

RuPay Consolidated Circular

Version 1.0



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VERSION HISTORY

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PART I: PRELIMINARY

1. Scope & Applicability

- 1.1. National Payments Corporation of India (NPCI), as the authorised payment system operator for RuPay Card Payment Network (hereinafter referred to as "RuPay Card Scheme"), in exercise of its functions under the Payment and Settlement Systems Act, 2007 (PSS Act, 2007), is issuing this RuPay Consolidated Circular (hereinafter referred to as "**Consolidated Circular**").
- 1.2. This Consolidated Circular shall be applicable to all Members and other system participants of RuPay Card Scheme based on the nature of their participation in the RuPay Card Scheme. This Consolidated Circular must be adhered to and complied by each Member and other system participants of the RuPay Scheme who have been bound by, or have undertaken to comply with, Operating Circulars / circulars or have agreed or undertaken, for the purposes of participation in the RuPay Card Scheme, to abide by the Operating Circulars, circulars, rules, and other terms applicable to the RuPay Card Scheme.
- 1.3. This Consolidated Circular incorporates and combines the Operating Circulars issued up to July 31, 2026¹. All Operating Circulars shall continue in substance and effect, remain applicable and be read in consonance with this Consolidated Circular until the same are withdrawn. All Operating Circulars that are identified as withdrawn are listed in **Annexure F: List of Withdrawn Circulars**.
- 1.4. RuPay Procedural Guidelines (RuPay PG), Operating and Settlement Guidelines (OSG), Technical Specification Documents (TSD), Operating Circulars, Information Security Policies and Risk Management Directives (RMD), NPCI 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 RuPay Card Scheme, to the extent applicable.
- 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 Applicable Laws. Members and other system participants must comply with the Applicable Laws based on their participation in RuPay Card Scheme. In the event of any conflict between Consolidated Circular and any Applicable Laws, the relevant Applicable Laws shall govern and prevail.

¹ This Consolidated Circular does not alter any fee, charges, effective date, compliance timeline or technical requirement stated in the relevant Operating Circulars

PART II: RuPay Overview, Roles and Responsibilities and Operating requirements

2. Introduction

RuPay is a card payment network which is developed and operated by NPCI (hereinafter referred to as "RuPay Card Scheme"). RuPay Card Scheme is offered to (a) banks (including Regional Rural Bank, Co-operative Bank, Urban Co-operative Bank, Payments Bank) having a valid license from RBI to conduct the business of banking in India and can participate in the RuPay Card Scheme either as a direct Member or Sub-Member; (b) PPI Issuer having a valid license from RBI to issue digital pre-paid instruments / wallets can participate in RuPay Card Scheme as direct Member or Sub-Member; (c) Non-Banking Financial Company having a valid registration certificate from RBI to carry out financial and lending business operations in India can participate in a Sub-Member; (d) any other financial institution authorised by RBI from time to time.

NPCI's role comprises of transaction processing, clearing and settlement of payment instructions between the Members and other system participants.

2.1. Card Type and Variants

RuPay Card Scheme supports various types of Cards namely debit, credit and prepaid Cards that are accepted at ATMs, PoS terminals, QR enabled Merchants and e-commerce websites, mobile applications for domestic and international Transactions based on eligibility of the Card. NPCI through relevant arrangements with international network partners such as JCB Co. Ltd. (JCB) and Discover Financial Services (DFS) is enabling acceptance of Cards in international jurisdictions. Eligible RuPay Cards can be used at network partner supported international ATMs, PoS terminals and e-commerce Merchants.

The following are various types of RuPay Cards that can be issued by the Issuers:

Card Type	Card Variants
RuPay Debit Cards	i. Classic: The basic debit card variant linked to a savings or current account, including cards issued under PMJDY and other government schemes. ii. Platinum: The debit card variant catering to the affluent segment. iii. Select: The debit card variant catering to the premium segment.
RuPay Credit Cards	i. Classic: The basic credit card variant catering to the mass affluent segment. ii. Platinum: The credit card variant catering to the affluent segment. iii. Select: The credit card variant catering to the premium segment. iv. EKAA: The credit card variant catering to the super-premium segment Note: RuPay cards can be issued as commercial credit cards for eligible commercial entities, including corporates, businesses and government organizations etc.

Card Type	Card Variants
RuPay Prepaid Cards	i. Classic: The basic prepaid card variant catering to the mass/ mass affluent segment. ii. Platinum: The prepaid card variant catering to the affluent segment. iii. Corporate: The prepaid card variant offered to the corporates.

2.2. PMJDY Debit Cards

RuPay Classic Debit Cards shall be issued for accounts opened under PMJDY Scheme and shall constitute a separate financial inclusion card program and shall be subject to the following requirements;

- 2.2.1. An Issuer shall issue every incremental RuPay Card linked to a PMJDY account only on a distinct RuPay PMJDY Issuer Identification Number (IIN).
- 2.2.2. An Issuer that has been allotted a distinct PMJDY IIN shall continue to use such IIN for all PMJDY Cards, including replacement, renewal of PMJDY Cards.
- 2.2.3. An Issuer which has not been allotted a distinct RuPay PMJDY IIN shall obtain the same from NPCI before issuing Cards linked to PMJDY accounts.

3. Roles and Responsibilities

The roles and responsibilities of Members as Issuer and Acquirer of RuPay are as below:

3.1. Issuer

- 3.1.1. Issuer shall be responsible for issuing Cards to eligible Cardholder, based on its internal policies and Applicable Law including carrying out know-your-customer verification, customer due diligence, eligibility assessment etc.
- 3.1.2. Issuer shall ensure that all new debit, credit, and prepaid card product issuances, as well as all requests for new BINs/IINs, are implemented and processed exclusively using the 8-digit IIN structure.
- 3.1.3. Issuer shall be responsible for the accurate creation, configuration, maintenance and timely updating of its RuPay BINs (including for co-badged RuPay-JCB BIN and co-badged RuPay-DFS BIN) with the applicable Card variant, features, status and other relevant details, in accordance with RuPay Scheme Requirements.
- 3.1.4. Issuer shall be responsible for activation of a RuPay Card. Issuer shall ensure to provide Card usage controls such as online, contactless or international usage and the same shall be enabled by the Cardholder through channels made available by the Issuer, in compliance with Applicable Laws.

