

NPCI/2022-23/OC/PD/001

7th September, 2022

To,

All Members participating in various NPCI Products

Sub: Initiation of Self Attestation in PCOMP Portal for FY 2022-23

Dear Sir/Madam,

With reference to our OC NPCI/UPI/OC-99/2020-21 dated 12th January, 2021 regarding adherence to NPCI guidelines by members/participants, this is to inform you that we have initiated the process of Compliance confirmation i.e. Self-Attestation on our PCOMP (Product Compliance) Portal for FY 2022-23.

Self-Attestation is a process where members/participants are declaring themselves as compliant with NPCI guidelines. The Self Attestation check-list is based on documents- Procedural Guidelines, Operating Circulars, Technical Data Specifications. Members/participants shall submit self-attestation through the PCOMP portal confirming Compliance. The Self Attestation activity shall be on periodic basis such as annually / quarterly or as and when required.

Updates:

1. Self-Attestation portal has been re-named as PCOMP (Product Compliance) Portal.
2. Bank has been now given Admin Access where they can themselves create Maker and Checker for their bank. (Maker is the one who updates/modify the directives assigned in Portal and Checker is the one who validates and is authorised to approve the status submitted by Maker in the Portal)
3. The process of attestation will be an on-going process. All compliance directives will be updated in the portal every quarter or as-and-when there is an addition and same will be intimated to members/participants.
4. Members to attend training workshops organised by NPCI on functionality and use of Portal. The dates shall be communicated separately by NPCI.
5. Non-adherence to compliances will be taken up by the Surveillance and Enforcement Team (S&E) team post intimation to the members through official communication.

To be Actioned:

1. Any pending Self Attestation Compliance of FY 21-22 must be completed by 30th September 2022. Members who fail to do so will be liable for corrective actions further leading to Penalty.
2. Self-Attestation FY 22-23 has been initiated on 25th July, 2022.
3. All members to complete the self-attestation for FY 22-23 Q1 New Checklist by 30th September 22.
4. Adherence to complete the compliance self-attestation within timelines as per each quarterly update.

Keeping in mind the user experience and faster resolution, NPCI has introduced 'The Admin' Access to each Member (Single User). This access will help create /update / modify maker & checker user id for your bank. This initiative will now reduce the time taken for creation of user id's. Please refer (Annexure A) for user guide.

The Admin will have access to below functionality.

- i) Create New user
- ii) Update existing user
- iii) Activate/Inactivate existing user
- iv) Reset Password
- v) Unlock user id
- vi) Assign Products to respective users

Please note any non-adherence to completion of self-attestation process and non-compliance observed will be liable for proper remedial actions and may further lead to penal actions by Surveillance and Enforcement Team (S&E) as per Circular no "NPCI/UPI/OC-99/2020-21" (Annexure B) and Circular no "NPCI/UPI/OC-103/2020-21 (Annexure C).

Please make a note of the contents herein and disseminate the information contained herein to the official concerned.

