

E-Mandate
Standing Instructions on BOI Credit/Debit Cards – Frequently Asked Questions
(Effective from 1st Oct 2021)

1. What is RBI Guidelines regarding E-mandate?

To safeguard consumers, a new regulatory guideline 'Processing of e-mandates on cards for recurring transactions' has been put in place for safety and security measures of card payments which directly impacts the recurring payments using their BOI debit/Credit card (such as monthly/quarterly/annual/bill payments) via auto pay mode to merchants and service providers.

2. What is an e-mandate/Standing Instruction and how do I register the same on my Bank of India Credit/debit Card?

E-mandate (also referred to as Standing Instruction) on **Bank of India** Credit/debit Card can currently be registered by customers in the following ways:

- Standing Instruction registered at merchant website/app e.g. SI set at Telecom service providers, OTT platforms, Insurance partners and other Utility Service providers like Electricity, Gas, Water, etc

Through above mentioned methods, cardholders share their consent with merchant/BANK OF INDIA to debit their BANK OF INDIA Card for bills received from merchant against these SI registrations subject to SI limit, SI validity specified by the cardholder.

3. Are the merchants and bank ready to meet the new conditions?

The new conditions prescribed by the RBI 'Processing of e-mandates on cards for recurring transactions' require a cohesive effort by all stakeholders involved in payment processing. A common industry-wide platform has been developed, and Bank of India has completed its internal development and integration. We are working jointly with merchants to make it live for customers at the earliest.

4. What is the implication of this for customer?

Effective 1st Oct 2021, the bank will only approve standing instructions (domestic/international) if it has been processed as per the new guidelines for 'Processing of e-mandates on cards for recurring transactions' by the service providers. There will be no impact on EMI transactions and one-time non-recurring payments.

5. How do I make payments for existing SI payments that have been declined by BANK OF INDIA Card to ensure uninterrupted service by merchant?

Customers can pay directly at the merchant website/app using their BANK OF INDIA card as per the billing frequency & bill value.

6. What is new Process?

Registration of the standing instruction will be done at merchant site. First transaction of registration will be with AFA (Additional Factor of Authentication – using OTP). Bank/merchant to provide facility to view/modify/approve/cancel standing instructions as per new guidelines.

- For merchants which are enabled as per the new regulatory guideline, If recurring charge amount is less than ₹5000, then amount is automatically charged without AFA. But If recurring charge amount is more than ₹5000, customer needs to approve the transaction via AFA and then amount is charged.
- Customers may continue to enjoy uninterrupted service through one of the following ways:
 - a) Customers will have to check our website on/after 1st Oct 2021 to see the list of merchants that are enabled as per the new regulatory guideline. Customers need to register again for each service, if the standing instruction has not been migrated already, to permit merchants to charge customers' card for recurring payments.
 - b) If merchants are not enabled as per the new regulatory guideline, customer will have to make direct payment to the merchant to enjoy the services.

7. Which merchants are compliant to new e-mandate guidelines?

These guidelines require changes across payments ecosystem by all stakeholders involved in payment processing. A common industry wide solution has been developed and BANK OF INDIA has completed its internal development and integration. Request cardholders to check with merchants directly on their readiness to accept e-mandate as per regulatory guidelines.

8. Will the customers have to pay charges if the recurring payment transaction gets declined due to non-complaint process?

The bank will not levy any charges. However, in the event of merchant /service providers levy any charges/fees towards the non/delayed payments, bank will not be responsible for the same.

9. Will the bank apply any charges to customers on the new RBI complaint process?

No, the bank will not levy any charges to customers for use of the new RBI complaint process, i.e., Mandate Hub.

10. How customer can modify/manage mandate from bank?

Mandate Hub is the interface where all the Bank of India Debit and Credit card holders can view and manage their standing instructions. Customer can log in to the Mandate Hub by visiting www.bankofindia.co.in. List of merchants and mandate hub will be available on the Bank website shortly.

11. How does a customer know that the transaction has been charged?

After transactions are charged, they are recorded in the Transaction History. Transaction success notification is sent to customers after transaction has been successfully charged.

12. How does a customer know that a transaction has been unsuccessful?

Unsuccessful transactions will be recorded in the Transaction History with remarks as 'failure'. Transaction failure notification is sent to customer after transaction has been unsuccessful.

13. Can customer stop a standing instruction?

Yes. A customer can stop a standing instruction by opting out of the upcoming transaction before the date of debit following successful AFA.