

NPCI/UPI/OC-151A/2023-24

14th December, 2023

To,
Members - Unified Payments Interface (UPI)

Dear Madam / Sir,

Enhancement of Limits for UPI AutoPay

UPI Autopay (referred to as e-mandate for recurring payments functionality) was launched on July 2020. With this facility, customers can now enable recurring e-mandate using any UPI Apps, for recurring payments such as mobile bills, electricity bills, EMI payments, entertainment/OTT subscriptions, insurance, mutual funds among others.

A reference is invited to Circular RBI/2023-2024/88 CO.DPSS.POLC.No.S-882/02.14.003/2022-23 issued by Reserve Bank of India (RBI), dated 12th December 2023 with subject "Processing of e-mandates for recurring" whereby RBI has decided to increase the limit from ₹15,000/- to ₹1,00,000/- per transaction for the following categories:

- (a) subscription to mutual funds,
- (b) payment for insurance premium, and
- (c) payments for credit card bills.

In line with the aforementioned circular, NPCI circular NPCI/UPI/OC-151/2022-23 dated 23rd June 2022, is being revised. UPI AutoPay Additional Factor of Authentication (AFA) (viz. UPI PIN) limit has been relaxed from ₹15,000/- to ₹1,00,000/- for the Merchant Category Codes (MCC) mentioned in Annexure A with immediate effect.

For the MCCs mentioned in Annexure A:

1. Payer Apps shall capture UPI PIN as an AFA, if the UPI AutoPay execution amount is more than ₹1,00,000/-, whereas process the execution without AFA for the transaction amount less than or equal to ₹1,00,000/-.
2. In addition to point i, Issuer Banks shall validate Digital Signature (DS) and UPI PIN for execution amount more than ₹1,00,000/-. For execution amount less than or equal to ₹1,00,000/-, Issuer Bank shall process the execution basis the DS only.

3. AFA shall not be required for the 1st execution happening immediately (within 5 mins) of mandate creation for amount less than or equal to ₹1,00,000/-
4. It is mandatory for the PSP to notify the user before and after execution of any mandate via push notification, and Issuer Bank to notify the user via SMS before and after execution.

Members are hereby requested to take note of the above and ensure compliance.

Thanking You,

SD/-

Kunal Kalawatia

Chief of Products

Annexure A

List of Merchant Category Code eligible for limit enhancement

Sr No	MCC	Description
1	5413	Credit Card Bill Payments
2	5960	Direct Marketing Insurance Services
3	6012	Financial Institutions Merchandise and Services
4	6211	Securities brokers and dealers
5	6300	Insurance sales, underwriting and premiums
6	6381	Insurance Premiums
7	6399	Insurance
8	6529	LIC

Note: Acquirer banks to enable only merchants from the category of merchants allowed by RBI in respective MCCs.