

## Recurring Transactions: Frequently Asked Questions (FAQ)

### 1. What are recurring transactions or standing instructions on Debit Card?

Recurring transactions or Standing Instructions on Cards are those type of transactions where customer have provided their card credentials to merchants that provide subscription-based services (Netflix, Amazon Prime etc.) for billing or where they have given instructions to the merchant to bill their card at a pre-defined frequency (insurance premiums, SIP on Debit Cards etc.)

### 2. What is the limit for recurring transactions?

**For transactions up to Rs 15,000/-, a One-time AFA required during registration**

**Above Rs 15,000/- transaction- Customer authorisation & approval required with AFA**

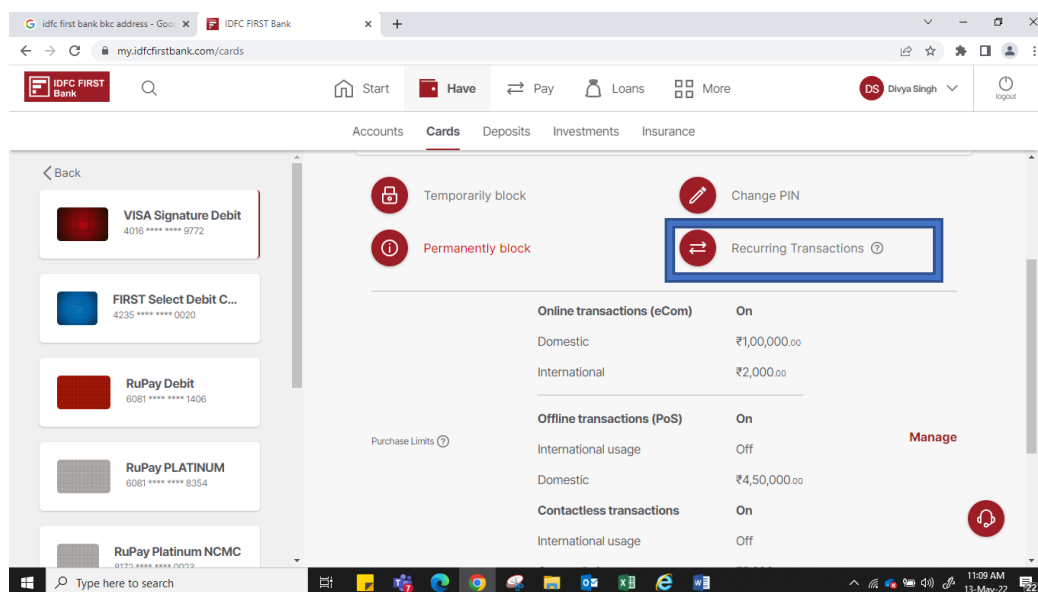
### 3. How to set recurring transactions or standing instructions?

Visit Merchant website for customer wishing to set a Standing Instruction (SI) on Debit Card, Select IDFC FIRST Bank as an option for payment and set Recurring Payment.

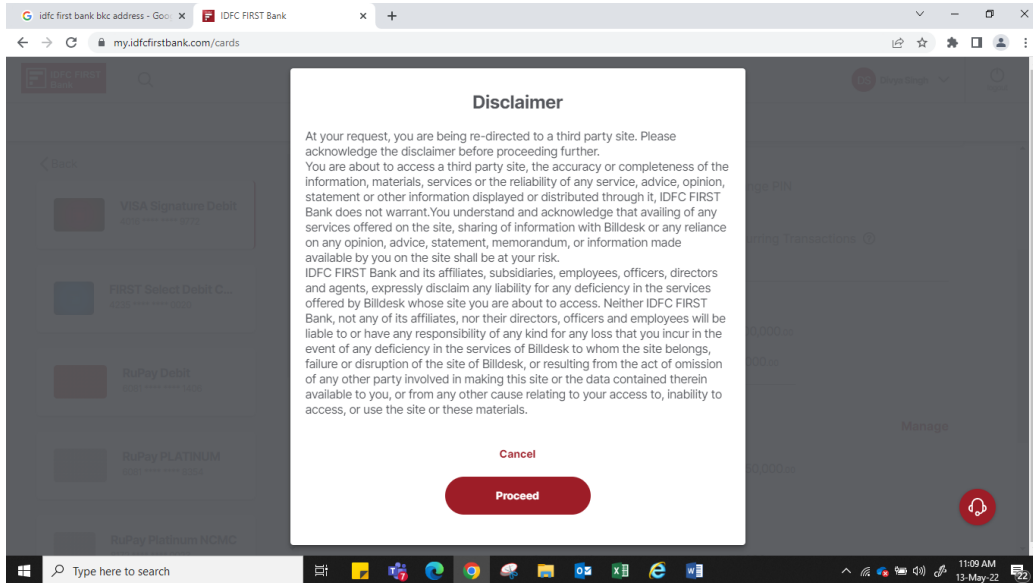
### 4. Where can I do make modifications in my Standing Instructions (SI) if required?

