NPCI/2024-25/RuPay/006   03rd June 2024

To,

All Member of RuPay and NFS Network

**Subject: <u>Migration of PIN Encryption from Variant to Key Block for RuPay and NFS
Network</u>**

Dear Sir/Madam,

RuPay, India's indigenously developed card payment network, and NFS ATM Network are
committed to providing secure and seamless payment experiences to customers. As part of
our continuous efforts to enhance security standards, we are aligning with the guidelines
issued by the Payment Card Industry Data Security Standard (PCI-DSS).

In June 2019, PCI-DSS released the 'PCI PIN Security Requirement 18-3', which requires the
migration of PIN encryption from the Variant method to Key Blocks. This transition is essential
to fortify the security framework of card-based transactions. The detailed specification version
1.0 dated 01-May-2024 for this migration is released to the members.

In view of the above, members are requested to come for certification with NPCI for RuPay
and NFS transactions enablement of Key Blocks as given below:

a) Issuer certification: RuPay and NFS certification can be executed together or
separately, as per Bank's setup.
b) Acquirer certification: RuPay and NFS certification to be executed separately. Bank to
use the terminal device i.e. POS & ATM (including Micro ATMs) during the time of
certification. Once Acquirer is certified with NPCI, Member needs to implement it on
all the devices i.e. POS and ATMs (including Micro ATMs) deployed by them,
internally.

Certification: Issuer and Acquirer hosts to certify according to the "TR31KeyBlock–key
Guide Document" by December 31, 2024.
Enablement: Enable the Key Block functionality on Issuer and Acquirer host HSMs and
devices i.e. POS and ATMs by June 30, 2025.
This transition to Key Blocks is pivotal in maintaining the integrity and security of transactions
on the RuPay and NFS network.

We appreciate your cooperation and prompt action on this requirement.

Your sincerely

SD/-

Kunal Kalawatia
Chief Products