

FAQS on Recurring e-mandate set at Merchant's Platform

1. What is an e-mandate?

e-mandate is a Standing Instruction (SI) given by cardholder on a merchant's website/Mobile App e.g. SI set at Telecom service providers, OTT platforms, Insurance partners and other Utility Service providers like Electricity, Gas, Water, etc.

Through this e-mandate cardholders share their consent with merchant to debit their SBI Credit Card for bills received from merchant against these SI registrations subject to limit, validity specified by the holder.

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

- a) Fixed e-mandate: The bill value received from merchant will always be a fixed value (eg. in case of Rs. 499 plan opted by cardholder at an OTT merchant)
- b) Variable e-mandate: The bill value will vary in every recurring transaction (eg. Electricity bill)

3. What are the detailed guidelines from RBI with regards to e-mandate(s) for recurring Trxns.?

- 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. 5,000
 - iv. If recurring transaction amount is less than Rs. 5,000 but greater than the "e-mandate Limit amount" that was set at merchant by cardholder
 - 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 cardholders
 - i. Pre-transaction notification to be sent to cardholder for every e-mandate atleast 24 hours before actual debit
 - ii. This notification to give the cardholder an "opt out" option for that particular debit or the e-mandate. Any such opt-out shall entail AFA validation.
 - iii. In case the transaction amount is greater than Rs. 5,000, then cardholder is required to approve this transaction through AFA. In case cardholder doesn't approve the transaction, SBI Card will decline the same
- c) Interface to be provided to cardholders to manage e-mandate(s) i.e to delete/modify e-mandate(s)

- d) The above guidelines apply to both Domestic & International recurring transaction spends
- e) Post-transaction notification to inform the cardholder about the name of the merchant, transaction amount, date / time of debit, reference number of transaction / e-mandate, reason for debit

4. I have set a recurring e-mandate at merchant platform but am unable to see this registration on the interface on SBI Card Mobile App/website. Why is this happening?

Recurring e-mandate set at merchant platforms that are compliant with RBI guidelines will be visible on SBI Card Mobile App/website. In case details pertaining to your e-mandate registration are not visible on SBI Card Mobile App/website, please check with your merchant on the same.

5. How is SBI Card going to perform AFA?

SBI Card will implement OTP based AFA. OTP will be sent to Registered Mobile Number of the cardholder.

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

The same can be set at merchant's website/app. Please check with merchant on compliance to RBI guidelines before setting e-mandate

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

These guidelines require changes across payments ecosystem – including merchant's & Acquirer's. This is an ongoing process and currently, we do not have a confirmed list available.

Request cardholders to check directly with merchant on their readiness to accept e-mandate as per RBI guidelines.

8. What are the inputs that cardholder gives to merchant 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, etc. as the case may be)
- b) e-mandate start date
- c) e-mandate end date
- d) e-mandate limit amount (if it's not a fixed product plan)

9. I have received a pre-transaction notification for e-mandate set at merchant's platform. Where can I go and approve or opt-out of this transaction?
- Please visit sbicard.com
 - Log in using your Username and Password
 - On left hand side Navigation bar, click on 'Recurring Transaction' tab
 - Click on 'Proceed'. Read Disclaimer and click on 'Proceed'
 - A screen will open with your registered e-mandate(s)
 - Click on 'Approve' / 'Delete' button appearing against specific e-mandate
10. What can I modify in an e-mandate?
- e-mandate limit amount (only in case of Variable type of e-mandate. Refer point no. 2 to know about Variable e-mandate)
 - e-mandate end date
11. How do I modify an e-mandate set at merchant platform?
- Please visit sbicard.com
 - Login using your Username and Password
 - On left hand side Navigation bar, Click on 'Recurring Transaction' tab
 - Click on 'Proceed'. Read Disclaimer and click on 'Proceed'
 - A screen will open with your registered e-mandate(s)
 - Click on 'View' button appearing against specific e-mandate
 - Click on 'Edit' button to modify 'e-mandate limit amount' or 'end date' or both
12. I have set an e-mandate at merchant's platform as per RBI compliant process, but my card number has changed. Will the new card number get updated against my e-mandate at merchant's end automatically?

For cases where credit card number changes for those cardholders who have active e-mandate registration(s) at merchant's platform, SBI Card will send SMS to customers informing them to re-register their e-mandate(s) at merchant Mobile App/website. New card numbers **will not** get automatically updated at merchant's end.