

NPCI/UPI/OC No. 151/2022-23

June 23, 2022

To,

All Members – Unified Payments Interface (UPI)

Subject: UPI AUTOPAY AFA limit enhancement and compliance

Dear Sir/Madam,

UPI AUTOPAY (referred to as e-mandate for recurring payments) was launched on 22nd July 2020. The functionality is now supported by major banks and is already being used by merchants for major categories such as Subscriptions, Bill Payments, Investments, Insurance Payments, Donations, Wallet Top-up, etc.

2. For enhanced customer experience and performance, all UPI Apps and Merchants to mandatorily enable Intent and QR flow for UPI AUTOPAY mandate registration. UPI Apps and Merchants which are already live on UPI AUTOPAY shall enable Intent and QR by 30th September 2022. NPCI circular UPI/OC-142/2021-22 to be adhered by merchants for interoperability and standardization of acceptance of UPI payments.
3. For every UPI AUTOPAY mandate registration, pre-debit notification, execution, modification, pause, un-pause and revoke transactions, Payer App and Issuer bank shall send standard SMS/ Notification to the user, listed in Annexure A.
4. A reference is invited to Circular RBI/2022-23/73 CO.DPSS.POLC.No.S-518/02.14.003/2022-23 issued by Reserve Bank of India, dated 16th June 2022 with the subject "Processing of e-mandates for recurring transactions". The said circular mentions 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, UPI AUTOPAY AFA (viz. UPI PIN) limit has been enhanced from ₹5,000/- to ₹15,000/- per transaction, with immediate effect.

- i. Payer Apps shall capture UPI PIN as an AFA, if the UPI AUTOPAY execution amount is more than ₹15,000/-, whereas process the execution without AFA for the transaction amount less than or equal to ₹15,000/-.

- ii. In addition to point 1, Issuer Banks shall validate Digital Signature (DS) and UPI PIN for execution amount more than ₹15,000/-. For execution amount less than or equal to ₹15,000/- Issuer Bank shall process the execution basis the DS only.
- iii. AFA shall not be required for the 1st execution happening immediately (within 5 mins) of mandate creation for amount less than or equal to ₹15,000/-.

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

Yours sincerely,

SD/-

Kunal Kalawatia

Chief of Products

Annexure A

SMS/ Notification to be sent by Payer App/ Issuer Bank to the User

Sr. No.	Type	Scenario	SMS/ Notification	Message	From
1	Create Mandate	Creation Request	Notification	You have received a UPI AutoPay Mandate registration collect request from <Payee Name/ Merchant Name> for ₹<Amount/ upto Amount>. Login into <App Name> application to authorize.	Payer App
2	Create Mandate	Successful Creation	SMS	UPI AutoPay Mandate with <Frequency> is successfully created towards <Payee Name/ Merchant Name> from <dd/mm/yyyy> to <dd/mm/yyyy> for ₹<Amount>, <Mandate UMN>	Issuer Bank & Payer App
3	Pre-debit Notification	Notification to inform the customer about the scheduled debit.	Notification	UPI AutoPay for <Payee Name/ Merchant Name> debit of ₹ <Amount> is scheduled on <dd/mm/yyyy>, <Mandate UMN>. Please ensure sufficient balance in your account.	Payer App
4	Pre-debit Notification	SMS to inform the customer about the scheduled debit.	SMS	UPI AutoPay for <Payee Name/ Merchant Name> debit of ₹ <Amount> is scheduled on <dd/mm/yyyy>, <Mandate UMN>. Please ensure sufficient balance in your account.	Issuer Bank
5	Execution	Notification to inform the customer about fund deduction.	Notification	Your account has been successfully debited with ₹ <Amount> on <dd/mm/yyyy> towards <Payee Name > UPI AutoPay, <Mandate UMN>	Payer App
6	Execution	SMS to inform the customer about fund deduction.	SMS	Your account has been successfully debited with ₹ <Amount> on <dd/mm/yyyy> towards <Payee Name > UPI AutoPay, <Mandate UMN>	Issuer Bank
7	Pause	Successful Pause	Notification	UPI AutoPay mandate set towards <Payee Name/ Merchant Name> with ₹ <Amount> is paused from <dd/mm/yyyy> to <dd/mm/yyyy> , <Mandate UMN>	Payer App
8	Pause	Successful Pause	SMS	UPI AutoPay mandate set towards <Payee Name/ Merchant Name> with ₹ <Amount> is paused from <dd/mm/yyyy> to <dd/mm/yyyy> , <Mandate UMN>	Issuer Bank
9	Revoke Mandate	Successful Revoke	Notification	UPI AutoPay Mandate is successfully Revoked towards <Payee Name/ Merchant Name> for ₹<Amount>, <Mandate UMN>	Payer App
10	Revoke Mandate	Successful Revoke	SMS	UPI AutoPay Mandate is successfully Revoked towards <Payee Name/ Merchant Name> for ₹<Amount>, < Mandate UMN>	Issuer Bank
11	Modify Mandate	Notification to user about mandate modification request	Notification	You have received a UPI AutoPay Mandate modification request from <Payee Name/ Merchant Name> for ₹<Amount>. Login into <App Name> application to authorize.	Payer App
12	Modify Mandate	Successful	SMS	UPI AutoPay Mandate is successfully modified towards <Payee Name/ Merchant	Payer App

				Name> from <Payee Name/ Merchant Name> for <Amount> ₹<Amount>, <Mandate UMN>	
13	Modify Mandate	Successful	Notification	UPI AutoPay Mandate is successfully modified towards <Payee Name/ Merchant Name> from <Payee Name/ Merchant Name> for <Amount> ₹<Amount>, <Mandate UMN>	Issuer Bank
14	Unpause	Success	SMS	UPI AutoPay mandate set towards<Payee Name/ Merchant Name> with ₹ <Amount> is successfully unpause on <DD/MM/YY (Date of upause)>, <Mandate UMN>.	Issuer Bank
15	Create Mandate	Failure	SMS	UPI AutoPay Mandate registration has failed on <PSP Name> due to <Reason for decline>	Issuer Bank
16	Modify Mandate	Failure	SMS	UPI AutoPay Mandate modification towards <Payee Name/ Merchant Name> has failed due to <Reason for decline>, <Mandate UMN>	Issuer Bank
17	Revoke Mandate	Failure	SMS	UPI AutoPay Mandate Revoke has failed towards <Payee Name/ Merchant Name> due to <Reason for decline>, <Mandate UMN>	Issuer Bank
18	Revoke Mandate	Failure	Notification	UPI AutoPay Mandate Revoke has failed towards <Payee Name/ Merchant Name> due to <Reason for decline>, <Mandate UMN>	Payer App
19	Pause	Failure	SMS	UPI AutoPay Mandate Pause has failed towards <Payee Name/ Merchant Name> due to <Reason for decline>, <Mandate UMN>	Issuer Bank
20	Unpause	Failure	SMS	UPI AutoPay Mandate Unpause has failed towards <Payee Name/ Merchant Name> due to <Reason for decline>, <Mandate UMN>	Issuer Bank