

NPCI/2023-24/RuPay/077

14th December 2023

To,
All Member Banks-RuPay

Dear Sir/Madam,

RuPay Contactless Cards Issuance

In delivering a smooth payment experience, innovation plays a pivotal role. Contactless payments exemplify this by enabling seamless transactions, allowing customers to tap their cards near point-of-sale terminals via near field communication technology.

RuPay issuers to take a note that all the RuPay Cards shall be enabled with contactless features for domestic (online and offline-NCMC) and international transactions. All issuers shall only procure and issue contactless cards for their RuPay portfolio (Debit, Credit and Prepaid Cards).

1. All new issuances, renewal or replacement of cards shall be on contactless cards.
2. RuPay Prepaid Cards-Gift PPIs may continue to be issued with or without EMV Chip as per the RBI Master Directions on Prepaid Payment Instruments (refer master direction no.- RBI/DPSS/2021-22/82).

Issuers to take a note to issue all cards on RuPay Global Card Profile 004/003 and 003 for RuPay contactless debit and credit cards respectively (refer circular no. NPCI/2021-22/RuPay/017 dated 15th October 2021).

Issuers to ensure that the contents of this circular are effectively communicated to the relevant stakeholders.

This circular shall be effective from 1st April 2024.

Yours truly,

SD/-
Kunal Kalawatia
Chief of Products