

NPCI/NFS/OC No.154/2014 -15

18th February, 2015

To,

All Members of National Financial Switch (NFS)

Dear Sir/Madam,

Sub: NFS ATM Network – Masking of Card numbers in communication to NPCI and NFS members.

We refer to Operating Circular (OC) No. 55 dated 21st March 2012 which highlighted the importance of masking card numbers in email communications addressed to NPCI with a view to ensure adherence to clause 4.2 of PCI-DSS standards. Of late, we have observed that members are sending clear card numbers while communicating with NPCI and also with other members. We request members to ensure that card numbers are masked at all times while communicating with NPCI and with other members. Example of card masking is given below:

1. For 16 digit card – <6 digit BIN><XXXXXX><Last 4 digits of card> (e.g. 123456XXXXXX7890)
2. For 19 digit card – <6 digit BIN><XXXXXXXXXX><Last 4 digits of card> (e.g. 123456XXXXXXXXXX7890)

In case of business requirement, if full (clear) card numbers are required to be shared for addressing disputes/queries, adequate care needs to be taken by members to encrypt the card details. While sharing the information through e-mail, the data containing full card number should be sent in a compressed password protected format (zip) and the password should be communicated through separate e-mail or any other channel.

Members are requested to take a note of the above and ensure compliance in all future correspondences with NPCI and with other members in the NFS network.

For any queries or clarification, please contact:

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Yours faithfully,


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