

Circular: NPCI/2019-20/CERT/001

1st April 2019

To All Member Banks – RuPay

Dear Sir/Madam,

Subject - Change in Process for UAT Certification of POS terminals (EMV- Contact Only)

Dis-continuation of mandatory requirement of submission of POS devices by member banks on-site for UAT round of Certification.

As a part of RuPay terminal Certification process, currently member Banks are required to perform two rounds of testing/certification for any POS terminal application which are generally referred to as "Comfort round" and "UAT round".

The primary objective of comfort testing is to assist the member banks to evaluate whether their payment application under certification is developed as per the required functionalities of the Bank as well as verify its conformity with RuPay EMV guidelines/specifications. In this round of testing the Bank uses the opportunity to thoroughly test their payment application, correct the flaws/bugs in the application and re-test it with assistance from NPCI team before submitting the payment application/terminal for UAT Certification.

As per extant process the member Banks, post comfort round of testing submits their payment application along with the physical device to NPCI for UAT round of testing.

It has been observed that requirement of submission of these Physical POS/MPoS devices by member banks at NPCI premises for UAT round of testing involves substantial hassles for all the stake-holders involved in the Certification process.

01. For the member Banks and NPCI, it involves hassle of recording, shipping, tracking the terminals end to end including obtaining various internal approvals.
02. Often challenges like improper functioning of the Payment application after initiating Certification at NPCI end, environment change impact, affects the Certification timelines.
03. It is also observed that issues like not getting proper signals for the SIMs, in-compatibility with PSTN lines, challenges to support Ethernet ports, Issues faced during downloading of payment application etc. causes avoidable delay in the Certification process.
04. It is also noted that on many occasions the Bank/ASP personnel have to visit NPCI premises in person to resolve the device issues related to Mobile connectivity/application/configuration etc.
05. Handling devices during execution, Safe-keeping, & also in transit etc. are prone to risk of being misplaced/damaged.

In order to eliminate the above hassles in handling physical devices, it has been decided that the mandatory requirement of submission of POS devices on-site at NPCI office for UAT round of Certification be discontinued. Members are advised to carry-out the UAT round of testing also at their premises and submit requisite logs as they do for Comfort round and in the similar environment so that UAT round of testing is completed faster thereby bringing about significant time saving and improvement in TAT. This would result in significant improvement in time to market for all the member banks.

In view of the above change in the process, member Banks are advised to note the below requirements.

01. Banks to submit revised device PIF form duly signed/stamped with specified undertaking.
02. Banks to submit an additional sheet in the Test Case Workbook capturing information on terminal behavior and display related cases.
03. Member Banks to submit the card logs captured for all test cases through Smart Spy tool during Comfort and UAT round of testing.
04. Member banks to refer to the annexure- 1 for detailed process and prescribed TAT.

All Member Banks are requested to kindly take a note of and adhere to the aforesaid guidelines from April-2019. For any queries on the subject, you may please contact your respective relationship managers.

Yours faithfully,



M.S. Senthil Kumar

Head – Certification
NPCI – National Payments Corporation of India

ANNEXURE 1:- Detailed Process

Detailed Process for EMV POS terminal Certification (Contact)

I. Existing process –

- Two rounds of Testing are being carried out for every certification - Comfort round and UAT round.
- In comfort round, Acquirer Bank/TSP performs applicable test cases from their premises and submit L1 logs (card logs) to NPCI for validation. NPCI reviews the logs and gives appropriate feedback on test cases to Acquirer Bank/TSP.
- Once comfort round is closed, Acquirer Bank/TSP submits PoS Terminal under Certification with test payment application for second round of Testing (UAT round) to NPCI. All applicable test cases are performed at NPCI end, reviewed and feedback is given to Acquirer Bank / TSP for further action.

II. New / Revised Process –

It has been decided to discontinue the process of submitting Physical PoS device to NPCI for UAT round of testing.

A) First time Device Certification – New Product / For any or all Schemes

- Banks coming for first time for Device Certification shall undergo both rounds of testing i.e. Comfort and UAT.
- As per revised process, Acquirer Bank / TSP shall perform Comfort round of testing at their premises and submit L1 (Card logs) to NPCI. Post review of the comfort logs and confirmation from NPCI, Acquirer Bank/TSP shall continue to perform UAT round of testing at their premises. On completion of UAT round the Acquirer Bank/TSP shall submit L1 (Card logs) to NPCI for all successfully executed UAT transactions to NPCI.
- It may be noted that as per revised process there is no requirement for the member banks/ASPs to submit physical Terminal Devices to NPCI.
- NPCI, based on the review of the logs shall provide requisite feedback to member banks.

a. Prescribed TAT for Comfort round of testing.

Acquirer Bank/TSPs are advised to complete the execution of all test cases as per the scope and submit comfort logs to NPCI within **30 calendar days** from the date of Project creation. NPCI SPOC shall provide requisite support during this period.

b. Prescribed TAT for UAT round of testing.

- Acquirer Bank/TSPs are advised to complete the execution of all test cases as per the scope and submit UAT test logs to NPCI within **5 calendar days** from the date of Project creation. NPCI SPOC shall provide requisite support during this period.

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No major deviations/issues/observations are expected during the review of the final round of testing. However, if any significant issue is observed, Acquirer Bank/TSP has to re-execute all the test cases and re-submit the logs to NPCI for re-review.

If major deviations/discrepancies are observed in the information submitted or terminal behavior or the L1 Card logs submitted by members, NPCI may notify the member to submit the physical device along with Payment application under test at NPCI premises for testing/verification. NPCI's decision shall be final in such cases.

Members are advised to ensure closure of UAT round of testing within the prescribed TAT for UAT.

- Members have to provide signed and sealed document as per NPCI format that they are complying with terminal guidelines and Risk associated with terminal certification.

B) Repeat Certification of the same payment application/device

NPCI may consider relaxation in requirement of two rounds of testing under following Scenario.

- If a payment application version with combination of same L1 and L2 for a device has been previously certified for one Acquiring Bank, for such applications NPCI may consider exemption of Comfort round of testing and allow Banks/TSPs to perform only one round of testing i.e. direct UAT round.

In the above mentioned scenario

- If an already Certified application (with same L1 and L2 combination) comes for Certification for any other Acquirer, then only one round of testing i.e. UAT round is required to be performed by the Incumbent Acquirer/TSP at their premises and submit L1 (Card logs) for further validation to NPCI. It is presumed that Payment application is already certified with same combination of L1 and L2 and necessitate only change in Bank Name/logo.
- There will be no change in UAT process and TAT for performing this one round of UAT testing as mentioned in Section II A-b.

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