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.
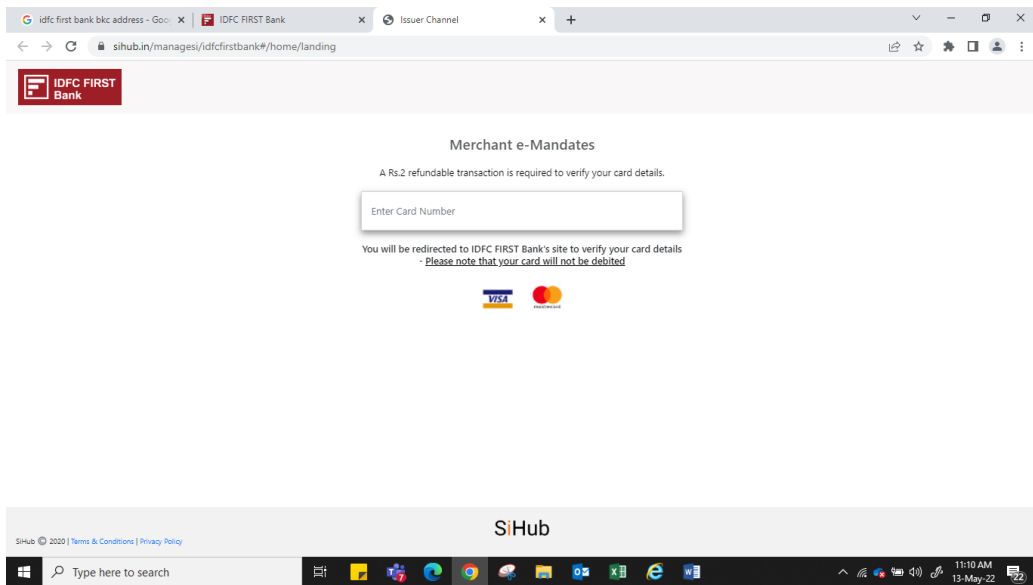
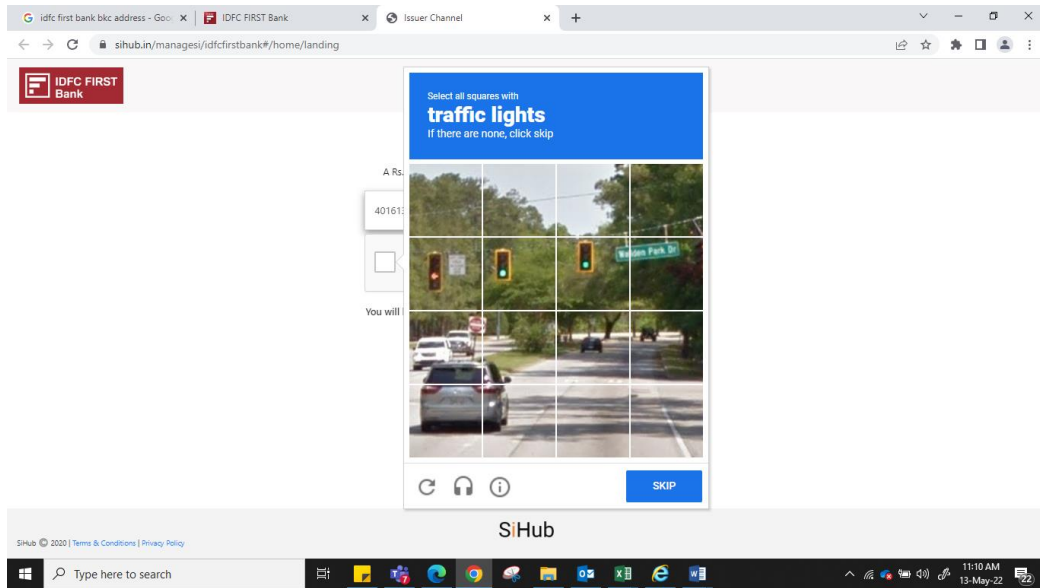   a. Login into Internet