NETC Consolidated Circular

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PART I: PRELIMINARY

1. Scope & Applicability

1.1. The rules, regulations, terms and conditions embodied herein shall govern the operation of NETC and the relationship between NPCI and the Members for participation in the NETC payment system. This Consolidated Circular represents a binding document between NPCI and each Member.

1.2. This Consolidated Circular shall be applicable to all Members and all system participants of the NETC, as applicable based on the nature of their participation in the NETC FASTag program.

1.3. This Consolidated Circular incorporates and combines the Operating Circulars issued up to August 31, 2026, All Operating Circulars shall continue in substance and effect, remain applicable and read in consonance with this Consolidated Circular until the same are withdrawn. All Operating Circulars that are identified as withdrawn are listed in **Annexure D**.

1.4. NETC Procedural Guidelines (**NETC PG**), Technical Specification Documents (**TSD**) and Security Guidelines, Operating Circulars, and Brand Guidelines issued by NPCI shall continue to be in effect, be applicable to and must be adhered to by all Members and all system participants of the NETC payment system.

1.5. The provisions of this Consolidated Circular shall be in addition to, and not in derogation of, the provisions of the PSS Act, 2007 and other extant Applicable Laws. Members shall comply with the extant Applicable Laws based on their participation in the NETC In the event of any conflict between this Consolidated Circular and any Applicable Laws, the relevant Applicable Laws shall govern and prevail.

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PART II: NETC Overview, Participation, Roles and Responsibilities

2. Introduction

NETC is a unified, interoperable payment system for the electronic collection of toll, parking and related payments across highways, expressways, parking plazas and other applicable merchant locations. Indian Highways Management Company Limited (**IHMCL**) on behalf of National Highway Authority of India (**NHAI**), implements and operates the Electronic Toll Collection (**ETC**) across the national highway network. The ETC programme utilizes FASTag, to enable automatic identification of vehicles. The clearing and settlement of FASTag transactions is undertaken through the NETC payment system.

In NETC, the Issuer is Member of NPCI and issues the NETC FASTag to vehicle owner for the payment through NETC System. The Acquirer is Member of NPCI who acquires the Plaza to facilitate the acceptance of NETC transaction for the payment through NETC Payment System Merchants - Toll Operator

Members and other system participants must comply with and ensure compliance with NETC System Requirements and IHMCL Notifications. Members and the system participants for which they are responsible under the NETC System Requirements, including participants connected or interacting with the Holder directly or indirectly for or on behalf of such Member or system participant, shall comply with and adhere to the NETC System Requirements. Members shall also be guided by extant regulatory guidelines.

3. Participation in NETC

Subject to Applicable Laws, onboarding, and NPCI requirements, the following entities may participate in NETC:

(a) banks (including Regional Rural Bank, Co-operative Bank, Urban Co-operative Bank, Payments Bank) having a valid license from regulator to conduct the business of banking in India and can participate in NETC either as a direct Member or Sub-Member;

(b) PPI Issuer authorized by RBI to issue digital pre-paid instruments can participate in NETC network as direct Member or Sub-Member;

(C) any other financial institution authorised by regulators from time to time.

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4. Roles and Responsibilities

The roles and responsibilities of Members as Issuer and Acquirer of NETC include the following:

4.1. Issuer

4.1.1. The Issuer shall issue NETC FASTags for use on the NETC Network in compliance with all applicable regulatory and NPCI requirements

4.1.2. The Issuer shall ensure that the details of Issuer identification Number (IINs) are accurately configured, in accordance with the applicable NPCI requirements.

4.1.3. The Issuer shall ensure that its switch and related systems remain connected, have adequate capacity and are always available to receive and process NETC transactions. The Issuer shall maintain appropriate business continuity and disaster recovery arrangements in accordance with applicable NPCI requirements.

4.1.4. The Issuer shall ensure that:

a) Every response to an NETC transaction contains all mandatory and conditional data elements as the case may be under the applicable NPCI requirements;
b) Transaction response codes are used strictly in accordance with the applicable NPCI requirements;
c) Response messages accurately reflect the outcome of the transaction; and
d) Transaction responses are sent within the timelines prescribed under the applicable NPCI requirements.