Visit your Internet Banking/Mobile Banking, login, goto Debit Cards → Recurring transactions on Debit Card → click on link & login → Select edit option on the SI created → authenticate with OTP & confirm.

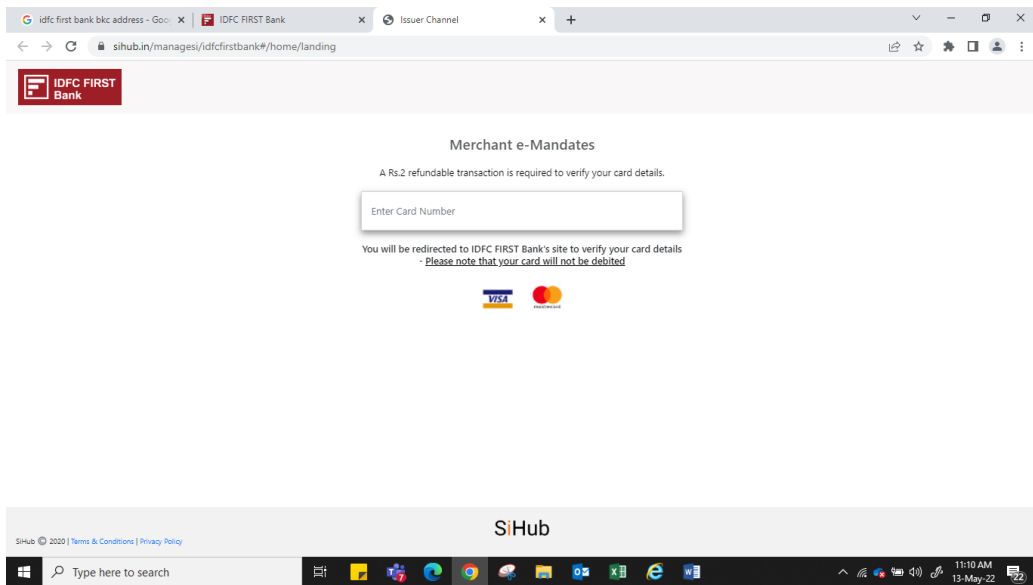
a. Login into Internet Banking application → Click on Have → Cards → Recurring transactions