Banking application→ Click on Have → Cards→ Recurring transactions
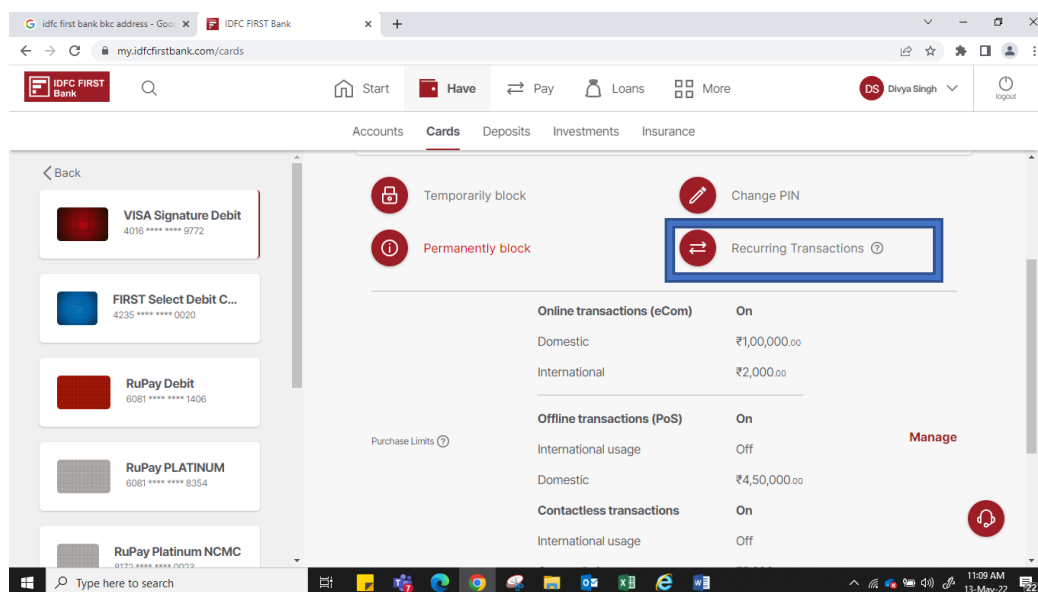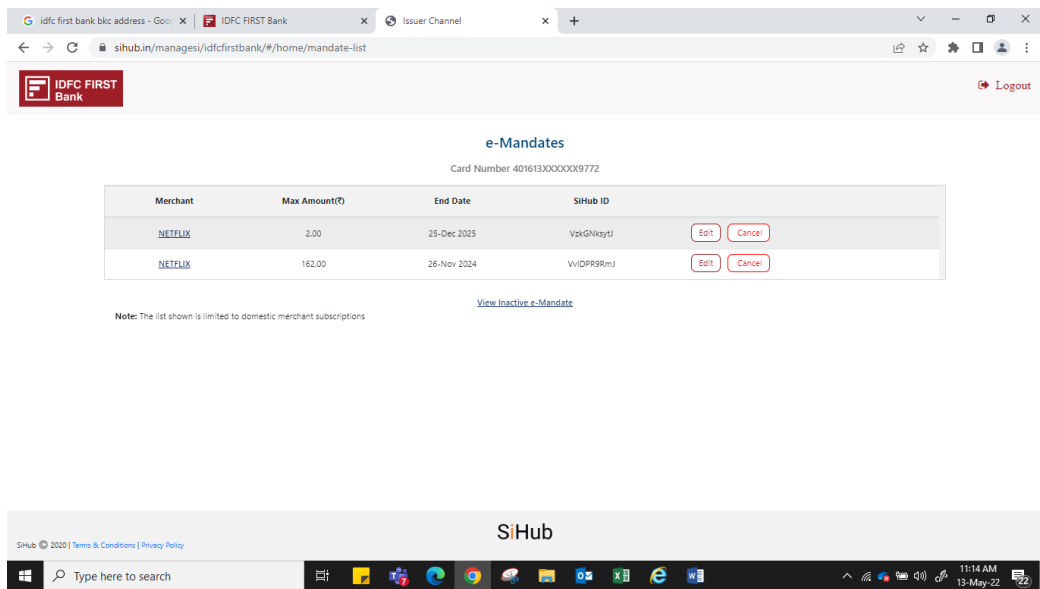
b. **Confirm the disclaimer**
