

NPCI/NFS/OC No.407/2021-22

25th August, 2021

To

All members of NFS

Madam / Dear sir,

Sub: NFS - Mandatory implementation of MACing for card transactions routed through NPCI

We refer to our circular No. NPCI/NFS/OC No.401 issued on 29th June, 2021 as a notice to all members to mandatorily implement MACing latest by 30th September, 2021. It was informed that in case, any member does not implement MACing by the specified timelines, NPCI shall be forced to take action as deemed necessary for ensuring compliance.

The criticality of implementing MACing is to enhance the security of card based transactions and safeguard the ecosystem.

If any NFS member bank does not implement MACing by 30th September, 2021, NPCI shall be forced to decline transactions of that member bank in the NFS ATM network from 1st October, 2021 onwards, due to non-compliance.

NPCI shall provide all the support necessary for members to implement MACing at the earliest.

Members can contact their respective Relationship Managers for more details or any support required in this regard.

Yours Sincerely,

Praveena Rai
COO