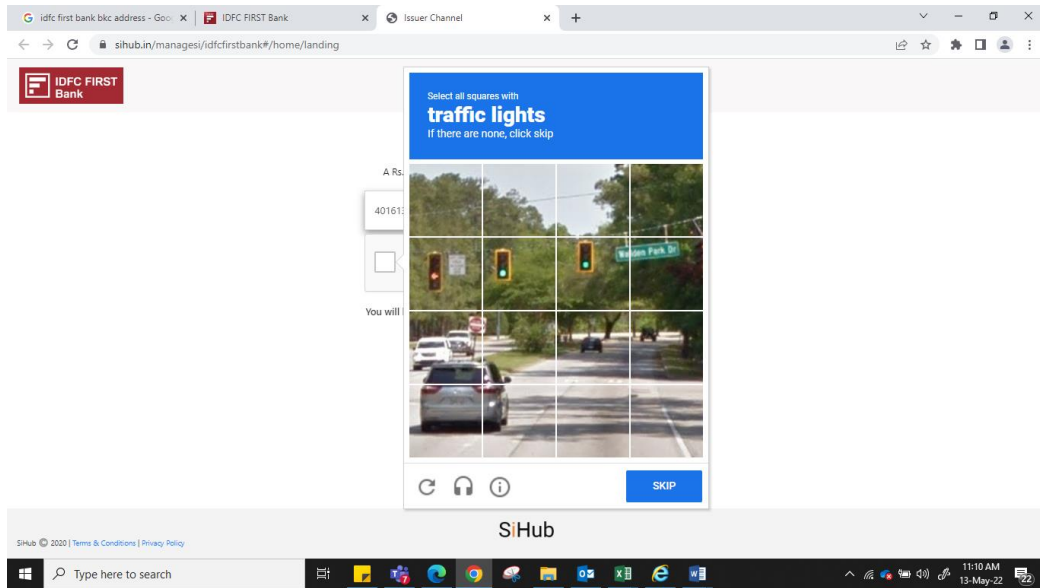


**b. Confirm the disclaimer**

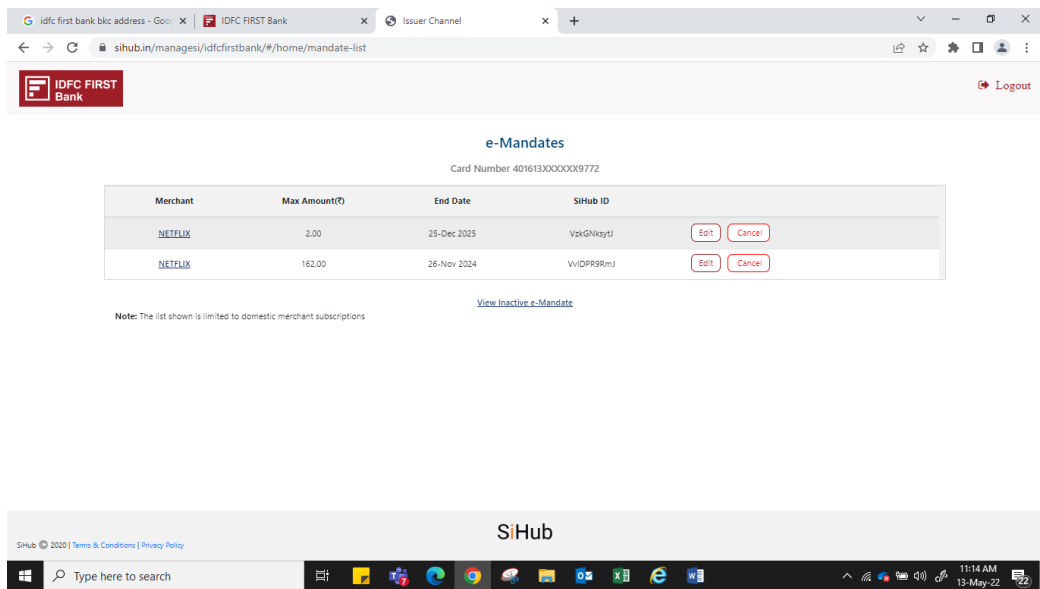


**c. Login by entering Card no., enter captcha and Otp authentication**

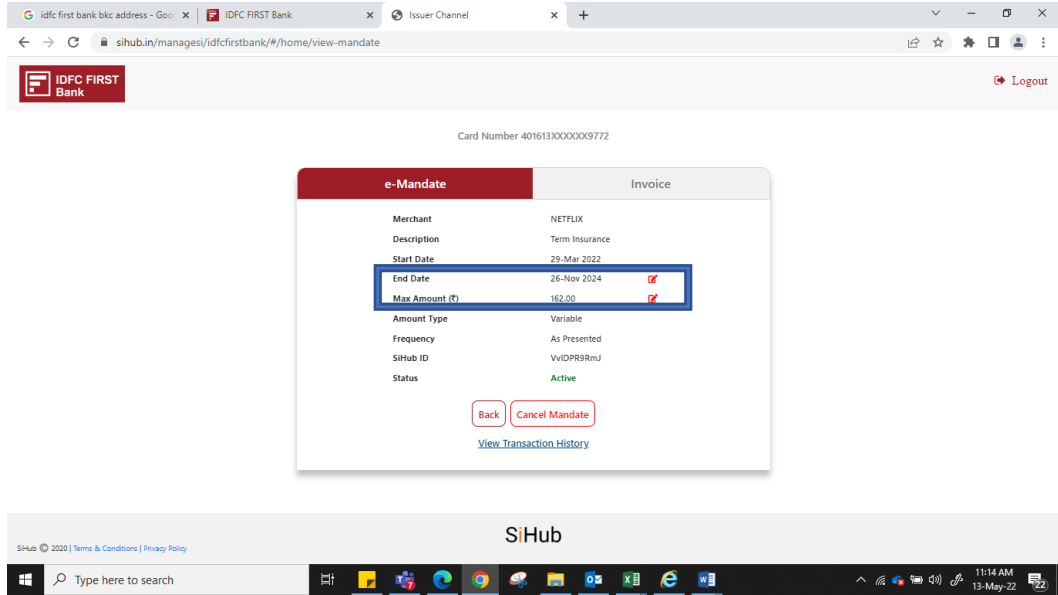




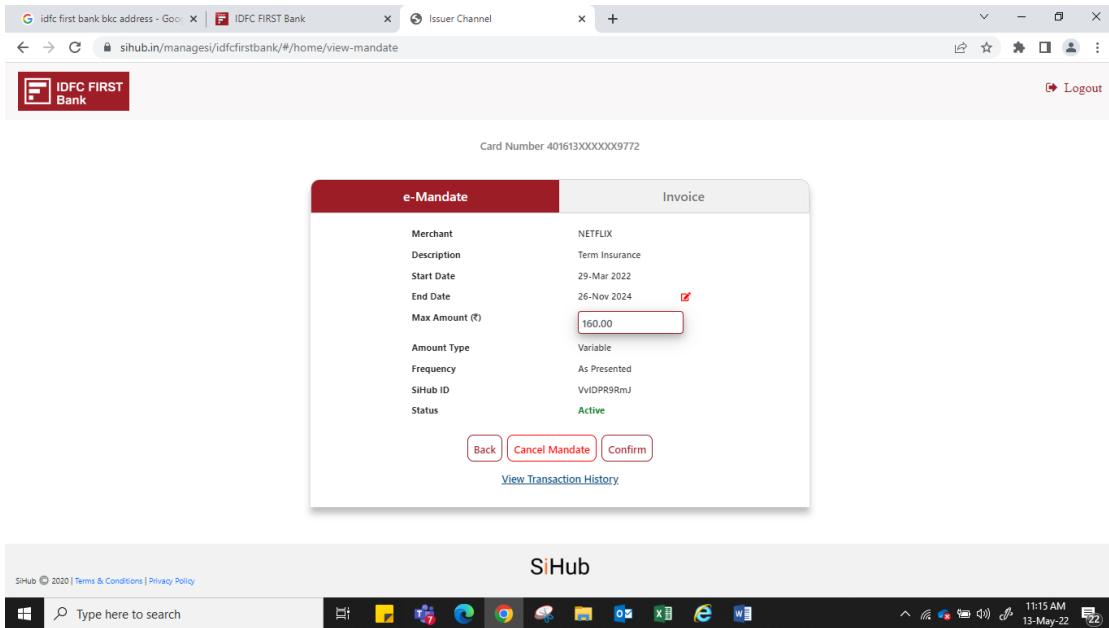
d. After login, all the e-mandate created will reflect



e. Customer can modify date or amount



f. Edit amount or date



g. Customer confirmation to proceed ahead with otp authentication

The screenshot shows a web browser window with the URL `sihub.in/managesi/dfcfirstbank/#/home/view-mandate`. The page header includes the IDFC FIRST Bank logo and a 'Logout' link. The main content area displays 'Card Number 401613XXXXX9772' and a table with two columns: 'e-Mandate' and 'Invoice'. The 'e-Mandate' column contains the following details:

Merchant	NETFLIX
Description	Term Insurance
Start Date	29-Mar-2022

The 'Invoice' column contains:

SIHub ID	VVDPK9RmJ
Status	Active

A modal dialog box is centered on the screen with the text: 'Are you sure you want to modify your NETFLIX e-Mandate?'. It has two buttons: 'Yes' (green) and 'No' (grey). Below the dialog, there are buttons for 'Back', 'Cancel Mandate', and 'Confirm', along with a link for 'View Transaction History'. The footer of the page shows 'SIHub © 2020 | Terms & Conditions | Privacy Policy'.

