

NPCI/2023-24/RuPay/003

16<sup>th</sup> May 2023

To,  
All Member Banks-RuPay

Dear Sir/Madam,

**Subject: Enabling Mail order/Telephone Order (MOTO) for RuPay-DFS Cards Internationally**

RuPay Global cards are accepted internationally and NPCI strives to make RuPay cardholders payment experience convenient and seamless. In the matter, we refer to NPCI circular vide: NPCI/2020-21/RuPay/033 dated 2<sup>nd</sup> Sept'2020, wherein the approach for issuers to enable MOTO transactions were provided. RuPay-DFS cardholders who make transactions on such merchants who support MOTO transactions, would be able to execute the transactions successfully once issuers enable them.

We observe that issuers are yet to enable MOTO transactions at their end due to which some transactions are getting declined. This hampers the overall RuPay card international transaction customer experience.

In view of the above, we request all the RuPay-DFS issuers to enable MOTO transactions, not beyond **31<sup>st</sup> May 2023**. Bank may put necessary rules at their end to monitor the transaction performance at their end.

Kindly reach out to your bank RM for any support or information you may need in this matter.

Your sincerely,

**Sd/-**

**Kunal Kalawatia**

Chief Products