To,

Members - Unified Payments Interface (UPI)

Members – NETC FASTag

Members – RuPay

Auto-replenishment of NETC FASTag and RuPay NCMC with UPI Autopay

Dear Madam / Sir,

UPI Autopay covers recurring needs such as recurring bill payments, OTT subscriptions, loan EMI payments, and other scenarios where periodicity of payment is well-defined.

To further enhance customer experience in various use cases which are recurring in nature but without any fixed periodicity,

1. Reserve Bank of India (RBI) has announced to facilitate e-mandate framework for auto-replenishment of balances in NETC FASTag and RuPay National Common Mobility Card (NCMC) in "Statement on Developmental and Regulatory Policies" dated 07th June 2024.

2. Further, it was directed:

   a) To include auto-replenishment of NETC FASTag and RuPay NCMC, as and when the balance falls below a threshold set by the customer, under the e-mandate framework.

   b) Exemption from 24-Hours prior Pre-Debit Notification (PDN) for auto-replenishment of NETC FASTag and RuPay NCMC

   in the Circular RBI/2024-25/64 CO.DPSS.POLC.No.S528/02-14-003/2024-25 issued by Reserve Bank of India (RBI), dated 22nd August 2024

3. All other instructions provided under the e-mandate framework shall continue to remain applicable

In line with the above communications, the auto-replenishment of NETC FASTag (MCC 4784) and RuPay NCMC (MCC 7412) is permitted *without 24-hrs Pre-Debited Notification* under

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UPI Autopay framework. All UPI Members shall remove the PDN validation for any UPI Autopay execution only for the mentioned MCCs.

NETC FASTag and RuPay NCMC Issuer Banks to ensure that the auto-replenishment done under exception of Pre-Debit Notification as per the said guidelines shall be used only for the intended purposes of NETC FASTag and RuPay NCMC only.

All UPI remitter banks, Payer PSP Banks, and concerned ecosystem stakeholders shall implement the same with immediate effect. This directive must be communicated to all relevant stakeholders for appropriate actions.

Thanking You,

SD/-

Kunal Kalawatia

Chief of Products