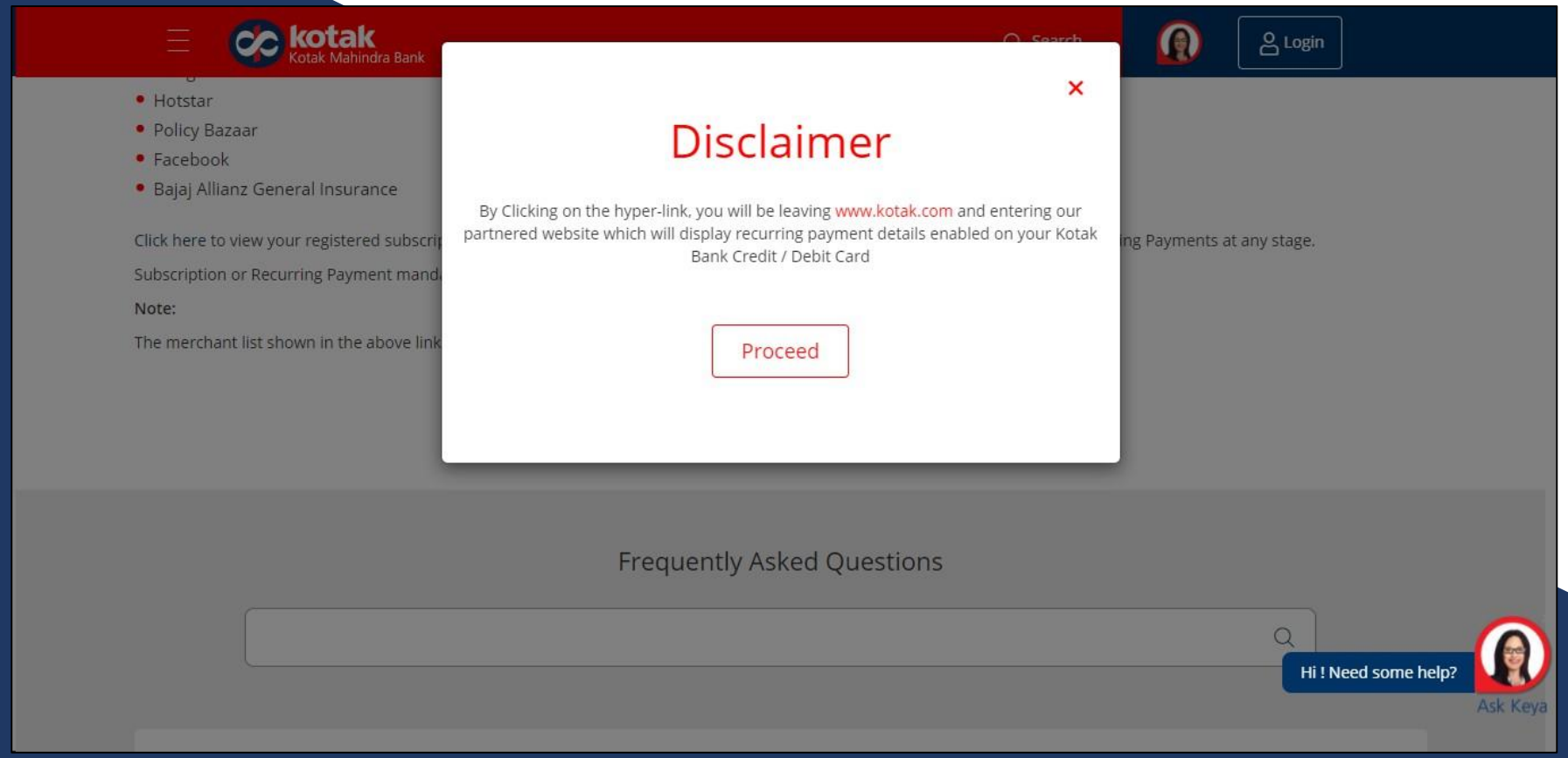
1. Select Explore Products→ Cards → Credit Card Services/ Debit card Services → Subscriptions/ Recurring Payments

2. Click on ‘Know more’

3. Click on ‘Check now’ or ‘Click here’

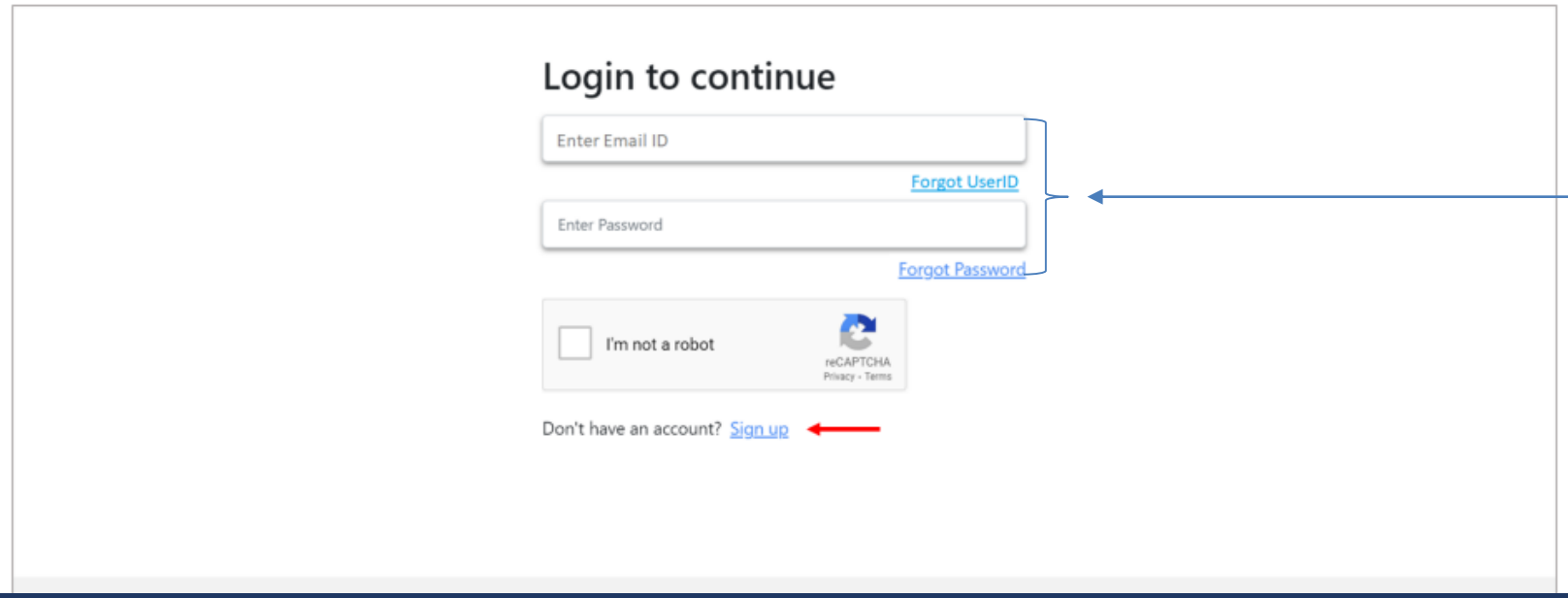
Login

A new page will open up and Customer needs to click on ‘Proceed’ to enter the e-mandate page



e-Mandates Login

Customer will be directed to the e-Mandate page where she/he needs to enter card (Credit/ Debit) details



Enter User name and Password

e-Mandates Sign Up

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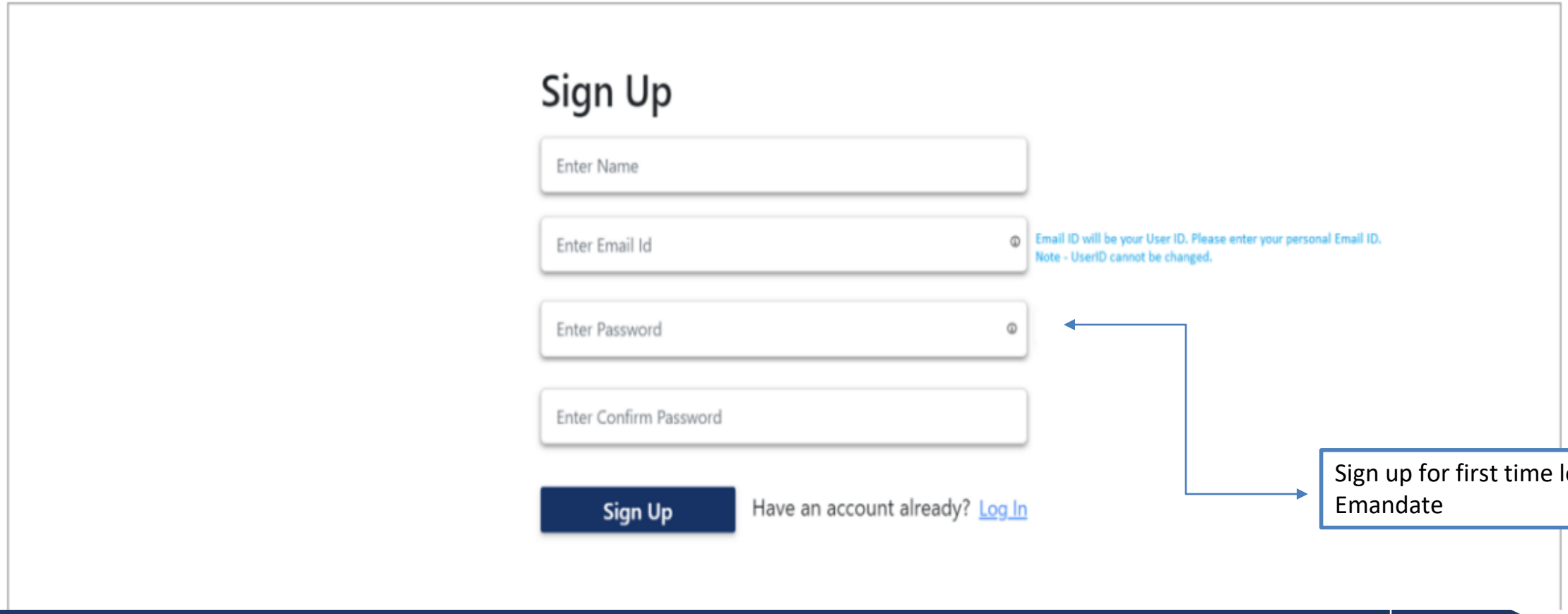
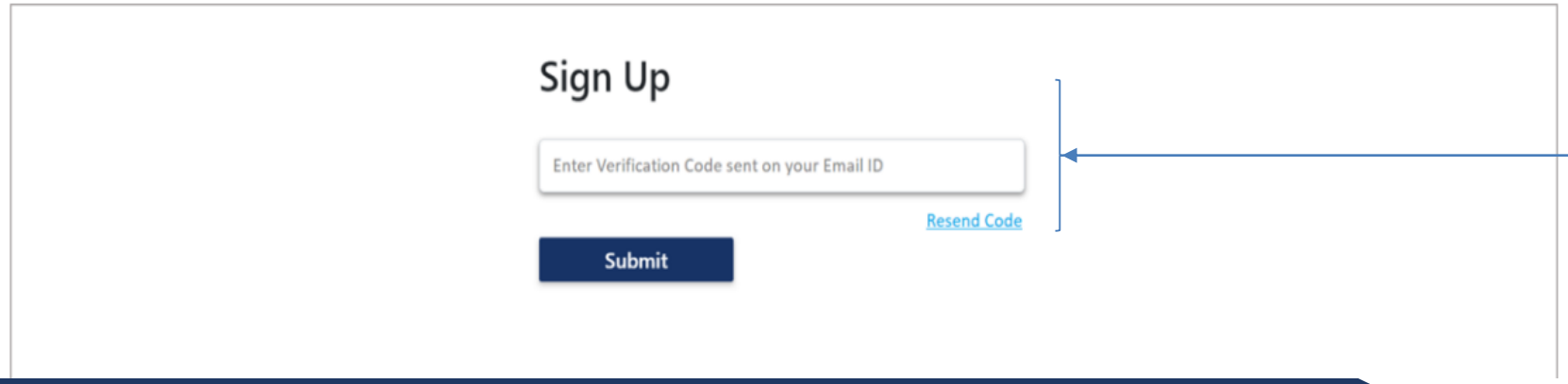


Sign up for first time login in Emandate

e-Mandates Login

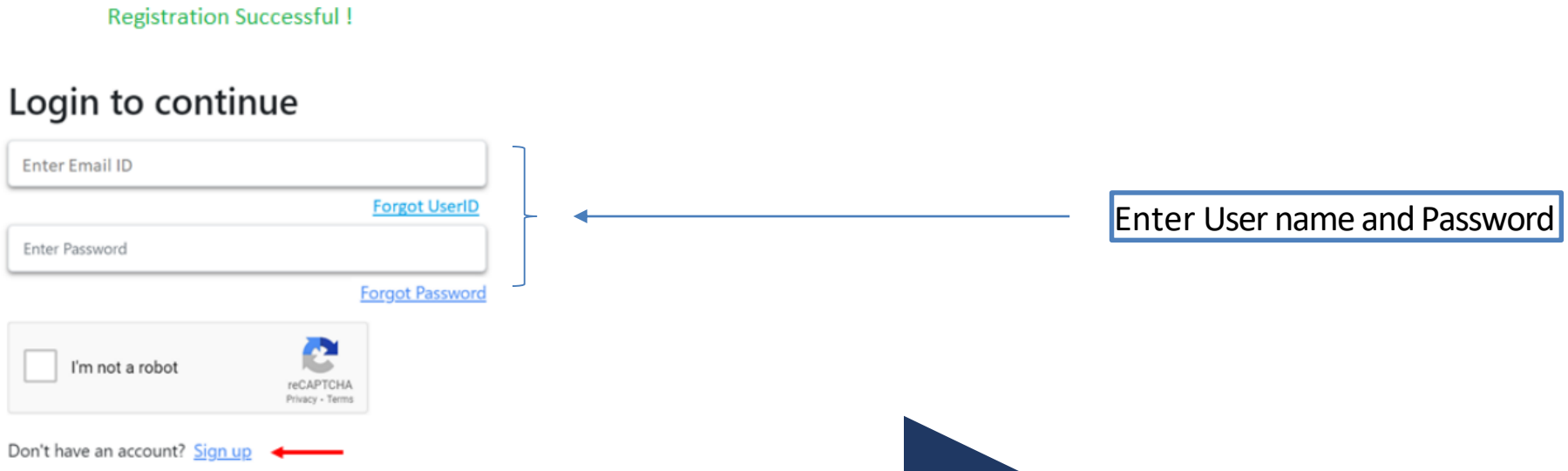
Customer will be directed to the e-Mandate page where she/he needs to enter card (Credit/ Debit) details



