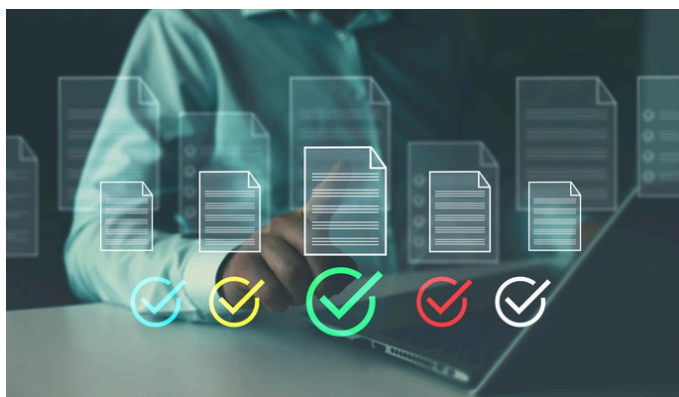


## Transforming Recurring Payment Authorization for Modern Lending

The Electronic National Automated Clearing House (eNACH) is a digital framework introduced by National Payments Corporation of India that enables businesses to collect recurring payments directly from customer bank accounts with prior authorization. It replaces traditional paper mandates with fully digital, API-driven mandate registration and execution.

### Where eNACH is Used

- Retail & MSME lending (EMIs)
- Insurance premium
- SIP investments, wealth platforms
- Subscription-based services



### Traditional Challenges

Despite digitization, mandate workflows still face inefficiencies:

- Manual data extraction from forms
- High rejection rates due to validation errors
- Delayed mandate activation
- Fragmented bank integrations
- Compliance and audit complexity

# The Need for Intelligent Mandate Automation

**Mandate activation = Revenue activation**

On paper, eNACH promises speed and efficiency. In reality, mandate workflows are still slowed down by poor data quality, manual validation, and fragmented systems. These gaps don't just delay activation - they impact customer experience and revenue cycles. Fixing this requires more than APIs; it needs intelligence in the workflow.

## Key Bottlenecks in Current Systems

Even with eNACH APIs, financial institutions struggle with:

### Unstructured Input Handling

Scanned forms, PDFs, emails, screenshots

### Validation Gaps

Bank account mismatches, signature issues, incorrect IFSC codes

### Manual Review Dependency

Operations teams validating mandates line-by-line

### Low Straight-Through Processing (STP)

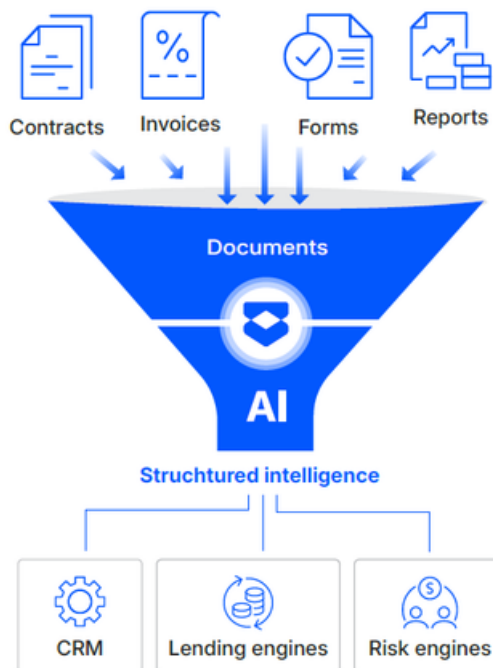
Heavy human intervention reduces scalability

# GLIB Document AI:

Turning Digital Mandates into Intelligent, Scalable Workflows

## GLIB Document AI-led mandate orchestration enables:

- Pre-submission validation (not post-failure correction)
- AI-driven data extraction across formats
- Automated decisioning (approve/flag/reject)
- Seamless integration into LOS/LMS + eNACH rails



## GLIB transforms mandate workflows using AI-powered document intelligence, enabling:

### Automated Data Extraction

- Bank account details
- Customer identity fields
- Mandate limits & frequency

### Real-Time Validation

- Format & field validation
- Bank/NPCI rule checks
- Duplicate mandate detection

### Intelligent Decisioning Layer

- Auto-approve clean mandates
- Flag exceptions for review
- Risk-based validation routing

