

Frequently Asked Questions

1. Why is Axis Bank deactivating / declining my Standing Instructions (SI)?

As per regulatory guidelines on '[Processing of e-mandate on cards for recurring transactions](#)', effective 1st October, 2021, several requirements have been mandated for processing recurring transactions registered on Debit & Credit Cards. In line with the requirement of the guidelines, existing / new Standing Instructions which were/are registered without additional factor of authentication is not to be processed from 25th September, 2021.

2. What are the regulatory changes live for Standing Instruction w.e.f. 1st October 2021?

As per the regulatory requirements, some of the key security & safety measures are as listed below:

- Mandate registration, modification, deletion will require additional factor authentication (AFA)
- Customers will get a pre-debit (SMS/Email) notification 24 hours prior to the debit
- Customers can opt out of the transaction or the mandate via link provided in the pre-debit notification
- Customers will have the facility to view / modify / cancel any standing instructions set on their card
- Customers can set maximum amount for each SI. If the transaction amount is greater than the maximum amount assigned by customer, the pre-debit notification will have a link for the customer to authenticate the transactions with AFA. Without this authentication, the transaction will not be processed.
- Any recurring transaction of amount greater than INR 5000 will require AFA each time the amount is due.

3. Which Standing Instructions will be declined?

All Standing Instructions set up on your Credit Card and Debit Card (both domestic and international) will not be processed, without additional factor of authentication.

4. How do I know if my existing Standing Instructions are compliant?

You may check existing Standing Instructions against your card [here](#). Registrations appearing here are compliant with the regulations, and hence will be processed. You may also modify or cancel existing registrations in the same portal.

5. My Standing Instruction is not in the above list. How do I make payments to existing merchants with SI? Will my services be declined if the SI is not paid from my card?

For uninterrupted services, kindly make the payment directly on the service provider apps or merchants, as per the billing frequency.

6. How do I register for my Standing Instructions again?

You may check with the merchant / service providers where Standing Instruction was registered earlier. Merchants / service providers, who are compliant with the regulations are allowing new registrations for Standing Instructions. The list of compliant merchants are shared at the end of the document.

7. My merchant is not taking AFA for new registrations. What will happen to my Standing Instructions?

Axis Bank will not process any Standing Instructions registered without AFA. If your merchant is not taking AFA for new registrations, same will be declined by Axis Bank.

- 8. Will the SI registered on my bank account(s) also be deactivated?**
No, only Standing Instructions registered on Debit Cards and Credit Cards will be deactivated. **E.g.** SI given on Netflix, Amazon Prime, Insurance payments will get deactivated. However, SI registered using bank accounts for Mutual Funds, SIPs, EMIs will continue.
- 9. I have registered for Standing Instruction directly with Axis Bank. What will happen to my bill payments?**
If Standing Instructions for Bill payments is registered on your Axis Bank account, there will be no change. If these are on your Axis Bank Debit Card / Credit Card, these will get declined from 25th September, 2021.
- 10. Will I be charged by the biller/ merchant if Standing instructions are declined**
There are no charges applicable, however, it may have an impact on the services you have registered for.
- 11. I have set an e-mandate at merchant platform as per compliant process, but my card number has changed. Will the new card number get updated against my e-mandate at merchant end automatically?**
For cases where credit card number changes for those cardholders who have active e-mandate registration(s) at merchant platform, Axis Bank will send SMS to customers informing them to re-register their e-mandate(s) at merchant Mobile App/website. New card numbers will not get automatically updated at merchant's end.
- 12. How do I make payments for my Apple app store transactions?**
Use your Axis bank credit/debit card to add funds to your Apple ID balance. Then use your Apple ID balance to buy apps, games, music, iCloud storage, and more.
- 13. Which merchants are compliant with the guidelines and accepting new registrations?**

The list of merchants compliant with regulations and live on Axis Bank Credit/Debit cards is are:

Amazon Prime	Godrej Spotlight	Norton Net Prophets
Bajaj Allianz General Insurance	Google India	One Assist
Bennett Coleman Insurance	HDFC Ergo	Paper Boat
Bharat Matrimony	Hotstar	Policy Bazaar
Bharti AXA Life Insurance	Hungama digital media	Royal Sundaram Insurance
Business Standard	lpru	Saavn media
Carat Lane	Just Dial	SBI Life Insurance
Clever tap – India	Kotak general Insurance	Spotify
Club Mahindra	LinkedIn	Storytel
Codecademy India	Macafee	Times Internet
Community Matrimony	Max Life	UNICEF
Discovery	Max Niva Bupa	Viacom 18
Exide Life	Microsoft	Vodafone
Facebook	Naukri	Vootkids
Gaana.com	Navi General Insurance	Zee5
Give India	Netflix	Zoom

In case of any further concerns, please contact any of our customer care as listed below:

- For Retail Banking segment, call on 1860 419 5555 / 1860 500 5555

- For LIC segment, call on 1800 419 0064
- For Burgundy segment, call on the exclusive Toll-free number 1800 419 0065
- For Burgundy Private segment, call on the exclusive Toll-free number 1800 210 888
- For NR segment, please [click here](#)
- Alternatively, you may also check the details on www.axisbank.com