NPCI/2022-23/NETC/006   9th December, 2022

To,

All Members participating in NETC Product

Dear Sir/Madam,

Subject: <u>Mandating IIN Validation and Check Transaction Status API for Banks and Plazas</u>

NPCI and the NETC ecosystem has been working with a common objective of best in class customer experience. With an exponentially growing ecosystem we aim to provide a standardized and secure service across all NETC touch points. To achieve the same goal, we are mandating the ecosystem players with certain hygiene factors.

The Members, System Integrators, Plaza Operators and Concessionaires are mandated to ensure implementation of:

1. Issuer Identification Number (IIN) Validation: Plazas shall fetch a list of active participants from NPCI via Banks on a daily basis using **'List Participant'** API and enable IIN Validation for all tags being scanned. This will put a check on Fraudulent IIN Tag Transactions and speed up the update of new participant member details in the ecosystem.
2. Check Transaction Status: Plazas shall fetch the transaction status before re-initiating an Identical transaction using **'Check Transaction Status'** API. Plaza/ Bank, shall only re-initiate an identical transaction after taking corrective actions if in case the transaction status is "Declined". This will help plazas get update on transaction status and reduce the number of double debits occurring due to network issues.

Please refer the latest Interface Control Document 2.5 and NETC API Technology specifications for the details. NETC Stakeholders are requested to incorporate these changes in the ecosystem effective 31St January 2023. All the Acquirer Member Banks/ Entities would be required to complete the certification and share confirmation of readiness by 30th January 2023.

Kindly make a note of contents herein and disseminate the same to the relevant stakeholders.

Yours faithfully,

Kunal Kalawatia,

Chief of Products