

NPCI/NFS/OC No. 55/2011-12

March 21, 2012

To

All Member Banks of National Financial Switch (NFS)

Dear Sir/Madam,

Masking of Card Numbers in email Communications addressed to NPCI

With a view to ensure adherence to PCI-DSS (Payment Card Industry – Data Security Standard) standards, NPCI has commenced the implemented PCI-DSS guidelines across NFS Operations.

PCI DSS requirement – clause 4.2 requires strong controls to be in place whenever cardholder data is sent via end-user messaging technologies (render cardholder data unreadable or secure with strong cryptography). To meet this PCI DSS requirement, we request all Member Banks, not to transmit electronically the Card Numbers in clear form to NPCI. Similarly, NPCI will also not share the card numbers in e-mail correspondence to Member Banks.

While corresponding with NPCI, Member Banks are advised to communicate the Card Numbers in the following format (the example is given for a 16 digit card number):

<6 digits BIN ><xxxxxx><Last 4 digits of the card>

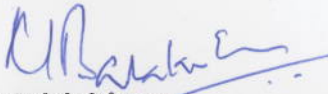
For example: 123456xxxxxx3456

Digits of the card number between 7th and 12th digit should be masked in all communications addressed to NPCI.

In case of business exigency, where transmission of the card number in plain/clear text indispensable, adequate care needs to be taken by Member Banks to encrypt the card details. When using e-mail technologies, Member banks should zip and password protect the cardholder data and send this password in separate email other than the email containing the zip password protected file.

Member Banks are requested to follow the above guideline in all future correspondence to NPCI. Queries, if any, may be addressed to Krishna Prasad, Manager - IT, NPCI at 8101822871 or at Krishna.Prasad@npci.org.in.

Yours faithfully,



M. Balakrishnan
Chief Operating Officer

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