

NPCI/2020-21/RuPay/054

22nd February 2021

To,

All Member Banks – RuPay

Madam / Dear Sir,

**Approval for cluster certification for BEPG project for ecommerce RuPay business**

1. RuPay is an indigenously designed & managed payment system to meet the needs of Indian consumers, banks, and merchant ecosystem. Implementation of Redirection URL has definitely improvised consumer experience for online business. To further enhance RuPay card holder consumer experience and in order to reduce multiple hops & comply with banks' requirements, we developed Seamless Ecommerce transaction flow in addition to current flow & launched in March 2020.
2. We would like to highlight that, currently there are 24 eCom Acquiring Banks, 14 aggregators and 1,000+ eCom Issuing Banks for RuPay, which are processing live RuPay card transactions. It is noteworthy, many of these banks either on acquiring side or on the issuing side uses common infrastructure as provided by the respective technology service provider which could be for issuer ACS, issuer switch or for that matter acquirer payment gateways.
3. To effect new features as per BEPG through all acquiring banks and issuing banks would be key for improving success rate further and therefore, for cases where Banks and their Technology Service Provider (TSP) are able to provide self-declaration of using the same infrastructure & integration of TSP that may be certified for one or more banks, we may move banks to production basis self-declaration from both Banks as well as their TSPs.
4. Presently, we have 3 Acquiring Banks & 3 Issuing Banks live with Seamless flow and 9 banks under Acquiring & 17 banks under Issuing certification for seamless. Therefore, to minimize certification efforts and facilitate faster onboarding of member banks for group of cluster Banks we propose the following or the banks that are falling under cluster model as defined below:
  - a) Technology Service Providers which have come with their first Bank for certification will undergo full two round of testing (Comfort & UAT) before Production movement.
  - b) For the same TSPs on all subsequent banks, we propose that TSP can be directly moved to production basis self-declaration from them and their respective banks.

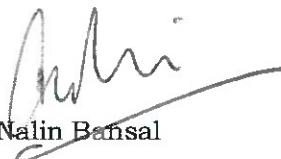
5. To enable this process, Banks will have to provide an understanding on their official letterhead signed by the respective authorized signatory. The templates of the self-declaration are annexed for your reference. Further the applicability of this cluster approach would only be applicable for following features list over acquiring and issuing banks:

**Cluster note applicability**

Sr. No.	BEPG Features	Acquirer	Issuer	TSP
1	Server to Server for Authentication Process	Applicable	Applicable	ACS
2	Merchant Name and Amount in Consumer OTP message	Not Applicable	Applicable	ACS
3	Standing Instructions	Applicable	Not Applicable	Not Applicable
4	EMI	Applicable	Not Applicable	Not Applicable
5	Single Factor of Authentication	Applicable	Applicable	Switch
6	Card to Card Transfer	Applicable	Not Applicable	Not Applicable
7	MOTO	Applicable	Applicable	Switch

6. NPCI reserves the right to de-board a bank in the event of non-compliance to on-boarding rules of cluster model or if the detailed stated by the bank are found to be incorrect. In such event of de-boarding the bank shall be wholly responsible for the costs and consequences of inconvenience caused to their customers and stakeholders.

With Warm Regards



Nalin Bansal

**Head RuPay & NFS**

To,  
Product Development Team  
National Payments Corporation of India,  
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Mumbai- 400063

Date , 2021

Dear Sir/Madam,

Subject: - Consent letter for Certification under cluster model for BEPG

NPCI through their circular and updated specification for Bharat E-commerce Payment Gateway (BEPG) had communicated regarding value added features and process flow recommendations to improve consumer experience and success rate of the e-commerce transactions. To implement these changes, Bank need to undergo development and further certification with NPCI.

Features which are there of the BEPG platform has been already upgraded by our technology service provider (ACS/Switch service provider) (please capture the name of service provider). We wish to leverage these features by giving our consent that the technology service provider will utilize same infrastructure which is that of certified member bank. Our technology service provider has given the back to back consent as well as annexed in this letter.

In order to facilitate faster on boarding, we wish to undergo cluster certification approach as suggested by NPCI.

Following are the features which we are opting under this cluster approach:

- 1.
- 2.
- 3.
- 4.

Since our bank's technology service provider is already certified with other bank, we seek waiver from NPCI to Go-Live directly with our certified vendor on above mentioned opted features for Cluster Certification.

Yours sincerely,

Authorized signatory

Name  
Designation