

## Mandate Hub

### Standing Instructions on Cards – Frequently Asked Questions

*(Effective from 1<sup>st</sup> Oct 2021)*

**1. Why is there a change in the existing payment mechanism system?**

To safeguard consumers, a new regulatory guideline ‘Processing of e-mandates on cards for recurring transactions’ has been put in place for safety and security measures of card payments which directly impacts the recurring payments (such as monthly/quarterly/annual/bill payments) via auto pay mode to merchants and service providers.

**2. What are Recurring Transactions/Standing Instructions on customer’s Card ?**

Recurring transactions or Standing Instructions on Cards are those type of transactions where customer have provided their card credentials to merchants that provide subscription-based services (Netflix, Amazon Prime etc.) for billing or where they have given instructions to the merchant to bill their card at a pre-defined frequency (insurance premiums, SIP on Debit Cards etc.)

**3. Are the merchants and bank ready to meet the new conditions?**

The new conditions prescribed by the guideline ‘Processing of e-mandates on cards for recurring transactions’ require a cohesive effort by all stakeholders involved in payment processing. A common industry-wide platform has been developed, and ICICI Bank has completed its internal development and integration. We are working jointly with merchants to make it live for customers at the earliest.

**4. What is the implication of this for customer?**

Effective 1<sup>st</sup> Oct 2021, the bank will only approve standing instructions (domestic/international) on cards if it has been processed as per the new guidelines for ‘Processing of e-mandates on cards for recurring transactions’ by the service providers. There will be no impact on EMI transactions, one-time non-recurring payments and standing instructions on account.

Transaction	Old Process	New RBI Compliant Process
Registration of Standing Instruction at merchant site	<ul style="list-style-type: none"> <li>• 1<sup>st</sup> transaction/registration with AFA</li> <li>• Select subsequent auto payment</li> </ul>	<ul style="list-style-type: none"> <li>• 1<sup>st</sup> transaction/registration with AFA (Additional Factor Authentication)</li> <li>• At the time of registration, validity period and maximum amount is provided</li> <li>• Bank/merchant to provide facility to view/modify/approve/pause/cancel standing instructions</li> </ul>
Subsequent Transaction	<ul style="list-style-type: none"> <li>• Auto charge to card without any AFA</li> </ul>	For merchants which are enabled as per the new regulatory guideline:

/ Recurring Charge		<ul style="list-style-type: none"> <li>• If recurring charge amount is less than ₹5000 and less than Max Amount, then amount is automatically charged without AFA (Additional Factor Authentication)</li> <li>• If recurring charge amount is more than ₹5000 or more than Max Amount, customer needs to approve the transaction via AFA (Additional Factor Authentication) and then amount is charged</li> <li>• Pre-debit notification will be provided at least 24 hours before the due date of recurring charge with details of upcoming transaction</li> </ul> <p>For merchants which are not enabled as per the new regulatory guideline and the networks RuPay and American Express:</p> <ul style="list-style-type: none"> <li>• The recurring transactions will be declined</li> <li>• Customers will have to make direct payment to merchant to avail the services</li> </ul>
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**5. What is Mandate Hub?**

Mandate Hub is the interface where all the ICICI Debit and Credit card holders can view and manage their standing instructions. Customer can log in to the Mandate Hub by [www.icicibank.com](http://www.icicibank.com) > Cards > Credit Cards > Standing Instruction & Recurring Charges > Manage Standing Instructions or by visiting [www.icicibank.com](http://www.icicibank.com) > Cards > Debit Cards/ ATM Card > Standing Instruction & Recurring Charges > Manage Standing Instructions.

Customers can log in to the Mandate Hub by clicking on the link: <https://www.sihub.in/managesi/icici#/home/landing>

**6. What can the customer do if they want to continue using the services they have subscribed to?**

Customers may continue to avail uninterrupted service through the following ways:

- Customers will have to check Mandate Hub on/after 1<sup>st</sup> Oct 2021 to see the list of standing instructions that are can be processed on their cards as per the new regulatory guideline.
- For all the remaining standing instructions that customers don't see on the Mandate Hub, they will have to make direct payment to merchants to avail the services.