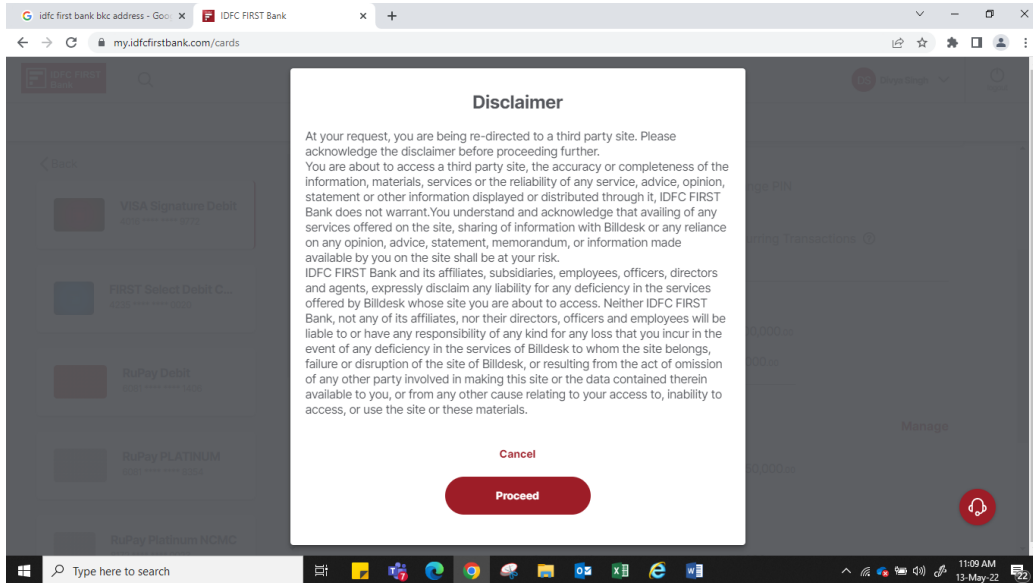
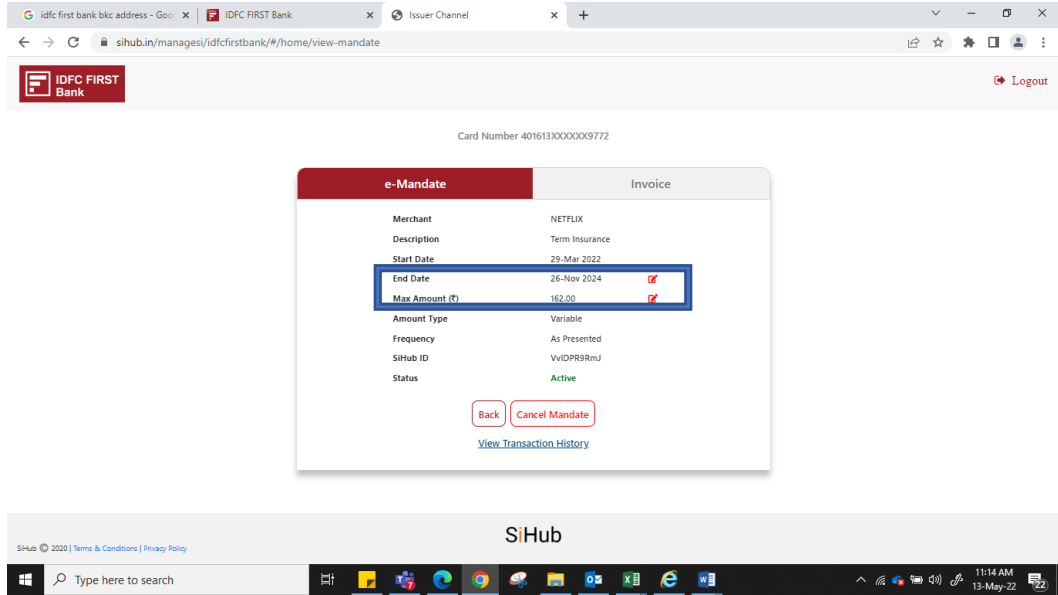c. **Login by entering Card no., enter captcha and Otp authentication**