4.1.5. Where an NETC transaction is approved by the Issuer, the Issuer shall ensure that the relevant account is appropriately debited, credited or updated, as applicable to the transaction or service.

4.1.6. Issuer shall comply with all applicable risk management, fraud mitigation, transaction control, and security requirements as prescribed under Applicable Laws for all NETC, and shall implement necessary controls to safeguard the integrity, security, and reliability of NETC transactions.

4.1.7. Issuer shall ensure compliance with the NPCI Requirements which shall be enforced through self-attestation activity.

4.1.8. Issuer shall perform reconciliation, settlement and dispute management of all NETC transactions as specified in the NPCI Requirements.

4.1.9. The Issuer shall maintain transaction records, authentication records, system logs, reconciliation records, customer complaints and dispute-related documents for the period prescribed under Applicable Laws and shall make such records available for audit, investigation and dispute resolution, for purpose of settlement reconciliation and or similar purposes as may be requested by NPCI from time to time.

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4.2. Acquirer

4.2.1. The Acquirer shall be responsible for the certification, deployment, operation, connectivity, availability and maintenance of the NETC system connected to the NETC Network.

4.2.2. The Acquirer shall ensure that all NETC system comply with regulatory requirements and the applicable NPCI requirements.

4.2.3. The Acquirer shall ensure that:

a. every transaction request sent to NETC contains all mandatory and conditional data elements prescribed under the applicable NETC specifications;

b. transaction messages accurately reflect the transaction initiated or performed at the terminal;

d. confidential customer and transaction data are transmitted securely in accordance with the applicable security requirements.

e. Any other details in accordance with NPCI requirements.

4.2.4. Acquirer shall comply with all applicable risk management, fraud mitigation, transaction control, and security requirements as prescribed under Applicable Laws for all NETC transactions, and shall implement necessary controls to safeguard the integrity, security, and reliability of NETC transactions

4.2.5. The Acquirer shall integrate with the systems of toll plazas and the applicable central system in accordance with the prescribed operational requirements and notifications issued in this regard.

4.2.6. The Acquirer shall ensure instrument signature validation, timely update of the Issuer Identification Number (IIN) list, and adherence to applicable interface specifications across all acquired plazas.

4.2.7. The Acquirer shall maintain connectivity and interoperability through primary and secondary systems to support multiple endpoints and active site routing mechanisms.

4.2.8. The Acquirer shall process and settle toll transactions, transmit transaction records and statuses to the central system within the prescribed timelines, and facilitate payments to plaza operators.

4.2.9. The Acquirer shall ensure that transactions are not permitted on unregistered payment instruments and shall maintain records, including vehicle profiles, vehicle images and related transaction data, for the prescribed retention period.

4.2.10. The Acquirer shall manage toll fare, business rules, exception lists, local exemption lists, and exemption-related validations in accordance with applicable requirements.

4.2.11. The Acquirer shall ensure that exempted payment instruments are applied only for permitted use cases and that local exemptions are processed as per prescribed priority rules.

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4.2.12. The Acquirer shall share vehicle class discrepancy details, including vehicle class mismatches and exempted vehicle transaction details, with toll plaza operators in accordance with applicable requirements.

4.2.13. The Acquirer shall resolve disputes raised by Issuers and Plaza Operators within the prescribed timelines and shall provide support and helpdesk services.

4.2.14. The Acquirer shall:

a. implements robust business continuity and disaster recovery arrangements, including periodic disaster recovery drills and system health monitoring mechanisms; and

b. publishes historical toll fare information in accordance with applicable requirements.

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PART III: Features

5. One Vehicle One FASTag

5.1. Issuers shall ensure that only the latest issued Tag as per the NETC Mapper is active against any given vehicle. All other Tags on the same vehicle shall be closed except for Tags previously in Hotlist or Blacklist exception codes.

5.2. Issuer shall ensure that a new NETC FASTag shall be issued to a vehicle only if one or no Active FASTags are mapped to it in the NETC Mapper. Any new Tag registration request for a vehicle with more than one Active FASTag shall be declined.

