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RBI issues Directions on Framework on Authentication Mechanisms for Digital Payment Transactions

The Reserve Bank of India (RBI) has today issued [Reserve Bank of India \(Authentication Mechanisms for Digital Payment Transactions\) Directions, 2025](#).

RBI had issued [draft directions on Alternative Authentication Mechanisms for Digital Payment Transactions on July 31, 2024](#) and [draft directions on introduction of Additional Factor of Authentication \(AFA\) in cross-border Card Not Present \(CNP\) transactions on February 07, 2025](#), for stakeholder comments.

Feedback from the public has been examined and suitably incorporated in the final directions. The directions, *inter alia*, focus on the following:

- Encouraging introduction of new factors of authentication by leveraging upon technological advancements. The framework, however, does not call for discontinuation of SMS based OTP as an authentication factor.
- Enabling issuers to adopt additional risk-based checks beyond the minimum two-factor authentication based on the fraud risk perception of the underlying transaction.
- Facilitating interoperability and open access to technology
- Delineating the responsibility of Issuers.
- Mandating card issuers to validate AFA in non-recurring cross-border CNP transactions whenever such a request is raised by the overseas merchant or acquirer.

These directions shall be complied with by April 01, 2026, unless indicated otherwise for any particular direction.

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(Puneet Pancholy)
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