- 3.1.5. Issuer shall comply with all applicable risk management, fraud mitigation, transaction control, and security requirements as prescribed under Applicable Laws for all RuPay Card variants, and shall implement necessary controls to safeguard the integrity, security, and reliability of RuPay Card transactions.
- 3.1.6. Issuer shall ensure that its switch shall comply with the RuPay Scheme Requirements, and in particular shall ensure that:
 - i. every request and response from the Issuer's switch contains all mandatory fields, conditional data and valid values in the fields as specified in the RuPay Scheme Requirements;
 - ii. the Issuer's switch does not reject a transaction on the ground of the absence of an optional field in the message received from the RuPay switch; and
 - iii. responses from the Issuer's switch echo back the specified fields with the values sent by the RuPay switch in the request.
- 3.1.7. Issuer shall ensure compliance with the RuPay Scheme Requirements which shall be enforced through self-attestation activity.
- 3.1.8. Issuer shall determine the eligibility, tenure, interest and charges applicable to Equated Monthly Instalments (EMI) or any other line of credit or other features enabled for the benefit of its Cardholder;
- 3.1.9. Issuer shall be responsible to manage card lifecycle including the validity, renewal, modification, suspension, temporary deactivation, termination and cancellation of a Card, in accordance with the Issuer's policies, the directions of the Reserve Bank of India and as required under Applicable Laws.
- 3.1.10. Issuer shall perform reconciliation, settlement and dispute management of all RuPay transactions as specified in the RuPay Scheme Requirements.
- 3.1.11. Issuer shall also be responsible for customer communication, grievance redressal and dispute servicing in respect of its Cardholders.
- 3.1.12. Issuer shall submit the RuPay Cards Portfolio Reporting (MCPR) data to NPCI at the periodicity and in the form prescribed by NPCI from time to time, stating the exact Issuer Identification Number for each entry.
- 3.1.13. Issuer shall send an alert, information or status update to the Cardholder by SMS or e-mail whenever there is any change in the status of a Card, without any minimum value threshold and without any option for the Cardholder to opt out.
- 3.1.14. Issuer shall support transaction acceptance, namely Mail Order / Telephone Order, Card Account Verification, Dynamic Currency Conversion, card-not-present e-commerce, international non-PIN Point of Sale acceptance, international contactless acceptance, merchant-attempted 3-D Secure, Pre-Authorization and NPCI SecureNxt, in accordance with the RuPay Scheme Requirements. An Issuer shall respond to a Card Account Verification request as specified in the RuPay Scheme Requirements.

3.2. Acquirer

- 3.2.1. Acquirer shall remain responsible for Merchant onboarding, including for carrying out due diligence, know-your-customer verification, etc. on the basis of its internal policies and Applicable Laws. The Acquirer shall take full liability on behalf of the Merchants onboarded by it, whether directly or through Payment Aggregator or their authorised agents. The Acquirer shall be responsible for allocation and classification of Merchant Category Codes (MCCs).
- 3.2.2. Acquirer shall ensure that Payment Aggregators onboarded by it shall facilitate the acceptance and aggregation of payments on behalf of Merchants in accordance with applicable RuPay Scheme Requirements, Applicable Law, and shall operate under the oversight and responsibility of the Acquirer.
- 3.2.3. Acquirer shall ensure that Payment Gateways onboarded by it shall provide the technology infrastructure for routing and processing payment transactions, in accordance with Applicable Law and RuPay Scheme Requirements.
- 3.2.4. Acquirer shall ensure enablement of permitted use cases. A use case such as MOTO or Cash Withdrawal at (PoS) may be processed only where the Acquirer specifically supports and permits it, the Merchant category and transaction flow have been approved in accordance with RuPay Scheme Requirements and the applicable requirements of the Reserve Bank of India.
- 3.2.5. In respect of RuPay Credit Card on UPI transactions, the Acquirer, acting as the Payee PSP Bank, shall be responsible for Merchant onboarding and classification, enablement of eligible Merchants, accurate MCC tagging, prevention of prohibited transaction types, Merchant settlement, monitoring and compliance with applicable UPI Consolidated Circular, RuPay Scheme Requirements and Applicable Laws.
- 3.2.6. Acquirer shall be responsible for deployment and certification of POS terminals and acceptance infrastructure.
- 3.2.7. Acquirer shall manage Merchants, enable acceptance of eligible RuPay Cards, route transactions for authorisation, submit transactions for clearing and settlement, manage refunds and disputes, and ensure Merchant and terminal compliance with applicable RuPay Scheme Requirements.
- 3.2.8. Acquirer shall ensure that its switch shall comply with the RuPay Scheme Requirements, and in particular shall ensure that:
 - i. every request and response from the Acquirer's switch contains all mandatory fields, conditional data and valid values in the fields as specified;
 - ii. the Acquirer's switch does not reject a transaction on the ground of the absence of an optional field in the message received from the RuPay switch; and
 - iii. responses from the Acquirer's switch echo back the specified fields with the values sent by the RuPay switch in the request.

3.2.9. Acquirer shall ensure compliance to the RuPay Scheme Requirements which shall be enforced through self-attestation activity. Acquirer may levy a fuel surcharge on a RuPay card transaction under the correct Merchant Category Code (5541, 5542 or 5983). In the event that the surcharge is levied, it shall not exceed the permissible surcharge specified in RuPay Scheme Requirements.

4. Certification, Vendors and Third-party processors (TPPs)

- 4.1. Card Manufacturing and Personalisation: A Member shall procure RuPay card manufacturing and personalisation services only from card bureaus that have a valid Certificate of Compliance (CoC). The list of vendors that meet such certification requirements are updated on NPCI website, from time to time.
- 4.2. Third-party processors (TPP): A Member shall report to NPCI, the engagement of any TPP and shall ensure that such TPP shall adhere to the RuPay Scheme Requirements. Members shall remain fully responsible for the acts and omissions of its TPPs and authorised service providers.

5. Authentication and AFA framework

- 5.1. A RuPay card transaction shall be subject to Additional Factor of Authentication (AFA) in accordance with Applicable Law² as amended from time to time, including any exceptions to such authentication requirements.

6. Type of Transaction

A Transaction on RuPay Card can be a Card Present or Card Not present transaction. Members must ensure that all Transactions are carried out in accordance RuPay Scheme Requirements.

6.1. Card Present

A transaction that is carried out through the acceptance infrastructure by physical use of Card is referred to as a Card present transaction. The same shall be governed by the following:

- 6.1.1. A Member shall migrate PIN encryption from the variant method to the key block method as per PCI PIN Security Requirement 18-3 and shall obtain NPCI certification for enabling key blocks for RuPay transactions as per the RuPay Scheme Requirements. For Issuer certification, RuPay and NFS certification may be executed together or separately according to the Member's setup; for Acquirer certification, RuPay and NFS certification shall be executed separately. A Member shall use the terminal device, namely Point of Sale terminals and ATMs (including Micro ATMs), at the time of certification.
- 6.1.2. A Member shall enable the key block functionality on its Issuer and Acquirer host Hardware Security Modules (HSMs) and on all devices deployed by it, including PoS terminals and ATMs, including Micro ATMs.

² Including RBI/2020-21/71 DPSS.CO.PD No.752/02.14.003/2020-21

6.1.3. Magstripe and fallback transactions on RuPay Cards shall be blocked in accordance with the matrix below, which governs domestic and international acceptance for each Card product:

Card Type	Magstripe – Domestic	Magstripe – International	Fallback – Domestic	Fallback – International
Debit	To be declined	Allowed	To be declined	To be declined
Credit	To be declined	Allowed	To be declined	To be declined
Prepaid	Allowed for gift cards only	Allowed	To be declined	To be declined

Note: The above table is subject to change as per regulatory guidelines updated from time to time.