5.3. The issuer shall ensure whenever a new NETC FASTag is issued for a vehicle that already has an existing NETC FASTag, the earlier NETC FASTag shall be moved to status code '06: Closed' and shall be automatically closed 15 days after the issuance of the new NETC FASTag, except in cases where the earlier NETC FASTag is marked under hotlist or blacklist exception codes.

6. Annual Pass

6.1. The Annual Pass scheme shall facilitate toll-free passage only for Vehicle Class (VC)-4 vehicles, namely private cars, jeeps, and vans, at designated National Highway (NH) and National Expressway (NE) fee plazas.

6.2. The validity of the Annual Pass shall be one year from the date of issuance or 200 trip instances, whichever occurs earlier.

6.3. The Annual Pass scheme shall not be applicable for:

a) State Highways;

b) Parking Plazas;

c) Any other non-NH or NE use case of NETC FASTags.

7. Multi Lane Free Flow (MLFF)

7.1. The Multi-Lane Free Flow (MLFF) tolling system is asolution aimed at eliminating traditional toll barriers, enabling seamless toll collection through RFID (Radio Frequency Identification) and ANPR (Automatic Number Plate Recognition) technology.

7.2. Under the MLFF model, all vehicles shall pass through the Toll Plaza, and an e-Notice shall be raised for toll payment post-facto for NETC FASTags with insufficient balance.

7.3. Tags on which e-Notices are generated shall also be flagged under Exception Code 08 (E-Notice).

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8. Data Privacy, Data Protection and Customer Information Management

8.1. Members, Sub-Members and system participants of NETC shall ensure that the processing, including collection, access, use, storage, transmission, sharing and disposal, of any personal data or payment-related information, including any User information, is undertaken in a secure, lawful and accountable manner, in compliance with Applicable Laws. Further, Members, Sub-Members and system participants of NETC network shall implement applicable, required governance and compliance frameworks, including no less restrictive than industry standard controls and measures, for such processing.

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PART IV: SETTLEMENT, RECONCILIATION AND DISPUTE MANAGEMENT

9. Settlement

9.1. The Members' settlement obligation arises once the transaction is successfully processed in NETC. The payment obligations with respect to settlement among the Members shall be determined through netting procedure, i.e. the net debit/credit position based on the total debit and credit transactions for a particular Member including disputes & adjustments, fees and charges payable to NPCI, etc. Once the netting procedure is complete the settlement shall be final and irrevocable.

9.2. For each settlement cycle, a Member may be in either a net debit position or a net credit position. In case of net debit position, the Member's payment obligation in respect to settlement shall arise towards other Members. As part of the settlement process, the settlement account of all the Members that are in net debit position is debited and settlement account of all the Members in net credit position is credited, through Multilateral Net Settlement Batch (MNSB) in the NETC Real Time Clearing System (NRCS). To affect this payment obligation, the Members who are in net debit position must ensure they maintain sufficient funds in their respective settlement accounts. The settlement cycles and time of settlement file posting in NRCS is given in **Annexure B** for reference.

9.3. The Sponsor bank shall be responsible for fulfilling the payment obligations of its Sub-Members with respect to settlement. The net settlement amount payable by a Sub-Member is included as part of the settlement file of its Sponsor bank while posting the MNSB file for settlement.

9.4. In case the settlement account of a Member having net debit position does not possess adequate funds, the Member shall be in breach of its payment obligations with respect to settlement, leading to a cascading effect on other Members' payment obligations and successful completion of the settlement

9.5. The settlement is governed under the Settlement Guarantee Mechanism communicated by NPCI from time to time.

9.6. Members shall refer and be guided by the NETC PG and OSG for detailed settlement procedures, reports availability, operational processes and exception handling and transactions for adherence.

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10. Reconciliation

All Members are responsible for daily reconciliation of their NETC transactions. Members shall have process and systems for automated reconciliation for NETC transactions and shall accord top priority to carry out reconciliation. The Member shall follow the procedures set out in the NETC PG and OSG for reconciliation of declined, timed out and exception transactions.