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

e-Mandates

Card Number 401613XXXXXX9772

Merchant	Max Amount(₹)	End Date	SiHub ID		
NETFLIX	2.00	25-Dec 2025	VzkGNksytJ	Edit	Cancel
NETFLIX	162.00	26-Nov 2024	VvIDPR9RmJ	Edit	Cancel

View Inactive e-Mandate

Note: The list shown is limited to domestic merchant subscriptions

SiHub

e. **Customer can modify date or amount**

f. **Edit amount or date**
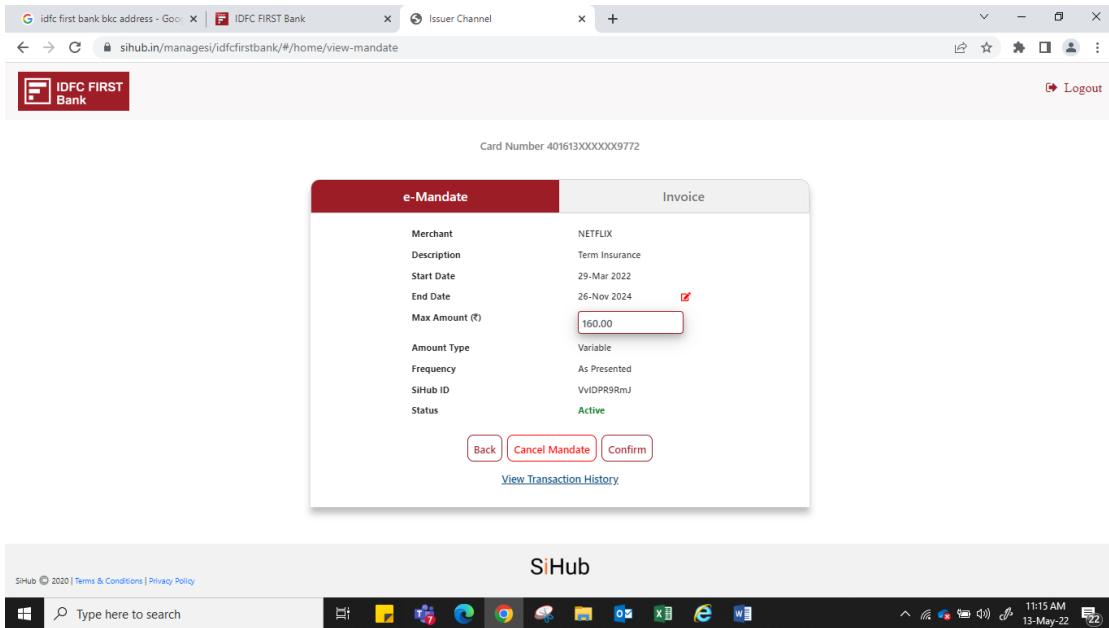
g. **Customer confirmation to proceed ahead with otp authentication**

h. **Modification successfully implemented confirmation**

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.

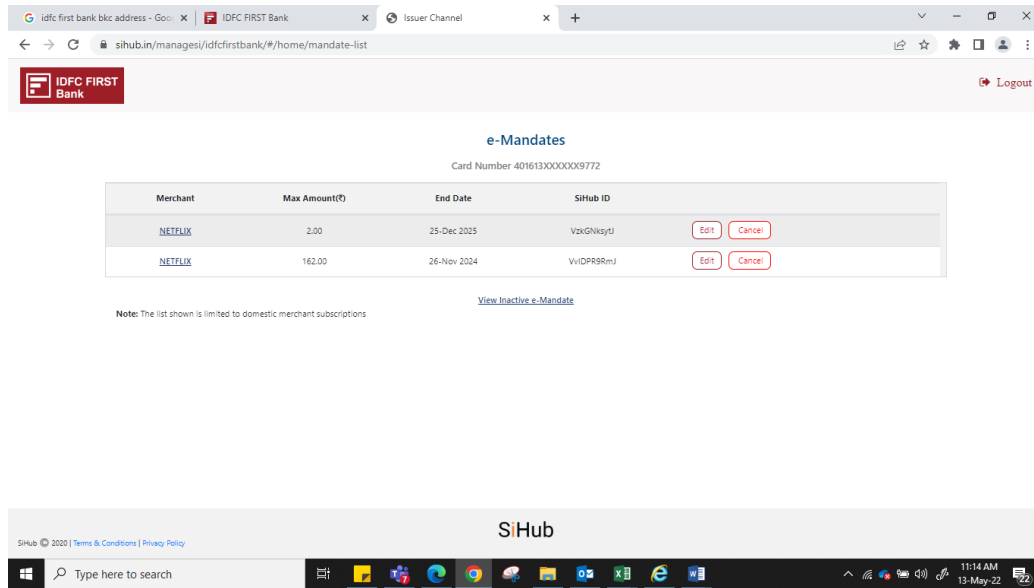**b. Next, screen where customer can view the e-mandate created, edit & cancel**

