

RuPay /2015-16/024

November 18, 2015

RuPay eCommerce - ONUS Transactions

1. Currently, for RuPay, ONUS eCommerce transactions (where banks have a direct integration with merchants) are also required to be routed through NPCI (RuPay Paysecure solution)
2. Basis request from member banks, the matter was discussed in the RuPay Steering Committee meeting held on 18th November 2015 wherein the Committee has approved the proposal for allowing banks to carry out RuPay eCommerce transactions in ONUS set ups. This is in line with the current practice being followed by banks for International Card Schemes.
3. Accordingly, for set ups where members banks have an direct integration with merchants for processing eCommerce transactions, the following options will be available to member banks:
 - a. Process the transactions ONUS without routing the transactions to NPCI (RuPay PaySecure)
 - Or
 - b. Route the transactions to NPCI (RuPay PaySecure) as is being done today wherein the extant transaction flow will be applicable.
4. Member Banks are however advised that for cases where RuPay eCommerce transactions are not forwarded to NPCI and are being process ONUS, banks will have to necessarily report the number of such transactions in the Monthly Card Performance Report (MCPR) being submitted to NPCI.

For any queries, you may kindly contact the following official:

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Yours truly,



Dilip Asbe
Chief Operating Officer