FAQS on e-Mandate for Recurring transactions on SBI Card

1. **What is an e-mandate/Standing Instruction (SI) and how do I register the same on my SBI Credit Card?**

   e-mandate (also referred to as Standing Instruction) on SBI Credit Card can currently be registered by customers in the following ways:

   a. **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

   b. **Standing Instruction registered at SBI Card platform (website or mobile app).** This service is also referred to as **'Autopay'** eg. SI set at SBI Card Mobile App for Utility Service providers like Electricity, Gas, Water etc.

   c. Note:
      i. This service is available only on Primary Card and on select billers.
      ii. Website Navigation path to view billers & set Autopay : sbicard.com->Login->Easy Bill Pay->Pay Now->Disclaimer->Proceed
      iii. Mobile App Navigation path to view billers & set Autopay : Login->e-store->Bill Pay & Recharge->Disclaimer->Proceed

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

2. **What are the different types of e-mandates?**

   a) <u>Fixed e-Mandate</u> : The bill value received from merchant will always be a fixed value (eg. in case of Rs 499 plan opted by customer at an OTT merchant)

   b) <u>Variable e-Mandate</u>: The bill value will vary in every recurring transaction (eg. Electricity bills)

3. **What are the detailed regulatory guidelines that need to be followed from 01 October 2021?**

   Effective 01 October 2021, below guidelines will be implemented

   a) Additional Factor of Authentication (AFA) to be performed for following:
      i. E-mandate Registration
      ii. First transaction debit
      iii. Recurring transaction - if amount is greater than Rs 15000
      iv. If recurring transaction amount is less than Rs 15000 but greater than the "e-mandate Limit amount" that was set at merchant by customer
      v. Modification of e-mandate.
      vi. Deletion of e-mandate

   Note: AFA can be clubbed if registration and first transaction are done together

   b) Pre-transaction notification to customers
      i. Pre-transaction notification must be sent to customer for every e-mandate at least 24 hours before actual debit
      ii. This notification must give the customer an "opt out" option
      iii. In case the transaction amount is greater than Rs 15000, then customer must approve this transaction through AFA. In case customer doesn't approve the transaction, SBI Card will not process the same

c) Interface to be provided to cardholders to manage e-mandates i.e to delete/modify e-mandates

d) The above guidelines apply to both domestic & International recurring transaction spends

e) Processing of recurring transactions not compliant with regulatory guidelines shall not be continued beyond 30 September 2021

4. How is SBI Card going to perform AFA?

SBI Card will implement OTP based AFA. OTP will be sent to registered mobile number of customer.

5. How can I set an e-mandate as per new compliant process?

Option 1: **The same can be set at merchants website/app.**

Please visit www.sbicard.com/merchantemandatelist for the list of merchants that are compliant with RBI guidelines. You can register for e-Mandate based recurring transactions on these merchant website/app using your SBI Credit Card.

On successful registration, you will receive an SMS/E-mail communication with the e-Mandate details from SBI Credit Card

For merchants not in this list, please continue to make one-time payments at merchant platforms using your SBI Credit Card

Option 2: You can also **set up new e-mandates (Autopay) on SBI Card platform (Website/Mobile App)** as per the compliant process.

a. For registering Autopay
   o Through SBI Card website: Please visit www.sbicard.com/autobillpay -> Enter your login credentials -> Click on Proceed. You will be redirected to bill payment page.
   o Through SBI Card Mobile App: Login -> Click on e-store -> Click on Bill Pay & Recharge -> Read Disclaimer -> Click on Proceed. You will be redirected to bill payment page.
b. Select the desired Biller category and then choose the biller on which you want to set up Auto Bill Pay
c. Enter the bill details, Autopay Limit amount, Autopay Start date & end date. Select the SBI Card through which payment needs to be deducted, enter CVV and then click on confirm.
d. Enter OTP received on your registered mobile number, then click on Proceed.
e. You will see an auto bill pay acknowledgement screen with the Auto Pay ID and other bill details
f. Additionally, you will receive an SMS/e-mail communication with the Auto bill Pay details from SBI Credit Card confirming your auto bill pay details.

6. What are the inputs that customer gives during e-mandate registration?

These will vary from merchant to merchant. Typically, below are some of the inputs:

a) Bill parameters (eg. Relationship number, Consumer number, Meter Number, Plan Name, Policy number as the case may be)
b) e-mandate start date
c) e-mandate end date
d) e-mandate limit amount (if its not a fixed product plan)

7. I have received a Pre-transaction notification for **e-mandate set at merchant**. Where can I go and approve or opt out of transaction?

For e-mandate registered at merchant platform
a) Please visit SBI Card Website or Mobile App.
b) Login using your username and password
c) In case of website: On left hand side Navigation bar, Click on 'Recurring Transaction' tab
   In case of Mobile App: On left hand side Navigation bar, Click on 'Services' tab -> 'Manage Recurring Transaction'
d) Click on 'Proceed'. Read Disclaimer and click on "Proceed"
e) A screen will open with your registered e-mandates
f) Click on 'Approve' / 'Delete' button* appearing against specific e-mandate
g) Enter OTP to approve / delete e-mandate

* Note: Need to 'Approve' recurring e-mandate transaction arises only when bill value is above e-mandate limit set by cardholder OR when bill value is more than Rs 15000. To opt-out of transaction cardholder needs to delete e-mandate

8. I have received a Pre-transaction notification for **e-mandate set at SBI Card platform,** wherein bill value is greater than Rs 15000. Where can I go and approve or opt out of transaction?

