FAQs on Standing Instructions (e-mandates) for recurring payments

In adherence to RBI's guidelines (https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11668), recurring transactions on IDFC FIRST Bank Credit Card will be approved only for Compliant Merchants. These guidelines have been implemented to increase safety of recurring online transactions, and below are details on the changes, effective 1st October, 2021.

1. **What is an e-mandate/Standing Instruction (SI)?**

   An e-mandate or Standing Instruction (SI) is a payment instruction given on a merchant's website mobile app for recurring (periodic, automated) payments.

   Usually, an SI is set on your credit or debit card for various services such as Telecom, OTT subcriptions, Insurance, Mutual Funds and SIPs as well as Utilities like Electricity, Gas, Water, etc.,

   Through this SI, cardholder shares their consent with the merchant to debit their card for bills received from merchant against these SI registrations, subject to limit & validity specified by the cardholder

2. **What are the different types of Standing Instructions?**

   a. Fixed SI: The bill value received from merchant will always be a fixed value (Example: A Rs 199 monthly plan opted by cardholder for an OTT channel subscription)

   b. Variable SI: The bill value will vary in every recurring transaction (Example: Electricity bill)

3. **What's changing now with respect to these guidelines?**

   RBI guidelines emphasizes on increasing safety of Online Recurring Transactions. These guidelines clearly suggest to provide cardholders a platform for viewing, modifying and cancelling their registered Standing Instructions. It also mentions to keep customers informed about all events related to SI such as Debiting the card, Modification, Cancellation, Additional Factor Authentication (AFA, i.e. OTP-based transaction) etc.

   Please find details below –

   a. Additional Factor of Authentication (AFA) will be performed for following:
      i. SI Registration
      ii. First transaction debit
      iii. Recurring transaction - if amount is greater than Rs. 5,000
      iv. If recurring transaction amount is less than Rs. 5,000 but greater than the "SI Limit amount" set at merchant by cardholder
      v. Modification of SI
      vi. Deletion of SI
      AFA can be clubbed, if registration and first transaction are done together

   b) Pre-transaction notification to cardholders
      i. Pre-transaction notification will be sent for every SI, at least 24 hours before actual debit.
      ii. This notification will give the cardholder an "opt out" option for that particular debit or the SI. Any such opt-out shall entail AFA validation.
      iii. In case the transaction amount is greater than Rs. 5,000, the cardholder will need to approve this transaction through AFA. In case cardholder doesn't approve the transaction, IDFC FIRST Bank Credit Card will decline the same.

   c) Cardholders will be able to modify or delete existing Standing Instructions(s).

   d) The above guidelines apply to domestic and international recurring transaction spends

   e) Post-transaction notification will inform the cardholder about the name of the merchant, transaction amount, date / time of debit, reference number of transaction & reason for debit.

4. **Where can you check Standing Instructions registered by self?**

   Cardholders can check all their Standing Instructions on our partner (SiHub) platform https://www.sihub.in/managesi/idfcfirstbank.

   This can also be accessed via IDFC FIRST Bank Mobile/Web App. From the app, customer will be redirected to IDFC FIRST Bank SiHub platform.

5. **What if you're unable to see the registration against your IDFC FIRST Bank Credit Card on the SiHub platform?**

   Standing Instruction set at any Merchant on your IDFC FIRST Bank Credit Card should be visible on the SiHub platform. In case details are not available/visible for a specific merchant SI, cardholder should check it with respective merchant.

   These transactions will get declined, so we would request cardholder to initiate transaction for that month through the merchant's website/app to ensure continuation of the merchant services.

6. **How will an Additional Factor Authentication (AFA) be performed by IDFC FIRST Bank?**

   For Standing Instruction where customer approval (AFA) is required, cardholder will be sent an SMS and E-Mail alerts. Cardholder can login into SiHub portal and approve recurring payment for given month.

   For approving, OTP (One Time Password) based validation will be required for given recurring payment

7. **Which Merchants are compliant to latest RBI guidelines?**

   These guidelines require changes across payments ecosystem – including merchants & acquirers. This is an ongoing process, and currently we do not have a confirmed list available.
   Request cardholders to check directly with the merchant on their readiness to accept SI as per RBI guidelines

8. **What are the inputs that I need to give to the merchant during SI registration?**

   These will vary from merchant to merchant. Typically, below are some of the inputs:
   a) Bill parameters (Ex: Relationship number, Consumer number, Meter number, Plan name, Policy number, etc.)
   b) SI start date
   c) SI end date
   d) SI limit amount (in case of variable amount Standing Instruction.)

9. **I have received a pre-transaction notification for SI set at merchant's platform. Where can I go and approve or opt-out of this transaction?**

   Cardholder can approve given SI by logging into the IDFC FIRST Bank SiHub platform here: https://www.sihub.in/managesi/idfcfirstbank

10. **Which details can be modified in a Standing Instruction?**

    Following details can be modified for any of the Standing Instructions:
    a. Recurring Payment amount (only for variable amount recurring payment)
    b. Recurring Payment end date

11. **How do I modify any Standing Instruction set at merchant platform?**

    Cardholder can modify any Standing Instruction by logging into the IDFC FIRST Bank SiHub platform here: https://www.sihub.in/managesi/idfcfirstbank

12. **I want to cancel Standing Instruction given earlier. How can I do so?**

    Cardholder can cancel any Standing Instruction by logging into IDFC FIRST Bank SiHub platform here: https://www.sihub.in/managesi/idfcfirstbank

13. **I have set an SI at merchant's platform as per RBI compliant process, but my card number has changed. Will the new card number get updated against my SI at merchant's end automatically?**

    No, card number will not get replaced for Standing Instruction set on the old card, that has been replaced.

    Cardholder will need to register a new Standing Instruction using his latest card as Recurring Payments for old Card will not get approved by the Bank System