The screenshot shows a web browser window with the URL `acs.fssnet.co.in/acsauthserver/staticrefresh.htm`. The page header includes the IDFC FIRST Bank logo and the VISA logo. The main content area features a message: 'Have you changed your contact details with IDFC FIRST Bank recently? Please click on [refresh](#) to fetch the updated details'. Below this message is a form with the following fields:

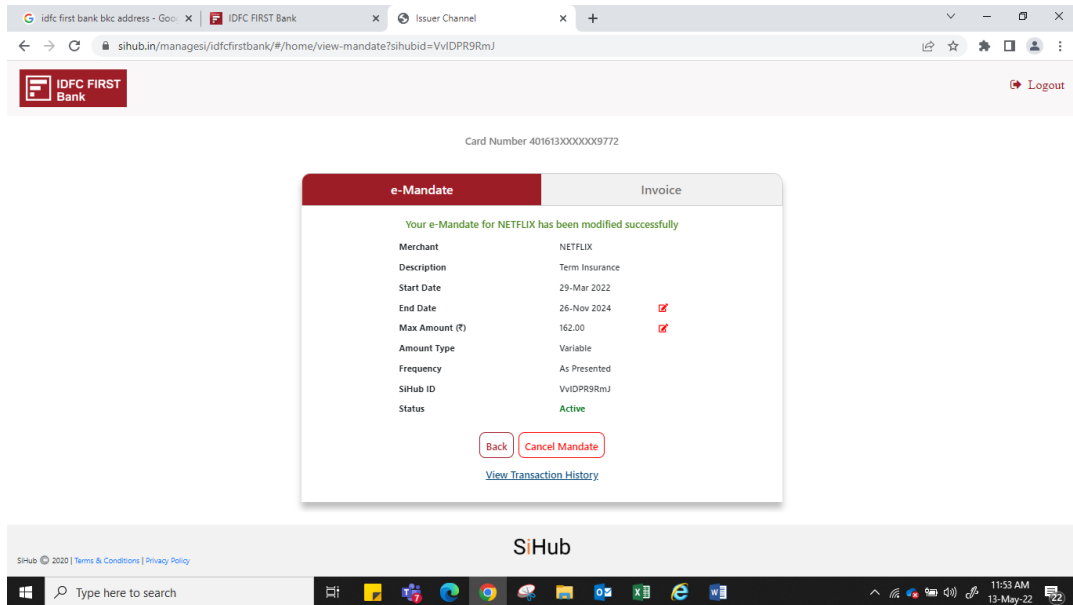
Mobile Number	XXXXXXXX1821	<a href="#">Refresh</a>
Email Address	DXXXXXXXXXXXX@GMAIL.COM	
OTP *	<input type="text"/>	

At the bottom of the form are 'Proceed' and 'Cancel' buttons. A note below the buttons states: 'Please enter OTP received on Mobile. Page will expire in 04:59 minutes'. On the right side of the page, there is a summary of details:

Merchant Name	SIHUB
Amount	Rs 2.00
Date	May 13, 2022
Card Number	4016 13XX XXXX 9772

The footer of the page includes the PCy logo and the text 'Copyright © All Rights Reserved.'.

## h. Modification successfully implemented confirmation



The screenshot shows a web browser window with the URL `sihub.in/manages/dfcfirstbank/#/home/view-mandate?sihubid=VVIDPR9RmJ`. The page displays a confirmation message: "Your e-Mandate for NETFLIX has been modified successfully". Below the message is a table with the following details:

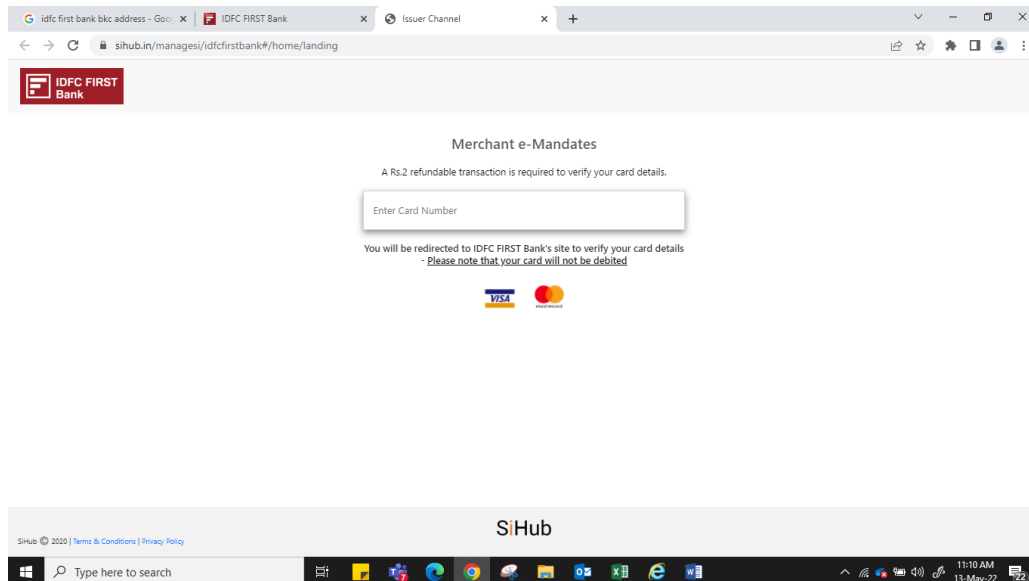
e-Mandate		Invoice
Merchant	NETFLIX	
Description	Term Insurance	
Start Date	29-Mar 2022	
End Date	26-Nov 2024	
Max Amount (₹)	162.00	
Amount Type	Variable	
Frequency	As Presented	
SiHub ID	VVIDPR9RmJ	
Status	Active	

