



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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RBI/2019-20/139

DPSS.CO.PD No.1324/02.23.001/2019-20

January 10, 2020

The Managing Director & CEO  
National Payments Corporation of India  
The Capital, Unit No 1001A, B Wing  
10th Floor, Plot No C- 70  
G Block, Bandra Kurla Complex  
Bandra (E)  
Mumbai – 400051

Dear Sir

**Processing of e-mandate in Unified Payments Interface (UPI) for recurring transactions**

Please refer to our [circular DPSS.CO.PD.No.447/02.14.003/2019-20 dated August 21, 2019](#) on “Processing of e-mandate on cards for recurring transactions” whereby processing of e-mandate on cards / Prepaid Payment Instruments (PPIs) was permitted for recurring transactions (merchant payments), with Additional Factor of Authentication (AFA) during e-mandate registration, modification and revocation, as also for the first transaction, and simple / automatic subsequent successive transactions, subject to certain conditions.

2. On a review of the developments since this facilitation, it has been decided to extend the above instructions to cover UPI transactions as well. All the instructions / conditions outlined in the circular under reference would apply, *mutatis mutandis*, while processing e-mandate in UPI. This is also in line with the measures proposed for furthering digital payments announced vide, the [RBI Press Release dated November 8, 2019](#).

3. This directive is issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

4. This may be brought to the notice of all the members of UPI.

Yours faithfully

(Rajani Prasad)  
General Manager O-i-C