

NPCI/2020-21/AEPS/002

10-07-2020

To,

All Members of AePS & NFS

Madam / Dear Sir,

Sub: EMV migration of Micro-ATMs accepting Card + PIN transactions.

We refer to the RBI circular dated 26th May'16 on enabling EMV chip cards acceptance and processing at ATMs and micro-ATMs by 30th Sep'17. NPCI has also issued an OC No. NPCI/2018-19/AEPS/006 dated 27th Sep'18 requesting members to complete EMV certification and EMV rollout of Micro-ATMs. (Copy attached for reference).

We request you to also refer NFS OC no. 317 dated 24th Dec'18 issued to members providing details on EMV liability shift guidelines which came into effect from 1st Jan'19 onwards. Please note EMV liability shift is applicable for ATM as well as Card + PIN transactions on Micro-ATMs routed through NFS. (Copy attached for reference).

We again reiterate members to complete certification and expedite the process of EMV rollout on Micro-ATMs at the earliest. Members who are yet to initiate certification should do the changes required at their end and initiate certification with NPCI immediately.

Acquirers need to undergo following certifications for processing EMV transactions:

- a) Host to Host (switch level) - Acquirer Certification &
- b) Terminal certification for combination of L1(Hardware), L2(EMV Kernel) & application

Please note importantly that many banks have started the certification process and EMV rollout on Micro-ATMs. **Acquirers who are not compliant shall be liable**, if an EMV chip and PIN based card is cloned and this counterfeit card is used at ATMs / micro-ATMs, which is not enabled to process EMV transactions. (Refer NFS OC 317).

For any assistance, you may please contact your Relationship Manager (RM) or can write to AePS team at aeps@npci.org.in.

Yours faithfully,

SD/-

Praveena Rai
Chief Operating Officer