

NPCI/2019-20/RMD/003

23rd October 2019

To,

All Members in NFS ATM Network / Rupay

Madam / Dear Sir,

Sub: MACing of Card based Transaction routed through NPCI

We refer to NPCI Circular NPCI/2018-19/RMD/009 dated 18th September 2018 and circular NPCI/2018-19/RMD/019 dated 14th February 2019 on implementation of MACing for Card based transactions routed through NPCI. The timelines advised for implementation was 31st March 2019.

It is observed that the implementation is yet to be completed by certain Banks.

Considering the benefits of MACing, Banks are advised to implement MACing by 15th November 2019. Please note that no further extension of timelines will be granted on the same.

Please make note of the above and disseminate the instructions contained herein to the officials concerned.

For any queries or clarification, please contact your assigned Relationship Manager.

Yours faithfully,



Saiprasad Nabar
Chief – Online Operations and Run Technology.