



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2022-23/73
CO.DPSS.POLC.No.S-518/02.14.003/2022-23

June 16, 2022

The Chairman / Managing Director / Chief Executive Officer
All Scheduled Commercial Banks, including Regional Rural Banks /
Urban Co-operative Banks / State Co-operative Banks /
District Central Co-operative Banks / Payments Banks /
Small Finance Banks / Local Area Banks /
Non-bank Prepaid Payment Instrument Issuers / Authorised Card Payment Networks /
National Payments Corporation of India

Madam / Dear Sir,

Processing of e-mandates for recurring transactions

A reference is invited to our circulars [DPSS.CO.PD.No.447/02.14.003/2019-20 dated August 21, 2019](#), [DPSS.CO.PD No.1324/02.23.001/2019-20 dated January 10, 2020](#), [DPSS.CO.PD No.754 /02.14.003/2020-21 dated December 04, 2020](#) and [CO.DPSS.POLC.No.S34/02-14-003/2020-2021 dated March 31, 2021](#) (collectively referred to as "e-mandate framework"). The e-mandate framework prescribed an Additional Factor of Authentication (AFA), *inter alia*, while processing the first transaction in case of e-mandates / standing instructions on cards, prepaid payment instruments and Unified Payments Interface. For subsequent transactions with transaction values up to ₹5,000/- (AFA limit), prescription of AFA was waived.

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14वींमंजिल, केंद्रीयकार्यालयभवन,शहीदभगतसिंहमार्ग, फोर्ट, मुम्बई - 400001

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हिंदी आसान है, इसका प्रयोग
बढ़ाइए

2. On a review of implementation of the e-mandate framework and the protection available to customers, it has been decided to increase the aforesaid AFA limit from ₹5,000/- to ₹15,000/- per transaction.

3. This circular is issued under Section 10 (2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007), and shall come into effect immediately.

Yours faithfully,

(P. Vasudevan)
Chief General Manager