

NPCI/2020-21/RuPay/031

To,

All Member Banks – RuPay

Dear Sir/Madam,

**Subject: - Update of error code response handling for few situations for Issuer banks**

1. To ensure consumers have seamless experience while transacting with RuPay cards, it is mandated to change the error code response handling for few situations as listed below.
2. Issuer Banks are required to make the necessary changes in their switch to handle the error code situation appropriately and to take actions to inform consumers over corrective actions to be taken by them.

Scenarios	Existing Situation	NPCI Recommendations	Actions required at Issuer Banks
As per RBI mandate, Issuing bank have implemented configuration to decline the transaction from cards which are prohibited for online channel or international transactions or contactless transactions.	Issuer Banks are declining transactions with Do Not honor (05) or Invalid Transactions (12), etc which are generic in nature and does not illustrate the actual nature of decline	<b>Decline these type of transactions with error code '93'</b>	Issuing member Banks to identify such transactions, which are declined with "Error code 93" and send proper communication to consumer via SMS / email channel on educating them about the corrective actions to be taken by consumers for enabling the transaction capability on his/her cards.
Scenarios wherein consumers are attempting the transactions over eCom channel without first	Issuer Banks are declining transactions with Do Not honor (05) or Invalid Transactions (12),	<b>Decline these type of transactions with error code '57'</b>	Issuing member Banks to identify such transactions, which are declined with "Error code 57" and send proper

<p>activating the cards by doing PIN based transaction such as at PoS or ATM.</p>	<p>etc which are generic in nature and does not illustrate the actual nature of decline</p>		<p>communication to consumer via SMS / email channels, educating them about the corrective actions to be taken by consumers for activating their cards at ATM or PoS channels before attempting online eCom transactions.</p>
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3. Issuer Banks are required to use above error code only in these specific scenarios and further use these suggestive SMS templates for communicating with the consumers:

**Scenario 1**

**Sample 1**

“Dear Customer, Domestic & International Online & Contactless Transactions are disabled on your <Bank Name> RuPay Card. To enable these transactions please call customer care or visit a nearby bank branch.”

**Sample 2**

“Dear Customer, Domestic & International Online & Contactless Transactions are disabled on your <Bank Name> RuPay Card. To enable these transactions please refer to the instructions provided on the link <link to instructions>”

**Scenario 2**

“Dear Customer, your <Bank Name> RuPay Card is not activated. Please activate your Card by doing a PIN-based transaction at your nearest ATM or merchant.”

4. Banks are required make these changes on or before 30<sup>th</sup> Sept, 2020, which is when Banks are expected to deactivate few cards as per RBI guidelines.

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**