

Circular/RuPay/2018-19/033

14<sup>th</sup> Dec, 2018

**Approval for Durable Graphics (UV Curable Ribbon Based Card Personalization technology) for RuPay Chip cards.**

A financial card is a tool which cardholder uses to access his account for spends needs. Bank / Network offer benefits / features on the card to build long term loyalty. It can create a strong and critical relationship with the user, ensuring their long term loyalty and advocacy when all the elements within the unit are used correctly.

There are various government initiated schemes being implemented by Banks in partnership with NPCI and considering recent spurt in RuPay Business leads to high uptake and demands a faster issuance of RuPay cards at the issuing counters.

In order to provide more flexibility for personalisation of RuPay cards; Rupay is allowing Durable Graphics (UV Curable Ribbon Based Card Personalization technology) for RuPay Chip cards so that our Member Banks can enhance their efficiency of printing Rupay cards. Issuance of RuPay card using Durable graphics technology is subject to following:

- The card should be prepaid card and having validity not more than 3 years
- The personalisation should be done by using protective topcoat or CARDGUARD
- The Personalization should be done in secure room in secure manner and every location should be certified by Banks Risk/Audit team and NPCI Risk/Audit team before going live.
- The premises and security should be audited by Bank and NPCI's Risk/Audit team. The audit should be conducted every year and Bank/NPCI should satisfy itself that the security process followed as per their Policies and adhering to PCI DSS standards on data security.
- If it is observed that during validity period any issue pertaining to fading

Yours Truly,



**Bharat Panchal**

SVP – Risk Management & Audit