

Circular: RuPay/15/2015-16

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RuPay Network - Process for handling transactions not settled in case of loss of data due to disaster

NPCI has state of the art infrastructure to operate the RuPay Switch 24x7 with near zero downtime and zero tolerance for data loss. However, as an efficient system, it is necessary to have a process to handle transactions not settled in case of loss of data in the event of a disaster impacting the system.

The settlement process to be followed by RuPay PoS & e-Commerce member banks (RGCS/iRGCS) i.e. Issuers and Acquirers if any unforeseen event happens that impacts NPCI's system resulting in loss of online transactions data is given in annexure A attached herewith.

Please make a note of the above and disseminate the information contained herein to the officials concerned.

For any query or clarification, please contact:

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Yours faithfully,


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Annexure – A

RuPay Network - Process for handling transactions not settled in case of loss of data due to disaster

The settlement process to be followed by RuPay PoS & e-Commerce member banks (RGCS/iRGCS) i.e. Issuer and Acquirer if any unforeseen event happens that impacts NPCI's system resulting in loss of online transactions data, is given below.

Settlement of funds between members will be necessary when the transactions that are initiated by Acquirers, routed through NPCI central switch and authorised by the Issuers, are not been settled by NPCI due to loss of data of online transactions.

Settlement of funds for data lost will not be applicable under the following circumstances:

- a. NPCI has not received authorisation for transaction from the Issuer
- b. Authorisation for transaction received from Issuer is not sent to Acquirer by NPCI
- c. Acquirer has not serviced the request after receiving authorisation for transaction from the Issuer through NPCI

Such cases will be considered as technical declines and treated as per the extant process.

Process to be followed by NPCI:

NPCI shall keep the members informed immediately when such situation of force majeure occurs and results in loss of data of online transactions. Since records of these transactions would not be available in NPCI system, the settlement for such transactions wherever applicable will not be done by NPCI.

Process to be followed by Members:

Members as an Issuer and Acquirer should prioritise and reconcile the transactions done on NPCI RuPay network during such period and identify the transactions not settled by NPCI. Further, members should settle such identified transactions between themselves which are not settled by NPCI due to loss of data.

Process to be followed as an Acquirer:

- Acquirer should reconcile their acquiring transactions and identify successful transactions at their end during the reported disaster period which are not settled.
- Acquirer should share the list of such successful PoS/e-Commerce transactions not settled by NPCI along with

- a) For Card present transactions - Member banks authorization system log.
- b) For e-Commerce Card not present transactions, acquirer should provide documents containing the following details –
- (i) Cardholder Number
 - (ii) Web site details or Merchant Establishment Name and location
 - (iii) Authorisation code / Approval Code
 - (iv) Transaction Amount
 - (v) Card Account Number if available
 - (vi) Order details including Order Reference Number if available

Process to be followed as an Issuer:

- Issuers should reconcile the issuing transactions and identify those transactions which are debited to customer's account during the reported disaster period but not settled.
- Issuer should not reverse such transactions to customer's account during reconciliation or on receipt of complaint without referring to acquirer for checking the status of the transaction. Only those transactions confirmed by acquirer as failed, should be reversed to the customer's account.
- Issuer should check the information provided by the acquirer and satisfy themselves about the status of the transaction.
- Issuer should pay the acquirer, the amount equal to the successful transaction not settled by NPCI. Issuers to use the Fund Disbursement option in RGCS/iRGCS to effect settlement for such transactions and credit respective Acquirers.
- Issuer shall not be able to raise chargeback (dispute) for such transactions as those will not be available in NPCI System. Customer query/dispute for such transactions, if any, should be taken up with Acquirer outside of the System (RGCS/iRGCS).

Please note that the above mentioned process for handling transactions not settled in case of data loss will be applicable only when any disaster is reported by NPCI.

