

## **What is National Automated Clearing House?**

National Automated Clearing House or NACH is an electronic mode of funds transfer or payment towards your American Express Credit/Charge Card from your Bank account from which you set-up Auto payments. Upon successful enrolment, each month we will deduct the total amount due or minimum amount due (as specified in the enrolment form) from your nominated bank account via the National Payment Corporation of India's National Automated Clearing House.

## **How can I set up the National Automated Clearing House?**

You can request for Autopay of your monthly Card bills through:

### **A. An [online enrolment form](#).\***

Your enrolment will be complete in 5 business days.

OR

### **B. Paper-based form**

Choose the form to enroll for Autopay based on the type of American Express® Card you have: [Charge Card - Autopay enrolment form](#) or [Credit Card - Autopay enrolment form](#). Your enrolment will be complete within 3-4 weeks.

## **Does the Electronic Clearing System (ECS)/National Automated Clearing House (NACH) facility continue on a new Card?**

No. A fresh NACH requested would be required to enroll in Autopay on any new American Express Charge/Credit Card.

## **How much time does it take for the NACH registration to become effective?**

- Your paper based NACH enrollment request will take up to 3-4 weeks.
- e-NACH enrollment will be completed in 5 business days.

## **What is the limit to be set on e-NACH at the time of registration?**

You can choose from the available options given on the NACH enrollment form based on the American Express product type, Charge or Credit Card.

## **Is there a charge / fee for the registration?**

No, there are no fees or charges for the NACH enrollment request.

## **Any eligibility criteria to apply for the service?**

There is no eligibility criteria – all Cardmembers can request for NACH enrollment.

### **How can I change the details on an existing NACH mandate?**

For any changes, Cardmembers are requested to cancel the existing NACH enrollment and place a fresh request for NACH enrollment.

### **Can we hold / cancel e-NACH?**

Yes, you can stop NACH service at any point of time by submitting the online request form for NACH cancellation available on our website.

### **How can I cancel NACH?**

- To cancel your existing NACH [click here](#).  
Cancellation requests may take 5-6 business days to be processed.  
Payment for the already generated statements will still be auto-debited (unless already paid)
  
- You can also cancel your existing NACH by contacting [Customer Service](#).  
Cancellation request may take 5-6 business days to be processed.  
Payment for the already generated statements will still be auto-debited (unless already paid)