Reserve Bank Of India (Non-Banking Financial Companies – Digital Payment Security Controls) Directions, 2026

The Directions establish a comprehensive security framework for digital payment products and services offered by credit card issuing NBFCs. The framework covers governance, application security, authentication controls, fraud management, customer protection, reconciliation mechanisms, web and mobile application security and card payment security controls. The Directions are effective from July 31, 2026. The framework seeks to strengthen payment security, minimize cyber frauds, improve customer protection and enhance resilience across web-based, mobile-based and card-based payment ecosystems.

The Directions mark a significant enhancement of RBI's regulatory expectations around digital payment security for credit card issuing NBFCs. As digital transactions continue to grow rapidly, RBI appears to be shifting its focus from basic compliance requirements to a comprehensive, end-to-end security framework covering the entire payment lifecycle.

The Directions also place greater accountability on NBFCs for oversight of third-party service providers, payment processors and technology partners. Given the increasing dependence on outsourced payment infrastructure, the framework seeks to ensure that cyber risks arising within the broader payment ecosystem are effectively managed.

Similar amendments are introduced for Commercial Banks, Small Finance Banks, Payment Banks, and Urban Co-operative Banks.

Kindly refer the following for the details**-** Reserve Bank of India (Non-Banking Financial Companies – Digital Payment Security Controls) Directions, 2026