

NPCI/2024-25/RuPay/015

18th October 2024

To,

All Member Banks – RuPay

Dear Sir/Madam,

**RuPay exclusive lounge access policy**

A home-grown card payment system, RuPay has been on a fruitful journey of creating a less-cash, simple, safe, secure & contactless society since 2012. In its endeavour to provide exceptional customer experience, RuPay provides distinguished feature of lounge program and tailored benefits to RuPay cardholders. Further to its commitment RuPay is launching exclusive lounge program, kindly refer to **Annexure A** for details.

For access to RuPay Exclusive lounge, Member banks and issuers shall share the eligible cardholders as per **Annexure B** every quarter.

We kindly request member banks to acknowledge this directive and ensure that the content of the circular is effectively communicated to relevant officials.

Yours Sincerely,

SD/-

Kunal Kalawatia

Chief of Products

## **Annexure A**

RuPay has set up Exclusive Lounge at T3 departure terminal of Indira Gandhi International (IGI) Airport. This is first exclusive lounge of RuPay at Departure Pier (DP) 11, T3D, near Boarding Gate number 41 domestic departures, IGI Airport. RuPay Exclusive lounge offers wide spread of food, drinks and entertainment that differentiates it from other lounges in T3 Departure at IGI Airport. RuPay exclusive lounge promises pleasant stay, excellent spread of menu and first of its kind of entertainment experience for their patrons.

Dedicated page of RuPay exclusive lounge shall be created under RuPay website ([www.rupay.co.in](http://www.rupay.co.in))

## Annexure B

At Terminal 3, Indira Gandhi International Airport, Delhi, only RuPay Credit cardholders (Select, Platinum & Higher Variants only) will have access to RuPay Exclusive Lounge. Access to the lounge will be on spend based and driven through RuPay Benefit Management System (RBMS). Member banks and Issuers shall share eligible cardholders details every quarter.

Spend based calculation	Remarks
RuPay Credit Card (Select, Platinum & Higher Variants)	a. Access will be mandatory through RuPay Benefit Management System (RBMS)#
CC on UPI / Card @POS transactions	b. Issuers needs to get themselves on onboarded on Standard Benefit delivery as mentioned in Circular no NPCI/2023-24/RuPay/032

#RuPay SCM endorsed the RuPay Benefit Management System (RBMS) on 28<sup>th</sup> May 2024

Below tiers are proposed for CC on UPI / Card @POS transactions in the previous quarter, Quarter will be defined as calendar quarter:

Tier	Spend Limit	Access Policy*
Tier 1	Rs 10,000 to Rs 50,000	2 complimentary visits in a quarter
Tier 2	Rs 50,001 to Rs 1,00,000	4 complimentary visits in a quarter
Tier 3	Rs 1,00,001 to Rs 5,00,000	8 complimentary visits in a quarter
Tier 4	Rs 5,00,001 and above	Unlimited complimentary visits in a quarter

\*Benefit of complimentary visits will be purged to zero (0), at the end of the calendar quarter

Example:

Scenario	Total Spends in a Previous Quarter (April, May, June)	Complimentary Visits available in Quarter (July, August, September)
Scenario 1	Rs 5,000	0
Scenario 2	Rs 11,000	2
Scenario 3	Rs 60,000	4
Scenario 4	Rs 1,20,000	8
Scenario 5	Rs 2,00,500	8
Scenario 6	Rs 5,10,000	No limit

The policy shall be in force from 1st January 2025 and subject to any changes that shall be communicated by NPCI.

The program can be modified, amended, changed or revoked anytime by NPCI without prior intimation. RuPay Exclusive Lounge access policy to be governed/defined by NPCI from time to time.

NPCI/2023-24/RuPay/032

01<sup>st</sup> April 2024

To,

All Members - RuPay Credit Card Issuer & Acquirer.

Dear Sir/ Madam,

**Subject: Standard Benefit delivery on RuPay Credit Card Usage**

RuPay, as a leading domestic payment scheme, plays a vital role in empowering customers with convenient and secure payment solutions. To further enhance the customer experience and ensure that customers can conveniently avail benefits, rewards, and incentive associates with their RuPay Credit Cards, issuers & acquirer must ensure the following.

1. The Data element DE 102 in the authorization response message from Issuer to acquirer, as per the RuPay Online Switching specification, shall be mandatory data element.
2. Issuers shall start passing the relevant information in data element DE 102, as defined in the RuPay online specification, for all RuPay transactions.
3. The length of data element DE 102 shall increase from 19 digits to 30 digits at issuer as well as acquirer end.

Members to take a note of the aforementioned changes and implement the necessary amendments into their system accordingly.

This circular shall be effective from 31<sup>st</sup> May 2024.

Yours faithfully,

SD/-

**Kunal Kalawatia**

Chief of Products