6.1.4. Internationally acquired transactions using magstripe are permitted for credit and debit cards. Since magstripe transactions are being permitted in international geographies, the Issuer shall implement suitable controls to mitigate the risks associated with such transactions in accordance with regulatory guidelines.

6.2. Card Not Present (CNP)

A Transaction where the Card and acceptance infrastructure are not present in proximity while making the Transaction is referred to as a CNP Transaction. The same shall be governed by the following:

- 6.2.1. Issuer shall ensure that CNP transactions on RuPay Cards, whether domestic or international, are processed as EMV 3-D Secure (EMV 3DS) transactions through NPCI SecureNxt, being the EMVCo-certified Directory Server that establishes the authentication connectivity between the 3DS Server at the acquiring end and the Issuer Access Control Server at the Issuer end.
- 6.2.2. A Member shall enable NPCI SecureNxt (RuPay EMV 3DS) for card-not-present transactions across RuPay Cards, comprising Debit, Credit and Prepaid Cards.
- 6.2.3. At the time of issue and re-issue, an Issuer shall enable a Card for use only at contact-based points of usage, namely ATMs and Point of Sale terminals within India. Contactless, card-not-present (domestic and international) and card-present international transaction rights shall be disabled at issue and re-issue and shall be enabled only on the Cardholder's request, through the channels made available by the Issuer, in accordance with Applicable Laws³ as amended from time to time.

7. Data Privacy, Data Protection and Customer Information Management

Members, Sub-Members and system participants of RuPay Card Scheme 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,

³ Including RBI/2019-20/142 DPSS.CO.PD No.1343/02.14.003/2019-20

in compliance with Applicable Laws. Further, Members, Sub-Members and system participants of RuPay Card Scheme 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 III: RuPay Features

8. RuPay Credit Card on UPI

The Reserve Bank of India has approved the linking of RuPay Credit Cards to the Unified Payments Interface (UPI), enabling a RuPay Credit Card account to be linked to Cardholder's UPI Application for the initiation of payment transactions. UPI shall act as an additional mechanism for use of RuPay Credit Cards and guidelines as laid down for RuPay Credit Card, shall also be applicable for RuPay Credit Card on UPI. RuPay Credit Card on UPI and applicable UPI features on Credit Products shall be governed by the terms below, which shall be read along with UPI Consolidated Circular for the purpose of UPI:

- 8.1. Credit Card Issuers shall be permitted to participate, and a Credit Card Issuer shall comply with the extant regulatory guidelines applicable to credit card issuance.
- 8.2. A Cardholder may discover RuPay Credit Card accounts from the Issuer based on the registered mobile number and to link a discovered account to a VPA, whether existing or new, on any UPI Application. During Credit Card onboarding on an UPI application, the device binding and UPI PIN setting process shall include, and be construed as, the customer's consent for enablement of the linked RuPay Credit Card for all types of transactions on UPI. For enablement of international transactions on UPI, the existing process from the UPI application shall additionally apply.
- 8.3. A Cardholder may authenticate a payment using the second factor of authentication (UPI PIN), and all existing device binding controls shall apply.
- 8.4. The following transactions shall not be permitted on a RuPay Credit Card on UPI:
 - i. Acquirer (Payee PSP bank) shall ensure Cash withdrawal at Merchants is not permitted; and
 - ii. UPI Applications, the PSP's and the Issuers shall ensure that Person-to-Person (P2P), Person-to-Person-Merchant (P2PM) and Card-to-Card payments are not permitted.
- 8.5. The UPI Application shall provide easily accessible transaction history (preferably downloadable) and a clearly visible payment-time user interface.
- 8.6. The Issuer and the UPI Application shall send notifications to the Cardholder at each credit card lifecycle event.
- 8.7. The Merchant shall receive an instant notification that a linked RuPay Credit Card account was used.
- 8.8. The UPI Application and the Issuer shall provide real-time functionality to check the available balance and the total outstanding.
- 8.9. RuPay Credit Card on UPI transactions shall be settled in accordance with the existing UPI Consolidated Circular.

- 8.10. Acquirers shall ensure that refunds and reversals are credited directly into the linked RuPay Credit Card account. For every RuPay transaction, a refund shall be made to the original method of payment, unless the payer specifically instructs that the refund be credited to an alternate mode belonging to the same payer.
- 8.11. Issuer shall ensure that the reward points, benefits, features and other applicable offers for RuPay Credit Card on UPI transactions shall not be lower, directly or indirectly, than those offered on RuPay Credit Card transactions. Provided that, this shall not apply to transactions on which the Issuer does not earn any interchange fee.
- 8.12. In cases where any 'Convenience fees' are charged, the Payee PSP shall ensure that such fees are disclosed upfront to the Cardholder on the merchant payment page(s) prior to the selection of the 'Payment mode'. The Payee PSP shall further ensure that such 'Convenience fees' remain consistent across the available payment modes.
- 8.13. On-device biometric authentication (including fingerprint and face) is available as an additional option for authentication in lieu of the UPI PIN and applies to RuPay Credit Card on UPI transactions.
- 8.14. The transaction limit for a RuPay Credit Card on UPI shall be the lowest of the following:
- i. the RuPay Credit Card limit set by the Issuer;
 - ii. the limit set by the Issuer for RuPay Credit Card on UPI transactions in accordance with its risk management framework; and
 - iii. the limit set by the Cardholder in accordance with Applicable Law⁴ as amended from time to time.
- 8.15. RuPay Credit Card on UPI AutoPay
- i. UPI AutoPay enables a Cardholder to set up recurring payments, such as utility bills and subscriptions, etc. through the linked RuPay Credit Card.
 - ii. Members shall ensure that registration, execution and lifecycle management of the Mandate is governed by the applicable UPI Consolidated Circular.
- 8.16. Equated Monthly Instalments (EMI)
- i. The EMI facility enables eligible RuPay Credit Card purchases to be converted into equated monthly instalments.
 - ii. The Issuer shall determine the eligibility, tenure, interest and charges applicable to EMI or any other credit term. NPCI's role is limited to enabling the EMI functionality at the network level.
 - iii. UPI Application shall enable the Cardholder to apply for an EMI facility on the linked RuPay Credit Card and shall take the UPI PIN as user consent on acceptance of the relevant terms and conditions.

⁴ Including RBI/2019-20/142 DPSS.CO.PD No.1343/02.14.003/2019-20

This shall enable the Cardholder to convert their purchases into EMI at the time of making the transaction or past purchases into EMI through the linked UPI Application from transaction history.

- iv. As per the terms of the Issuer, the Cardholder shall not be allowed to modify/delete the EMI, except foreclosure. UPI Applications shall enable the Cardholder to apply for foreclosure of EMI if the Cardholder has already availed EMI for the transaction from the respective UPI Application.