Yours Truly,

SD/-

Kunal Kalawatia

Chief of Product

Annexure A

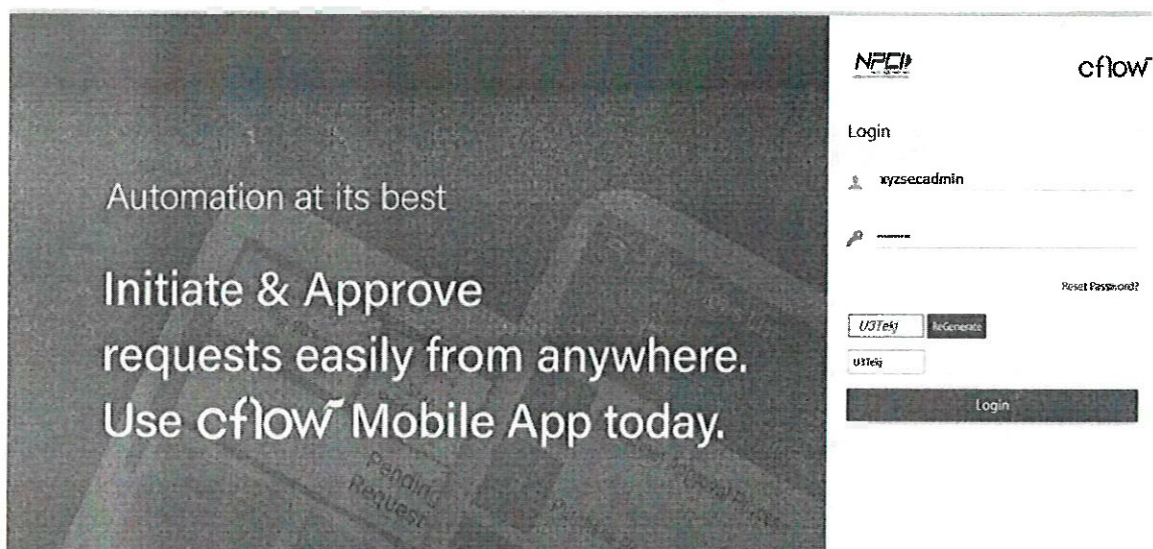
Step wise User Guide for Bank Admin

I) Steps to Create user id

Please use below URL

<https://ap.cflowapps.com/npcicflow/npcientry>

Step 1: Enter your user name and Password. Fill the captcha and click login button. If you are a first time user, then system will send OTP to your registered email address.

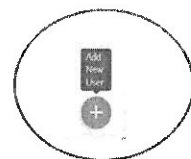


Step 2 : After the login user can see their own bank's users.

XYZ BANK LTD										
xyzsecadmin cflow										
Excel Export Excel Import										
ACTION	USER NAME	EMAIL ID	USER FULL NAME	ROLE	STATUS	CREATED DATE	CREATED BY	LAST LOGIN DATE	BANK	BT NAME
	XYZ.SECmaker	ravi@xyzbank.com	Ravi	SEC Maker	Active	Apr 1 2021 2:09PM	cflowadmin	7/27/2021 4:13:06 PM	XYZ Bank LTD	
	XYZ.SECchecker1	Aakash@xyzbank.com	Aakash	SEC Checker	Active	Apr 1 2021 2:11PM	cflowadmin	7/30/2021 12:40:48 PM	XYZ Bank LTD	
	XYZ.SECmaker1	sunita@xyzbank.com	Sunita	SEC Maker	Active	Apr 9 2021 1:07PM	cflowadmin	8/24/2021 2:16:09 PM	XYZ Bank LTD	
	XYZ.SECchecker1	yogesh@xyzbank.com	Yogesh	SEC Checker	Active	Apr 9 2021 1:09PM	cflowadmin	8/4/2021 3:52:29 PM	XYZ Bank LTD	
	XYZ.SECmaker2	lata@xyzbank.com	Lata	SEC Maker	Active	Apr 23 2021 4:34PM	cflowadmin	8/31/2021 11:29:28 AM	XYZ Bank LTD	
	XYZ.SECchecker3	aasha@xyzbank.com	Aasha	SEC	Active	Apr 23 2021	cflowadmin	6/28/2022 5:04:33	XYZ Bank	

Step 3: Here Bank Admin can add a new user with checker or Maker access by clicking on small red plus button.