### Seamless API Integration

- Direct integration with eNACH platforms
- Plug-and-play with LOS / LMS systems

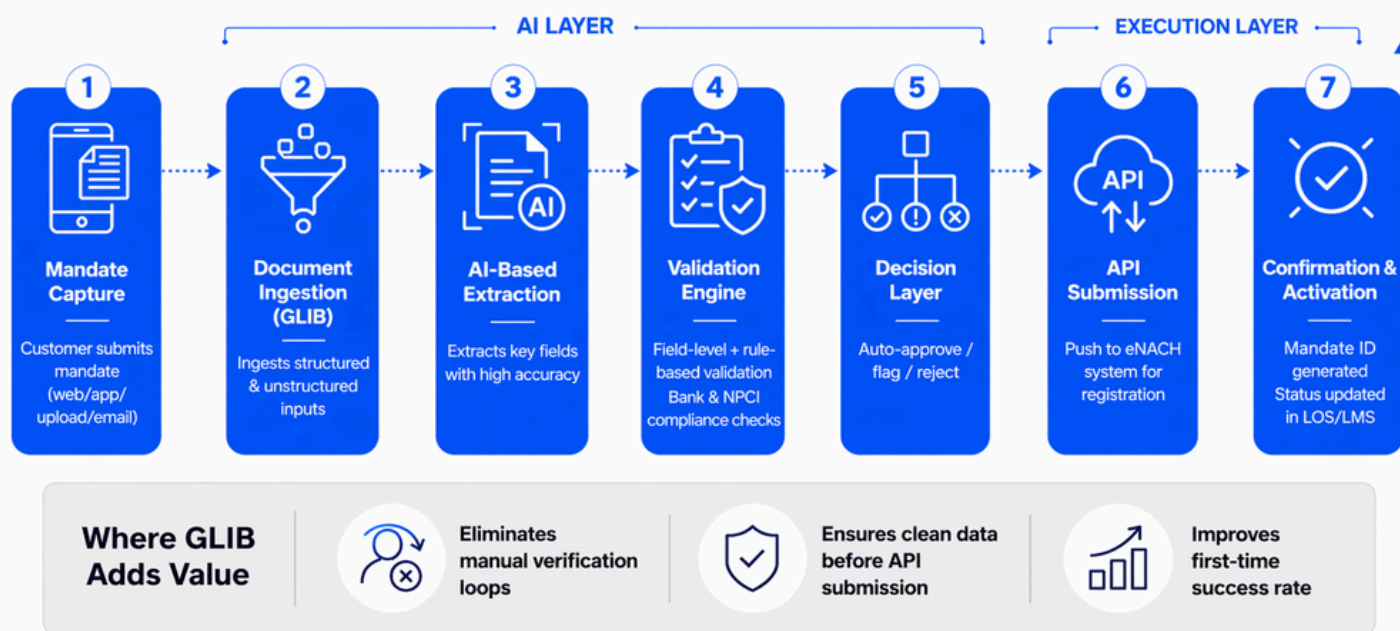
# eNACH Mandate

## Automation Workflow

**GLIB embeds AI across the workflow, from ingestion to validation and decisioning**

Mandate processing doesn't fail at the integration layer—it fails in the steps leading up to it. GLIB addresses this by embedding AI across the workflow, from ingestion to validation and decisioning. The result is a seamless flow where only high-quality, compliant mandates move forward.

### eNACH Mandate Automation Workflow



### The GLIB Advantage

GLIB brings financial intelligence into mandate workflows, not just automation. Instead of treating mandates as static forms, GLIB enables:

- Context-aware validation
- AI-driven decisioning
- End-to-end workflow orchestration

**Most eNACH systems digitize the process. GLIB makes it intelligent, scalable, and reliable.**

# Business Impact & ROI

## Operational Metrics Improvement

- Turnaround time earlier was 24 to 48 hours.
- Manual effort earlier was high and operations-heavy.
- STP rates earlier were limited to 40–60%.
- Rejection rates earlier were as high as 15–25%.
- Cost per mandate earlier was consistently high.

**< 5** minutes TAT

**70–90%** Reduction in manual efforts

**85–95%** Higher STP rates

**50–70%** Reduction in cost per mandate

**< 5%** Lower rejection rates

## Strategic Impact

**Faster loan disbursements**

**Improved customer onboarding experience**

**Higher EMI collection reliability**

**Reduced operational overhead**

**Audit-ready compliance trails**