RBL BANK
apno ka bank

Frequently Asked Questions
Processing of Subscription / Standing Instructions (SI) / e-mandate on cards for recurring payments

1. What is "Subscription/ Recurring Payment/e-mandate/Standing Instruction (SI)"?
Ans: Subscription/Recurring Payment/ e-mandate/Standing Instruction is a payment method under RBI's e-mandate guideline, where cardmembers can register their RBL Bank Credit card on a merchant's app/website. Once registered, their recurring payments get automatically debited at pre-defined intervals.

2. How do I register for new Subscription/ Recurring Payment on RBL Bank Credit card?
Ans: Setting up a new Subscription/ Recurring Payments is quick & super easy!
Simply register your RBL Credit Card on the merchant's website/app. Subscription or Recurring Payment or e-mandates have to be registered with the respective merchant and can vary from one merchant to another. Bank shall not be liable for the non-acceptance of its Credit Card at any merchant site/app for subscriptions. Only merchants enrolled with SI Hub are eligible for recurring payments on RBL Bank Credit Card. List of key merchants is mentioned on the link – (https://bit.ly/400ENJy).

3. What are the RBI guidelines on 'Processing of e-mandates on cards for recurring transactions' and what are its key points for Cardmembers?
Ans: Effective 1st October 2021, all the Recurring Payments / SI on Credit Cards have to be processed as per RBI guidelines 'Processing of e-mandates on cards for recurring transactions' (Link -
https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12051&Mode=0)
Any non-compliant SI will not be processed by RBL Bank.

Key Points	New RBI Guidelines
Registration of subscription/ eMandate/ SI at Merchant site	• 1st transaction will be processed only with OTP / AFA (Additional Factor Authentication) • Cardmembers can set validity period and maximum amount at the time of registration • Bank to provide facility for Cardmember to view/modify/cancel e-Mandate
Subsequent transaction	• Auto debit to card, without OTP / AFA but only when original transaction was with AFA/OTP and transactions amount < Rs. 15,000/- • For transaction amount >15,000/-, Cardmember needs to approve the transaction via OTP/ AFA
Pre-transaction notification	• Cardmembers will get pre-debit notification 24 hours prior, with details of upcoming e-mandate charge, date, amount, merchant name & reference number
Opt-out facility pre-transaction	• Cardmembers will get Pre-debit notification as provided in link leading to RBL Bank SI Hub portal where they can view/modify/cancel their mandates
Post transaction notification	• Cardmembers will get post-debit notification, with date, amount, merchant name & reference number

4. What is RBL Bank SI Hub Portal and how can cardmember register or login on this?

- RBL Bank SI Hub portal (issuer channel) has been created by IndiaIdeas.com for RBL Bank cardmembers, to view and manage (edit/delete/pause) their e-mandates/recurring payments (on existing SI Hub merchants).
- In order to register on the RBL Bank SI Hub portal go to the link (https://bit.ly/400ENJy) -> Select "Credit Card", Continue and follow the steps below-

  - First the cardmember has to enter details like User_name, User_ID (email ID), Password followed by verification of code sent on email id.
  - Then the cardmember has to enter card details and verify the same.
  - If the cardmember didn't enter the card while registering and verify the same while following the sign-up flow SiHub will not consider it as a successful sign-up.
  - When both of the above-mentioned points are done correctly, SiHub will consider it as a successful Sign-up and create the user credential in SiHub system.

Please note - RBL Bank does not ask for OTP, please do not share your OTP with anyone. Kindly log into SI-HUB portal by clicking the link provided by RBL Bank only.

5. How do I approve subsequent standing Instruction above Rs 15,000?
Ans: Cardmember will need to approve transactions greater than Rs 15,000 by logging into SI-HUB (Link - https://www.sihub.in/managesi/rblcredit#/home/landing). Cardmembers will receive the link along with the pre-transaction notification on their registered mobile no. and email ID available with RBL Bank. The link will also be accessible on RBL Bank website: **Rblbank.com>> Login >> Recurring Merchant Payments on Credit**

6. How can I Cancel/Modify any standing instruction?
Ans: Cardmember can log into SI-HUB by clicking on the below link to Cancel/Modify any new registered standing instruction (https://www.sihub.in/managesi/rblcredit#/home/landing). Complete list of registered mandates on the Card used to login will be visible on SI-HUB. Cardmember can modify the end date and validity of active registered standing instruction.

7. Will I be charged Rs 2 for logging into SI-HUB?
Ans: No, Cardmember will not be charged Rs 2. In case cardmember is debited with Rs 2 while logging into SI-HUB, the amount will be automatically reversed.

8. Can cardmember pause a standing instruction?
Ans: Yes. Cardmembers can pause a standing instruction by opting out of the upcoming transaction before the date of debit following successful AFA. Please

note, this will only pause transaction for the upcoming month. Debits happening in the subsequent months will continue and get processed.

9. How does a cardmember know that the transaction has been charged?
Ans: Debit notification will be sent to Cardmembers after transaction has been successfully debited to Card account.

10. Will I be able to make Utility Bill Payments via RBL MyCard App?
Ans: Cardmembers can make one-time payments using Bills2Pay on RBL MyCard app (subject to availability of this functionality on MyCard app).

11. Why is there a change in processing of Recurring Payments / Standing Instruction transactions set on Merchant website/App?
Ans: These changes have come in effect basis RBI Guidelines on "Processing of e-mandate on cards for recurring transactions" dated Aug 19, 2019 (Link - https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11668&Mode=0 and as updated from time to time by RBI). These regulatory guidelines will safeguard consumers by enhancing the security and safety of recurring payments / standing instructions set up at Merchant website / App (like utility bills, phone bills, insurance, DTH and OTT-Netflix & Amazon Prime and others). This mandate is applicable on all RBL Bank Credit Cards including Bajaj Finserv RBL Bank SuperCards and Edition Cards.

12. How does this impact existing Standing instructions set before 1st October 2021?
Ans: Any existing SI/e-mandate setup on merchant website and App (prior to 1st October 2021) will not be processed on RBL Bank Credit Cards effective October 1, 2021. This will include e-mandates on both Domestic and International merchants.

14. My Credit Card settings are switched off for online transactions. Will my recurring merchant payments be processed?
Ans:
* **Registration requests** at merchants (and first debit if it happens along with the registration) will be declined if **online is switched off.**
* Subsequent **recurring transactions** will be declined if **MOTO settings are switched off.**
* Cardmembers can enable these transactions using RBL MyCard app.
* To modify Settings, log onto RBL MyCard app.

15. Will there be reward points earned on SI transactions?
The reward points earned for recurring payments will be as per the existing reward policy of the cardmember's credit card variant. In case of offers, there shall be separate communication and Terms and Conditions which will be communicated to the cardmembers and shall be as per eligibility.