XYZ BANK LTD										
xyzsecadmin cflow										
Excel Export Excel Import										
ACTION	USER NAME	EMAIL ID	USER FULL NAME	ROLE	STATUS	CREATED DATE	CREATED BY	LAST LOGIN DATE	BANK	BT NAME
	XYZ.SECmaker	ravi@xyzbank.com	Ravi	SEC Maker	Active	Apr 1 2021 2:09PM	cflowadmin	7/27/2021 4:13:06 PM	XYZ Bank LTD	
	XYZ.SECchecker1	Aakash@xyzbank.com	Aakash	SEC Checker	Active	Apr 1 2021 2:11PM	cflowadmin	7/30/2021 12:40:48 PM	XYZ Bank LTD	
	XYZ.SECmaker1	sunita@xyzbank.com	Sunita	SEC Maker	Active	Apr 9 2021 1:07PM	cflowadmin	8/24/2021 2:16:09 PM	XYZ Bank LTD	
	XYZ.SECchecker1	yogesh@xyzbank.com	Yogesh	SEC Checker	Active	Apr 9 2021 1:09PM	cflowadmin	8/4/2021 3:52:29 PM	XYZ Bank LTD	
	XYZ.SECmaker2	lata@xyzbank.com	Lata	SEC Maker	Active	Apr 23 2021 4:34PM	cflowadmin	8/31/2021 11:29:28 AM	XYZ Bank LTD	
	XYZ.SECchecker3	aasha@xyzbank.com	Aasha	SEC	Active	Apr 23 2021	cflowadmin	6/28/2022 5:04:33	XYZ Bank	



Step 4: Add the user details and select the role.

XYZ BANK LTD

xyzsecadmin cf

Mobile number

BT name

BT mobile number

Status

☐

Send welcome mail to the user?

☐

NPCI Role

SEC Maker
▼

Select
▼

SEC Maker

SEC Checker

BT Email

Notify to BT

☐

Bank

XYZ Bank Ltd
▼

Categories

Select
▼

Add new

Save Cancel

Step 5: Select the Product and add the categories. Finally save it.

Status

☐

Send welcome mail to the user?

☐

NPCI Role

SEC Maker
▼

Designation

Bank

XYZ Bank Ltd
▼

Action	Products	Categories
✕	AEPS	✕ Acquirer ✕ Issuer ✕ KUA ✕ Sub-AUA
✕	ATM	✕ Acquirer ✕ Issuer ✕ PPI

Add new

Save Cancel

ap.cflowapps.com says
User Details Updated Successfully

OK

User Details

Full name: Ravi

Login Id: XYZ.SECmaker

Mobile number:

BT name:

BT mobile number:

Status: ☐

NPCI Role: SEC Maker

Bank: XYZ Bank Ltd

Designation: Product Manager

Action: ☐ Products: AEPS Categories: ☐ Acquired ☐ Issued

Step 6: Once the id is created, user will get automated mail from "certify2prod.otp@npci.org.in" along with user id and Password.

II) Steps to Update user id

Step 1: Click on small box to the left which will allow you to Edit the details of user

XYZ BANK LTD

xyzsecadmin cflow

Excel Export Excel Import

ACTION	USER NAME	EMAIL ID	USER FULL NAME	ROLE	STATUS	CREATED DATE	CREATED BY	LAST LOGIN DATE	BANK	BT NAME	BT EMAIL
	XYZ.SECmaker	ravi@xyzbank.com	Ravi	SEC Maker	Active	Apr 1 2021 2:09PM	cflowadmin	7/27/2021 4:13:06 PM	XYZ Bank LTD		
	XYZ.SECchecker1	Aakash@xyzbank.com	Aakash	SEC Checker	Active	Apr 1 2021 2:11PM	cflowadmin	7/30/2021 12:40:48 PM	XYZ Bank LTD		
	XYZ.SECmaker1	sunita@xyzbank.com	Sunita	SEC Maker	Active	Apr 9 2021 1:07PM	cflowadmin	8/24/2021 2:16:09 PM	XYZ Bank LTD		
	XYZ.SECchecker1	yogesh@xyzbank.com	Yogesh	SEC Checker	Active	Apr 9 2021 1:09PM	cflowadmin	8/4/2021 3:52:29 PM	XYZ Bank LTD		
	XYZ.SECmaker2	lata@xyzbank.com	Lata	SEC Maker	Active	Apr 23 2021 4:34PM	cflowadmin	8/31/2021 11:29:28 AM	XYZ Bank LTD		
	XYZ.SECchecker3	aasha@xyzbank.com	Aasha	SEC	Active	Apr 23 2021	cflowadmin	6/28/2022 5:04:33	XYZ Bank		

Add New User

Step 2 : You can update Name and Email id of the user, however 'Login Id' will remain same. It cannot be changed.

