UPI AutoPay and subscription audit

A free trial you forgot about can keep charging you every month. Find every mandate, cancel what you don't use, then repeat a 10-minute check each month. Tick the boxes as you go.

1. Find every mandate

Since 31 December 2025, every UPI app has to show all the AutoPay mandates on your bank account, not just the ones set up in that app (NPCI circular, 7 October 2025). One app is enough to see the full list.

Where	Path	Button
Google Pay	Profile picture, then AutoPay	Cancel
PhonePe	Profile, then Payment Management, then AutoPay	Cancel or Remove AutoPay
Paytm	Profile, then UPI & Payment Settings, then Automatic Payments	Cancel or Revoke
BHIM	Mandates	Revoke
Your bank app	Look for AutoPay, Mandates or Standing instructions	Withdraw or Cancel
NPCI UPI Help	upihelp.npci.org.in, sign in with your mobile number and OTP	Lists every mandate
Google Play	Profile picture, then Payments & subscriptions, then Subscriptions	Cancel subscription

Menu names change between app versions (paths checked October 2026). If yours differs, search the app's settings for "AutoPay". Also check 12 months of statements: yearly plans show up only once.

2. Decide what to cancel

- [ ] Free trials that turned into a paid plan
- [ ] Plans you didn't open last month
- [ ] Two plans doing the same job, like two streaming apps
- [ ] Any merchant name or amount you don't recognise
- [ ] Keep what you chose on purpose: a SIP, an insurance premium

3. Cancel it properly

- [ ] Cancel the plan inside the service's app or website first
- [ ] Then revoke the mandate in your UPI or bank app
- [ ] Confirm with your UPI PIN, in the app itself only
- [ ] Check it moved to the inactive or cancelled list
- [ ] Taking a break? Pause instead: payments restart when the pause ends

The RBI ₹15,000 rule

You approve a recurring payment once, with an OTP or your UPI PIN. After that, each debit up to **₹15,000** goes through without asking you again. A debit above ₹15,000 needs the extra step.

Insurance premiums, mutual fund subscriptions and credit card bills can go up to **₹1,00,000** per debit.

Your bank or card issuer has to alert you at least 24 hours before each recurring debit, with the merchant, amount and date. That gives you a day to stop one you don't recognise.

Source: RBI, Digital Payments E-mandate Framework, 21 April 2026.

Keep yourself safe

A real company never needs your UPI PIN or OTP to refund you or cancel a plan. If someone on a call or chat asks you to approve a "refund" request, it is almost always a payment request. Decline it.

Charged after cancelling?

Check the mandate shows as cancelled and note the date. Ask the company for a refund with that date. If that fails, raise a complaint in your UPI app or on NPCI's UPI Help. Keep screenshots.

4. The 10-minute monthly routine

☐ **Minutes 0 to 2**	Open one UPI app and read the AutoPay list from top to bottom.
☐ **Minutes 2 to 4**	Check Google Play subscriptions (or iPhone: Settings, your name, Subscriptions).
☐ **Minutes 4 to 7**	Scan last month's statement for the same merchant charging on the same day.
☐ **Minutes 7 to 9**	Cancel one plan you don't use: the plan first, then the mandate.
☐ **Minutes 9 to 10**	Write down the monthly total and the next renewal date. Set a reminder for next month.

Track this automatically: PennyWise AI on Google Play
Payments log themselves, and your subscriptions show in one list with a monthly total. Free plan available.