

Circular: NPCI/2019-20/RuPay/047

11th October, 2019

To All Member Banks – RuPay

Dear Sir/Madam,

Subject - Migration to Bharat eCommerce Payment Gateway (BEPG) from existing eCommerce platform

In 2018, NPCI worked with member Banks to upgrade eCom transactions workflow from iFrame based methodology to URL redirection and during the same time RBI mandate w.r.t supporting 'Hashing' capabilities for eCom transactions were also certified for the member Banks. To further improve the consumer experience and overall performance, NPCI has created a new e-Commerce solution BEPG to enhance the customer experience and to change ourselves according to the market trends. Apart from supporting existing features of current eCommerce platform, BEPG will support a host of additional features.

Benefits of BEPG:

- ✓ Enhanced consumer experience
- ✓ Additional payment options on RuPay cards
- ✓ No compromise on security and risk
- ✓ Simplified architecture
- ✓ Improvement in success rate
- ✓ Self-healing system

Highlights of BEPG:

Sr. No.		What's New?
1	Platform Enhancements	BEPG provides currently available functionalities of eCommerce system
2		Server to server API for 'OTP Generation and OTP Validation' during 'Authentication' of transactions.
3		Tokenization for In-App merchants and 'Card on File' to simplify consumer experience.
4		Quick checkout functionality where registered RuPay consumers can do transactions without Additional Factor of Authentication (AFA).
5		Connected checkout functionality where Trusted Merchants can participate to register RuPay consumers to facilitate transactions without Additional Factor of Authentication (AFA).

6	Feature Enhancements	Amount and merchant name has been added to Issuer Authentication System (IAS) API call for consumer friendly OTP delivery.
7		Online reversal message for payment gateways have been introduced to facilitate CNP reversals.
8		Subscription based transaction lifecycle has been added, which is aligned with policies that are discussed with regulator for approvals.
9		Equated Monthly Instalments (EMI) solutions introduced for both Credit and Debit products.
10		Refund based on Original Credit Transfers (OCT) for quicker refund process to consumers
11		Card to card payments for Credit card payments and balance transfer transactions for Credit cards

Implementation Details:

BEPG migration will have two phase implementation approach as described below

Sr. No.	Phase I	Phase II
	<u>"As Is" Migration</u>	<u>Features Enhancements</u>
	All features as supported by existing eCommerce platform will be extended through BEPG platform.	New feature enhancements to be developed by member banks and certified through BEPG platform
Issuer Bank Actionable	Consume new IP Addresses (of BEPG platform) as given by NPCI on or before the 12 th November, 2019	Develop and certify new features as per NPCI specifications anytime post 12 th November, 2019
Acquiring Bank Actionable	Consumer new IP Addresses (of BEPG platform) as given by NPCI post 12 th November, 2019 as per NPCI communications NPCI will separately communicate with acquiring banks in batches for due migration between 12 th November, 2019 until 15 th January, 2020.	Develop and certify new features as per NPCI specifications anytime post 12 th November, 2019

Note: - The migration will be "As is" i.e. the specification will remain the same as it is on existing eCommerce platform. No development is required on both Issuing and Acquiring side required for "As is" migration.

Phase I - From Issuer perspective following changes have to be implemented

Initially, all Issuer Banks who are enabled in the current eCommerce platform will be on-boarded to the new BEPG System with following pointers:

- All Issuers need to whitelist IP addresses pertaining to BEPG system along with current eCommerce platform credentials before acquirers start migrating to BEPG. **Issuer must not delete the existing credentials while adding the new ones.**
- Until all acquiring Banks are migrated to BEPG platform, for a limited period of time, Issuer will get the transactions from both BEPG and existing eCommerce platforms.
- Existing eCommerce platforms will continue to process domestic transactions for acquirer which are yet to be migrated to BEPG system until all acquiring banks are migrated to BEPG platform.

Issuer	103.14.161.111
	103.14.162.111

Issuer needs to whitelist the new BEPG credentials **on or before 12th November, 2019.**

Phase I - From Acquirer perspective following changes have to be implemented

Acquirer migration will begin once all the issuers have whitelisted the required credentials with following pointers: -

- Acquirer needs to whitelist the new BEPG URL and IP address.
- Acquirer Banks will be migrated in phases, one after the other based on volume. NPCI will separately communicate with acquiring banks in batches for due migration between 12th November, 2019 until 15th January, 2020.
- Acquirer needs to ensure that all the necessary pre requisites are in place (within 15 days of this circular), so that migration can be done immediately upon receiving communication from NPCI.

Acquirer	https://bepg.npci.org.in/bepg/online/api/chkout/xml/soapservice
	103.14.161.113
	103.14.162.113

Phase II – From Issuer and Acquirer perspective

Necessary development as per NPCI specification needs to be done by the member banks before they come for certification with NPCI. NPCI specifications for Phase II developments will be released shortly.

All Member Banks are requested to kindly take a note of the aforesaid. For any queries, you may please contact your relationship manager.

Yours faithfully,



Praveena Rai
Chief Operating Officer