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
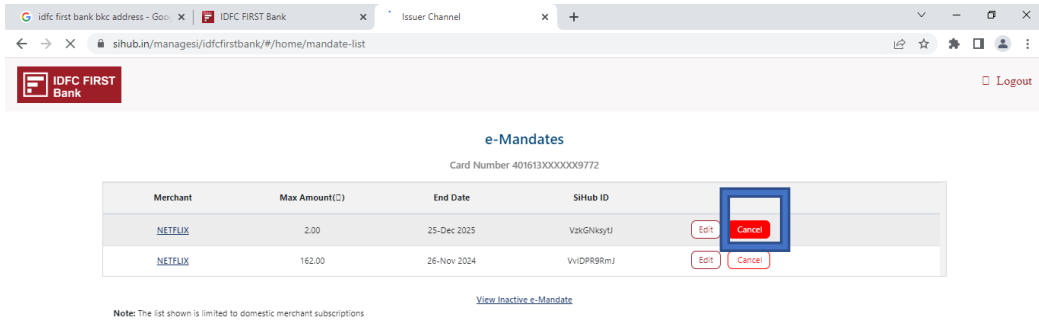
b. Cancel e-mandate reason to be mentioned

c. Authentication done with OTP & E-mandate gets cancelled successfully
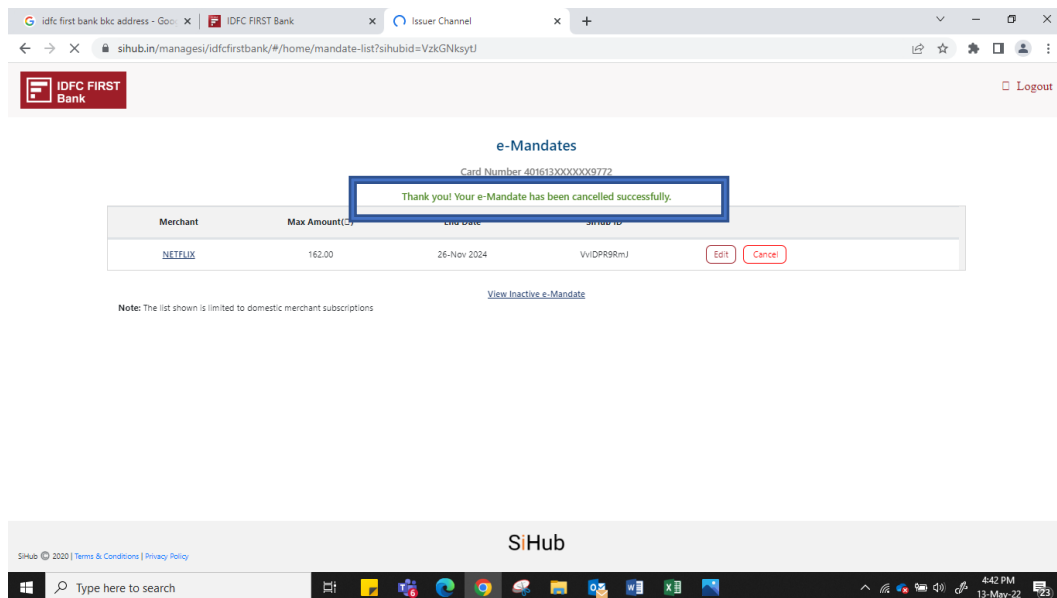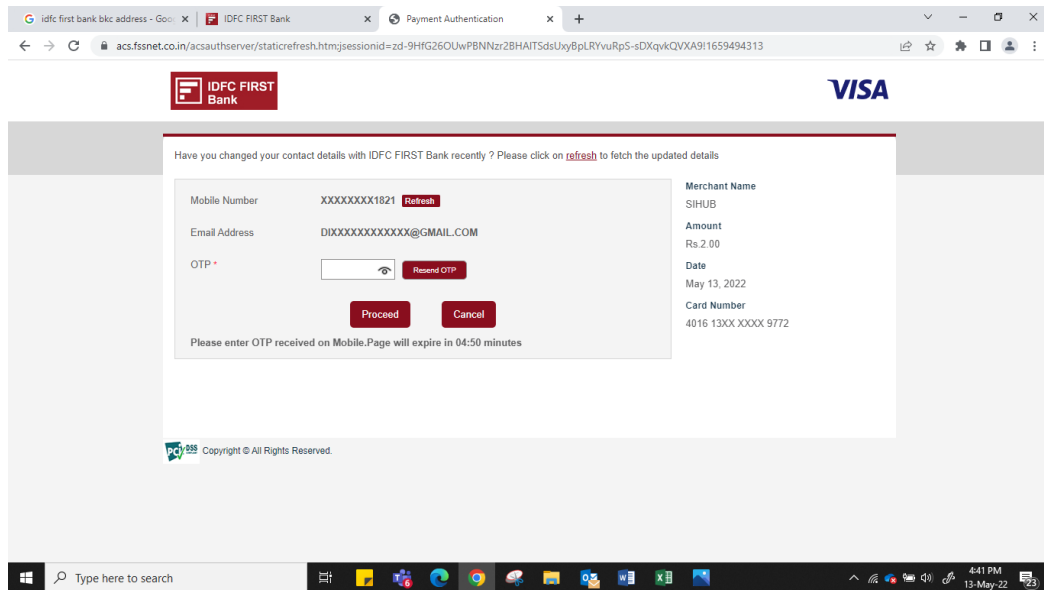
8. What to do, if I am unable to see SI created?