Verification Code to be added

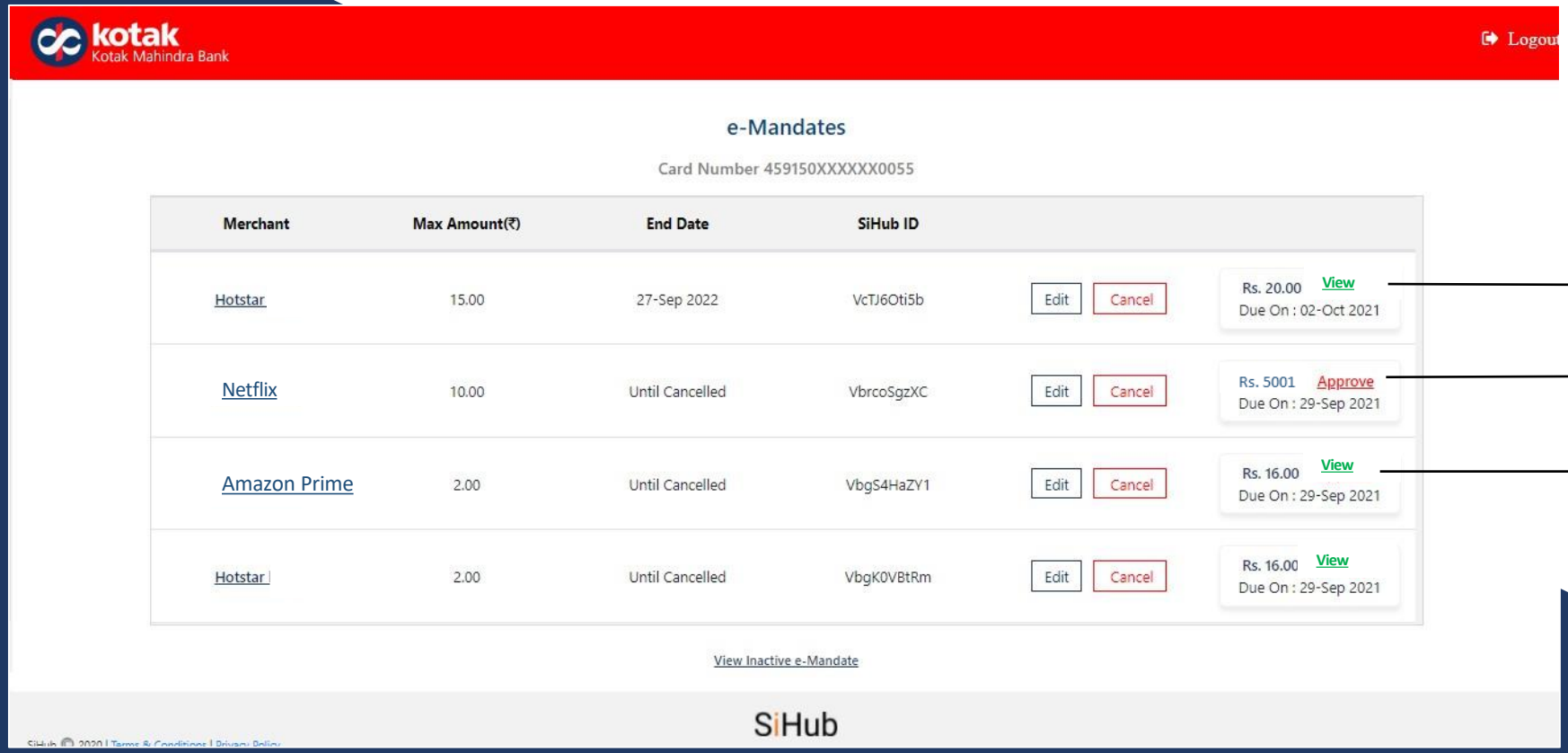
e-Mandates Login

Customer will be directed to the e-Mandate page where she/he needs to enter card (Credit/ Debit) details



Merchant e-Mandates Summary

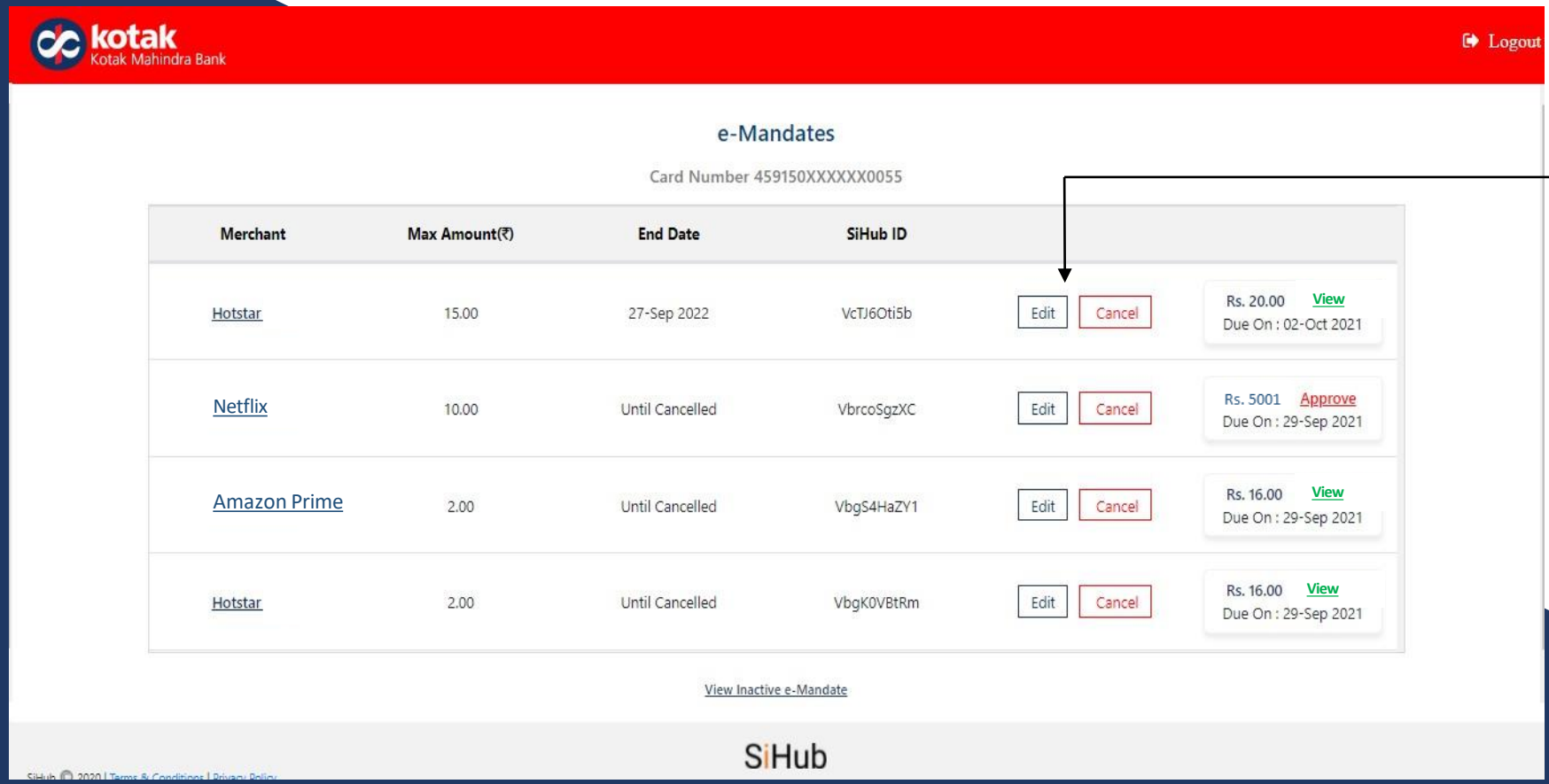
Customer will see the List of all e-mandates registered on Kotak Card



- Due amount & Due date
- Option to Approve (if approval required)
- View

Merchant e-Mandates Summary

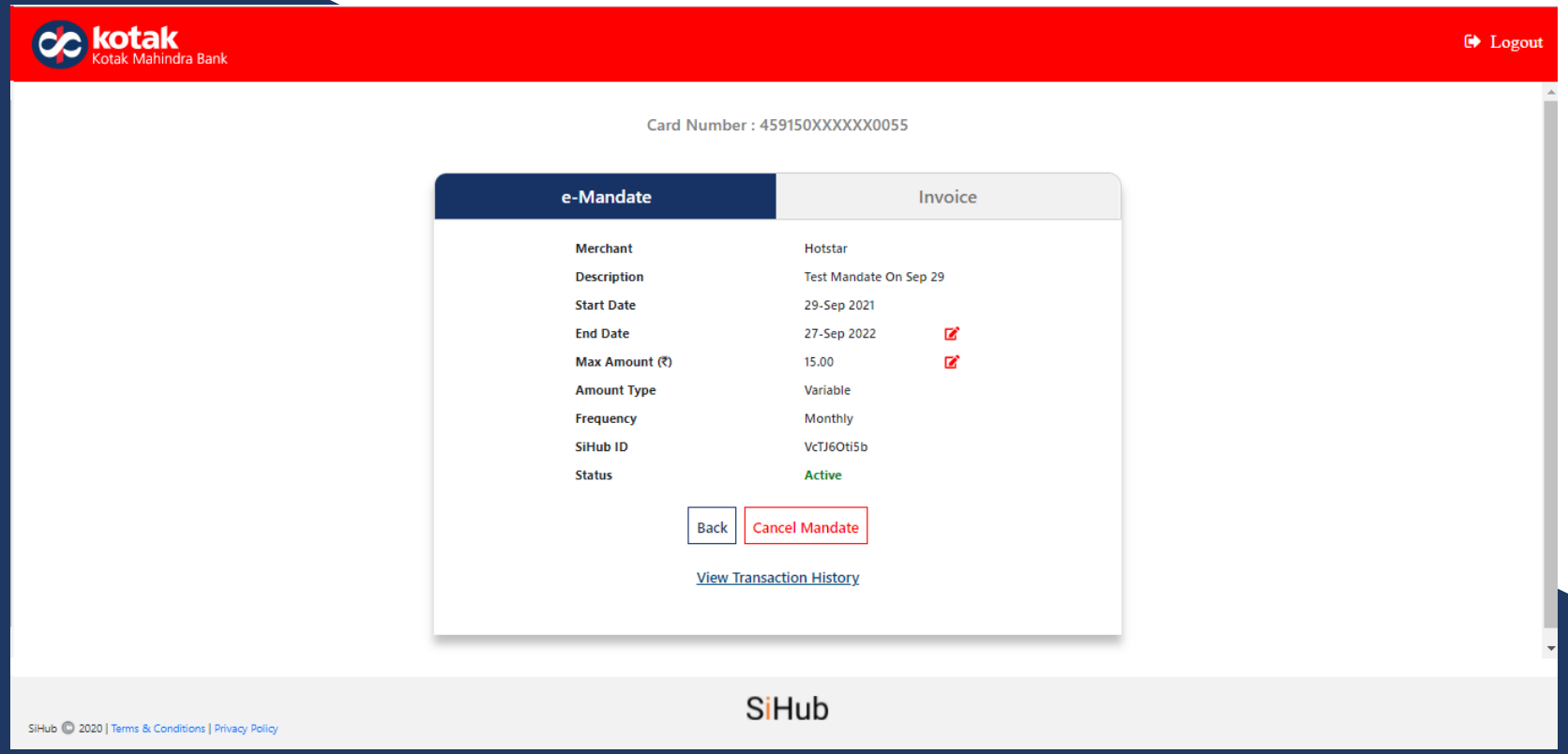
Customer can view all the Subscriptions/ Recurring Payments associated with the card number



Option to Edit or Cancel Subscriptions/ Recurring Payments

E -Mandate

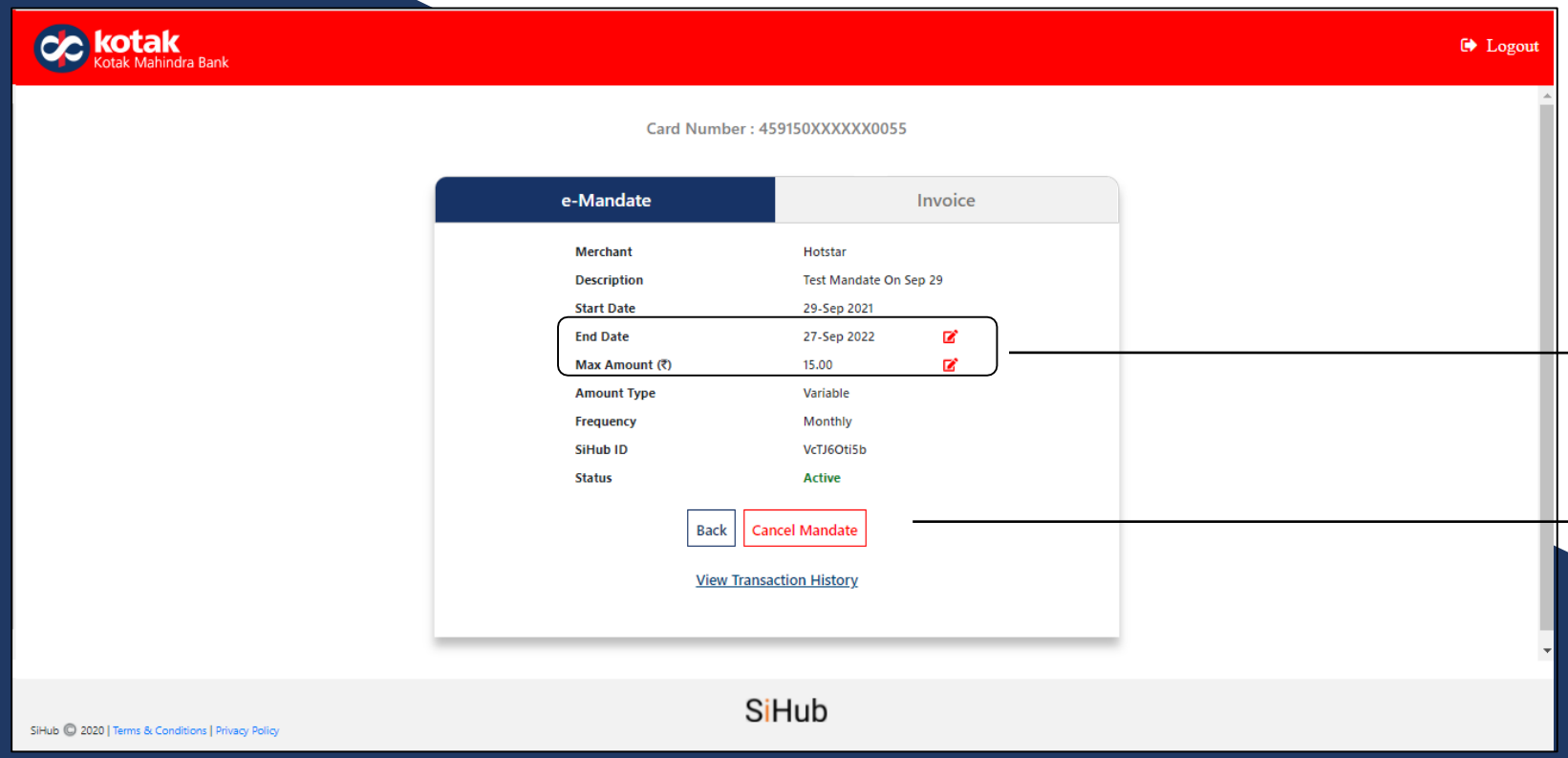
On clicking on edit option customer will be able to view:



