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## Draft Framework on Alternative Authentication Mechanisms for Digital Payment Transactions

Over the years, the Reserve Bank of India has prioritised security of digital payments, in particular the requirement of Additional Factor of Authentication (AFA) for making payments. No specific factor was mandated for authentication, but the digital payments ecosystem has primarily adopted SMS-based OTP as AFA. While OTP is working satisfactorily, technological advancements have made available alternative authentication mechanisms.

Therefore, as announced in the [Statement on Developmental and Regulatory Policies dated February 08, 2024](#), RBI has today released a draft "[Framework on Alternative Authentication Mechanisms for Digital Payment Transactions](#)" to enable the ecosystem to adopt alternative authentication mechanisms. This will widen the choice of authentication factors available to Payment System Operators and users.

Comments / feedback on the draft framework 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 September 15, 2024**.

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(Puneet Pancholy)  
Chief General Manager