Please call us at 1800-419-4332 and raise a request.
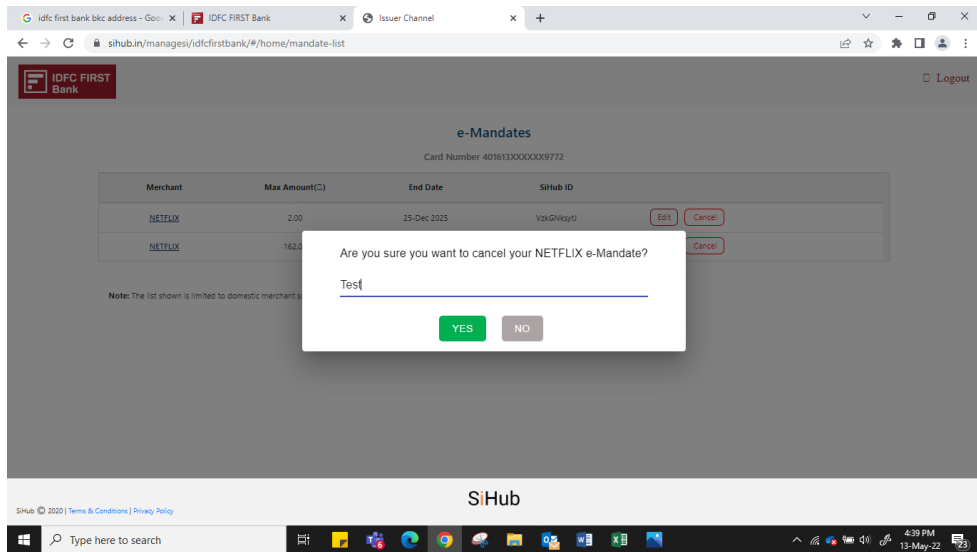
9. How to view cancelled e-mandate on Debit Card?
Visit your Internet Banking/Mobile Banking, login and go to Debit Cards→ Recurring transactions on Debit Card→ click on link & login→ All Cancelled e-mandate will be visible

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