8.17. UPI Reserve Pay

- i. Single Block Multiple Debits (SBMD), referred to as UPI Reserve Pay, is a UPI Mandate facility under which a Cardholder pre-authorises a block of funds in their bank account, against which a Merchant may initiate multiple successive debits until the blocked amount is fully exhausted, the Mandate expires, or it is revoked.
- ii. UPI Reserve Pay Mandate shall be applicable only for Merchant transactions. Issuer shall support the creation of a block in the Cardholder's account and allow multiple debits against the block until the Mandate expires, is revoked or the Mandate amount is exhausted.
- iii. UPI Application shall provide the requisite UPI Reserve Pay feature and interface, including easy access to revoke the block.

9. NCMC & Transit

The National Common Mobility Card (NCMC) program was launched as part of One Nation, One Card initiative of the Government of India driven by Ministry of Housing & Urban Affair (MoHUA). NCMC is issued as a RuPay EMV contactless Card (Debit, Prepaid or Credit Card), and it supports tap-and-go payments across participating transit systems.

- 9.1. Offline payment transactions shall be permitted within the per-transaction and cumulative limits in accordance with Applicable Law⁵ as amended from time to time. Members shall comply with the applicable RBI directions referenced in Annexure E. An Issuer shall send an alert to the cardholder for an NCMC offline transaction, and may, at its discretion, either send a single SMS providing a summary of all the transit offline payments during the day or send a unique message for each offline transit payment.
- 9.2. Offline payment is a mandatory transaction type for a Member certified for NCMC, and every such Member shall support offline payment transactions within the per-transaction and cumulative limits referenced in Annexure C.
- 9.3. An Issuer shall send the alert for an NCMC offline transaction as soon as the transaction details are received by the Issuer.

⁵ Including RBI/2021-22/146 CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 & MoHUA guidelines from time to time

- 9.4. A Member shall, in its capacity both as Issuer and as Acquirer, follow the applicable Payment Card Industry standards, namely PCI-DSS, PCI-SSF, PCI-PIN, PCI-PTS, PCI-HSM and PCI-P2PE, holistically and as applicable to it, and shall obtain the appropriate certification or compliance confirmation from its service providers according to the outsourcing model adopted by it.
- 9.5. Auto-replenishment of a RuPay NCMC (MCC 7412), when the balance falls below a threshold set by the Cardholder, shall be permitted under the RBI e-mandate framework without the 24-hour prior Pre-Debit Notification, and a UPI Member shall remove the Pre-Debit Notification validation for a UPI AutoPay execution only for the said MCC. A RuPay NCMC Issuer shall ensure that an auto-replenishment done under the exemption is used only for the intended purpose of the RuPay NCMC.
- 9.6. Issuers shall issue and operate the RuPay Prepaid and RuPay NCMC Cards in compliance with the RBI Master Direction on Prepaid Payment Instruments (PPIs).
- 9.7. Acquirer shall ensure that the application on the Reader/Point of Sale Terminal at the Ticket Office Machine needs to be upgraded to support Third Tap solution. On every E2 event, the Terminal shall request a Third Tap within a timeout window, as set by the Acquirer. Upon third tap, if the Terminal receives acknowledgement of balance written on card, the Terminal shall not do any reversal to Issuer. If the tap is not performed within the timeout window, the terminal shall use new code 'T2' instead of E2 for the reversal transaction. Issuers must consume the T2 coded reversal transactions in their backend system and keep the funds aside and/or earmarked.

10. Tokenization

- 10.1. Tokenization replaces sensitive card information i.e. the Primary Account Number (PAN), with a unique substitute value called a token. The token is securely mapped to the PAN within NPCI's secure token vault and may be used for permitted transactions, including saved-card and recurring payments, without requiring Merchants to store actual card details. Payment Aggregators, Payment Gateways, Acquirers, device manufacturers, wallet providers, Merchant applications and any other entity functioning in the relevant operating environment as allowed under extant regulatory guidelines may act as Token Requestor (TR) to obtain tokens from the NTS and provide the relevant token reference to Merchants. NPCI, as the token service provider, performs Tokenization, de-Tokenization and related validations in accordance with the applicable regulatory guidelines and RuPay Scheme Requirements. Card Tokenization shall be implemented in accordance with Applicable Law⁶ as amended from time to time.
- 10.2. The TR connects the Merchant or payment application to NPCI for token creation, secure token usage and token lifecycle management.

⁶ Including RBI/2018-19/103 DPSS.CO.PD No.1463/02.14.003/2018-19

10.3. TR and its roles and responsibilities

In Tokenization, a TR requests a payment token from a Card network on behalf of a Cardholder or Merchant. The roles and responsibilities of TR are as follows:

- i. TR shall obtain the Cardholder's explicit consent and complete AFA before initiating token creation.
- ii. TR shall ensure that tokens are created and used only for the authorised Merchant, device or use case, prevent cross-utilisation of tokens, not create multiple tokens using a single Merchant-specific authorisation, capture the Authentication Reference Number, not store the sensitive card details, securely manage tokens and associated keys, maintain complete logs and audit trails, and support applicable token lifecycle activities.

10.4. Card-on-File Tokenization (CoFT)

- i. Generation of a CoF Token shall be undertaken only with the explicit consent of the Cardholder and validation through AFA by the Card Issuer.
- ii. Where a card payment for a purchase transaction at a Merchant is performed together with the registration for Card-on-File Tokenization at that Merchant, the AFA validation may be combined for that purchase and that registration.
- iii. The Cardholder shall select the Merchants with whom the token is to be maintained, and the token so generated shall be made available on the respective Merchant's payment page in the Cardholder's account with such Merchant.
- iv. CoFT may be enabled through the Card Issuer's mobile banking or internet banking channels. Where the Cardholder selects multiple Merchants, AFA validation may be combined for all such Merchants.
- v. An Issuer shall provide the Cardholder with a facility to view the list of Merchants in respect of whom Card-on-File Tokenization has been opted and to de-register any such token, through one or more of the Issuer's mobile application, internet banking, interactive voice response or branches, in accordance with Applicable Law⁷ as amended from time to time.
- vi. A Merchant shall give the Cardholder an option to de-register a token.
- vii. A Token Requestor having a direct relationship with the Cardholder shall list the Merchants in respect of whom Card-on-File Tokenization has been opted through it by the Cardholder and shall provide an option to de-register any such token.

⁷ Including RBI/2021-22/96 CO.DPSS.POLC.No.S-516/02-14-003/2021-22

10.5. RuPay Push Provisioning

Push Provisioning allows Cardholders to tokenize and store RuPay Cards across multiple Merchants directly through Issuer channels, including mobile banking and internet banking, without merchant-initiated Tokenization. Push Provisioning shall comply with Applicable Law⁸ as amended from time to time.

10.6. CVV-Less Payments

RuPay supports Card Verification Value (CVV) less payments for tokenized Cards in domestic e-commerce, in accordance with Applicable Law⁹ as amended from time to time. CVV-less payment enables eligible RuPay transactions to be undertaken without the Cardholder entering the CVV.

