

Circular: RuPay/ 2015-16/ 40

February 11, 2016

**Circular - Approval for Thermal Printing of Dual Interface RuPay Prepaid Contactless Cards**

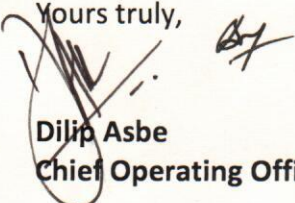
In order to provide more flexibility for personalisation of Dual Interface RuPay Prepaid Cards; RuPay is allowing thermal mode of printing for Dual Interface Prepaid Cards so that our member Banks can enhance their efficiency of printing the dual interface prepaid cards. These cards may be personalised at Banks central facilities, Banks branch location & other premises decided by Bank for issuance to cardholder subject to following:

- The card should be contactless prepaid card and having validity not more than 3 years.
- The personalisation should be done with the overcoat or overlay.
- The personalisation should be done in secure room in secure manner and every location should be certified by bank's internal risk/audit team before going live.
- The premises and security should be audited by Bank's internal risk management team. The audit should be conducted every year and bank should satisfy itself that the security and process followed are as per their internal risk management policies and adhering to PCI DSS standards on data security.
- If, it is observed that during validity period any issue pertaining to fading of the customer name or other details for large number of cards are observed, bank shall undertake the re-carding activity.
- Bank should submit annual compliance report to NPCI if it observe any issues regarding security or fading of the details printed on the cards issued with thermal printing.
- The bank should arrange to submit test report of the initial lot of cards from RuPay empanelled test lab for testing of RuPay Cards.

Thermal printing of Dual Interface RuPay Prepaid Cards with protective topcoat is permitted for (card number, expiration date / dating legends, cardholder name, CVD 2)

However Banks must note that Thermal printing with protective topcoat **may not** be used to apply CVD 2 to the signature panel.

Yours truly,

  
Dilip Asbe  
Chief Operating Officer