The screenshot shows the 'User Details' form in the cflow application. The 'Full name' field contains 'Ravi' and the 'Email Id' field contains 'Ravi@xyzbank.com'. The 'Login Id' field is disabled and contains 'ABCSECChecker2'. Other fields like 'Mobile number', 'BT name', 'BT Email', and 'BT mobile number' are empty. The 'Status' toggle is turned off. At the bottom, there are checkboxes for 'Document Center Access' and 'Bulk Upload Access'.

Step 3 : Click on Save button.

This screenshot shows the same user management interface after some changes. The 'Status' toggle is now turned on. The 'Document Center Access' and 'Bulk Upload Access' checkboxes are also checked. The 'NPCI Role' is set to 'SEC Checker', the 'Bank' is 'XYZ Bank Ltd', and the 'Designation' is 'SA'. Below these fields is a table with columns 'Action', 'Products', and 'Categories'. The 'Products' column has 'AEPS' and the 'Categories' column has 'Acquirer'. An 'Add new' button is at the bottom left of the table. The 'Save' button at the bottom right is circled in red, indicating it should be clicked.

The user id will be updated.

III) Steps to add Products

Step 1: Click on 'Add new' button and select Product that you want to assign.

The screenshot shows the ICICI Bank Ltd cflow admin interface. The 'Add new' button is visible at the bottom left. A dropdown menu is open, showing the following options: Select, AEPS, ATM, BEPG, Cluster Combined DKE - MAC, CLUSTER-ATM, and AICTED ERM. The 'AEPS' option is selected. The 'Categories' dropdown is also visible, showing 'Acquirer'.

Step 2: Select the Product Category that you want to assign.

The screenshot shows the ICICI Bank Ltd cflow admin interface. The 'Add new' button is visible at the bottom left. A dropdown menu is open, showing the following options: Acquirer, ALIA, Issuer, KUA, and Sub-ALIA. The 'Acquirer' option is selected. The 'Products' dropdown is also visible, showing 'AEPS'.

IV) Steps to add Reset the Password

Step 1 : Click on Reset Password.

XYZ BANK LTD										
ACTION USER NAME		EMAIL ID	USER FULL NAME	ROLE	STATUS	CREATED DATE	CREATED BY	LAST LOGIN DATE	BANK	BT NAME
	XYZ.SECmaker	ravi@xyzbank.com	Ravi	SEC Maker	Active	Apr 1 2021 2:09PM	cfowadmin	7/27/2021 4:13:06 PM	XYZ Bank LTD	
	XYZ.SECchecker1	Aakash@xyzbank.com	Aakash	SEC Checker	Active	Apr 1 2021 2:11PM	cfowadmin	7/30/2021 12:40:48 PM	XYZ Bank LTD	
	XYZ.SECmaker1	sunita@xyzbank.com	Sunita	SEC Maker	Active	Apr 9 2021 1:07PM	cfowadmin	8/24/2021 2:16:09 PM	XYZ Bank LTD	
	XYZ.SECchecker1	yogesh@xyzbank.com	Yogesh	SEC Checker	Active	Apr 9 2021 1:09PM	cfowadmin	8/4/2021 3:52:29 PM	XYZ Bank LTD	
	XYZ.SECmaker11	lata@xyzbank.com	Lata	SEC Maker	Active	Apr 23 2021 4:34PM	cfowadmin	8/31/2021 11:29:28 AM	XYZ Bank LTD	
	XYZ.SECchecker3	aasha@xyzbank.com	Aasha	SEC	Active	Apr 23 2021	cfowadmin	6/28/2022 5:04:33	XYZ Bank	

Step 2: Click on 'Generate Password'. A 10 digit password will be generated and an Auto mail will be sent to user from 'certify2prod.otp@npci.org.in' on registered email id with temporary password and a link to generate new password.

