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## RuPay records 100 per cent jump in usage at PoS

Press Release

November 11, 2016

Mumbai: National Payments Corporation of India (NPCI) is pleased to announce that there has been an impressive surge in the usage of RuPay cards at Point of Sale (PoS) terminals at shops and other retail outlets. During last two days (November 9 and 10, 2016), RuPay usage on PoS / e-Commerce was around 8 lakh transactions a day compared with a daily average of 4 lakh transactions earlier. The value of transactions almost doubled.

Mr. A. P. Hota, MD & CEO, NPCI said, "It is heartening to witness a good number of first time users at PoS terminals. Using the PoS is even simpler than using on ATM. When there are restrictions on withdrawal of cash in the aftermath of demonetisation of notes, usage of payment cards at PoS for all day-to-day purchases is the ideal way to transact."

Immediate Payment Service (IMPS) and Unified Payments Interface (UPI) usage has doubled. IMPS and UPI are 24x7 remittance service. There has been a surge in the usage of RuPay cards at Point of Sale (PoS) terminals at shops and other retail outlets. RuPay - the domestic card is enabled on all three channels - ATMs, PoS and e-Commerce. India has 14 lakh PoS terminals and all the terminals accept all brands of debit and credit cards.

At PoS terminals, usually the staff at the counter takes the card, swipes on the machine and hands over the PoS machine for the customer to key-in PIN for authorisation. Customers are not supposed to share their debit card PIN with anyone. PIN is a secret number and customer has to cover the key pad so that no one can see the numbers being keyed-in at ATM or PoS.

It is also worth mentioning that RuPay card can be used for booking railway tickets, bus tickets, shopping on the internet or paying bills / taxes. Usage of RuPay cards at e-Commerce channel has also been growing rapidly and we see good number of RuPay customers in this segment as well.

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