

NPCI/2023-24/RuPay/032

01st 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 31st May 2024.

Yours faithfully,

SD/-

Kunal Kalawatia

Chief of Products