



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

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February 7, 2025

Additional Factor of Authentication (AFA) for cross-border Card Not Present (CNP) transactions – Draft Directions

As announced in [Statement on Developmental and Regulatory Policies dated February 07, 2025](#), Reserve Bank of India today placed on its website draft directions on [Additional Factor of Authentication \(AFA\) for cross-border Card Not Present \(CNP\) transactions](#) for public comments.

The draft directions require a card issuer to validate AFA for non-recurring cross-border CNP transaction, whenever a request for AFA is raised by the overseas merchant or the overseas acquirer.

Comments / feedback on the draft directions may be sent by [email](#) or by post to the Chief General Manager-in-Charge, Department of Payment and Settlement Systems, Reserve Bank of India, Central Office, 14th Floor, Shahid Bhagat Singh Marg, Mumbai-400001, on or before March 10, 2025.

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(Puneet Pancholy)
Chief General Manager