At the bottom of the table, there are two buttons: "Back" and "Cancel Mandate". Below the buttons is a link: "View Transaction History". The page footer includes "SiHub © 2020 | Terms & Conditions | Privacy Policy" and a Windows taskbar with the date "13-May-22".

## 5. How can I View, Edit or Cancel my Standing Instructions?

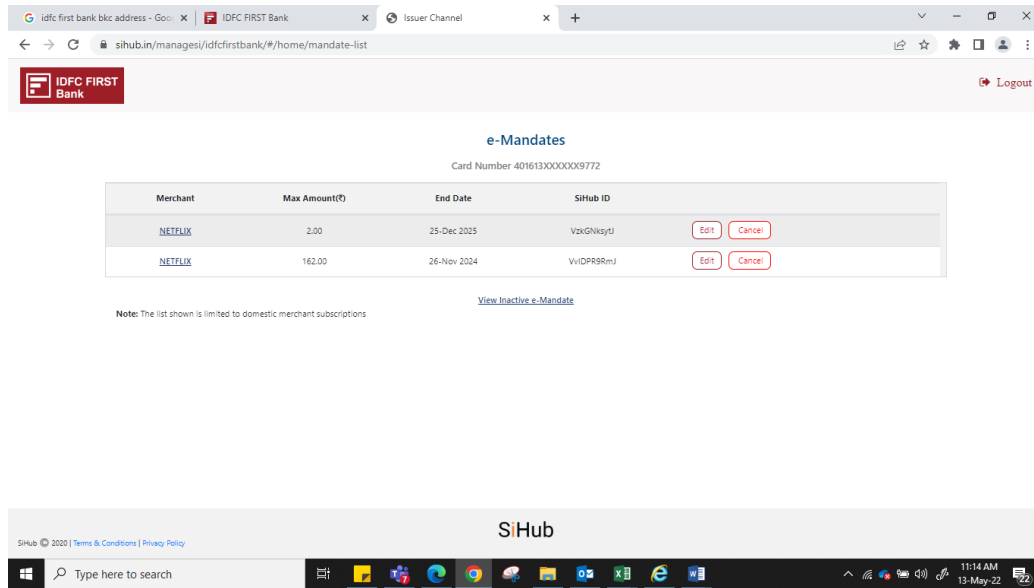
Visit your Internet Banking/Mobile Banking, login and go to Debit Cards → Recurring transactions on Debit Card → click on link & login → All set e-mandate will be visible

a. From Banking application login as mentioned in point no. 3.a to 3.c.



The screenshot shows a web browser window with the URL `sihub.in/manages/dfcfirstbank/#/home/landing`. The page displays the "Merchant e-Mandates" section. A message states: "A Rs-2 refundable transaction is required to verify your card details." Below this message is a text input field labeled "Enter Card Number". Below the input field, a message reads: "You will be redirected to IDFC FIRST Bank's site to verify your card details - Please note that your card will not be debited". At the bottom of the page, there are logos for VISA and Mastercard. The page footer includes "SiHub © 2020 | Terms & Conditions | Privacy Policy" and a Windows taskbar with the date "13-May-22".

