



# FAQs on Recurring Auto Payments on your Debit Card

## 1. What is a recurring Standing Instruction(s)/ e-mandate?

Recurring Standing Instruction(s) or e-mandate is a recurring payment facility offered by some banks on their Credit and Debit cards for payments across various Merchant/ Product/ Service Providers such as OTT subscriptions, Mutual Funds and SIPs, insurance payments, utility bill payments, etc.

Below are some of the examples of recurring transactions on Debit card:

- Subscription to OTT platforms with monthly payment option such as Netflix or Amazon Prime, etc. using debit card
- Bill payment to SIM card companies like Vodafone/ Airtel etc.
- Registering the card at Apple.com or iTunes for future payments which is triggered by these merchants
- Saving the card details on e-wallets such as PAYTM, etc. so that similar payments in the future can be triggered by the e-wallet

## 2. What is the new regulation and how will it change things?

Effective 1 October 2021, recurring Standing Instruction(s) maintained with the Merchants can be authorised/ approved by any bank only if the respective Merchant/ Product/ Service Provider has initiated the transaction request as per the new standards issued by RBI. If the Bank doesn't receive the transactions in the required format, it will be obligated to decline these recurring payments set up as the Standing Instruction(s) to comply with the regulatory requirements.

## 3. Why is the Bank making this change?

As per RBI\* circular for 'Processing of e-mandate on cards for recurring transactions', Banks are advised to take customer authentications for all domestic/ international recurring transaction and notify customers about the mandate setup, modification, cancellation or transaction authorisation for transactions amounting up to ₹5,000. This regulation is applicable to domestic/ international recurring transactions maintained with the merchant directly by customer.

[\\*RBI/2020-21/74 DPSS.CO.PD No.754/02.14.003/2020-21 & RBI/2019-20/47 DPSS.CO.PD. No.447/02.14.003/2019 – 20](#)

## 4. Why are the recurring transactions on my Standing Instruction(s) not processed and declined? (1st October 2021 onwards)

To fulfil the new conditions prescribed by RBI, all stakeholders, including card-issuing banks, merchant-acquiring banks, card networks and merchants, will need to act together in accordance with the norms.

The new regulation also requires all constituents to complete the development, integration and deployment of a common, industry-wide platform fully compliant with the RBI guidelines. Deutsche Bank is currently working towards the completion of internal development and integration of the same.

#### 5. Whom do I contact if recurring transactions for the Standing Instruction(s) on my card is declined?

You will have to contact the Merchant/ Product/ Service Provider with whom you have set up the Standing Instruction(s) and arrange to pay the money by alternative options provided under Question 8.

#### 6. What will happen to my international recurring transactions?

As per RBI regulation, International Merchants/ Product/ Service Provider are also required to follow the same guidelines. If the International Merchant/ Product/ Service Provider is not adhering to these guidelines and not sending the recurring transactions in the specified format, then the transaction will be declined irrespective of the amount.

#### 7. What will happen to my existing Standing Instruction(s)/e-mandates?

As per the RBI regulation, this change is applicable to all recurring transactions- new or old. Till such time we are complying with guidelines mandated by RBI\*, all Standing Instructions on your Deutsche Bank Debit card will decline w.e.f. 1st Oct 2021.

[\\*RBI/2020-21/74 DPSS.CO.PD No.754/02.14.003/2020-21 & RBI/2019-20/47 DPSS.CO.PD. No.447/02.14.003/2019 – 20](#)

#### 8. What is the alternative for such recurring payments?

Until RBI-prescribed industry-wide, common platform goes live at Deutsche bank, you can continue making payments with the following methods.

##### Option 1:

You can make the payment on Merchant Website/ App with your Deutsche Bank Debit Card and authenticate the transaction via OTP.

##### Option 2:

You can use our Net Banking or MyBank India App to register your Electricity/Gas/ Landline telephone/ Post-paid mobile/ Insurance billers for auto payments via our BillPay service.

#### 9. I have registered utility payments for recurring transactions on Deutsche Bank online banking/ mobile banking/ Billpay. Will those get declined too?

This regulation is applicable to Debit/ Credit card Domestic/ International recurring transactions maintained with the Merchant/ Product/ Service Provider directly by customer. If your utility payment Standing Instruction(s) registration was done using the Deutsche Bank online banking, mobile banking or Billpay option, then there will be no impact on your utility bill payment due to this change; it will continue as usual.

#### 10. What is the exact change in the format? My Merchant/ Product/ Service Provider wants to know.

These are technical changes specific to Merchants/ Product/ Service Providers/ Card-issuing Banks as per RBI guidelines. You can refer to the RBI\* circular for more information.

[\\*RBI/2020-21/74 DPSS.CO.PD No.754/02.14.003/2020-21 & RBI/2019-20/47 DPSS.CO.PD. No.447/02.14.003/2019 – 20](#)