1. e-mandate enabled on that merchant
2. Invoices
3. Transaction history

E -Mandate

Customer can view, edit and cancel the Subscriptions/ Recurring Payments

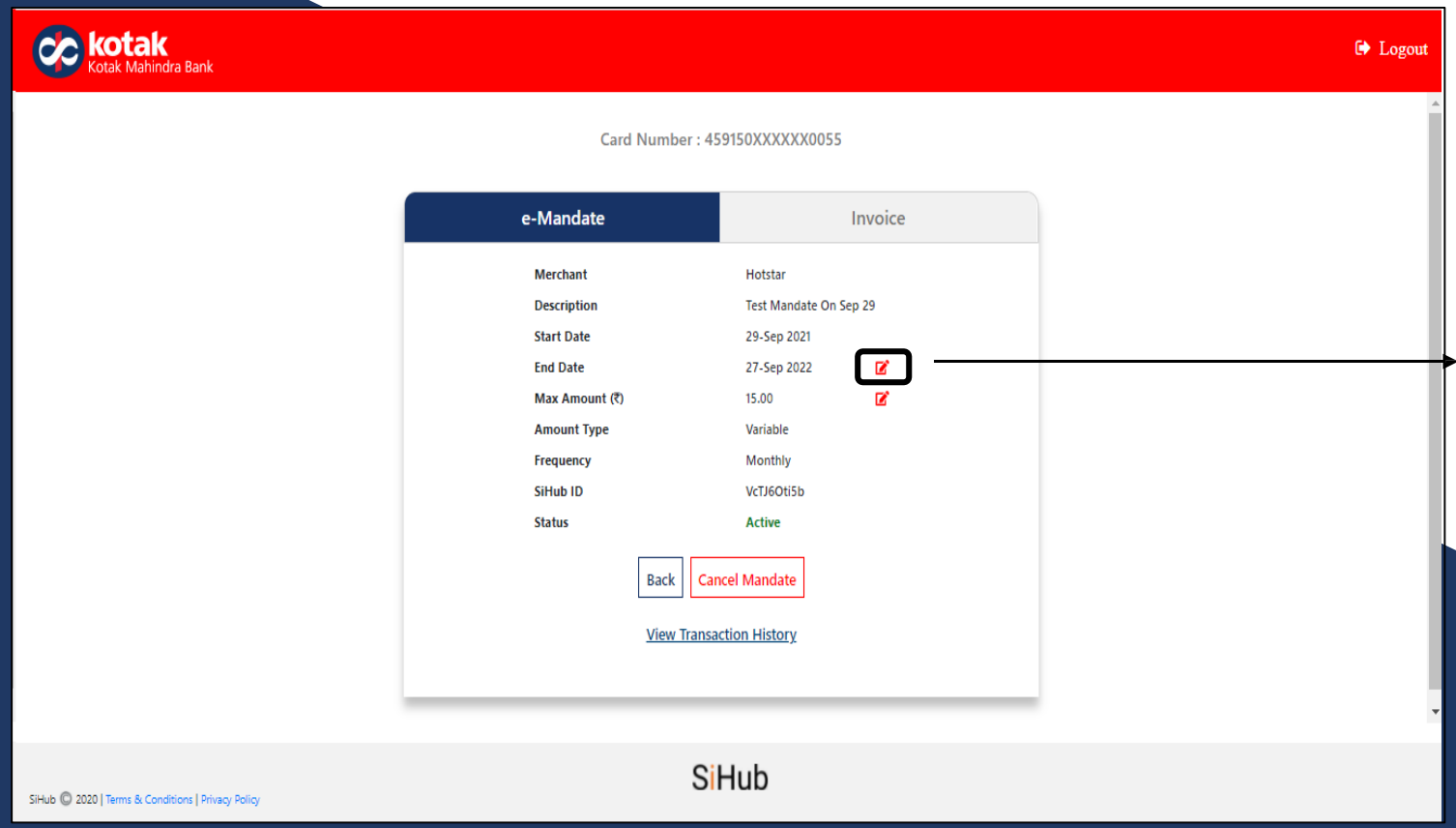


Edit the End Date and Maximum Amount for that merchant

Cancel the Mandate

Recurring E-mandate: Edit End Date

Customer can edit the End Date following successful OTP

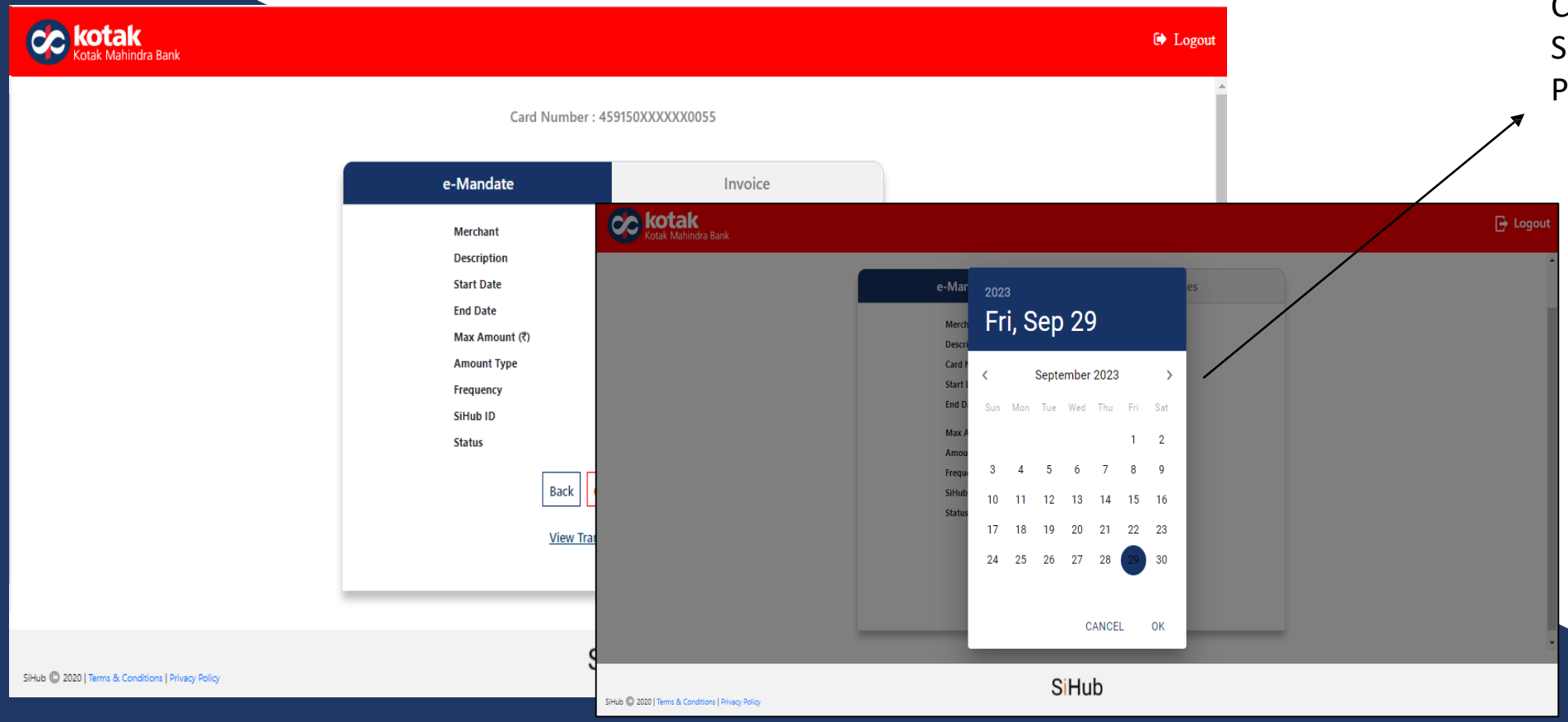


Click on the ‘Edit’ button next to ‘End date’

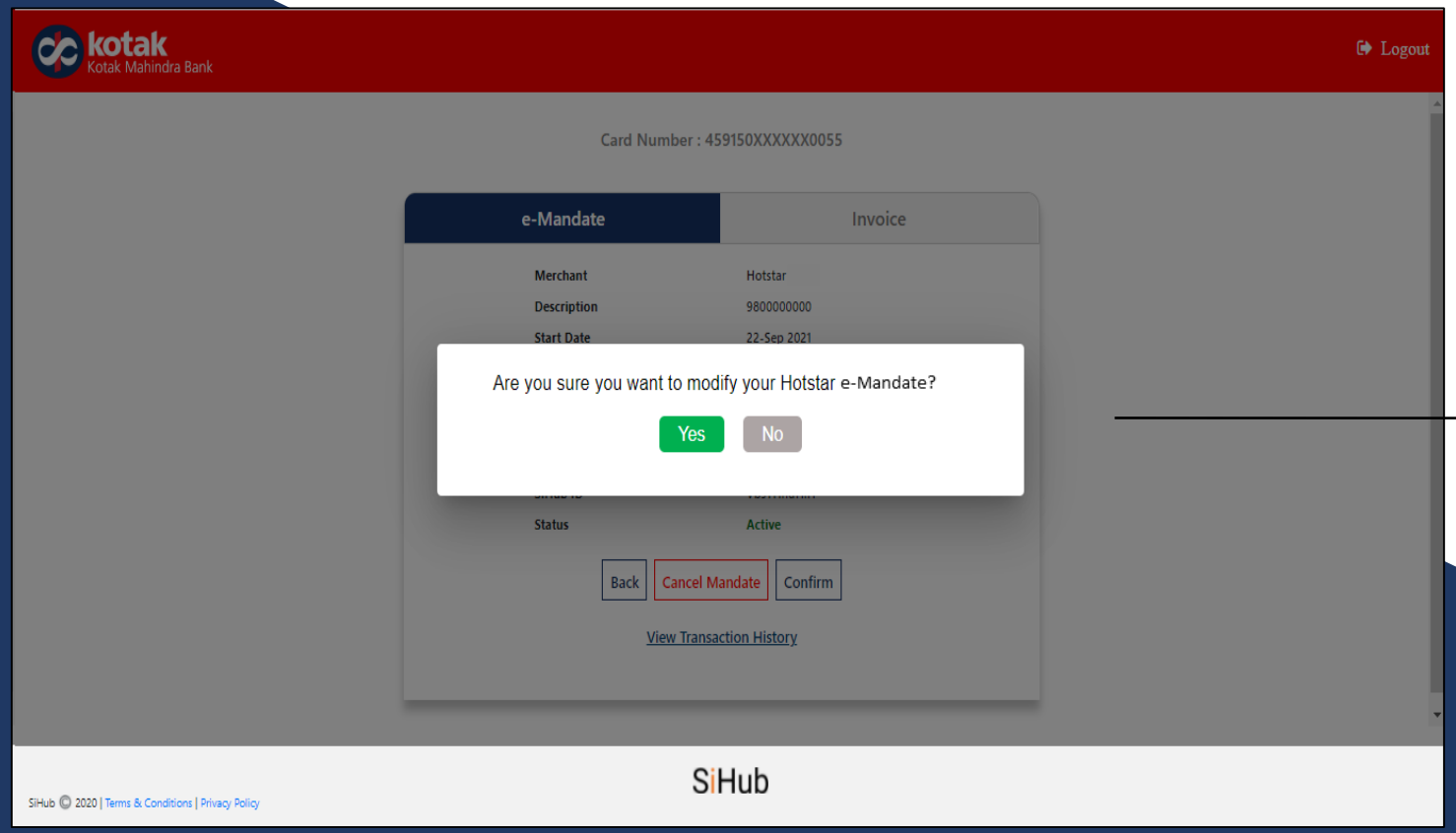
Recurring E-mandate: Edit End Date

A calendar pops up

Customer can select the Subscriptions/ Recurring Payments end date

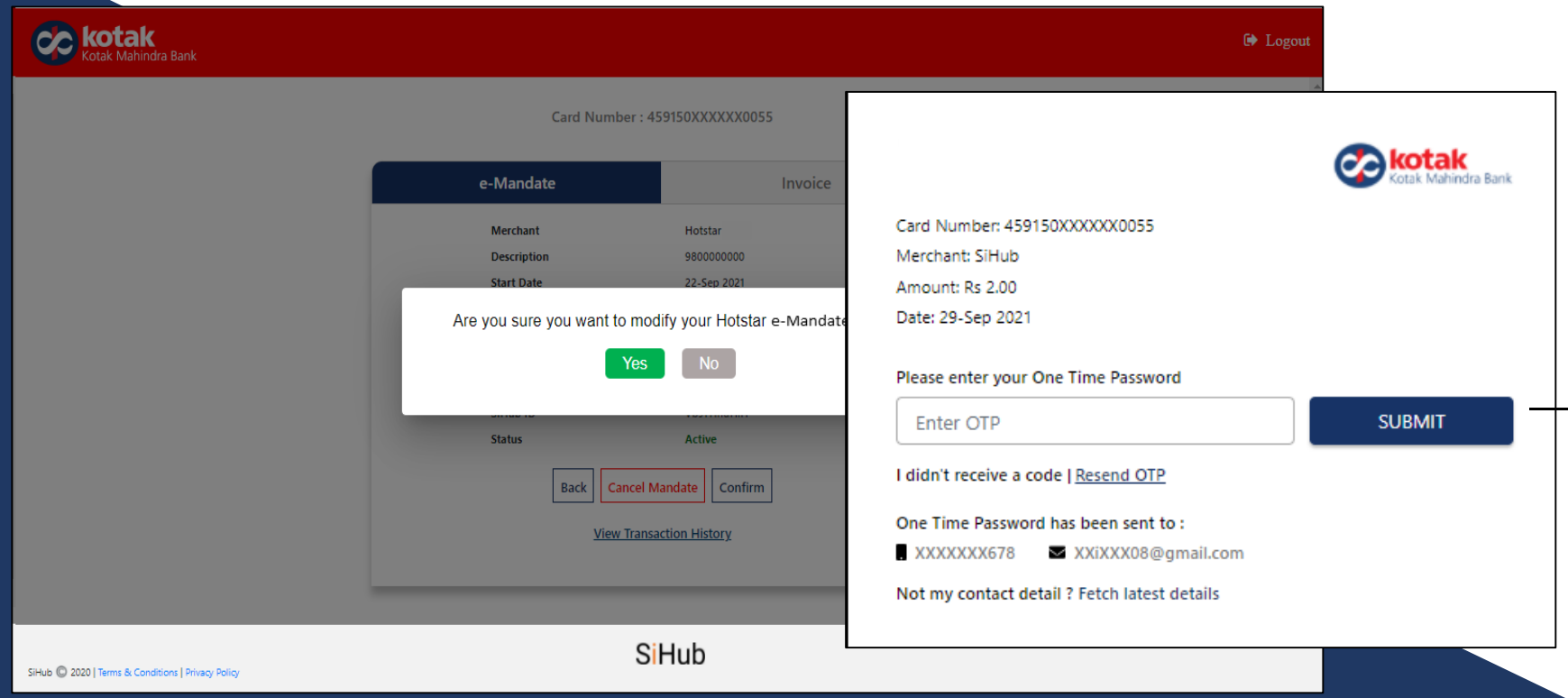


Recurring E-mandate: Edit End Date



On the pop-up Customer need to click on ‘Yes’

