



1. What is E-mandate standing Instruction on Debit Card?

In view of RBI guidelines, to ensure better safety and control over your standing instructions for the payment of utility bills, phone bills, insurance, DTH and OTT (like Netflix & Amazon Prime) among others, the following changes have been introduced:

If you have linked your Debit Card with a service provider for Auto-Debit payments:

- A. Pre-Debit Notification:** Starting **1st October, 2021**, you will receive a pre-debit notification, for all recurring transactions/standing instructions linked to your card, at least 24 hours prior to the due date of the bill.
- B. Mandatory Additional Factor Authentication (OTP) for a bill amount higher than 5000 or if the bill amount is greater than the deductible limit set:**
In case of all transactions being greater than 5000 or if the bill amount is greater than the deductible limit set by you while signing up for a subscription, you will also receive an OTP from Equitas Bank. Please ensure to approve the same prior to the bill due date.

You will have to approve all such transactions by following these steps:

www.equitasbank.com > **Internet Banking/ Mobile Banking > Manage Cards >**
Login post authentication -> Already enabled subscriptions will show up if user has registered ->
Customer can also link multiple debit cards and view cancelled transaction.

1. How will I get information about my upcoming Debit?

Customer will be intimated through SMS at least 24 hours before the debit date.
Customer can click on the SMS link and Pause, Stop or allow the transaction of the next Debit through Equitas Mobile Banking and Internet Banking.

3. Will my existing/on-going Standing Instruction be declined?

Recurring transactions that are not listed on this portal will be declined starting **1st October, 2021**.

In order to check if a particular biller/recurring transaction/standing instruction linked to your card is listed or not, you need to visit Equitas Internet Banking or log on to Mobile Banking and get on to the '**Manage Card**' section

2. How do I continue to make payments at non-compliant merchant websites/apps?
You can continue to initiate timely payments at merchant website/app(both domestic & international) in order to enjoy uninterrupted service using your Equitas Bank Debit Card.

While Equitas Bank is trying to make this transition in your payment journey as smooth as possible, we urge you to also check with your service provider for any additional steps to be taken to ensure you can continue to make the most of your Equitas Debit Bank Debit Card.