- i. CVV-less payments shall be enabled only for eligible RuPay transactions in accordance with the applicable authentication, Tokenization and security requirements.
- ii. The applicable provisions for CVV-less payments shall be governed by the extant regulatory directions, as amended from time to time.

10.7. Guest Checkout Tokenization (GCOT)

- i. RuPay Guest Check-Out Tokenization ("GCOT") is the Tokenization solution for transactions where the Cardholder enters card details manually at the time of the transaction.
- ii. Card Verification Value shall continue to be captured for a guest checkout transaction, and the relaxation of Card Verification Value capture available for token-based transactions shall not apply to a guest checkout transaction.
- iii. An Acquirer, Payment Gateway or technology service provider, as applicable, shall deploy the RuPay GCOT solution for transactions where the Cardholder enters the card details manually at the time of undertaking the transaction.
- iv. The Acquirer shall ensure that its Merchants, Payment Gateways and technology service providers, as applicable, are enabled for GCOT and comply with the applicable RuPay Scheme Requirements.
- v. The Acquirer shall also ensure that actual Card data relating to guest checkout transactions is not stored by any entity in its acceptance ecosystem, except as expressly permitted under the Applicable Law.
- vi. GCOT is a security Mandate. Non-compliance with the requirements specified in this Section shall be dealt with in accordance with Part VI of this Consolidated Circular. This shall be read in

⁸ Including RBI/2023-24/91 CO.DPSS.POLC.No.S-919/02-14-003/2023-24

⁹ Including RBI/2022-23/95 CO.DPSS.POLC.No.S-760/02-14-003/2022-23

accordance with Applicable Law¹⁰ and RuPay Scheme Requirements issued in this regard, as amended from time to time.

11. RuPay AutoPay

RuPay AutoPay is a recurring e-Mandate facility that enables Cardholders to register standing instructions for automated recurring payments on RuPay Cards.

- 11.1. Members shall ensure that the Mandate is registered only after successful validation of the Additional Factor of Authentication (AFA), in addition to the normal process required by the Issuer.
- 11.2. Members shall ensure that the first transaction under an e-mandate shall require an AFA validation. If the first transaction is processed along with registration of the e-mandate, then AFA validation may be combined. Subsequent recurring transactions shall be processed with or without AFA based on the applicable thresholds and requirements in accordance with Applicable Law¹¹ as amended from time to time along with the applicable RuPay Scheme Requirements, as prescribed from time to time.
- 11.3. The AFA limit for subsequent recurring transactions, as per the RBI e-mandate framework, is currently ₹ 1,00,000 per transaction for the MCCs set out below. Provided that the limit, and the RuPay Scheme Requirements to which it applies, shall be such as may be amended or notified from time to time. The Issuer, the Merchant and the Acquirer shall each inform the customer, at the time of mandate registration, that AFA stands relaxed up to the limit applicable for the MCCs set out below.

Sr. No.	MCC	Description
1	5413	Credit Card Bill Payments
2	5960	Direct Marketing Insurance Services
3	6012	Financial Institutions Merchandise and Services
4	6211	Securities brokers and dealers
5	6300	Insurance sales, underwriting and premiums
6	6381	Insurance Premiums
7	6399	Insurance
8	6529	LIC

¹⁰ Including RBI/2022-23/95 CO.DPSS.POLC.No.S-760/02-14-003/2022-23

¹¹ Including RBI/DPSS/2026-27/396 [CO.DPSS.POLC.No.S56/02.14.003/2026-27]

12. Credit Card Bill Payments via BBPS

- 12.1. Issuer of RuPay Credit Cards shall provide the facility to pay Credit Card bills through the Bharat Bill Payment System (BBPS) operated by NPCI Bharat BillPay Ltd. (NBBL), in accordance with the standardised Credit Card category configured on the BBPS.
- 12.2. A RuPay Credit Card biller shall be configured on the Fetch-and-Pay model, under which the Cardholder / customer inputs the registered mobile number and the last 4 digits of the primary credit card number as unique identifiers to fetch the bill details.
- 12.3. A Cardholder shall be allowed to pay the total billed amount, the minimum amount due, the current outstanding amount due, or any other amount.
- 12.4. A Cardholder shall be permitted to pay through every payment mode permitted for the category, subject to the Applicable Law, and shall not pay through a Credit Card as the payment mode.

13. RuPay Contactless

- 13.1. Issuer shall procure and issue only contactless-enabled Cards for RuPay, comprising Debit, Credit and Prepaid Cards, such Cards being enabled with contactless functionality for domestic transactions and international transactions. All new issuances, renewals and replacements of Cards shall be on contactless Cards. Issuer shall be responsible for providing Cardholders with the ability to enable, disable or modify contactless acceptance through at least one digital channel.
- 13.2. Provided that the contactless transaction right, and the offline transaction capability, shall be activated only upon the explicit consent of the Cardholder, in accordance with Applicable Law¹² as amended from time to time.
- 13.3. Issuer shall issue contactless Cards on the RuPay Global Card Profile 004/003 for RuPay contactless debit Cards, RuPay Global Card Profile 003 for RuPay contactless credit Cards and RuPay Global Card Profile 007 for NCMC Cards and shall issue Cards on RuPay Global Card Profile 008 where the Issuer is live on RuPay Contact.
- 13.4. An Issuer may continue to issue RuPay prepaid Cards that are gift PPIs with or without an EMV Chip, in accordance with the Applicable Law¹³ as amended from time to time.
- 13.5. Acquirer shall ensure that a terminal or SoftPoS kernel deployed for RuPay contactless acceptance shall hold a valid Level 2 Type Approval on the RuPay Scheme Requirements and shall appear on the Approved

¹² Including RBI/2021-22/146 CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 and RBI/2019-20/142 DPSS.CO.PD No.1343/02.14.003/2019-20

¹³ Including RBI/DPSS/2021-22/82 CO.DPSS.POLC.No.S-479/02.14.006/2021-22, as amended from time to time.

Terminal Product List or the Approved SoftPoS Kernel Product List, as applicable and updated from time to time on the RuPay Website.

- 13.6. Acquirer shall ensure that a PoS terminal model deployed for live RuPay contactless acceptance is Level 3 certified on the RuPay Scheme Requirements. The list of Level 3 certified terminal models in force from time to time is published on the RuPay website, and the latest list so published shall govern.

14. Pre-Authorization

RuPay offers a pre-authorization feature that allows Merchants to place a temporary hold on Cardholder funds for specific use cases like hotel bookings, car rentals, and hospitals. This feature shall include MCC checks in order to restrict usage to approved categories, ensuring security and compliance.