Recurring E-mandate: Edit End Date

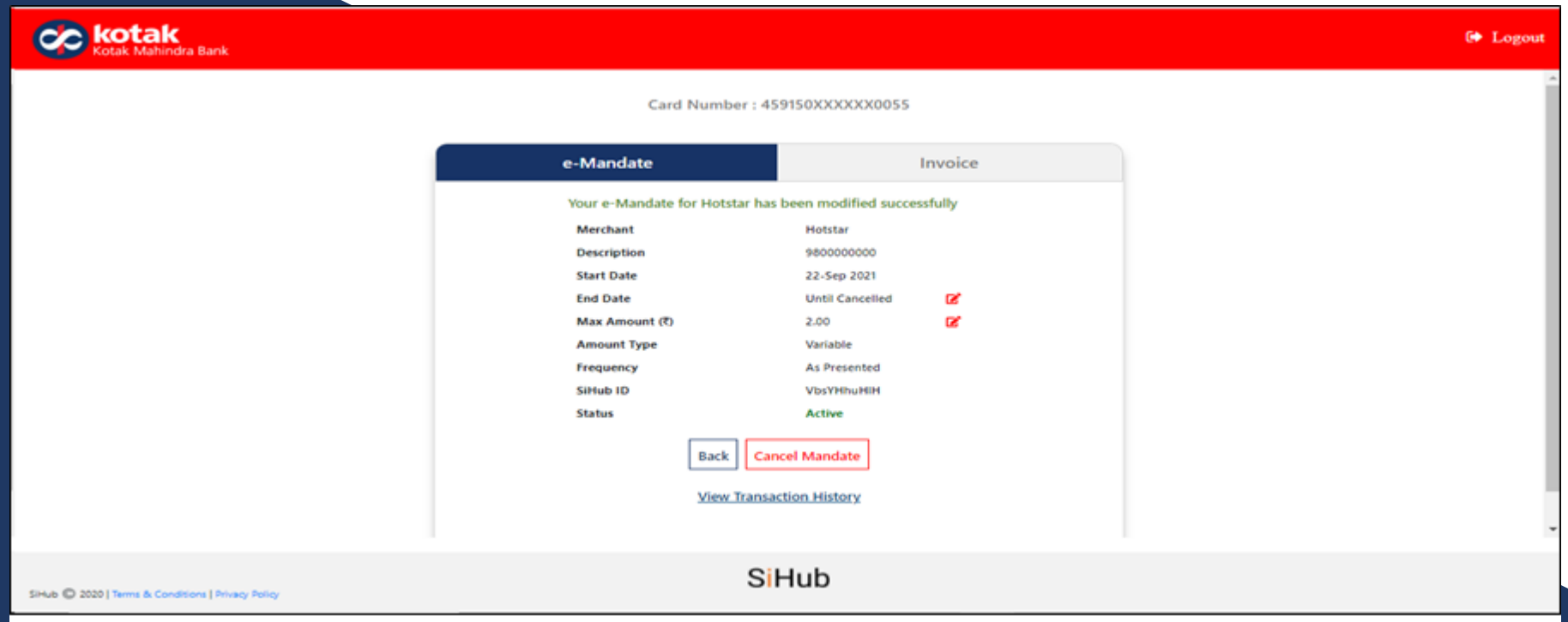


Enter the OTP received on registered mobile number

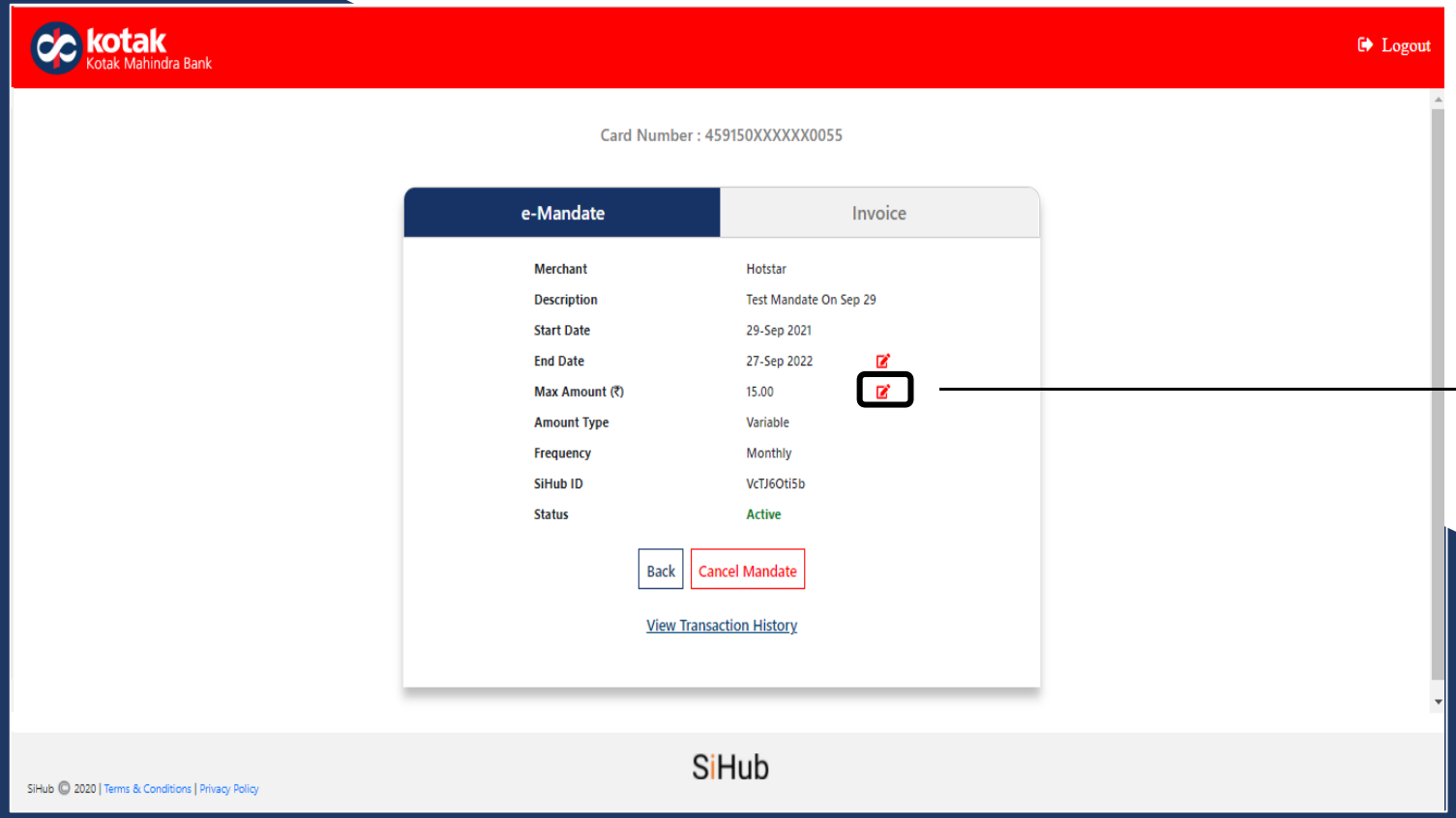
Customer will receive Modification Notification on registered mobile number after successful modification of end date.
Customer can also click on Edit on the e-Mandate Summary Page and follow the same steps for modification of end date of the Subscriptions/ Recurring Payments

Recurring E-mandate: Edit End Date

Mandate has been successfully modified.

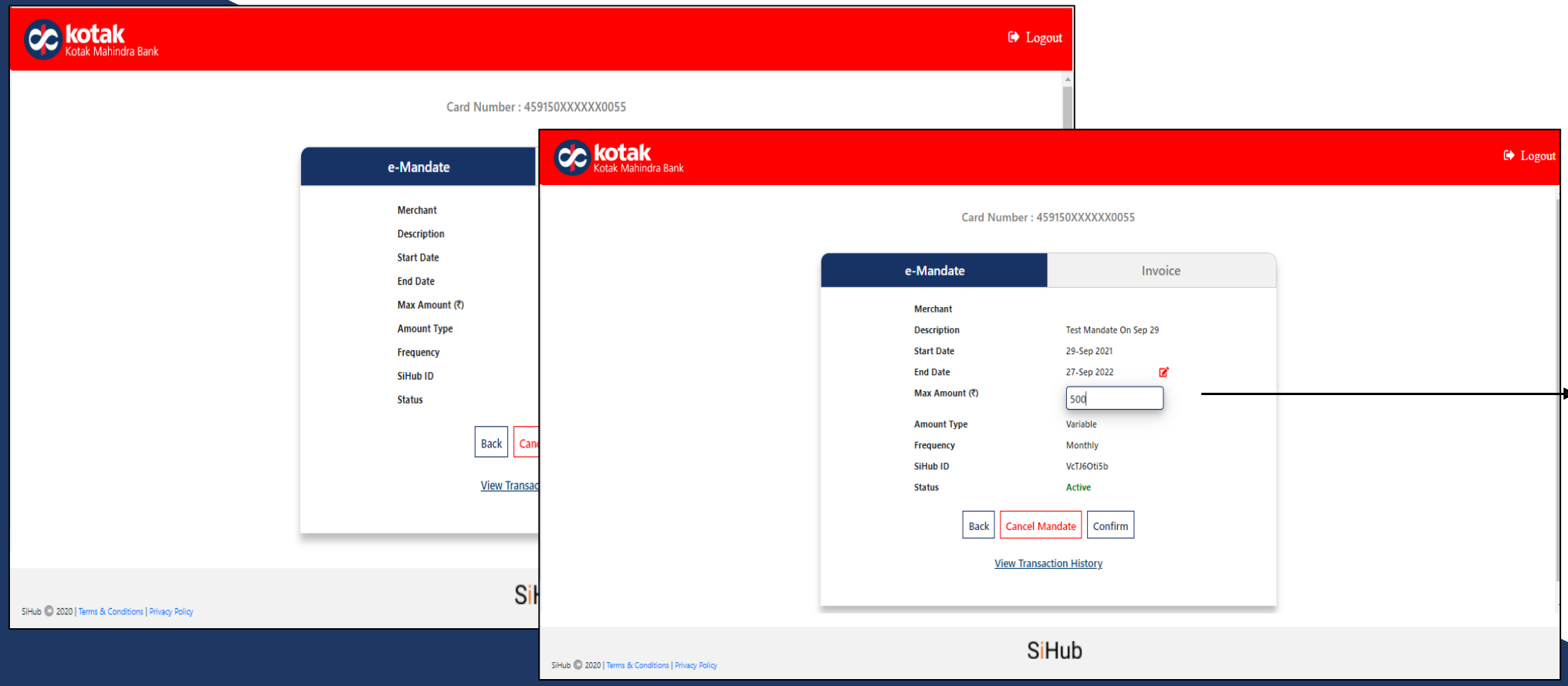


Recurring E-mandate: Edit Max Amount



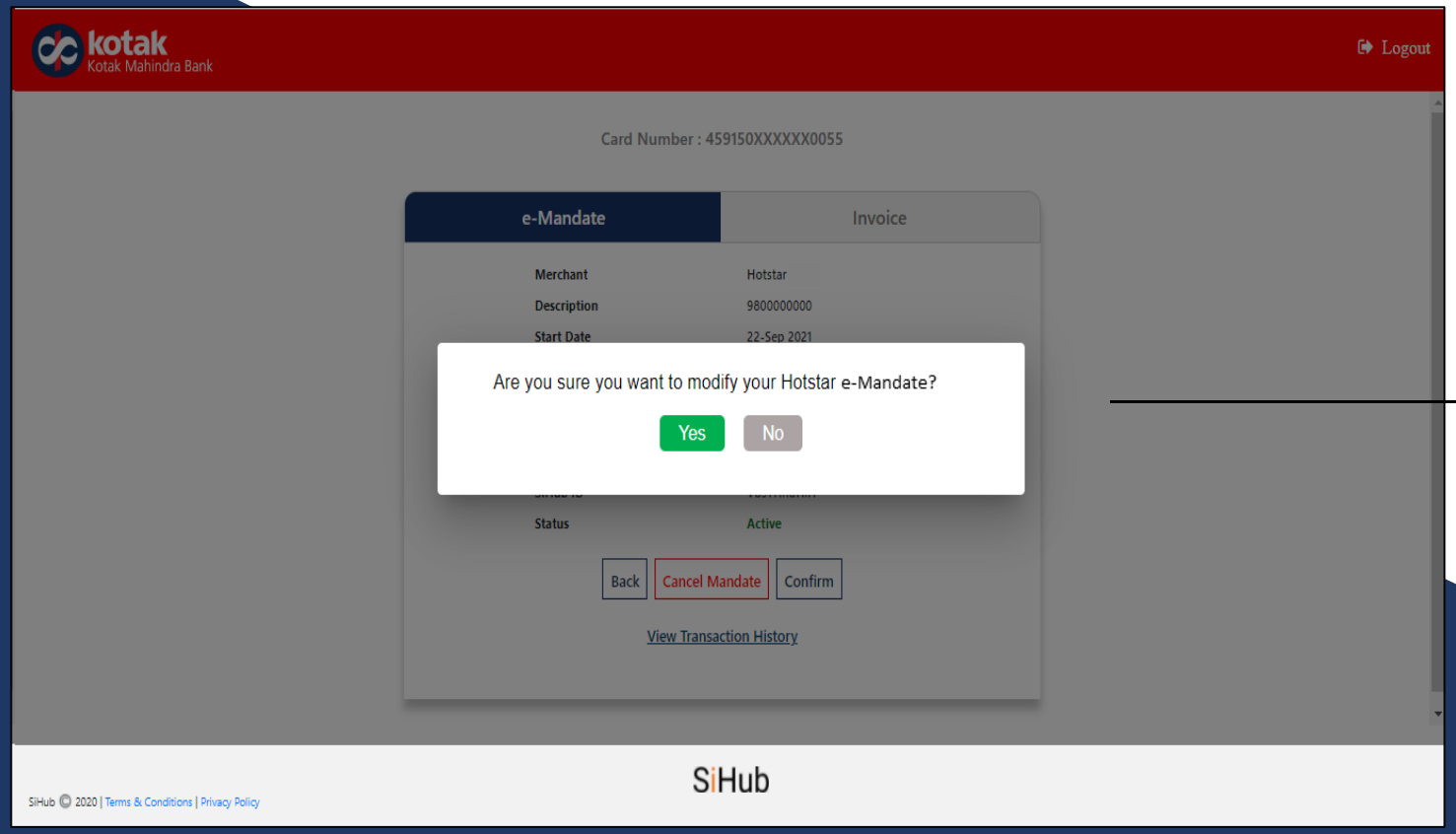
Click on the edit button next to max amount

