

**NPCI/2018-19/RMD/003**

**20 June, 2018**

The Chairman and Managing Director / Chief Executive Officers,  
All RuPay Card Manufacturing and Personalisation Bureau,

**Respected Sir / Madam,**

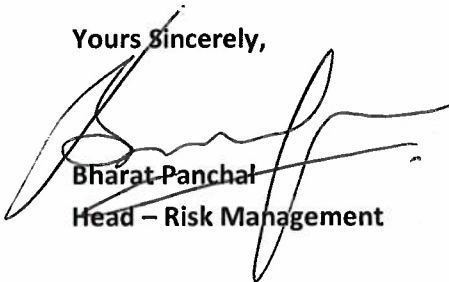
***Sub: Storage of Data in India***

We invite your kind attention to the Directive under **Section 10(2)** read with **Section 18 of Payment and Settlement Systems Act 2007, (Act 51 of 2007)** via Circular - **RBI/2017-18/153 - DPSS.CO.OD No. 2785/06.08.005/2017-2018** issued by Reserve Bank of India on 6 April, 2018, stating that all payment system operators in India to ensure that data related to payment systems operated by them are stored within India only. This data encompasses end-to-end transaction details and sensitive information collected / stored / processed / transferred as part of the payment card production life cycle. In addition to it, if any critical services (IT services, configuration, logs, backups, etc..) are completely outsourced to a third party vendor within India, must be a RuPay certified entity.

You are advised to comply with the above directive of the Reserve Bank of India and provide us with a written confirmation on the same within 15 working days of the receipt of this letter confirming that RuPay customer data received from issuers are stored / transmitted / collected and processed in India only.

Non-compliance to the above circular shall lead to immediate termination of the Vendor from the RuPay empanelled vendor's list.

**Yours Sincerely,**



**Bharat Panchal**  
**Head – Risk Management**