

June 16, 2021

NPCI/2021-22/RuPay/008

To,  
All Members – RuPay

Dear Madam/Sir,

**Subject: Update in CSU Value for resetting offline counter limit in offline retail transactions**

1. This is with reference NPCI circular- NPCI/2020-21/RuPay/028, dated 18<sup>th</sup> August 2020 about offline Retail Payments is provided as Annexure I.
2. RuPay Contactless, as a product, support offline and online contactless transactions. While online transactions are completed post issuer's authorization, offline transactions are completed on the basis of the communication between card and terminal only. Such transactions are not received by issuer banks till the time acquiring bank presents the transactions to NPCI.
3. Prior to August 2020, RuPay Contactless offline transactions could be done only in transit, but post the communication from RBI, dated 6<sup>th</sup> August 2020 (communication no: DPSS.CO.PD.No.115/02.14.003/2020-21) is provided as Annexure II, pilot for offline transactions in retail was permitted and subsequently NPCI issued the circular mentioned in point no.1
4. In compliance to above RBI circular, NPCI allows restricted usage i.e upto 20 continuous offline retail transactions to be allowed on a RuPay Contactless Card. Aforementioned NPCI circular (NPCI/2020-21/RuPay/028) mentions about the 20 transaction count as terminal floor limit for offline retail transactions
5. Offline transactions are stored in the card counter and to reset the limit for offline transactions user has to perform an online transaction in contact mode in line with aforementioned RBI guidelines.
6. It has been observed that some member banks are not sending the values (Tag 91, DE 55) in the desired format for the limit reset to happen, hence it is brought to the notice of all member banks to process transactions as per details provided in Annexure III.
7. Above implementation is mandatory to become the part of pilot for showcasing retail offline transaction (pilot mentioned in point no 3). Also, RBI has extended the pilot closure date till 31<sup>st</sup> July 2021. Therefore all member banks are requested to implement the same on the highest priority, within two weeks of the circular date.
8. For ensuring the above implementation for the banks already live, single round of certification with minimal efforts would be supported by NPCI. All the new onboarding will be as per the latest Implementation Guidelines.

Request all RuPay Contactless issuing member banks to note and bring the above content to the notice of relevant staff.

Yours truly,



Praveena Rai  
Chief Operating Officer