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

The bank will not levy any charges. However, in the event of merchant /service providers levy any charges/fees towards the non/delayed payments, bank will not be responsible for the same.

**8. Will the bank apply any charges to customers on the new regulatory compliant process?**

No, the bank will not levy any charges to customers for use of the new regulatory compliant process, i.e., Mandate Hub.

**9. Does the customer need to register for the Mandate Hub?**

The customer doesn't need to register for Mandate Hub. S/he can log in to the Mandate Hub using their credit card/debit card following successful AFA (Additional Factor of Authentication)

**10. When can a customer approve transactions greater than ₹ 5000 or greater than maximum amount in the Mandate Hub?**

The customer can approve transactions greater than ₹ 5000 or greater than maximum amount in the Mandate Hub after the invoice is generated by merchant and 'Approve' button is displayed for the standing instruction. Customers will receive upcoming transaction notification in their registered mobile no. and email ID when the invoice is generated. Upcoming transaction notifications will be sent at least 24 hours before the date of debit.

**11. What can a customer modify in a standing instruction?**

The customer can only modify the maximum amount and end date of a standing instruction.

**12. Can a customer modify or re-open a cancelled standing instruction?**

No. A customer can't modify or re-open a cancelled standing instruction.

**13. Does the status 'Approve' in Invoice section mean that the transaction is successful?**

No. The status 'Approve' only means that the customer has approved the transaction. Once the transaction is initiated by merchant and is successfully charged, it is recorded in the Transaction History and a Transaction Success Notification is sent to customer.

**14. How does a customer know that the transaction has been charged?**

After transactions are charged, they are recorded in the Transaction History. Transaction success notification is sent to customers after transaction has been successfully charged.

**15. How does a customer know that a transaction has been unsuccessful?**

Unsuccessful transactions will be recorded in the Transaction History with remarks as 'failure'. Transaction failure notification is sent to customer after transaction has been unsuccessful.

**16. What can a customer do if s/he has not approved the transaction greater than ₹ 5000 or greater than maximum amount before the date of debit for a standing instruction?**

A customer can also approve a standing instruction up to 25 days after the date of debit. But this doesn't guarantee that the transaction will be successfully charged. Your Merchant or its Acquiring Bank will need to initiate a fresh authorisation on your Debit or Credit Card. In case you miss to approve a transaction greater than ₹5000/maximum amount, we would

strongly recommend that you get in touch with your merchant / service provider and request them to initiate a fresh authorisation in order to keep your services active.

**17. Can customer pause a standing instruction?**

Yes. A customer can pause a standing instruction by opting out of the upcoming transaction before the date of debit following successful AFA.

**18. Can customer pause a standing instruction for more than one upcoming transaction at a time?**

No. A customer can't pause a standing instruction for more than one upcoming transaction at a time.

**19. Will pausing a standing instruction for a specific transaction impact subsequent transactions?**

No. Pausing a specific transaction for a standing instruction doesn't impact subsequent transactions of the standing instruction.

**20. What are the notifications that will be sent to customers regarding their standing instructions?**

Customers will receive the following notifications on their registered phone no. and email id regarding their standing instructions:

- Customer will receive Registration notification when s/he registers at the merchant's site
- Customer will receive Upcoming Payment notification for all the upcoming transactions
- In case a customer chooses to modify a standing instruction(s), customer will receive Modification notification requesting to approve the modification by way of an Additional Factor of Authentication
- In case the customer chooses to cancel a standing instruction(s) the customer will receive Cancellation notification for authorizing the cancellation of the standing instruction(s)
- Customer will receive a Payment approval notification for authorizing transactions greater than ₹5000 or greater than Max Amount
- Customers will receive Transaction Approval notification when transaction is approved by the customer
- Customers will receive Transaction Success notification when transaction amount has been successfully charged by the merchant
- Customers will receive Transaction Failure notification when transaction couldn't be successfully charged by the merchant