- 14.1. Pre-authorization is enabled for the MCCs set out in Annexure G, and for such other MCCs as may be prescribed by NPCI from time to time. The permitted hold period and the maximum over-authorisation tolerance for each such MCC are as set out in Annexure G.
- 14.2. An Acquirer shall initiate a PoS pre-authorization as specified in the RuPay Scheme Requirements, and a Payment Gateway shall transmit the pre-authorization indicator to initiate a pre-authorization for an e-commerce transaction, for the MCC eligible for pre-authorization.
- 14.3. Pre-authorization shall be enabled on a RuPay Debit or Credit Card only upon the Issuer executing the consent and undertaking.
- 14.4. An Issuer shall identify a pre-authorization transaction on the basis of the data element prescribed in the RuPay Scheme Requirements and shall secure the funds in the Cardholder's account for the permitted hold period.

15. Deferred Authorization

- 15.1. Deferred authorization enables card purchases in offline scenarios such as flights and cruises, where authorization is deferred until the PoS terminal reconnects.
- 15.2. All Card Present PoS validations apply to deferred authorised transactions, and the relaxation of the AFA requirement for contactless-mode transactions in accordance with Applicable Law¹⁴ as amended from time to time.
- 15.3. A Member shall raise a PoS terminal certification request with NPCI for providing the deferred authorization payment solution, treating the terminal as a Card Present PoS certified for the PIN Security Requirement (PCI-PTS), with the capability for PIN and Track2 data to be captured using DUKPT and stored using AES 256-bit key encryption, and with the data storage certified under PCI DSS.

¹⁴ Including RBI/2025-26/79 CO.DPSS.POLC.No. S 668/02-14-015/2025-2026

- 15.4. Settlement of a deferred authorised transaction shall be as for a normal transaction, and the regular chargeback rules shall apply.

16. Benefit Management System (BMS)

- 16.1. Benefit Management System is a platform that hosts the eligibility criteria for benefits available on a Card for a Cardholder.
- 16.2. An Issuer of RuPay Debit Select Cards that is not yet onboarded on the Benefit Management System shall continue with the entitlement prescribed under the applicable circular in force until it is onboarded. Lounge access and benefit delivery through the Benefit Management System, including entitlements, eligibility spends and operational parameters, are prescribed under the RuPay Scheme Requirements.
- 16.3. With effect from 1 April 2026, access to airport lounges (domestic and international) and railway lounges on RuPay Platinum Debit Cards stands discontinued.
- 16.4. With effect from 1 April 2026, access to airport lounges (domestic and international) and railway lounges on RuPay Select Debit Cards shall be available only on a spend basis through the Benefit Management System.
- 16.5. Provided that an Issuer may continue to offer lounge access on feature debit Cards (Platinum and Select) under customised feature-card offerings agreed between the Issuer and RuPay.

17. Cash Withdrawal at Point-of-Sale (POS)

- 17.1. Cash Withdrawal at POS is a facility that enables a Cardholder to withdraw cash using an eligible Card at an authorised Merchant's POS terminal, subject to the applicable transaction limits, charges and requirements of the Reserve Bank of India. An Acquirer shall restrict cash withdrawal at Point-of-Sale in accordance with Applicable Law¹⁵ as amended from time to time. The charges levied on a Cash Withdrawal at POS transaction to the Cardholder shall not exceed one percent of the transaction amount irrespective of the applicable per-day limit.

18. Mail Order / Telephone Order (MOTO)

- 18.1. MOTO acceptance is a card-not-present acquiring value-added service for specified MCCs as per Issuer Policy.
- 18.2. A RuPay Issuer shall enable Mail Order / Telephone Order (MOTO) transactions to permit its Cardholders to transact successfully at Merchants supporting MOTO for international acceptance. The Issuer may put in place such rules as it considers necessary to monitor the performance of such transactions.

¹⁵ Including RBI/2021-22/40 DPSS.CO.PD.No.S-99/02.14.006/2021-22 and RBI/DPSS/2021-22/82 CO.DPSS.POLC.No.S-479/02.14.006/2021-22

18.3. MOTO transactions shall be authenticated by at least two distinct factors of authentication in accordance with Applicable Law¹⁶ as amended from time to time. Members shall also comply with the customer-protection and liability requirements in accordance with Applicable Law¹⁷ as amended from time to time. A MOTO transaction may be processed only where:

- i. The Acquirer specifically supports and permits the MOTO use case;
- ii. The Merchant category and transaction flow as permitted under the respective Issuer's policy.

18.4. Where a MOTO transaction is processed without the second factor of authentication under an exemption referred under the Applicable Law, the Issuer shall intimate the Cardholder by SMS that the transaction has been processed without the second factor of authentication.

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¹⁶ Including RBI/2025-26/79 CO.DPSS.POLC.No. S 668/02-14-015/2025-2026

¹⁷ Including RBI/DOR/2025-26/170 DOR.MCS.REC.No.89/01-01-032/2025-26

PART IV: RuPay ACCEPTANCE

19. Merchant Onboarding

- 19.1. An Acquirer shall take full responsibility for Merchants it onboards, whether directly or through a Payment Aggregator or their authorised agents, and shall periodically monitor its Merchant activity, including checking against onboarding criteria, transaction monitoring and control, training and portfolio-metrics assessment.
- 19.2. An Acquirer shall implement a policy for Merchant acquisition that sets standards to mitigate financial and reputational risk to the payment system operated by NPCI. The policy shall be approved by the Acquirer's board of directors and shall have a periodic review mechanism.
- 19.3. An Acquirer shall have a Merchant agreement in place with each Merchant or Payment Aggregator, as appropriate, before any service is provided, and shall have appropriate agreements in place with any third-party service provider where any activity pertaining to the Merchant acquiring portfolio is outsourced. Merchant agreements shall be reviewed from time to time and updated appropriately.
- 19.4. An Acquirer shall carry out the necessary due diligence for onboarding of each Merchant, Payment Aggregator and master-Merchant. The onboarding shall cover permitted Merchant types and segments, MCC allocation by nature of business, validation of Merchant key information, screening of the Merchant's website or mobile application, quantification of financial risk exposure where applicable, KYC validation and sanction screening where applicable, and assessment of compliance with applicable data security standards and compliance with Applicable Law.
- 19.5. The Acquirer shall re-onboard a Merchant upon a change in location, ownership, average sales volume or transaction amount, or products or services offered. The Acquirer shall verify the Merchant or its mobile application with respect to its country of origin and ownership, including whether any foreign official or stakeholder is involved, to ensure compliance with applicable laws and regulations.
- 19.6. An Acquirer shall classify Merchants into critical, high, medium and low risk segments for periodic oversight, monitoring and due diligence, and shall maintain a defined list of prohibited Merchant categories and lines of business. The following Merchants shall not be onboarded: a Merchant category banned under Applicable Laws; a Merchant posing high brand or reputational risk; and a Merchant in unregulated financial products or services.
- 19.7. An Acquirer shall monitor the Merchants and Sub-Merchants onboarded by a Payment Aggregator, use predetermined Merchant sales-volume and transaction-amount parameters for risk monitoring, monitor Merchant volumes, including cross-border volumes, for sudden increases and dips, and monitor merchant-level fraud to sales, chargeback to sales, reversals and refunds.
- 19.8. The Acquirer shall verify the online Merchants, including products or services offered, refund and cancellation policies, delivery mechanisms and other terms and conditions; place hold on funds and apply

deferred settlement for suspicious transactions or Merchants; carry out investigations for suspicious or questionable transactions; and review inactive or dormant Merchants.

