NPCI/2023-24/RuPay/021   16th November '23

To,

All RuPay Acquirers, PAs, PGs, TRs

Dear Sir / Madam,

Subject: <u>Acquirers to Comply with RuPay Guest Check-Out Tokenization (GCOT) implementation</u>

With reference to the RBI communication vide letter dated 21st April, 2023 on **Restriction on Storage of Actual Card Data,** RBI directed that an alternate solution shall be deployed for transactions where cardholders decide to enter the card details manually at the time of undertaking the transaction (commonly referred to as "guest checkout transactions"), by October 31, 2023. We also refer to NPCI issued circular No. NPCI/2022-23/RuPay/012 dated 7th June, 2022, and the Advisory No. NPCI/2023-24/RuPay/033 dated 17th July, 2023 on the matter.

On a review of the issues involved and after detailed discussions thereon with all stakeholders, RBI has extended the timeline for implementing alternate solution for guest checkout transactions by three months, i.e., till **January 31, 2024.**

Please note that the above timeline is also applicable for re-sequencing the COFT (Card on File Tokenization for saved card transactions) first transaction (Token provisioning transaction).

<u>Kindly note, this is a high priority security mandate, and appropriate penal action, including imposition of business restrictions, may be considered in case of any non-compliance.</u>

We look forward to your support to get detailed project plan with dates to implement the RuPay Guest Check-out Tokenization solution at the earliest.

Yours faithfully,

Kunal Kalawatia
Chief of Products
NPCI