

NPCI/2020-21/RuPay/040

October 26, 2020

To,

All Members – RuPay

Dear Madam/Sir,

Subject: Enablement of RuPay Contactless Offline and Supporting (Online) Transactions

RBI had approved offline transactions in transit & recently approved the pilot in retail (communication no. RBI/2020-21/22 DPSS. CO. PD No. 115/02.14.003/2020-21, dated 6th Aug 2020). Member banks live on RuPay Contactless are certified to process offline retail and transit transactions along with supporting (online) transactions.

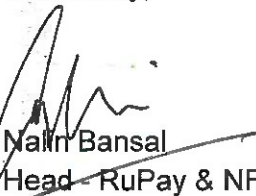
We wish to bring to the attention of member banks that an open loop transit project (Multi Bank) with Delhi Metro Rail Corporation, Airport Line is going to be launched in Nov 2020.

In light of the above, we request RuPay Contactless Issuer banks to **activate offline & support (online) transactions** for their customers on an immediate basis. Following steps are provided below to enable offline and supporting transactions.

- 1) Enable **Money Add Transactions** (cash, account & balance update) to pre load the offline wallet
- 2) Enable **Offline Balance Management** (creation of virtual account, i.e. replica of wallet balance at bank's end)
- 3) Maximum permissible wallet balance is INR 2,000 at any point of time.
- 4) Enable **Service Creation** for the Service IDs as below:
 - Common Service Area - FF01
 - Delhi Metro Airport Line - 6010

Request members to bring the contents of the circular to the notice of all relevant staff.

Yours truly,


Nalin Bansal
Head - RuPay & NFS