

**Abridged Minutes of NFS Steering Committee Meeting held on 23<sup>rd</sup> January 2024**

1. Members were updated that the document on best practices to be followed for ATM reconciliation and dispute management process has been shared with NFS members.
2. Members were updated on the status of UDIR for NFS ATM transactions. Members to implement UDIR for NFS ATM transactions at the earliest.
3. Members were informed that NPCI website provides an avenue for bank's customers to register complaints for interoperable NFS ATM transactions.
4. Members were updated on the present status of enablement of UPI-ATM (ICCW) at the ATMs and for customers. Members should consider implementing UPI-ATM at their ATMs at the earliest.
5. Members to work towards enabling card-based Interoperable Cash Deposit (ICD) transactions on their Cash Recyclers / Cash Deposit Machines and for their customers. It was also endorsed to work towards implementing ICD using UPI, after necessary approvals.
6. Members were updated on the status of full-KYC non-Bank PPIs on-boarded on NFS.
7. Members were updated on the international card transactions (DFS, JCB & UPI cards acceptance) transactions on NFS member banks' ATMs.
8. Frauds reported for ATM transactions and recent fraud MOs were discussed in the meeting.
9. Members were updated on the status of self-attestation and key features made available in the new PCOM portal were presented.
10. Banks having high technical declines to work towards addressing issues and control the decline.
11. Members endorsed some of the operational changes for reporting Frequent Chargeback, etc.
12. Other operational, risk management and product related matters were discussed including adherence to technical specifications, update on PCI PIN Security requirements on Key block, new rules implemented in EFRM for value added services, etc.