a) Please visit SBI Card Website or Mobile App.
   I. Through SBI Card website: Please visit www.sbicard.com/autobillpay -> Enter your login credentials -> Click on proceed. You will be redirected to bill payment page.
   II. Through SBI Card Mobile App: Login -> Click on e-store -> Click on Bill Pay & Recharge -> Read Disclaimer -> Click on Proceed. You will be redirected to bill payment page
b) On the bill payment home page, the bill requiring approval will be highlighted ("Due by date" will be highlighted in red font). Click on 'Pay Bill' -> Select card -> Enter CVV->Click on 'Pay' -> Click on 'Confirm & Pay' -> Enter OTP -> Click on 'Submit' to complete transaction
c) To opt out of transaction, you will need to delete Autopay. Go to 'My Billers' from Bill payments home page, move the toggle button against the biller to 'Off' position. You will be prompted to enter OTP to complete Autopay deletion

9. What can I modify in an e-mandate?
   a) e-mandate limit amount (only in case of Variable type of e-mandate. Refer to point 6.d above)
   b) e-mandate end date

10. How do I modify an e-mandate ?

   For e-mandate registered at merchant platform:
   a) Please visit SBI Card Website or Mobile App.
   b) Login using your username and password
   c) In case of website: On left hand side Navigation bar, Click on 'Recurring Transaction' tab
      In case of Mobile App: On left hand side Navigation bar, Click on 'Services' tab -> 'Manage Recurring Transaction'
   d) Click on 'Proceed'. Read Disclaimer and click on "Proceed"
   e) A screen will open with your registered e-mandates
   f) Click on 'View' button appearing against specific e-mandate
   g) Click on 'Edit' button to modify 'e-mandate limit amount' or 'end date' or both
   h) Enter OTP to complete modification request
   i) Please visit https://www.sbicard.com/sbi-card-en/assets/docs/pdf/guide-to-manage-e-Mandate-set-at-Merchants-V1.pdf for the step-by-step guide to manage e-Mandates set at merchants, through SBI Card website/app.

   For e-mandate registered at SBI Card platform:
   a) Please visit www.sbicard.com/autobillpay
   b) Login using your username and password
   c) Click on 'Proceed'. Read Disclaimer and click on "Proceed"
   d) Click on Home -> My Billers -> Select : against the desired biller
   e) Click on 'Edit' button to modify 'e-mandate limit amount' or 'end date' or both
   f) Enter OTP to complete modification request

11. I have set an e-mandate at merchant/SBI Card platform as per compliant process, but my card number has changed. Will the new card number get updated against my e-mandate at merchant / SBI Card platform end automatically?

   For cases where credit card number changes due to any reason (eg. due to renewal, upgrade etc.), customers will have to **re-register their e-mandate(s) with their new card details** at merchant platform or SBI Card platform, as applicable . **New card numbers will not get automatically updated at merchant/SBI Card's end.** Failure to do so will lead to recurring transaction decline. Alternatively, cardholders can make their bill payment directly to the merchant. SBI Card will not be liable for any recurring transaction failure due to card number changes

12. I have set an e-mandate at merchant platform as per compliant process, but my card is lost/stolen and is blocked. Will the new card number get updated against my e-mandate at merchant/ SBI Card platform end automatically?

For cases where card is blocked due to lost/stolen or other permanent card block reasons, recurring transaction will be declined on such blocked cards. **Cardholder will have to re-register e-Mandate at the merchant platform or/and SBI Card platform** using a valid active SBI credit card. Alternatively, cardholders can make their bill payment directly to the merchant. SBI Card will not be liable for any recurring transaction failure due to card block

13. Why are my Standing Instruction transactions being declined by SBI Card?

In accordance with regulatory regulations on e-Mandate on cards, effective 01 October 2021, processing of e-mandate on cards for recurring transactions requires Additional Factor of Authentication (AFA) to be performed for e-Mandate registration, first transaction, modification, or deletion. AFA is required for subsequent recurring transactions subject to certain prescribed conditions.

Any recurring transactions (domestic or International) for existing or new e-mandates not compliant with regulatory regulations will be declined by SBI Card from 01 October 2021.

14. What is a non-compliant recurring transaction?

Any recurring transaction pertaining to a Standing Instruction registration done at Merchant website/app or SBI Card platform without AFA validation given will be considered non-compliant from 1st October 2021.

15. I already have set e-mandate/SI at merchant or SBI Card platforms prior to 01 April'21. What happens to those setups?

As per regulatory regulations on e-Mandate on cards, effective 01 Oct'21 any transaction pertaining to an existing Standing Instruction on SBI Credit Card registered at merchant website/app or at SBI Card platform prior to 31 Mar'21 not meeting the regulatory guidelines will be declined by SBI Card.

Transaction decline SMS will be sent to customer when non-compliant SI transactions are received at SBI Card for authorization

Customer will have to re-register e-mandate at merchant / SBI Card platform. **Refer to Point 5 above for details on e-mandate registration as per compliant process.**

16. How do I make payments for existing SI payments that have been declined by SBI Card to ensure uninterrupted service by merchant?

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

Alternatively, customers can login to SBI Card website/mobile app and visit Bill Payments section, check for Biller Name amongst various category of Billers available, fetch bill value, verify via OTP and make payment manually to ensure uninterrupted service by merchant as per merchant T&C.

17. Will the customers have to pay charges if the recurring transaction gets declined due to non-compliant process?

This is as per the merchant/billers terms and conditions. In the event of merchant/service provider levying any charges/fees towards non-payment/delayed payment, SBI Card will not be responsible for the same.