11. Dispute Management Mechanism

Members are responsible for addressing and resolving the Holder complaints raised for NETC transactions. Members shall set up and clearly communicate a dedicated and easily accessible grievance redressal mechanism for addressing such Holder complaints. Members shall ensure that contact details for raising Holder complaints are prominently displayed on their website and other channels. Complaints received by NPCI, if any, shall be redirected to the relevant Member for resolution.

Members shall address the Holder complaint / transactions disputes using the dispute resolution mechanism made available by NPCI. Members shall comply with NPCI prescribed chargeback eligibility criteria, limits, timelines and dispute management process.

Members shall refer and be guided by the NETC System Requirements.

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PART V: COMPLIANCE AND SELF-ATTESTATION

12. Self-Attestation and General Compliance

22.1 Self-Attestation is a periodic compliance process through which Members are required to confirm their adherence to applicable NPCI guidelines, operating circulars, procedural guidelines, technical specifications, product feature documents, risk management directions, brand guidelines, API usage guidelines, and other documents issued by NPCI from time to time.

22.2 Members shall submit the Self-Attestation through the prescribed NPCI portal on an annual basis or as and when required by NPCI.

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PART VI: GENERAL

13. Amendments / Modifications

This Circular may be amended, modified, supplemented, suspended or withdrawn, in or whole, from time to time as deemed necessary, including any operational, technical, risk, security, compliance or participant requirements specified herein. Such amendments shall be binding on all Members from the relevant issue/ effective date.

14. Audit and Records

All Members and system participant shall provide full cooperation and access to NPCI or its authorized personnel during any inspection or audit the activities, systems, processes, controls and compliance of any participant in relation to the products, services or functionalities governed by this Circular and/or compliances under Applicable Law in relation to the payment system. All Members and system participants shall maintain complete and accurate records relating to activities undertaken pursuant to this Consolidated Circular and shall preserve such records for such period as may be prescribed by Applicable Law, regulation, as amended from time to time.

15. Requisition of Information

All Members and system participant must provide any information, records, books, registers, logs, data, correspondence, policies, agreements, reports, certifications, transaction details, system-generated records, audit trails, customer consents, or other documents and materials that may be required from time to time.

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ANNEXURE A: Glossary

In this Consolidated Circular, unless the context requires otherwise, the following terms have the meanings set out below. Terms used but not defined here shall have the same meaning as assigned to it under the PSS Act, 2007 and/ or any other extant Applicable Law.

Term	Definition
Acquirer	A Bank or financial institution that onboards/signs a Toll Plaza Operator and facilitates the collection of payments for such Toll Plaza Operator by enabling acceptance of NETC transactions through the toll plazas and other channels.
Applicable Law	Includes any statute, law, regulation, circular, notification, ordinance, rule, judgment, rule of law, order, decree, clearance, approval, authorization, directive, guideline, code, standard and manual, policy, requirement, or other government restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing by, any statutory or judicial or Government Authority or regulatory authority, issued by any authority under Republic of India and applicable in jurisdiction where the NETC FASTag transaction takes place, as amended, modified, supplemented, re-enacted, or replaced from time to time.
Active FASTag	A Radio Frequency Identification (RFID) tag that uses a transmitter to return information as opposed to reflecting a signal back from the Reader as many passive tags do.
Exception Codes	Tag status indicators such as Hotlist, Low Balance, Blacklist, etc., as communicated via Operating circular or Procedural Guideline.
FASTag User	Individuals / Organisations who obtain / purchase PPIs linked to the NETC FASTag from an Issuer and use them forETC.
IHMCL Notifications	Notifications issued by IHMCL including Operating Guidelines, toll plaza technical specifications, plaza integration manuals, circulars, directives, and vendor onboarding frameworks, or any other official notification, document, or amendment issued by IHMCL from time to FASTag Program.
Issuer	A bank or financial institution that maintains the Holder’s account linked to the NETC FASTag, verifies the vehicle details and debits such Wallet on receipt of a valid NETC transaction request.