- 19.9. Where applicable, the Acquirer shall deploy web-crawler scan services to identify changes in products or services that alter the MCC, transaction laundering, misuse of Merchant credentials, and the sale of banned goods, controlled substances, illegal services or unethical business.
- 19.10. Where an investigation reveals a Merchant's involvement in illegal, fraudulent or brand-damaging activity, the Acquirer shall take appropriate action, cooperate with networks, Issuers and law-enforcement agencies, and hold all available settlement funds where possible.
- 19.11. An Acquirer shall create ongoing training modules for Merchants on acceptance methods and guidelines, shall conduct such training physically or virtually in line with its policy, and shall publish frequently asked questions along with dos and don'ts.
- 19.12. An Acquirer shall carry out the necessary due diligence, as may be required, for onboarding of any third-party service provider, shall conduct a periodic review or audit of the third parties engaged by its Merchants as required by its internal procedures and the Applicable Laws, and shall remain responsible for the outsourcing of all security-system-related activities by a Merchant to a third party. Where the services of a third party are used, the Acquirer shall establish controls in line with the outsourcing guidelines advised by the Reserve Bank of India.

20. MCC Tagging and Merchant Enablement

- 20.1. An Acquirer shall ensure overall compliance, monitoring and hygiene for the Merchant ecosystem, including tagging of MCC and of Merchants as online or offline, and shall not permit transactions for any restricted category under the regulations.
- 20.2. Acquirers, including Payee PSP Banks and Payment Aggregators, shall pass the appropriate feature supported value and other applicable tags in the response to the validate address API. Payer PSPs, bank applications and TPAPs shall process these values and display only the payment methods accepted by the Merchant, with appropriate communication to the Cardholder.
- 20.3. An Acquirer shall categorise a small offline Merchant in accordance with rationalisation of the Merchant Discount Rate (MDR) for debit card transactions in accordance with Applicable Law¹⁸ as amended from time to time.

¹⁸ Including RBI/2017-18/105 DPSS.CO.PD No.1633/02.14.003/2017-18

- 20.4. An Acquirer shall inform and educate Merchants so as to enable all Merchants for acceptance of RuPay Cards through RuPay and Unified Payments Interface and shall ensure transparency to Merchants in accordance with Applicable Law¹⁹ as amended from time to time.
- 20.5. Acquirers shall ensure accurate MCC assignment and periodic review of Merchant classifications. Any MCC-related discrepancies impacting interchange settlement shall be investigated, rectified, and resolved in accordance with RuPay Scheme Requirements, with timely submission of supporting documents and compliance with Applicable Laws.

21. Point of Sale acquiring guidelines

- 21.1. An Acquirer shall enable acceptance of RuPay contact and contactless Cards, including those of RuPay international card affiliates, in accordance with the RuPay Scheme Requirements and shall onboard Merchants and terminals through the onboarding forms prescribed for Acquirers.
- 21.2. An Acquirer shall build and maintain support for acceptance of RuPay contactless Cards over the tap on mobile phone/ SoftPoS solution (if enabled) on a mobile device having Near Field Communication capability, using a certification-approved kernel and application.
- 21.3. An Acquirer shall enable the value-added services of standing instructions, EMI and MOTO transactions on its PoS acquiring infrastructure as per RuPay PG and TSD.

22. SoftPoS (MPOC)

- 22.1. An Acquirer may deploy the RuPay SoftPoS with PIN on Glass MPOC solution for acceptance of RuPay card transactions on a commercial-off-the-shelf device, in accordance with the Payment Card Industry MPoC standard. Under this solution, a contactless transaction of an amount up to the limits prescribed in Annexure C may be accepted without PIN, and a contactless transaction of an amount exceeding the limits prescribed in Annexure C shall be accepted with PIN, in accordance with Applicable Law²⁰ as amended from time to time.

23. Transaction Security Controls

- 23.1. An Acquirer shall enable PIN encryption by the Key Block (TR-31) method on its host Hardware Security Modules and on its deployed devices, namely Point of Sale terminals and ATMs (including Micro ATMs), and shall execute RuPay and NFS certification separately for the Acquirer host.
- 23.2. An Acquirer shall process e-commerce (card-not-present) transactions through NPCI SecureNxt (RuPay EMV 3-D Secure). The NPCI SecureNxt Directory Server has replaced the Bharat eCommerce Payment

¹⁹ Including RBI/2016-17/59 DPSS.CO.PD No.639/02.14.003/2016-17

²⁰ Including RBI/2020-21/71 DPSS.CO.PD No.752/02.14.003/2020-21

Gateway (BEPG) in the RuPay 3-D Secure transaction journey. The Acquirer shall ensure that its 3-D Secure Server and Access Control Server providers are certified with EMVCo and hold a current product Letter of Approval.

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PART V: SETTLEMENT, RECONCILIATION AND DISPUTE MANAGEMENT

24. Settlement

- 24.1. The Members' settlement obligation arises once the transaction is successfully processed in RuPay. 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, interchange fees, fees and charges payable to NPCI, etc. Once the netting procedure is complete, the settlement shall be final and irrevocable.
- 24.2. For each settlement cycle, a Member may be in either a net debit position or a net credit position. In case of a net debit position, the Member's payment obligation in respect of Settlement shall arise towards other Members. As part of the settlement process, the Settlement Account of all the Members that are in a 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 Real-Time Gross Settlement (RTGS) system. To affect this payment obligation, the Members who are in net debit position shall ensure that they maintain sufficient funds in their respective Settlement Accounts. The settlement cycles and time of settlement file posting in RTGS are given in Annexure D for reference.
- 24.3. 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.
- 24.4. In case the Settlement Account of a Member having a 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.
- 24.5. The settlement is governed under the Settlement Guarantee Mechanism communicated by NPCI from time to time.
- 24.6. Sponsor banks shall manage Net Debit Cap (NDC) limits for its and its Sub Members transactions within the overall NDC limits approved by NPCI for the Sponsor Bank. The Sponsor Bank shall maintain adequate controls, approvals and governance around NDC limit management.
- 24.7. Members shall refer and be guided by the RuPay Scheme Requirements for detailed settlement procedures, reports availability, operational processes and exception handling, for domestic and international transactions, for adherence.

25. Reconciliation

- 25.1. All Members are responsible for daily reconciliation of their RuPay domestic and international transactions. Members shall have processes and systems for reconciliation of RuPay transactions, which shall be

automated to the extent practicable and shall accord top priority to carry out reconciliation. The Member shall follow the procedures set out in the RuPay PG for reconciliation of declined, timed out and exception transactions.