**b. Next, screen where customer can view the e-mandate created, edit & cancel**



**6. What is the date set for Standing Instructions (SI) debit?**

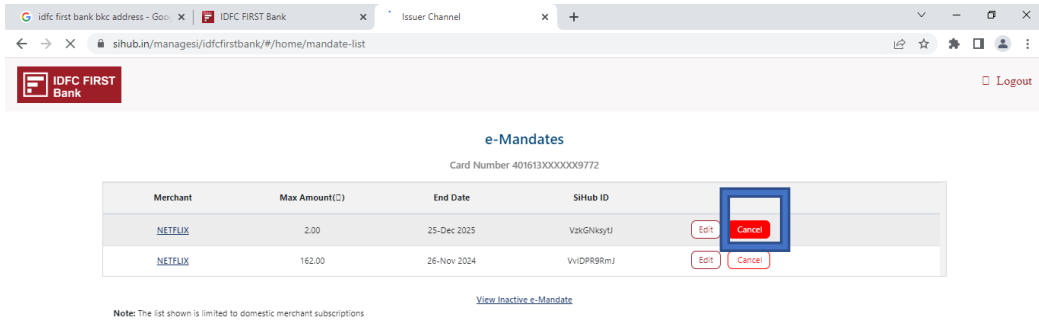
The date set for SI will be the date when the recurring auto debit happens. To know the same, go to Internet Banking/Mobile Banking page and follow as mentioned in Ques 4.

**7. How can I cancel set SI?**

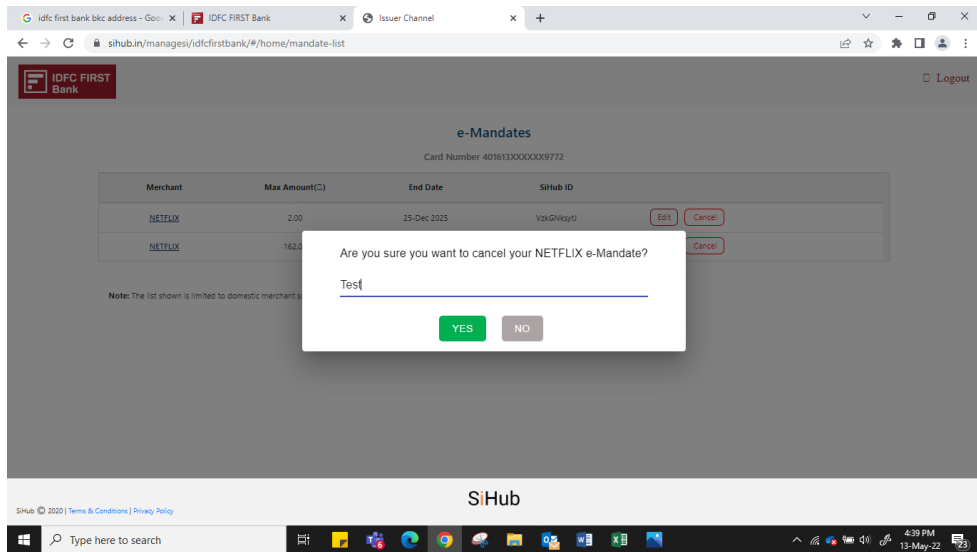
Visit your Internet Banking/Mobile Banking, login, and go to Debit Cards → Recurring transactions under Debit Card option → accept to proceed & login → Select e-mandate created → opt to cancel → enter otp & confirm

After login into the application and the portal, below steps to be followed:

