

RuPay/2015-16/041

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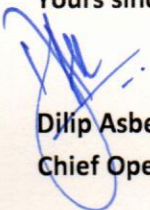
RuPay eCommerce- New Flow of Card & One Time Password

1. The existing transaction flow for RuPay eCommerce requires customer authentication through One Time Password (OTP), image selection, pass phrase and ATM PIN for first time inflight registration, image and ATM PIN for subsequent low value transactions and OTP and ATM PIN for subsequent high value transactions.
2. The member banks have been giving suggestions on the RuPay E-Commerce transaction Flow. In the RuPay Steering Committee meeting dated 18th November, 2015. NPCI had proposed and the member banks agreed that NPCI should introduce a simplified alternate flow of Card & OTP for RuPay eCommerce transactions.
3. The new flow of Card & OTP aims to:
 - a. Simplify the transaction flow
 - b. Improve the success rate
 - c. Reduce the payment time for the customer
 - d. Eliminate the drop outs on the image selection & ATM PIN pad page.
4. The Issuing Banks are required to do a minor changes in their switch post which a brief round of certification will be required for migrating to the new flow. **No changes are required in the banks Issuer Authentication System (IAS)/ACS interface with NPCI.**
5. Member banks are hereby advised to carry out the necessary development at their end so that new transaction flow of Card + OTP can be made live on or before 15th April 2016.
6. Please contact your relationship manager for the specifications document with regards to the change required in banks switch.

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

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Yours sincerely,


Dilip Asbe

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