Recurring E-mandate: Edit Max Amount



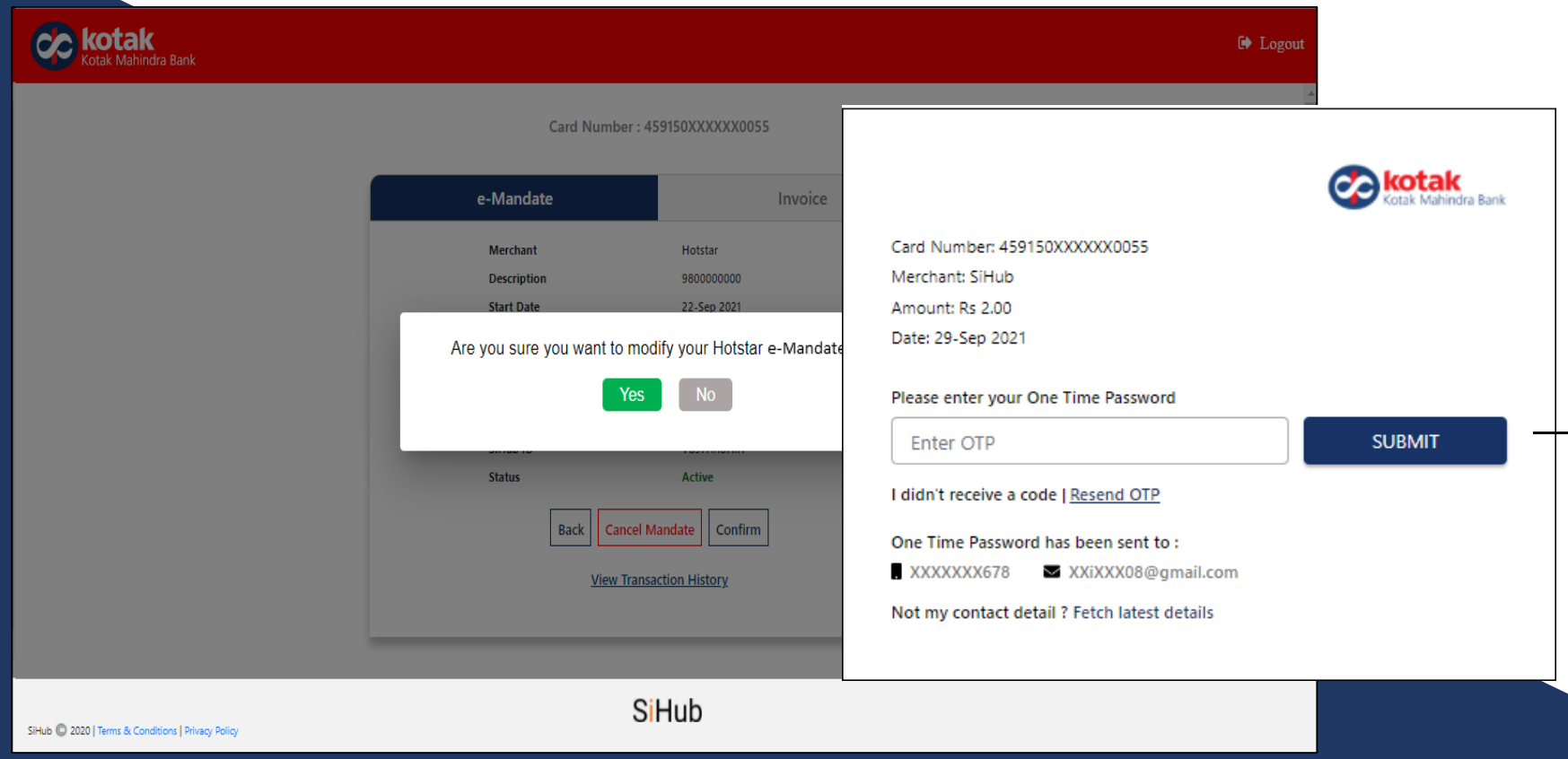
Edit the maximum amount

Recurring E-mandate: Edit Max Amount



On the pop-up Customer needs to click on ‘Yes’

Recurring E-mandate: Edit Max Amount



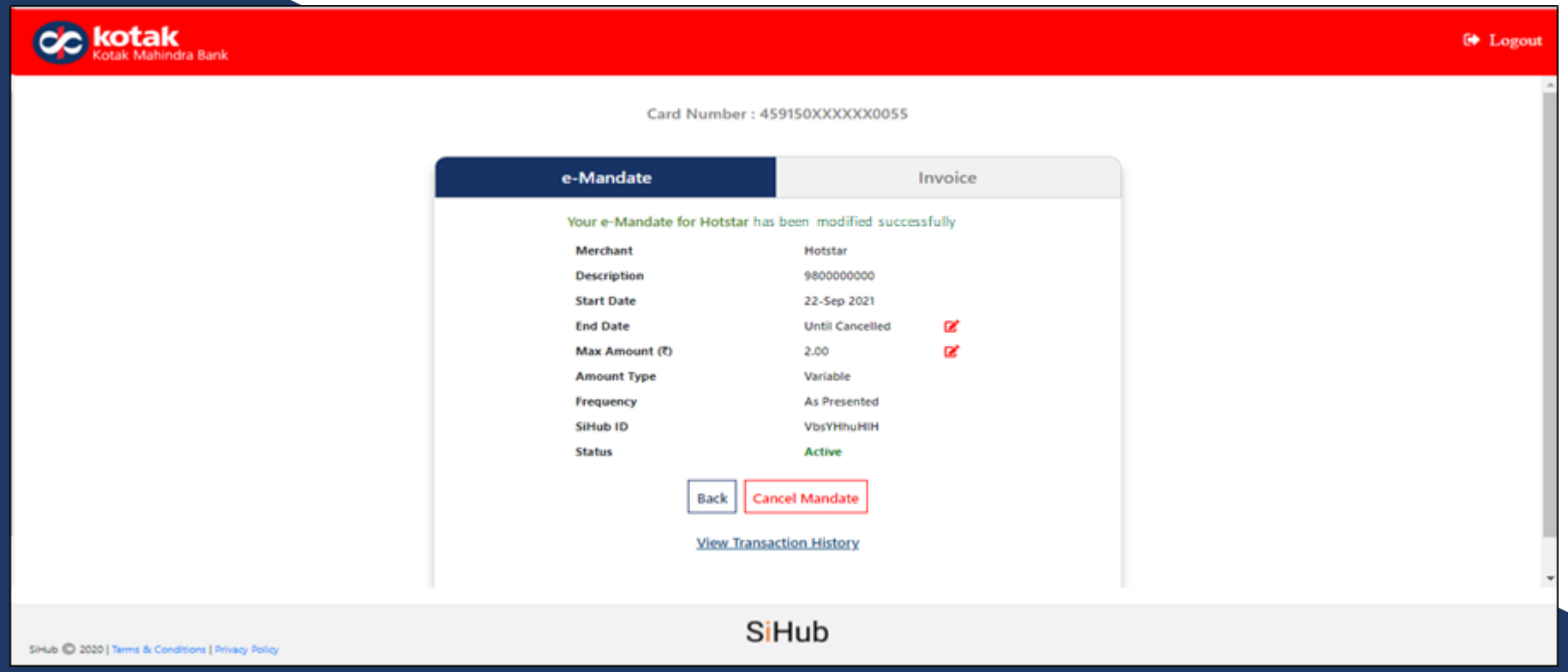
Enter the OTP received on registered mobile number

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

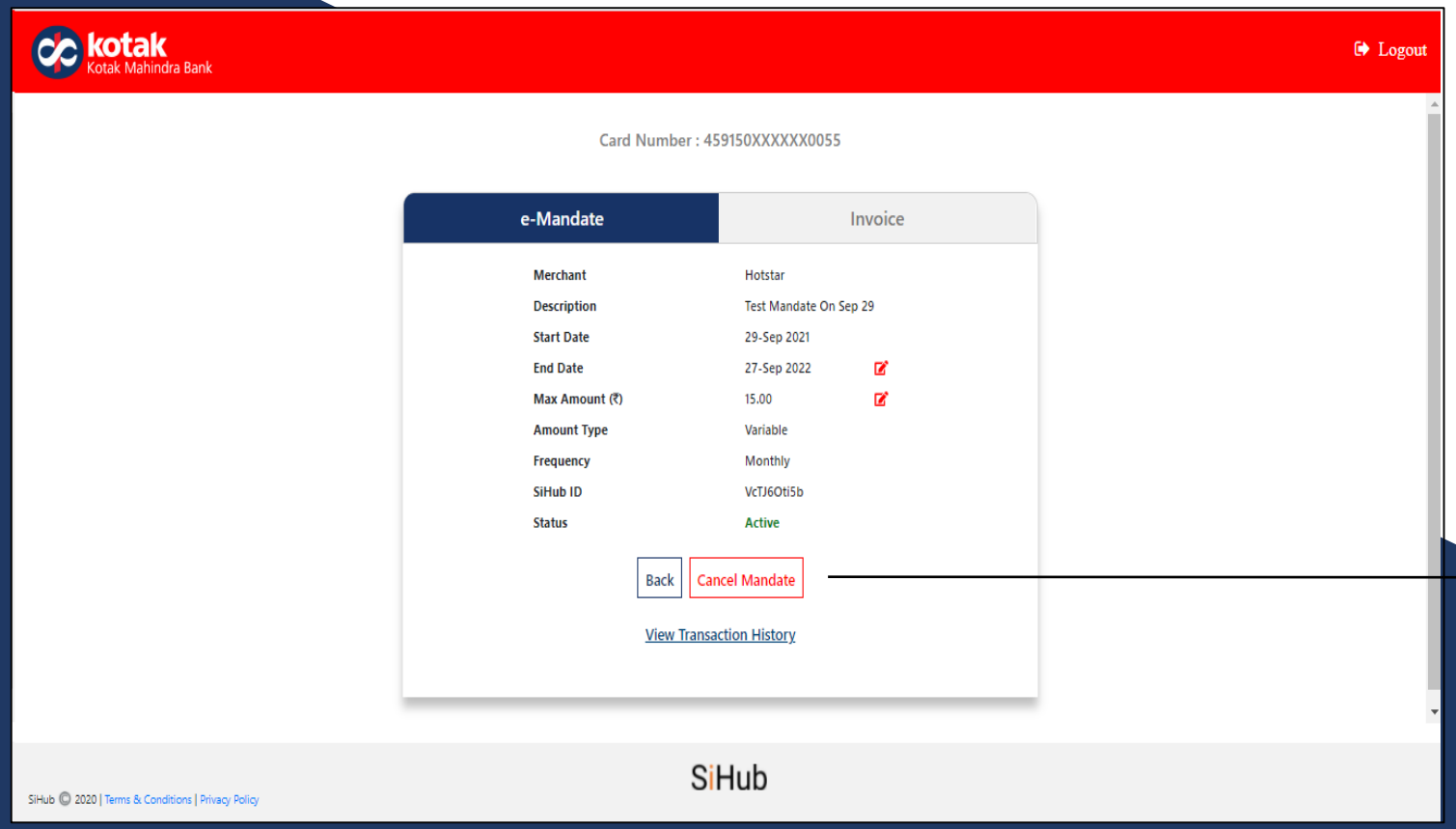
Customer can also click on Edit on the Mandate Summary Page and follow the same steps for modification of maximum amount

Recurring E-mandate: Edit Max Amount

Mandate has been successfully modified.