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Member	A bank or financial institution which pursuant to a contractual arrangement with NPCI participates in NETC, provides NETC FASTags to its Holders and is on-boarded in NETC as an Issuer or Acquirer. Member maybe a bank, PPI Issuer or payments bank.
Multilateral Net Settlement Batch (MNSB)	Multilateral Net Settlement Batch refers to the batch-wise settlement process in which transactions among multiple participating banks/entities are consolidated, and only the net payable or net receivable amount of each participant is settled instead of settling each transaction individually.
NETC Network	The group of Banks who are availing the NETC Services provided by NPCI.
NETC FASTag	A reloadable RFID based electronic toll collection , affixed onto the windscreen of a vehicle for automatic identification of vehicles and electronic payment of applicable charges.
NETC System Requirements	NETC Procedural Guidelines (PG), Operating and Settlement Guidelines (OSG), Technical Specification Documents (TSDs), Operating Circulars, Risk Management Directions (RMD), NPCI and NETC Brand Guidelines, Error and Response Codes Document, Tag Manufacturer's checklist, Product Feature Document, Operating Circulars related to Pricing, NETC API usage guidelines and monitoring framework issued by NPCI, and or any other document issued by NPCI in relation to the operation of the NETC payment system.
NETC Services	It means switching and routing of following transactions to the participating Members participating in the NETC Network.
Operating Circulars	The circulars issued by NPCI as may be amended, modified, supplemented or replaced from time to time and includes this Consolidated Circular.
Prepaid Payment Instrument (PPI) Issuer	A bank or financial institution authorised to issue and maintain Prepaid Payment Instrument (PPI) to its Holder.
Sponsor Bank	A bank that undertakes to honour the settlement obligation of a Sub-Member in relation to Sub-Member's transactions processed through NETC by allowing debit of funds in the settlement account of the Sponsor Bank.

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Sub-Member	PPI or bank participating in NETC under a Sponsor Bank.
Toll Plaza Operator	A person or an entity who collects or registers tolls.
Tag Manufacturers	Entities authorized to manufacture Tags to be used for NETC transactions,
VAHAN	National Register maintained by MoRTH containing vehicle registration data
Wallet	A PPI account held by the Holder with an Issuer which is linked to NETC FASTag for NETC transactions.

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ANNEXURE B: NETC Settlement Cycles

The settlement cycles and time of settlement file posting in NRCS is given in

Members shall fulfil their settlement obligations for the prescribed settlement cycles as given below:

Settlement Cycle	From	To	Duration	File Posting Time
1C	16:00	00:00	8 Hours	10:30
2C	00:00	08:00	8 Hours	12:30
3C	08:00	16:00	8 Hours	18:30

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ANNEXURE C: Reference Circulars

S. No.	Circular No.	Date	Subject
1	NPCI/NETC/OC No. 01/2017-18	01-Jul-17	Migration to Goods and Services Tax (GST) Regime
2	NPCI/NETC/OC No. 03/2017-18	01-Sep-17	Daily Reconciliation – Best Practices
3	NPCI/NETC/OC No. 007/2018-19	20-Apr-18	Increase in TAT for Raising Debit Adjustments in EGCS
4	NPCI/2018-19/NETC/002	12-Sep-18	Enablement of FASTag recharge through UPI
5	NPCI/2019-20/NETC/003	28-Nov-19	Enablement of FASTag Account Balance Check Facility
6	NPCI/2020-21/NETC/004	02-Sep-20	NETC FASTag Brand Guidelines Compliance
7	NPCI/2021-22/NETC/001	24-May-21	Adherence to NPCI Guidelines by Members / Participants
8	NPCI/2021-22/NETC/004	18-Aug-21	Revision of Dispute Management System Workflow for NETC Disputes – Pre-Arbitration Stage
9	NPCI/2021-22/NETC/005	18-Aug-21	Additional settlement cycles in NETC
10	NPCI/2021-22/NETC/008	24-Mar-22	Tag Issuance process for Issuer Bank/Entity and addition of New Exception codes in NETC Ecosystem
11	NPCI/2022-23/NETC/002	06-Jul-22	Revision of deadline for implementation of Tag issuance process for Issuer Bank/Entity and addition of New exception codes in NETC Ecosystem
12	NPCI/2022-23/NETC/003	27-Jul-22	Masking of VRN / Tag ID (Monthly Pass Portal)
13	NPCI/2022-23/NETC/006	09-Dec-22	Mandating IIN Validation and Check Transaction Status API for Banks and Plazas
14	NPCI/2022-23/NETC/007	10-Jan-23	Mandate of ICD 2.5 implementation and discontinuation of ICD 2.4 for all NETC Plazas
15	NPCI/2022-23/NETC/008	18-Jan-23	Implementation of Policies to standardize Vehicle Number Update; Vehicle Identification and KYC for NETC FASTag Issuance
16	NPCI/2023-24/NETC/001	17-May-23	Implementation of NETC FASTag Closure and Replacement Policy
17	NPCI/2023-24/NETC/002	26-Dec-23	Inclusion of UPI QR code in the new design of NETC FASTag
18	NPCI/2023-24/PD/008	06-Mar-24	Revision of Timelines for Vehicle Registration Number update for FASTag's Issued on Chassis Number
19	NPCI/2023-24/NETC/004	15-Mar-24	Issuance of New FASTags to the Paytm Payments Bank Limited (PPBL) Consumers
20	NPCI/2023-24/NETC/006	29-Mar-24	One Vehicle One FASTag and Closure of Multiple Tags Linked to Vehicles

