

NPCI/2020-21/RuPay/032

To,

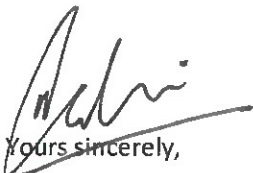
All Member Banks – RuPay

Dear Sir/Madam,

Updated PoS acquiring guidelines for Retail Payments and the on-boarding forms

- 1) Along with the launch of RuPay and RuPay International Card Affiliates scheme for enablement of contact and contactless card acceptance, NPCI had released the PoS acquiring guidelines (L3 guidelines) to member Banks, detailing changes that are required to facilitate enablement of contact and contactless card acceptance for RuPay and RuPay International Card Affiliates.
- 2) Since the last update:
 - a. NPCI has entered into strategic arrangement with NETS, for enabling NETS card acceptance in India, similar to that we have done for Discover/Diners, JCB and UPI.
 - b. Additionally, NPCI had also opened up the support for “Tap on Mobile Phone/SoftPoS” solution, that enables the acceptance of RuPay Contactless cards over Mobile Phones with NFC capability with the help of NPCI certified kernel and application.
 - c. We are also opening up the support for value added services such as “Standing Instructions”, “EMI” and “MOTO” transactions to additionally facilitate new services for PoS acquiring banks to take benefit of related use cases.
- 3) This brings NPCI onto the readiness whereby the acquiring Banks can build apt support now for RuPay contactless card acceptance over SoftPoS applications, enablement of NETS card acceptance in PoS terminal network of the Bank or enablement of value added services such as EMI, SI, and MOTO.
- 4) The guidelines and the apt onboarding forms for the acquiring banks are annexed for your reference.

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