

**Abridged Minutes of RuPay Steering Committee Meeting (SCM), 30th July, 2021**

- Key portfolio metrics of RuPay Debit and Credit cards was shared and discussed with member banks.
- Net Promoter Score (NPS) survey score for RuPay was discussed and it was agreed by member banks that they will continue to improve participation in NPS.
- RuPay ON-THE-GO was launched in February 2021 was discussed. Member banks agreed to promote this initiative, with mass issuance of wearables.
- RuPay Contactless (RCL) card portfolio performance and transit project status were shared with member banks. Member banks support was sought to migrate issuance to RCL cards and in addition to implement National Common Mobility Card (NCMC) Offline functionality.
- Digital top-up of offline wallet is required to be enabled through Bank's internet banking / mobile banking channels. Balance update transaction for syncing of top-up amount to be enabled by Banks.
- RCL card kits to carry appropriate terms and conditions, FAQs shared in NPCI website (for RCL) can be referred by Banks for this purpose.
- Comprehensive roll out of RCL Terminals along with enablement of retail offline transactions to be undertaken by Banks.
- On-boarding on RuPay tokenization platform was agreed by member Banks which will ensure that the transaction is made more secure since the card number is replaced by token.
- RuPay BEPG features, Server to Server (S2S), Standing Instruction (SI) and EMI to be implemented by the Member banks on priority.
- Members were updated about the EFRM portal provided by NPCI, through which they can track and monitor suspicious transactions. Member banks support was sought to use this portal effectively for fraud reporting purposes.
- The details for implementing Unified Dispute and Issue Resolution (UDIR) functionality by members have been issued for online dispute resolution of RuPay transactions. Member Banks to implement RuPay UDIR immediately.
- Members to ensure self-attestation process is adhered for various compliances and also to RuPay Operating and Settlement Guidelines (OSG).

- Best practices shared with Member banks for enablement of online (E-Commerce), Contactless & International Transactions.
- #FollowPaymentDistancing campaign videos promoting RCL card usage were showcased to member banks. Support was sought from member banks on “Activate online usage” initiative.
- NPCI will separately share the updated PG incorporating the PFMI related requirements with member banks.
- Member banks agreed on execution of Bi- Party / Tri – Party Agreements in-order to institutionalize the compliance program for non - banking acquiring entities.
- Member banks agreed to implement Autopay on-behalf services for merchants and acquirers / aggregators.
- Member banks agreed for revised interchange structure in accordance to the industry standards for Credit and Prepaid.