CreativeCyber.

RBI DPSC

RBI DPSC Checklist

18 controls from RBI Digital Payment Security Controls -- BFSI security teams

GOVERNANCE & OVERSIGHT S1

- [ ] Board-level oversight of digital payment security established with documented mandate
- [ ] Executive designated as accountable owner for digital payment security programme
- [ ] Security policies approved by board and reviewed annually
- [ ] Annual security review conducted with findings reported to board

GENERAL CONTROLS S2

- [ ] Two-factor authentication implemented for all customer-facing digital payment channels
- [ ] Real-time transaction monitoring and alerting operational
- [ ] Fraud management procedure documented with investigation and reporting workflow
- [ ] Customer alerts configured for all digital payment transactions

INTERNET & MOBILE BANKING S3

- [ ] TLS 1.2 or higher enforced for all internet and mobile banking channels
- [ ] Mobile app certificate pinning implemented and tested
- [ ] OWASP Top 10 remediation verified in latest security assessment
- [ ] Session timeout configured per RBI DPSC prescribed limits

AEPS & UPI S5

- [ ] UIDAI biometric data handling compliant with prescribed security controls
- [ ] Consent artefact stored for all biometric authentication transactions
- [ ] Daily velocity limits configured and monitored per RBI DPSC guidelines

DPDP ACT INTERSECTION

- [ ] Breach notification process covers both RBI DPSC and DPDP Act requirements
- [ ] Authentication logs retained and accessible for data principal access requests
- [ ] Consent records integrated across payment and data protection systems

SCORING GUIDE

16-18	12-15	8-11	<8
Audit-ready	Functional gaps	Material remediation	Escalate