NPCI/2017-18/ RuPay/022

29th September, 2017

To,

All RuPay Members Banks

Madam / Dear Sir,

Sub: RuPay Online Technical Specifications –
Alignment of Member Bank switch

We refer to our Circular No. NPCI/2017-18/RuPay/018 dated 19th July, 2017 (RuPay Mandates on Bharat Online Switching Specification).

Currently, in RuPay Online Technical Specifications, compliances mentioned are not fully implemented by many of the Member banks. Though some of the fields are mentioned as mandatory fields in the response message from member switch OR to be echoed back with value as received in the request message OR to be populated with allowed values specified for the field, we observe that some of the Member bank switches are not strictly complying with the expected rules.

Such scenarios lead to mismatch in data elements handling across the ecosystem with cascading effect to other banks.

Broadly speaking, the mandate addresses the following aspects:

1. Request / Response received from member bank switch must contain all the mandatory fields, conditional data and valid values in fields as per RuPay Online Switching Specifications.

2. Member bank switch must not reject transactions basis the absence of optional fields in the message received from RuPay Switch.

3. Responses from member bank switch must echo back certain fields (as per RuPay Online Switching Specifications) with values as sent by RuPay Switch in the request.

In order to establish compliance for online messages with RuPay Online Switching Specifications, NPCI has initiated RuPay specification alignment activity with member banks starting from Nov'17. Hereafter, NPCI will follow bi-annual mandate process (April and October) in order to enforce conformity to non-compliances and additional services.

Bharat Online Switching Simulator (BOSS):

In order to simplify the certification process, NPCI will be providing banks with **Bharat Online Switching Simulator** which is a Windows based standalone simulator. Member banks will be able to install the same at their own premises (in case of banks served by ASPs, it will be installed by ASPs in their premises) and connect with their EFT switch. Member bank (in liaison with their vendor/ASP) has to perform the online transaction connecting their EFT switch to simulator for the applicable test scripts (which will be shared in due course) and submit the logs (generated from simulator) to NPCI.

NPCI certification team will verify the logs and confirm the compliance to Member bank. Once the logs are successfully verified, NPCI Certification team will give sign off for the RuPay Mandate testing.

Please note that NPCI is NOT introducing any new compliance rules but ONLY enforcing the compliance rules already existing in RuPay specification so as to align the member bank online switching platform.
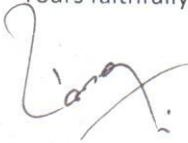
Member Banks are requested to initiate the certification process from 7th November, 2017.

Kindly disseminate the information contained herein to officials concerned in order to verify the compliance of your online switching application.

For any queries or clarification, please contact:

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Yours faithfully,

Ram Sundaresan
SVP & Head – Operations

Encl:
1. Annexure A: NPCI Circular: NPCI/2017-18/RuPay/018
2. Annexure B: RuPay Mandates – November 2017 Implementation Guide