a. Customer to click on cancel in order to cancel the e-mandate created

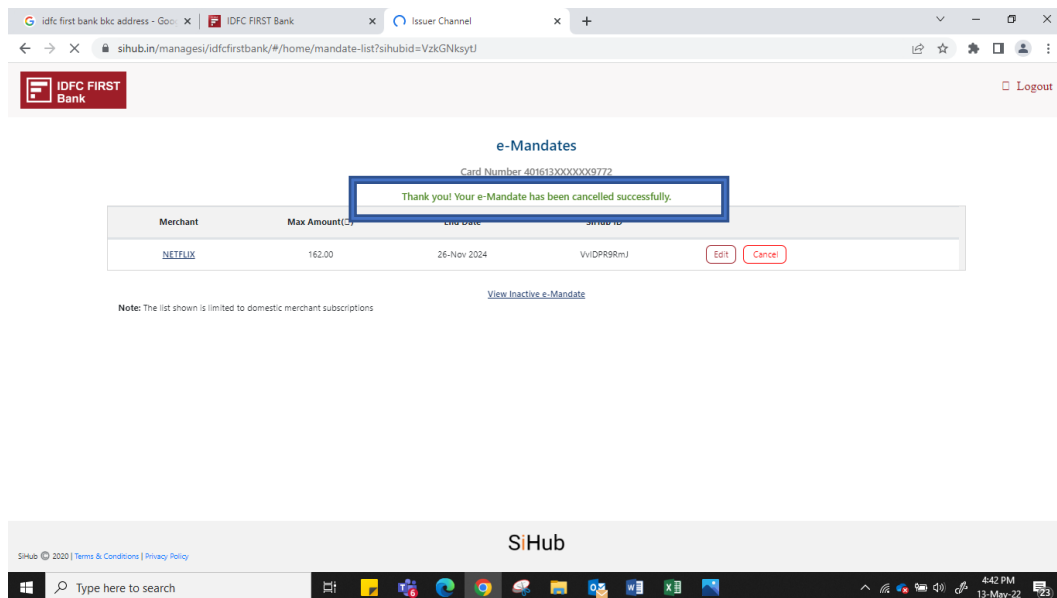
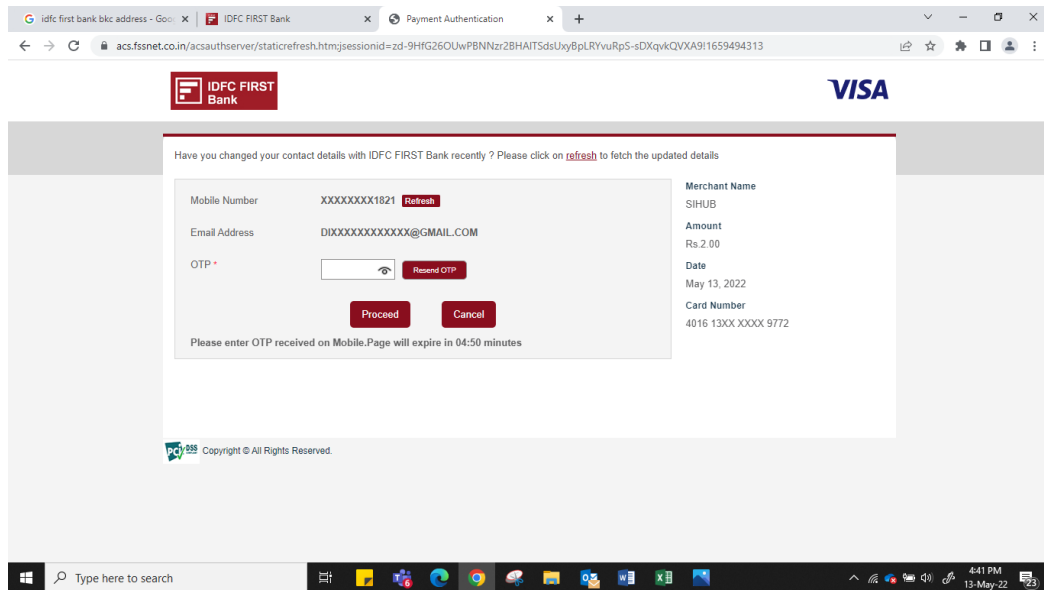


b. Cancel e-mandate reason to be mentioned





c. Authentication done with OTP & E-mandate gets cancelled successfully



8. What to do, if I am unable to see SI created?

Please call us at 1800-419-4332 and raise a request.

9. How to view cancelled e-mandate on Debit Card?

Visit your Internet Banking/Mobile Banking, login and go to Debit Cards → Recurring transactions on Debit Card → click on link & login → All Cancelled e-mandate will be visible

**10. How many Standing Instructions can I opt for at a time?**

No limit

**11. What should I do when standing instruction functionality is not working on Merchant website?**

Please contact merchant customer care or IDFC FIRST Bank customer support to check if it is enabled for SI on IDFC FIRST Bank or not.

**12. Is there any charges for this functionality?**

There are no charges.

**13. Will I be notified when debit transaction happens?**

Yes, Customer will be sent pre-debit notification 24hrs before the date of auto debit. The notification will be thru SMS and email.

**14. Where will I register my grievances regarding such recurring transactions?**

Customer can call IDFC FIRST Bank customer support at 1800-419-4332 and raise their query for further resolution.

**15. Will AFA be needed for first transactions and subsequent transactions?**

During e-mandate registration, first transaction will be with AFA and once customer register the e-mandate, subsequent transactions will be auto-debit and pre-debit notification will be sent to customers 24 hrs. prior