To,

All RuPay Members

Subject: <u>RuPay AutoPay AFA Limit Enhancement and Compliance</u>

Dear Sir/Madam,

This is in reference to the circular RBI/2019-20/47 DPSS.CO.PD.No 447/02.14.003/2019-20, dated 21st August 2019 (Annexure A), issued by Reserve Bank of India, wherein RBI has directed guidelines for processing of e-mandate for recurring transaction. On these lines, RuPay Autopay was launched on Oct 2019. The functionality is now supported by major banks and is already being used by the merchants.

A reference is invited to the Circular RBI/2022-23/73 CO.DPSS.POLC No. S-518/02.14.003/2022-23 (Annexure B) issued by Reserve Bank of India, dated 16th June 2022 with the subject, "Processing of e-mandates for recurring transactions". The said circular briefs on the enhancement of the Additional Factor of Authentication (AFA) limit from ₹5,000/- to ₹15,000/- Per transaction. In line with the aforementioned RBI circular, RuPay AutoPay without Additional Factor of Authentication (AFA) limit for recurring transactions stands enhanced from ₹5,000/- to ₹15,000/- per transaction.

With reference to the RBI Circular RBI/2019-20/47 DPSS.CO.PD.No 447/02.14.003/2019-20, dated 21st August 2019. Member should ensure all compliances. Particularly,

1) Issuer shall ensure to send a Pre debit notification to the cardholder, at least 24 hours prior to the actual charge / debit to the card.

2) Registration of the mandate will occur along with Additional Factor of Authentication (AFA). Post successful registration the recurring transactions below ₹15,000 will be Processed without AFA.

3) Subsequent recurring transactions greater than ₹15,000 will be processed with AFA.

4) For every RuPay AutoPay mandate registration, pre debit notification, execution, modification and revoke transactions, Issuer bank shall send standard SMS/Notification to the card holder. Format for the same is listed in Annexure C.

5) The issuer shall provide the cardholder an online facility to withdraw any e-mandate at any point of time following which no further recurring transactions shall be allowed for the withdrawn e-mandate. (Note: The exception to this will be a pipeline transaction for which pre-transaction notification has already been sent to the cardholder, but the debit has not been communicated to or received by the cardholder, and the e-mandate withdrawal happens during the interregnum)

Members are hereby requested to take note of the above and ensure the necessary compliance.

Yours faithfully,
SD/-
Kunal Kalawatia
Chief of Products
NPCI

Annexure C

SMS/Notification to be sent by the issuer bank to the card holder

Sr. No.	Type	Scenario	SMS/Notification	Message
1	Register Mandate	Successful Creation	SMS/E-mail	RuPay AutoPay with <frequency> is successfully created towards <Merchant Name>, from <date> to <date> for<Amount>/upto<Amount> ,<Mandate ID>.
2	Pre Debit Notification	Notification to inform the customer about the scheduled debit	SMS/E-mail	RuPay AutoPay for <Merchant Name>, debit of ₹ <Amount> is scheduled on <date>,<Mandate ID>. Please ensure sufficient balance in account
3	Recurring Transaction	Notification to inform the customer about fund deduction.	SMS/E-mail	Your account has been successfully debited with ₹ <Amount> on <date> towards <Merchant Name> for RuPay AutoPay, <Mandate ID>
4	Delete Mandate	Successful Deletion/Revoke	SMS/E-mail	RuPay AutoPay Mandate is successfully revoked towards <Merchant Name> , <Mandate ID>
5	Modify Mandate	Successful Modification	SMS/E-mail	RuPay AutoPay Mandate is successfully modified towards <Merchant Name> for ₹<Amount>/upto ₹<Amount>, <Mandate ID>
6	Register Mandate	Failure	SMS/E-mail	RuPay AutoPay Mandate registration has failed towards <Merchant> due to <Reason for decline>
8	Modify Mandate	Failure	SMS/E-mail	RuPay AutoPay Mandate modification has failed towards <Merchant> due to <Reason for decline>, <Mandate ID>
9	Delete/revoke Mandate	Failure	SMS/E-mail	RuPay AutoPay Mandate revoke has failed towards <Merchant> due to <Reason for decline>, <Mandate ID>
10	Recurring transaction	Failure	SMS/E-mail	RuPay AutoPay recurring transaction has failed towards <Merchant> due to <Reason for decline>, <Mandate ID>