XYZ BANK LTD										
ACTION USER NAME		EMAIL ID	USER FULL NAME	ROLE	STATUS	CREATED DATE	CREATED BY	LAST LOGIN DATE	BANK	BT NAME
	XYZ.SECmaker								XYZ Bank LTD	
	XYZ.SECchecker1	Aa							XYZ Bank LTD	
	XYZ.SECmaker1	su							XYZ Bank LTD	
	XYZ.SECchecker1	yo							XYZ Bank LTD	
	XYZ.SECmaker2	lata@xyzbank.com	Lata	Maker	Active	2021 4:34PM	cfowadmin	11:29:28 AM	XYZ Bank LTD	
	XYZ.SECchecker3	aasha@xyzbank.com	Aasha	SEC	Active	Apr 23 2021	cfowadmin	6/28/2022 5:04:33	XYZ Bank	

Annexure B

NPCI/UPI/OC-99/2020-21

12th January, 2021

To,

All Members participating in various NPCI Products

Madam / Dear Sir,

Sub: Adherence to NPCI guidelines by members/participants

NPCI, an umbrella organization for retail payments system, has the responsibility to oversee the adherence to various guidelines of NPCI by the members/participants for all NPCI Products. It is also in the interest of the eco-system that the members/participants observe the rules and regulations set by NPCI through Procedural Guidelines (PG) and Operating Circulars (OC) to ensure that the eco-system runs on the same standards and principles of integrity and credibility.

With the continuous evolution and increased pace of development of payment landscape in the country including the participants leveraging the technological developments, and also the requirement to ensure safe, secure and efficient payment systems, it is incumbent on all participants to ensure strict adherence of the various NPCI guidelines.

NPCI shall ensure that the members/participants are adhering to PGs and OCs of all products of NPCI. Though such activity are presently monitored/tracked at our end and raised to participant concerned when issues are observed, there is no formal process of recording members/participants self-attestation confirming adherence to all NPCI guidelines and take corrective measures/actions for cases where continuous non-adherence is observed. Also, it becomes quite difficult to track the status and progress of non-compliance. The impact due to non-adherence by one participant that affects another participant or the customer need hardly be emphasized here. To address this gap, we are implementing the process of obtaining a self-attestation from members that they are complying with the NPCI guidelines. We attach herewith the **Annexure A** which covers responsibilities of members/participants and **Annexure B** which covers NPCI guidelines to be adhered as on date and will include any guidelines issued from time to time. We shall be obtaining a self-certification from each member/participants that they are adhering to such guidelines. A communication detailing the modalities of such certification shall be shared separately.

1001A, The Capital, B Wing, 10th Floor,
Bandra Kurla Complex, Bandra (E), Mumbai 400 051.
T: +91 22 40009100 F: +91 22 40009101
contact@npci.org.in www.npci.org.in
CIN: U74990MH2008NPL189067

NPCI shall also be tracking from various reports, data, etc. to review that members/participants are adhering to the guidelines.

We have also set up Surveillance & Enforcement (S&E) Division within the Risk Management Department of NPCI to handle cases where non-compliance is observed so that proper remedial action can be taken. This will further maintain the smooth functioning of payment systems.

Please make a note of the contents herein and disseminate the information contained herein to the officials concerned.

Yours faithfully,

SD/-

Praveena Rai
Chief Operating Officer

Encl:

1. Annexure A - Responsibilities of Members/Participants
2. Annexure B - List of Compliance Documents Checklist

NPCI/UPI/OC-103/2020-21

Annexure C
03rd March, 2021

To,

All Members participating in various NPCI Products

Madam / Dear Sir,

Sub: Guidelines for Self-attestation by members/participants

We refer to our OC. NPCI/UPI/OC-99/2020-21 dated 12th January, 2021 regarding adherence to NPCI guidelines by members/participants. In this connection, we are pleased to inform that we are implementing a system based of self-attestation which shall simplify the task of confirming by members/participants on adherence to various NPCI guidelines/circulars.

