

Circular: NPCI/2018-19/RuPay/032

20th December, 2018

To All Member Banks – RuPay

Subject: OTP (One Time Password) SMS format for E-commerce transactions

As per RBI mandate online transactions have to be processed with Two Factor Authentication (2FA). OTP validation is the second factor of authentication and it is delivered via text message on customer's mobile phone by Issuer Authentication System (IAS).

It is noteworthy, few Issuing Banks are sending OTP message without mentioning channel and mode of purchase, which gives opportunity to fraudsters for unfair practices.

NPCI is working to incorporate "Merchant name" and "Transaction Amount" as part of Auth_Initiate API calls to IAS(1st API triggered to Issuing Bank) so that OTP message can display the name of merchant along with transaction amount. We will appropriately release the circular for making necessary readiness and certification at Bank's end for this purpose.

However, in order to appropriately educate / alert consumers, as an interim solution, we are suggesting Banks to follow OTP message format as below:

OTP message format:

*"The Secret OTP for Online Purchase is ***** on card ending ****. Valid till **:**:**. Do not share OTP for security reason."*

All Member Banks are requested to kindly take a note of the same. For any queries, you may please contact Jyoti Dahiya at 8879754907 or write at jyoti.dahiya@npci.org.in

Yours faithfully,



Vishal Anand Kanvaty
SVP – Innovation & Product