

NPCI/2020-21/RuPay/033

To,

All Member Banks – RuPay

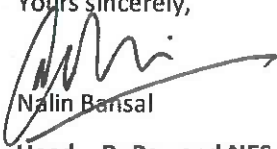
Dear Sir/Madam,

Opening up support for Mail Order/Telephone Order (MOTO) for RuPay cards in India

- 1) Along with the launch of RuPay and RuPay International Card Affiliates scheme for enablement of contact and contactless card acceptance, NPCI had not enabled the support for MOTO transactions for RuPay cards on the back drop of all card not present transactions to have second factor of authentication as per RBI guidelines.
- 2) In the event, Issuer banks needs to support MOTO transactions, as per the guidelines, Issuer Bank can support MOTO transactions so long as consumers are communicated through SMS message that the transactions have happened without second factor of authentication.
- 3) Accordingly, NPCI has opened up support for MOTO transactions thereby allowing the acquiring banks and issuing banks to build support for this transactions type on RuPay cards.
- 4) The approach document for acquiring and issuing banks to enable MOTO transactions is annexed for reference (Annexure 1).

We request members to bring the contents of this circular to the notice of all relevant staff

Yours sincerely,



Nalin Bansal

Head – RuPay and NFS Product