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21	NPCI/2024-25/NETC/070	23-Sep-24	Updation in Approved list of Tag Suppliers/ Manufacturers for National Electronic Toll Collection (NETC) Project
22	NPCI/2024-25/NETC/002	05-Oct-24	Amendment to NETC Dispute Lifecycle & Associated Fees
23	NPCI/2024-25/NETC/004	16-Oct-24	Restricting transactions from Low Balance, Blacklist, Hotlist Tags
24	NPCI/2024-25/NETC/009	20-Jan-25	Cooling Period Compliance for Vehicle under Exception Chargebacks
25	NPCI/2024-25/NETC/004A	28-Jan-25	Changes to the rule for declining transactions from tags in exception
26	NPCI/2025-26/NETC/001	27-Jun-25	Implementation of New Exception Codes in NETC Ecosystem
27	NPCI/2025-26/NETC/002	05-Aug-25	Guidelines and Cooling Period Requirements for Chargebacks on NETC Transactions Involving Tags in Hotlist, Blacklist, or Low Balance Status
28	NPCI/2025-26/NETC/003	19-Aug-25	Implementation of bulk upload and download functionality for disputes and evidence in NETC NRCS back-office portal
29	NPCI/2025-26/NETC/004	26-Aug-25	Enhancements in NRCS Reports
30	NPCI/2025-26/NETC/005	28-Oct-25	Chargeback reason codes in NETC and guidelines for handling chargebacks
31	NPCI/2025-26/NETC/006	07-Nov-25	Revision of TAT for raising and responding to Good Faith in NRCS
32	NPCI/2025-26/NETC/007	28-Nov-25	Revision to implementation date of new chargeback reason codes and clarification on Good Faith TAT reduction
33	NPCI/2026-27/NETC/001	06-Apr-26	System changes in NRCS to mandate submission of supporting evidence for Dispute Resolution
34	NPCI/2026-27/NETC/003	08-Apr-26	Implementation of system controls in NRCS for chargebacks raised under reason codes 3004 & 3005
35	NPCI/2026-27/NETC/002	13-Apr-26	Revision of arbitration deemed continuation stage, automation of daily NRP/PRD fee settlement and PRD workflow enablement in NRCS

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ANNEXURE D: List of Withdrawn Circulars

S. No.	Circular No.	Date	Subject
1	NPCI/ETC/OC01/2016-17	01-Apr-16	Phase Wise Roll out of ETC Project
2	NPCI/2021-22/GEN/007	24-Jan-22	Enhanced Participation by Issuer Bank/Entity in Net Promoter Score
3	NPCI/2022-23/NETC/004	15-Sep-22	Implementation of Net Debit Cap (NDC) for NETC Sub-members
4	NPCI/2024-25/NETC/001	20-Jun-24	Guidelines for New Customer Onboarding and Re-KYV Process

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