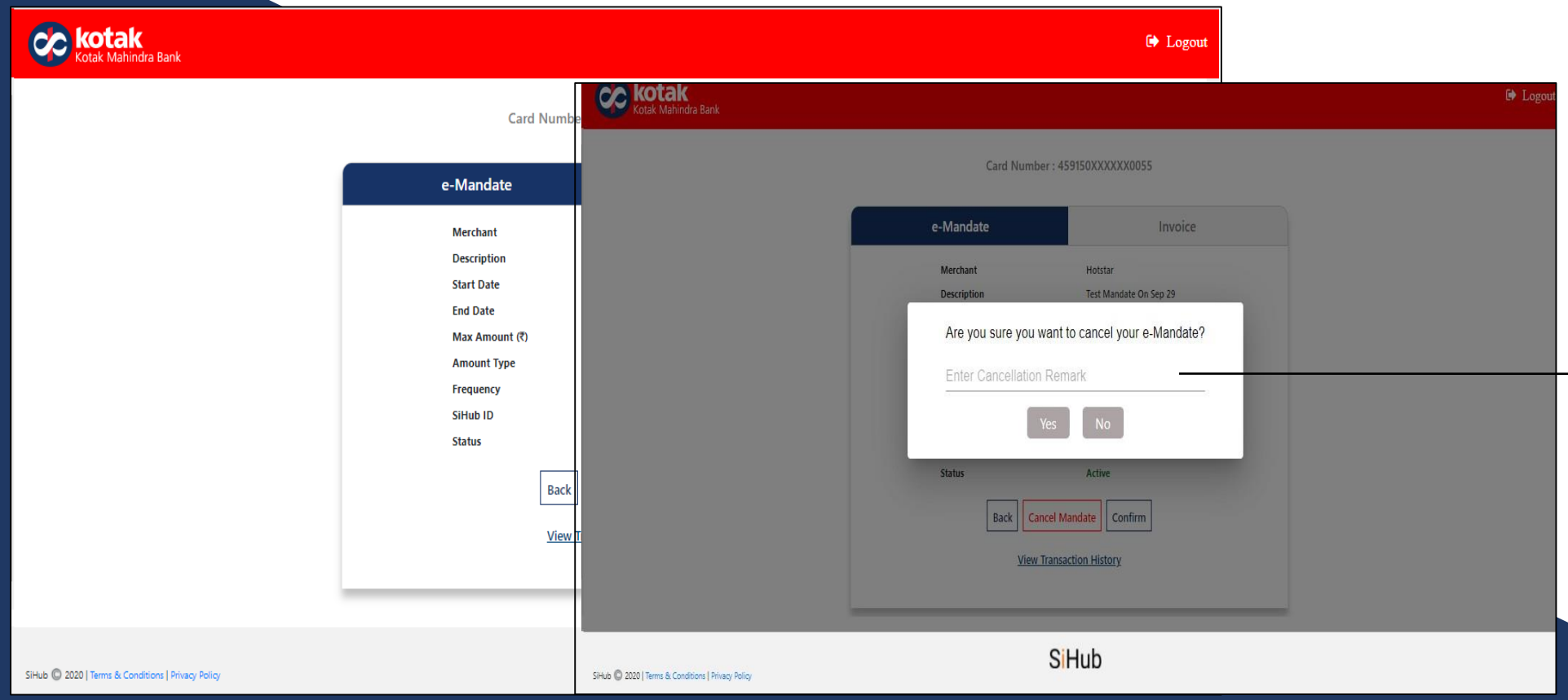


Recurring E-mandate: Cancel



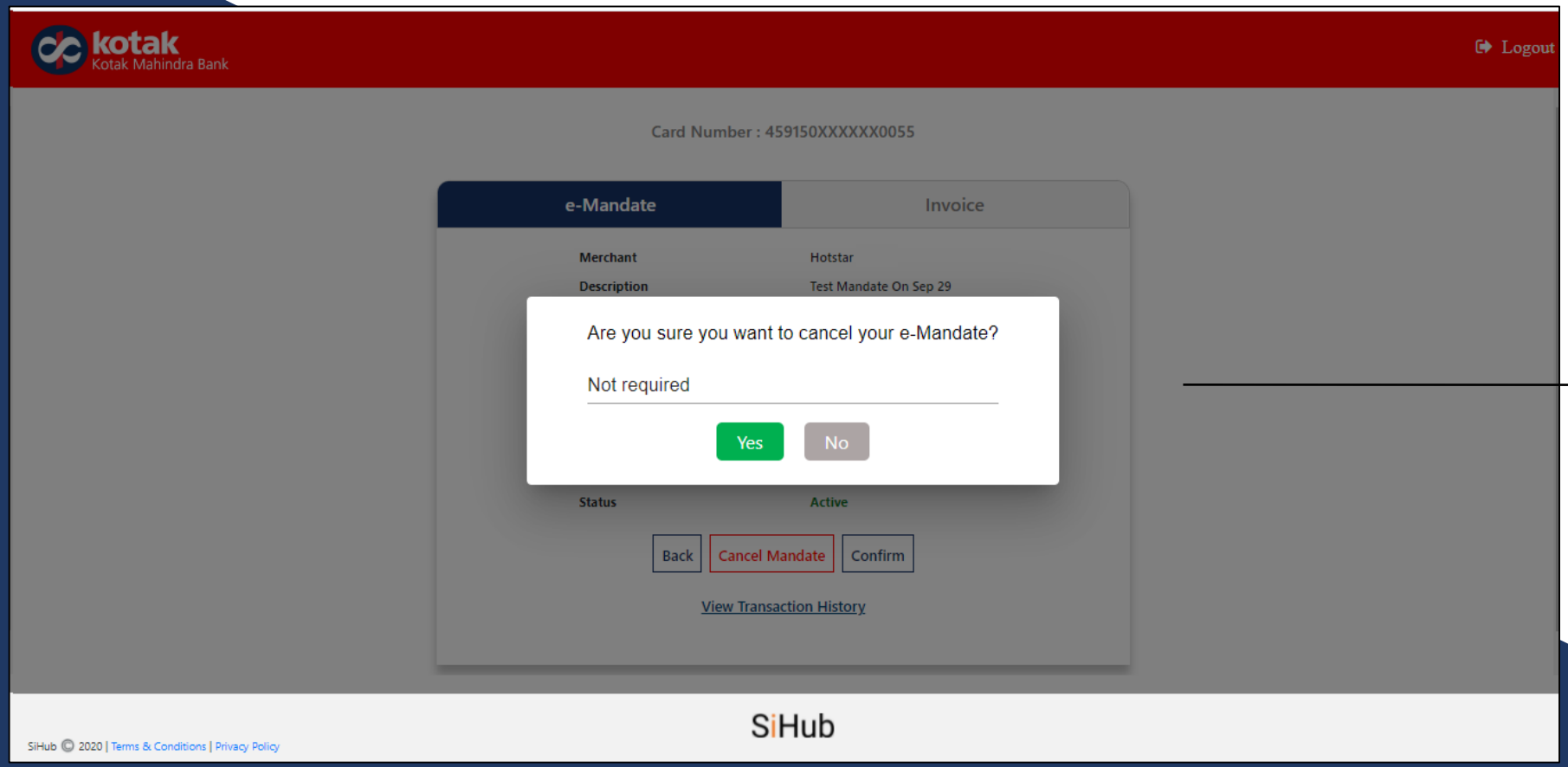
Click on the cancel button

Recurring E-mandate: Cancel



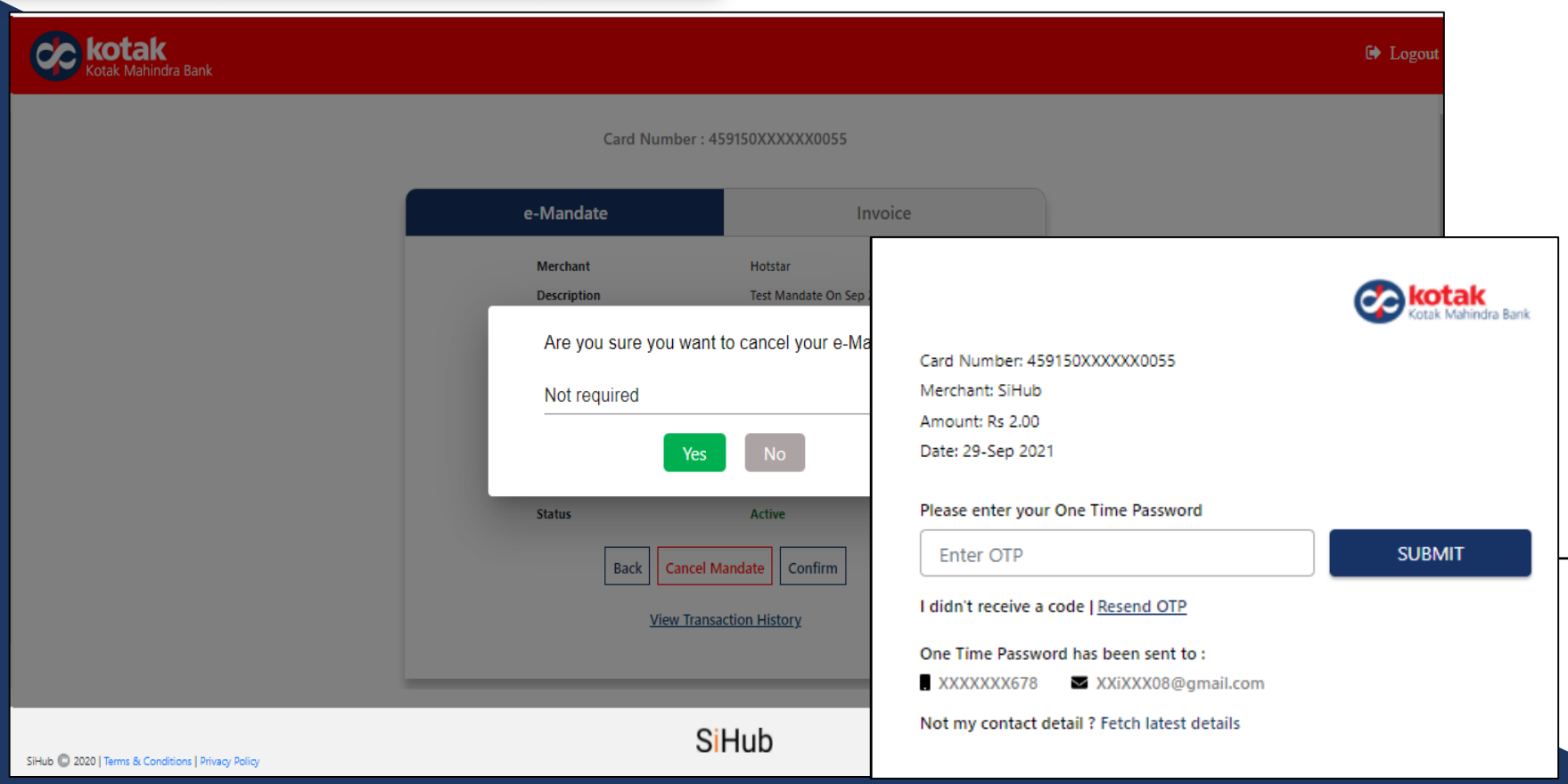
Customer needs to enter remarks for Cancellation

Recurring E-mandate: Cancel



On the pop-up click on ‘Yes’

Recurring E-mandate: Cancel



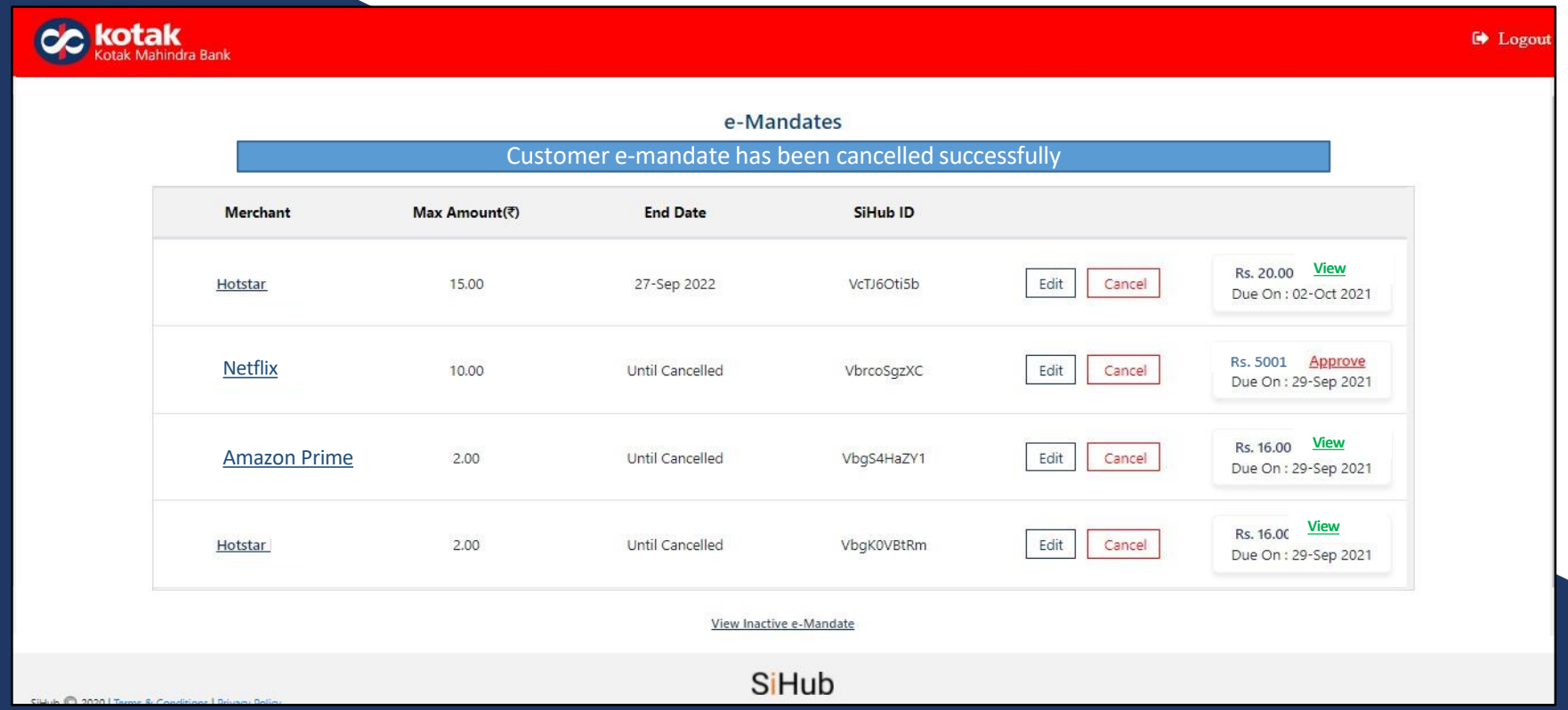
Enter the OTP received on registered mobile number

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

Customer can also click on Cancel on the e-Mandate Summary Page and follow the same steps for cancellation of the Subscriptions/ Recurring Payments

