

Circular: NPCI/2021-22/AePS/066

27th December, 2021

To,

All Members of the Aadhaar Enabled Payment System.

Subject: Standardization of SMS alerts to customersg

Dear Sir/Madam,

NPCI, vide Circular No. NPCI/2019-20/AEPS/004 dated 23rd August 2019 on standardization of SMS alerts to customers, had advised the member banks to follow the standard format prescribed by NPCI in the circular while sending any short message service (SMS) alert/notifications to their customers.

To further enhance the customer experience, member banks are instructed to capture the following additional details in their existing SMS alert:

1. Business correspondent's (BC) or sub-agent's location/city name as transmitted in field DE#43 (Card Acceptor Name/Location)

(Please note that NPCI, vide Circular no. 64 – Capturing correct Card Acceptor Identification Code & Card Acceptor Name dated 27th October 2021, had mandated member acquirer banks to assign unique terminal ID for each BC and sub-agent and capture each BC or sub-agent's location/city name in the transaction data), and

2. Direct link to bank website or 24x7 customer support helpdesk for lodging customer complaints.

Member banks are requested to disseminate the information to their concerned officials and implement the instructions mentioned in the circular.

Yours sincerely,

SD/-

Kunal Kalawatia
Chief Products