The self-attestation check-list is based on documents such as Procedural Guidelines, Operating Circulars, Technical/Data specifications, etc. Members/participants shall submit self-attestation through the portal confirming compliance. The Self-attestation activity shall be on a periodic basis such as annually or as and when required.

User details need to be submitted in the format given in Annexure A for allowing access to the system by members/participants. This has also been shared in the email dated 12th January, 2021. Members/participants who have still not taken access to the portal are requested to submit the details in the format URGENTLY.

Members/participants are expected to submit self-attestation by 30th April, 2021.

Please make a note of the contents herein and disseminate the information contained herein to the officials concerned.

Yours truly,

SD/-

Praveena Rai
Chief Operating Officer

Encl: 1. Annexure A - Member/Participant User registration form

Annexure A

Responsibilities of Members / Participants

The responsibilities of the members/participants to various NPCI products are as follows:

- To comply with the on boarding & certification process.
- Adherence to the rules, regulations, instructions, etc. as per -
 - OCs issued by NPCI
 - PGs of NPCI
 - NPCI data specifications for sending/processing transactions
- Prepare master list of compliances applicable to various products in co-ordination with NPCI & ensure periodic review of the list.
- To monitor the adherence of regulations within the organization and take corrective steps in case of any deviation.

The following corrective steps shall be taken for any non-adherence to NPCI regulations.

Level 1

- Letter shall be issued to the members/participants against any deviation observed.

Letter may be issued based on the severity of the non-compliance advising the members/participants to explain why action cannot be taken on such members/participants for the non-compliance.

- Members/Participants shall provide response within 15 working days from the date of letter.
- If the response is acceptable, then the observation shall be closed at NPCI end.

Level 2

- If the response is not received within 15 working days or the response is not acceptable, then
 - Letter shall be issued addressed to the senior official of the members/participants.
 - Members/participants shall be given one to three months' time from the date of issuance of such letter to take remedial action based on the severity.
 - If not remedied within the said time lines, the members/participants will be served with a notice for taking action by way of penalty.

MP

- The penalty shall be imposed basis the severity of non-compliance (i.e. low/medium/high).

Level 3

- After imposing the penalty, if it is observed that the member/participant has not taken corrective steps or still not responded to NPCI letter, then the issue shall be escalated, as the case may be, to:-
 - Top management of the member/participants
 - Regulator (RBI)
- The member/participant shall be put under temporary suspension post the above activities with appropriate internal approval. The period of temporary suspension shall be based on the severity of the non-compliant event.
- The non-compliant member/participant shall be provided with suitable time to remedy the non-compliant event and it shall be monitored for closure. Post completion of initial temporary suspension period, confirmation shall be sought from the members/participants for the corrective steps taken at their end.
- In case member/participant has remedied the non-compliant event, the suspension shall be revoked after validating remedial measure taken by such member/participant.
- In case the member/participant has not remedied the non-compliant event, the suspension will be continued till such time it is not remedied.
- After considering the following factors, the case shall be taken up for permanent termination of membership for the product.
 - severity of the case
 - number of times the temporary suspension has been extended
 - failure to implement remedial measures during the suspension period
- In case the remedial measures are implemented by the member/participants, then the termination shall be put on hold and status of non-compliance shall be monitored. If status found to be compliant, then the case shall be closed.

Process for penal action

The penalty shall depend upon the severity of the non-compliance. The S&E Division shall assess each non-compliance by members/participants and classify the severity of such case as low/medium/high. NPCI shall inform the member/participants the severity level for any one or more events of non-adherence to the NPCI guidelines. Based on the severity, the penalty shall be determined. In case proper

explanation (acceptable to NPCI) is provided by the member/participant within the 30 days from the date of communication of imposing penalty, in such case, the penalty shall not be applicable. Any decision by NPCI, in this connection, shall be final and binding of such member/participant.