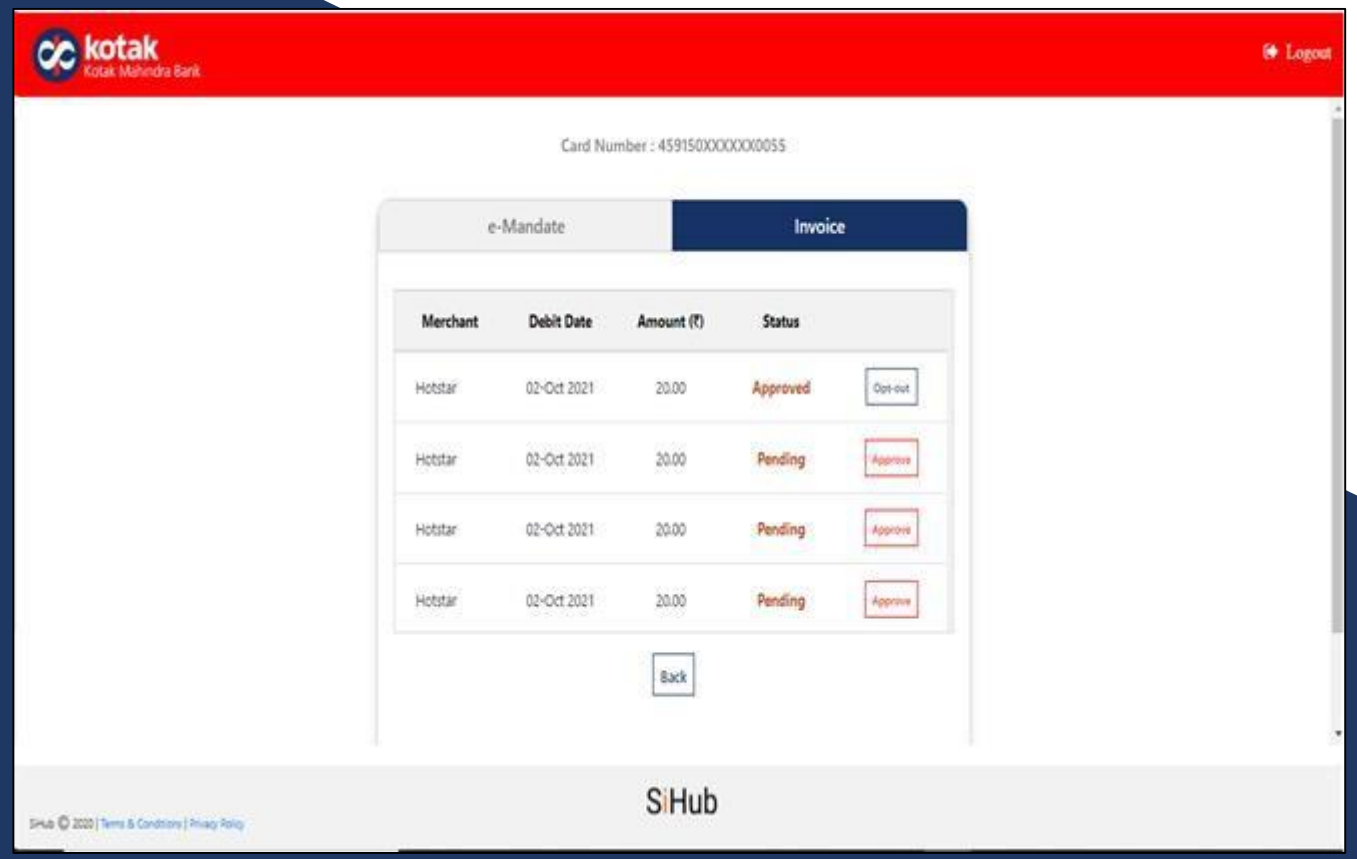
Recurring E-mandate: Cancel

Mandate has been successfully cancelled



Recurring E-mandate: Invoice

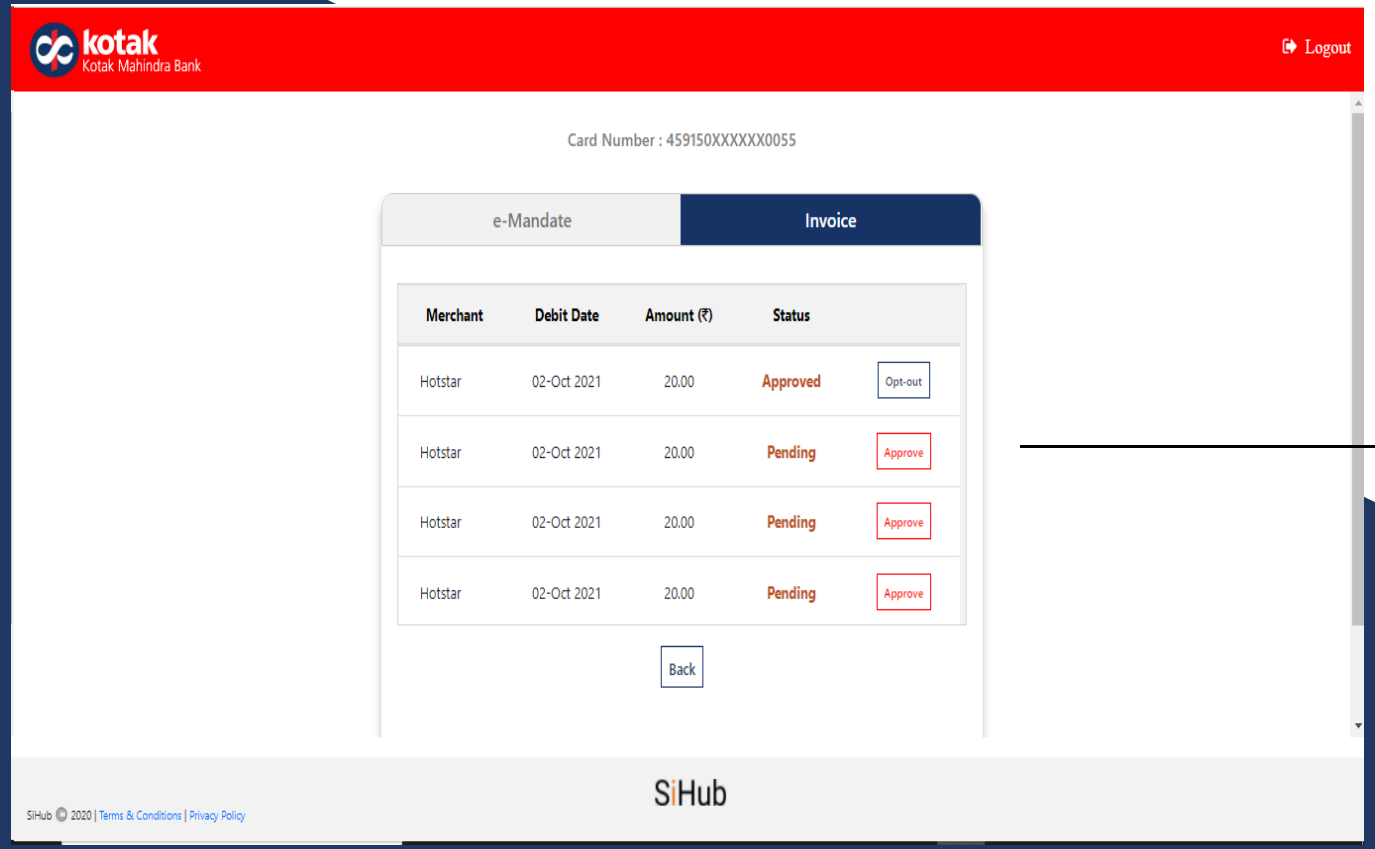
Customer can view all the invoices associated with Subscriptions/ Recurring Payments



- Records of invoice for the upcoming transaction and past transactions of the Subscription/ Recurring Payments
- Status **'Pending'** in the Invoice section means that Customer have not yet approved the transaction
- Status **'Approve'** in the Invoice section means that Customer have approved the transaction

Recurring E-mandate: Invoice Approve

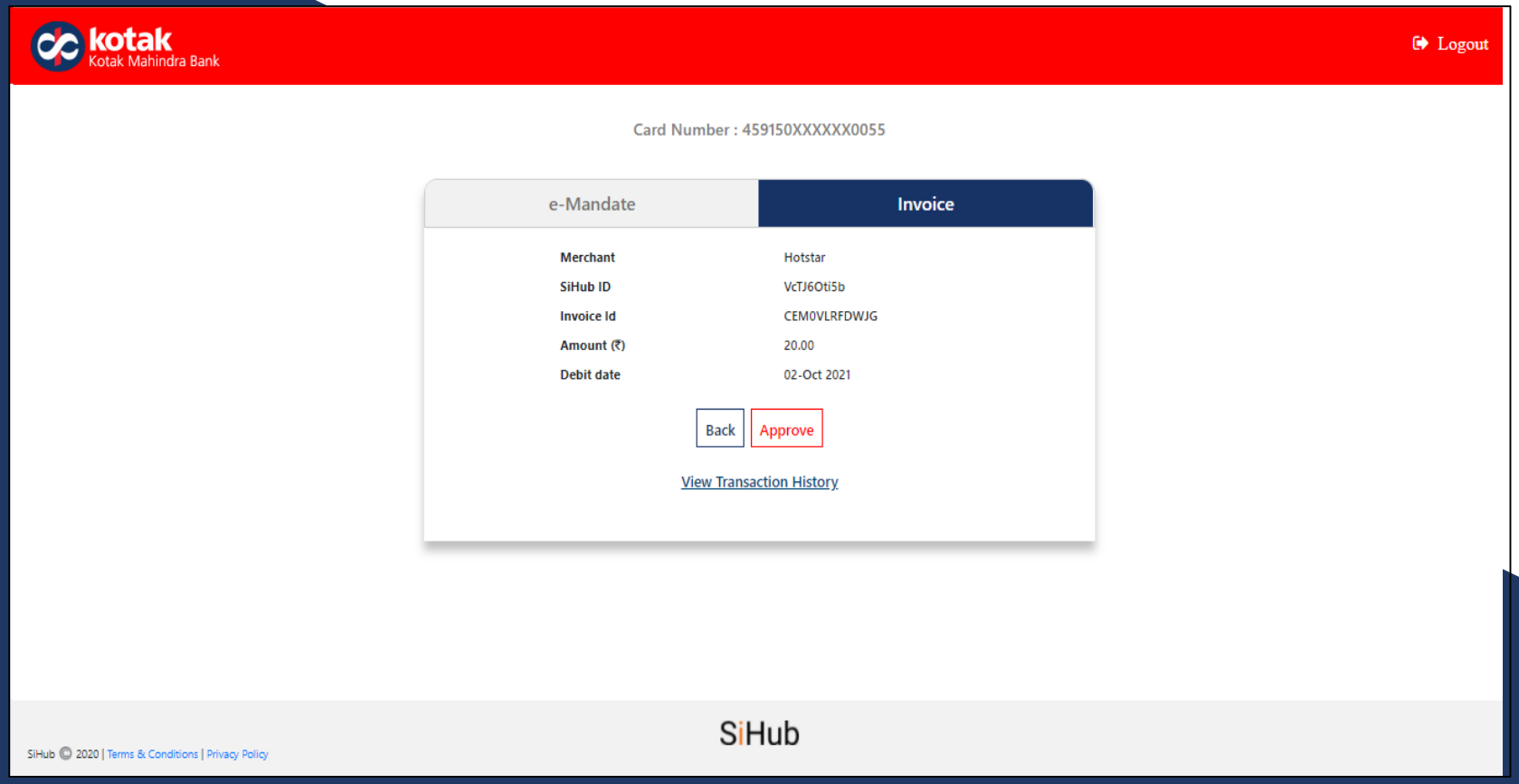
Customer can view all the invoices associated with Subscriptions/ Recurring Payments



Approve button
is displayed when approval is required for transaction of Subscription/ Recurring Payments, i.e., amount is greater than Rs.5000 or greater than the maximum amount

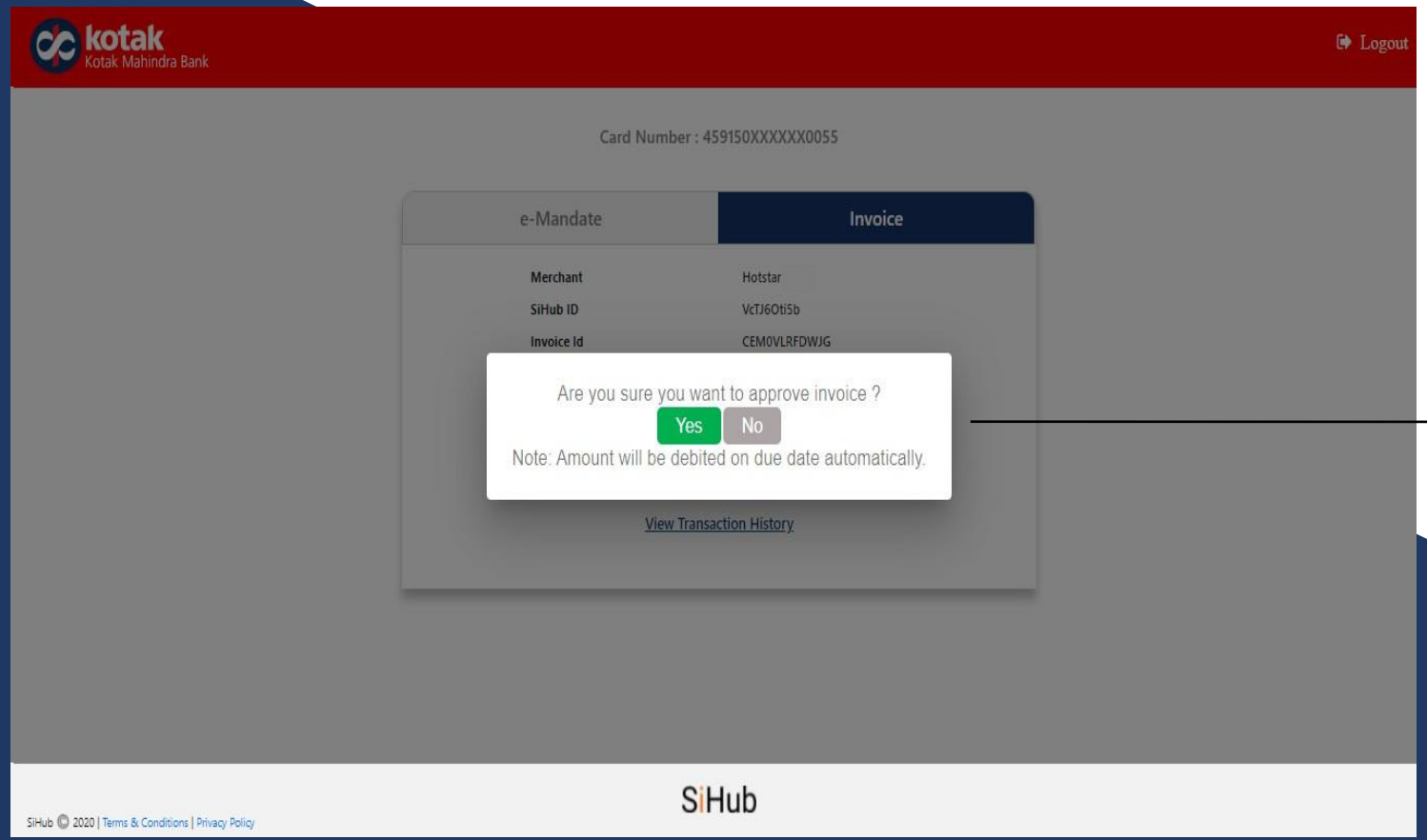
Recurring E-mandate: Invoice Approve

Customer need to approve the Subscriptions/ Recurring Payments following successful OTP



