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Payments Compliance Checklist

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds a payments compliance checklist for a payments business — PA authorisation, escrow and settlement, KYC, data localisation, tokenisation, PCI-DSS, grievance and AML — with periodic audits and reporting. Use this as your standing compliance rulebook. For the licensing basics themselves use the Payment Aggregator Guide.

Purpose of this tool & output

Operate payments within regulations

How the output is used

Use the checklist to operate payments within RBI/NPCI regulations on escrow, data and settlement.

Who receives it

The Reserve Bank of India (RBI) and NPCI (for UPI).

How to submit / file it

Follow the PA/PG guidelines — nodal/escrow, data-localisation, KYC and settlement norms; file the prescribed reports.

Fees & charges

No separate fee; audit/compliance costs apply.

Who should vet it

A payments-compliance consultant.

Important cautions

AI-generated checklist; follow current RBI and NPCI regulations.

Companion documents

- Payment Aggregator Guide
- UPI & Payments Integration Guide
- Merchant Onboarding SOP
- Fraud Prevention Framework
- Settlement & Reconciliation SOP
- Chargeback & Dispute Management

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.