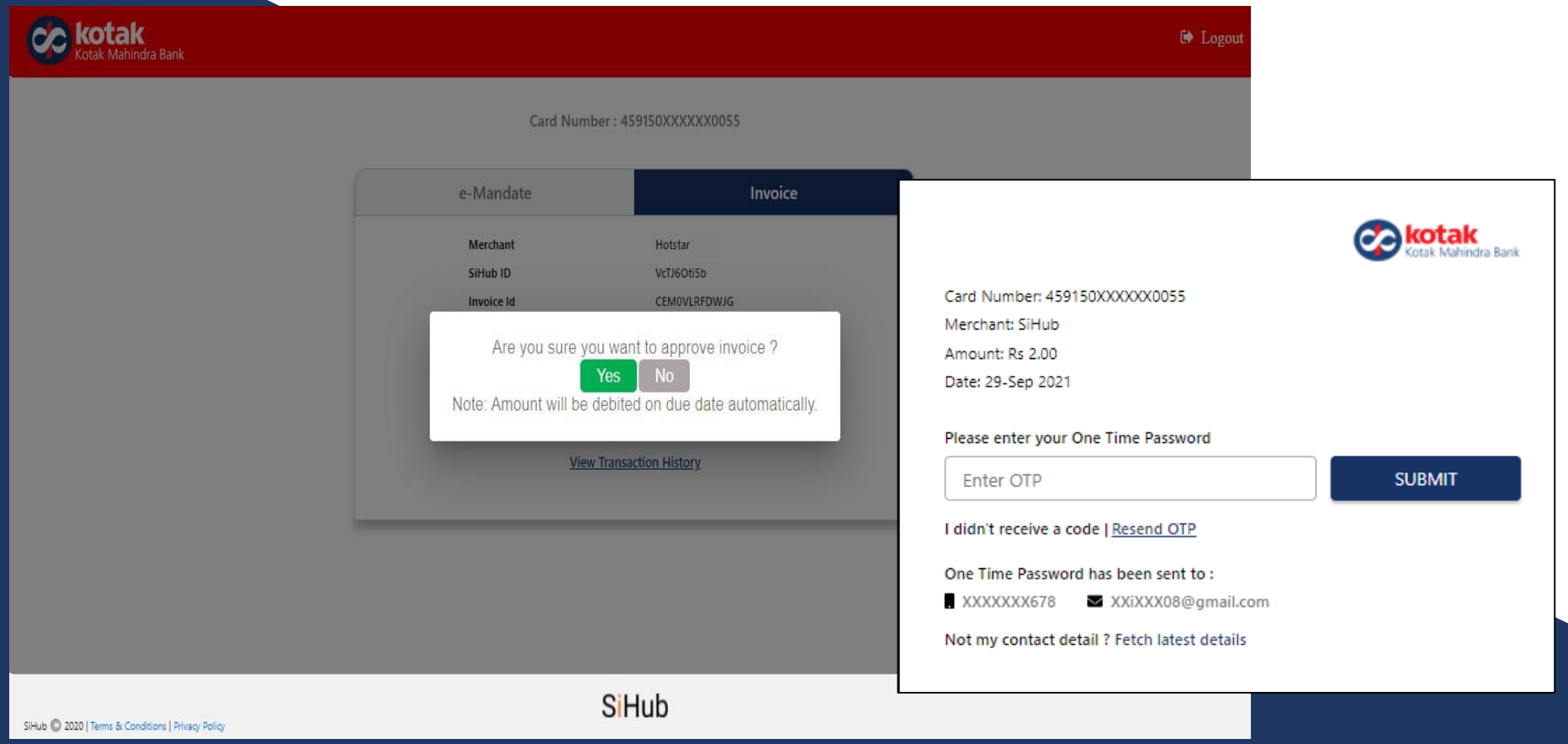
- Details of the invoice for the Subscription/ Recurring Payments are displayed
- Customer need to click on the ‘Approve’ button for the invoice of the standing instruction

Recurring E-mandate: Invoice Approve



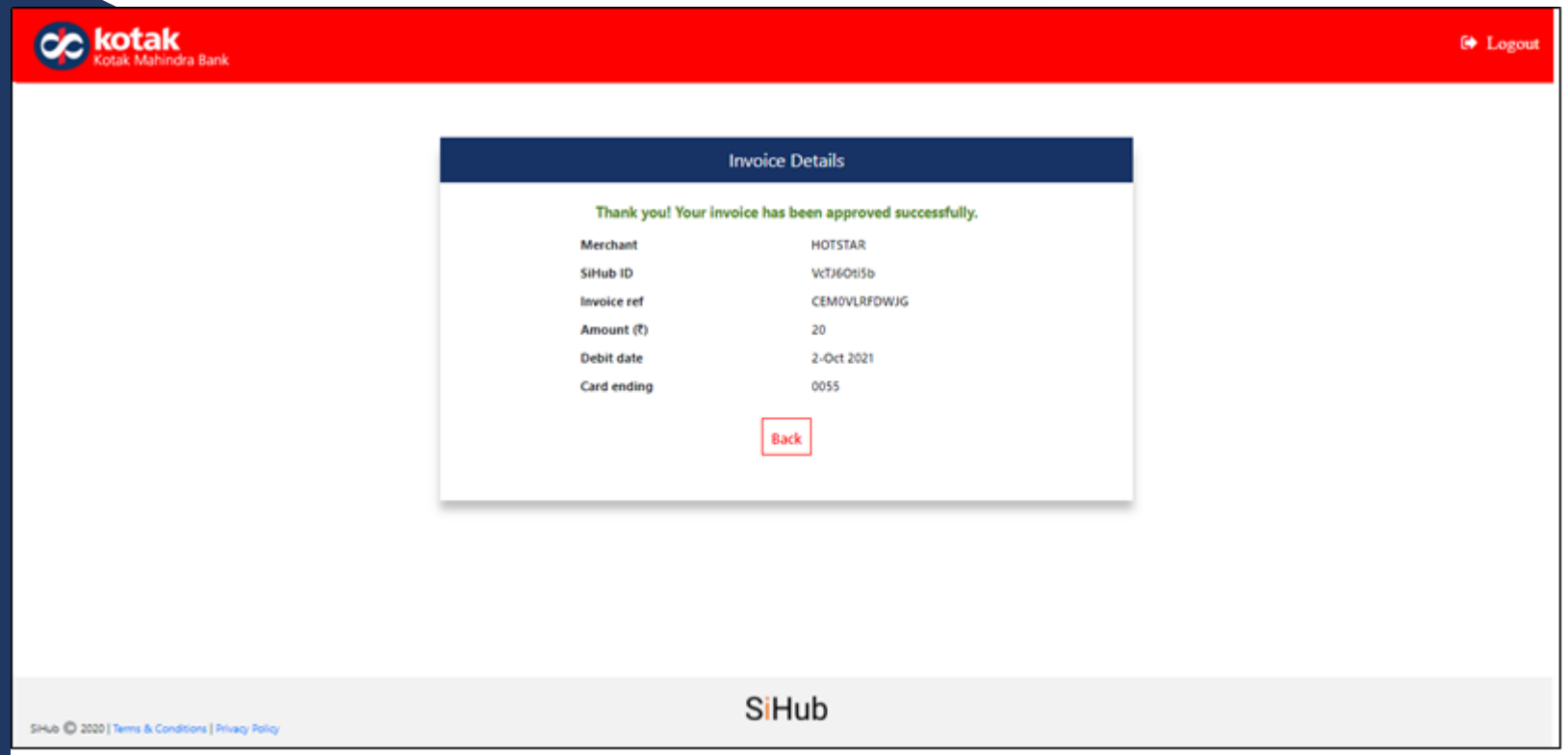
On the pop-up customer clicks on ‘Yes’

Recurring E-mandate: Invoice Approve



Enter the OTP received on registered mobile number

Recurring E-mandate: Invoice Approve

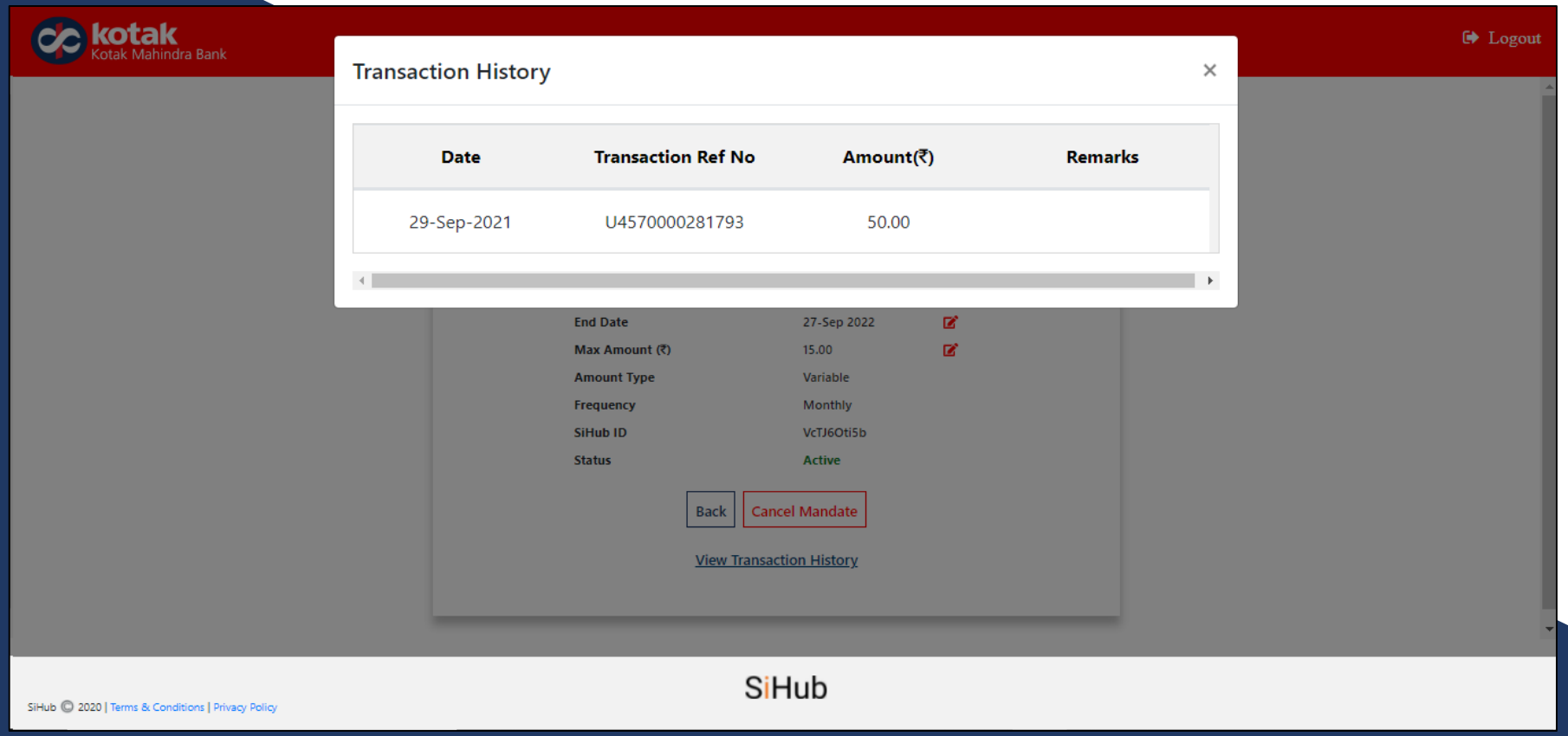


Approval message is displayed with all the details of the standing instruction

Customer will receive Approval Notification on registered mobile no. 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 Subscriptions/ Recurring Payments

Recurring E-mandate: Transaction History

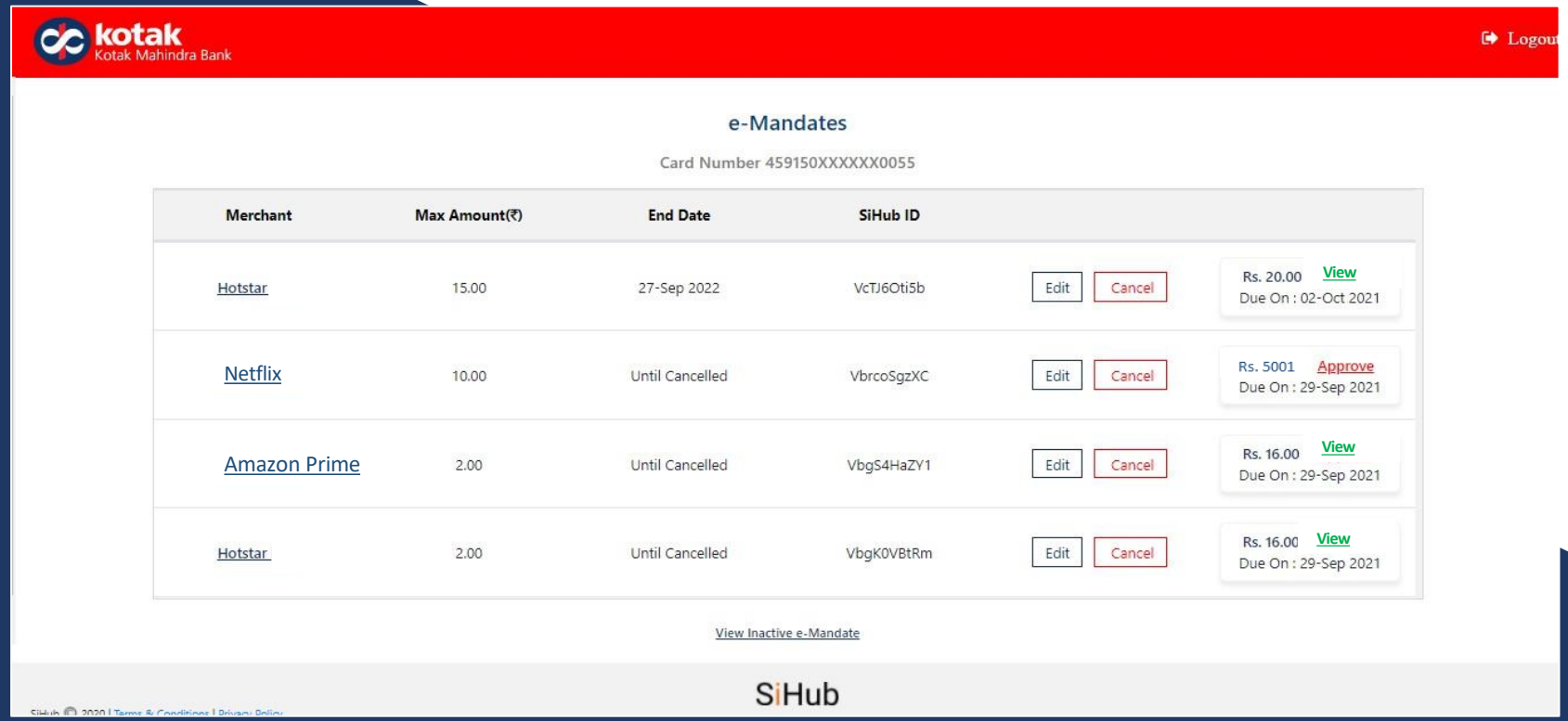
Customer can view all the transactions associated with a Subscriptions/ Recurring Payments



Transaction History displays records of all the transactions for the Subscriptions/ Recurring Payments

Recurring E-mandate: Cancelled Subscriptions/ Recurring Payments

Customer can view details of the cancelled Subscriptions/ Recurring Payments



1. Customer to click on the ‘View Inactive e-Mandate’
2. All the cancelled Subscription/ Recurring Payments are displayed below the active recurring payments
3. Customer selects the cancelled recurring payment she/he wants to view

Notifications for Customers

Customers will be notified of changes and transactions related to their Subscriptions/ Recurring Payments

Customers will receive the following notifications on their registered phone no. regarding their Subscriptions/ Recurring Payments:

- Customer will receive Registration notification when s/he registers at the merchant's app/Subscriptions/ Recurring Payments
- Customer will receive Modification notification for modifying the End Date or Maximum Amount
- Customer will receive Cancellation notification for cancelling the Subscriptions/ Recurring Payments
- 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

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Thank You!