26. Dispute Management Mechanism

- 26.1. Members are responsible for addressing and resolving the Cardholder complaints raised for RuPay transactions. Members shall set up and clearly communicate a dedicated and easily accessible grievance redressal mechanism for addressing such Cardholder complaints. Members shall ensure that contact details for raising Cardholder 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.
- 26.2. Members shall address the Cardholder 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.
- 26.3. Members shall abide by the RBI guidelines on Harmonisation of Turn Around Time (TAT) and Cardholder compensation for failed transactions using authorised Payment Systems and any other regulatory guidelines related to Cardholder grievance redressal.
- 26.4. Members shall refer to and be guided by the RuPay PG on RuPay dispute management rules and regulations. For international transactions, Members shall refer to and be guided by the RuPay Scheme Requirements, which are available to member banks for the respective schemes, in addition to the RuPay PG.
- 26.5. Every Member may be enabled on Unified Dispute and Issue Resolution (UDIR) for online resolution of customer complaints, may connect its customer-facing channels to UDIR and expose real-time dispute status as prescribed in the applicable RuPay Scheme Requirements. Members shall refer to and be guided by the RuPay Scheme Requirements issued for implementation of UDIR for RuPay transactions.

PART VI — COMPLIANCE AND SELF-ATTESTATION

27. Self-Attestation and General Compliance

- 27.1. 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.
- 27.2. 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 VII — GENERAL

28. Amendments / Modifications

This Consolidated Circular may be amended, modified, supplemented, suspended or withdrawn, in part or in whole, from time to time as deemed necessary, including for fulfillment of any operational, technical, risk, security, compliance or participant requirements specified in this Consolidated Circular. Such amendments shall be binding on all Members, Sub-Members and system participants of the RuPay Card Scheme from the relevant issue or effective date.

29. Audit and Records

Every Member, Sub-Member and system participant of the RuPay Card Scheme shall provide full cooperation and access to NPCI or its authorized personnel during any inspection or audit of the activities, systems, processes, controls and compliance of any Member or system participant in relation to the products, services or functionalities governed by this Consolidated Circular and/or compliance with Applicable Law in relation to the payment system.

Every Member, Sub-Member and system participant of the RuPay Card Scheme 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, as amended from time to time.

30. Requisition of Information

Every Member, Sub-Member and system participant of the RuPay Card Scheme shall provide any information, records, books, registers, logs, data, correspondence, policies, agreements, reports, certifications, transaction details, system-generated records, audit trails, User consents, or other documents and materials relating to the RuPay Card Scheme that may be required from time to time.

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 (Acquiring Bank)	"Acquirer" or "Acquiring Bank" means a Bank or financial institution that onboards a Merchant and facilitates the collection of payments for such merchant by enabling acceptance of RuPay transactions through QR, Point of Sale (PoS) terminals, e-commerce platforms, AFC gates and other channels.
Applicable Law	"Applicable Law" means and includes any statutes, laws, regulations, circulars, notifications, ordinances, rules, judgments, rule of law, orders, decrees, clearances, approvals, authorizations, directives, guidelines, codes, standards and manuals, policies, requirements, or other government restriction or any similar form of decisions, 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 each country / jurisdiction where the RuPay transaction takes place, as amended, modified, supplemented, re-enacted, or replaced from time to time.
Automated Teller Machine (ATM)	"Automated Teller Machine" or "ATM" means a computerized machine that enables customers to access their accounts for withdrawal of cash and execution of other financial and non-financial transactions without the need to visit the bank branch.
BIN/ IIN	"Bank Identification Number" or "BIN", and "Issuer Identification Number" or "IIN", mean the first six or eight digits of the Card that identifies the Issuer.
Benefit Management System (BMS)	"Benefit Management System" or "BMS" means a platform through which spend-based Card benefits are administered.
Card	"Card" means a payment card issued by an Issuer under the RuPay Card Scheme, in either physical or virtual form, which can be used for conducting a transaction from the account of a Cardholder.
Cardholder	"Cardholder" means a person or an entity to whom a Card has been issued by an Issuer.
Card Not Present (CNP)	"Card Not Present" or "CNP" means a transaction where the Card and the acceptance infrastructure are not present in proximity while making the transaction.
Card-on-File Tokenization (COFT)	"Card-on-File Tokenization" or "CoFT" means tokenization of Card data through the creation of a 'Token', which is stored by a Merchant for the purpose of facilitating future transactions securely.

Term	Definition
Dual Message System (DMS)	"Dual Message System" or "DMS" means the system in which transaction authorization and financial presentment are separate, and the presentment is sent for settlement after authorization, in a deferred batch.
EMVCo	"EMVCo" means a global technical body that facilitates worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes.
Guest Check-Out Tokenization (GCOT)	"Guest Check-Out Tokenization" or "GCOT" means a secure payment solution where the transaction is tokenized, where Cardholder chooses to not save credentials of the Card.
Global Card profile	"Global Card Profile" means the profile code defined by NPCI to identify the card profile. The respective profile codes are specified in the RuPay EMV Dual Interface Card Profile Specification.
international RuPay Global Clearing and Settlement (iRGCS)	"international RuPay Global Clearing and Settlement" or "iRGCS" means the back-office system used for clearing, settlement and dispute management of cross-border RuPay transactions.
Issuer	"Issuer" means a bank or a non-bank that maintains the customer's account from which payment is made, such as a deposit account or a credit line or a prepaid instrument.
Mandate	"Mandate" means an instruction given by a Cardholder to the Issuer to debit funds from, or to earmark or block funds in, an account or a Card linked to the mandate, on a one-time or recurring basis.
Member	"Member" means a Bank or financial institution (including a Sub-Member) that has been on-boarded by NPCI for participation in the RuPay card scheme as an Issuer and/or an Acquirer, and that has entered into the requisite contractual arrangement with NPCI for participation in the RuPay card scheme and the provision of RuPay based services/facilities to its customers/Cardholders. A Member may be a bank, PPI Issuer, non-banking financial company, Sub-Member, payments bank and other entities permitted to participate in the RuPay Card Scheme.
Merchant	"Merchant" means a person, entity or a marketplace that sells goods, provides services, or offers investment products, and includes exporters and overseas sellers.
Merchant Category Code (MCC)	"Merchant Category Code" or "MCC" means an identifier allocated by the Acquirer to classify Merchants into specific categories based on the type of their business, trade or services supplied, in accordance with ISO standards.

Term	Definition
Micro ATM	"Micro ATM" means a device, application or system deployed at Business Correspondent ²¹ touch points enabling assisted banking and cash withdrawal services.
Mail Order / Telephone Order (MOTO)	"Mail Order / Telephone Order" or "MOTO" means transactions in which card details are submitted without the card being present.
National Common Mobility Card (NCMC)	"National Common Mobility Card" or "NCMC" means an all-in-one contactless transit and payment card.
NPCI SecureNxt	"NPCI SecureNxt" means NPCI's EMV 3-Domain Secure (EMV 3DS) solution for authenticating RuPay card-not-present transactions and providing an EMVCo-certified Directory Server.
NPCI Tokenization System (NTS)	"NPCI Tokenization System" or "NTS" means the central tokenization system for the RuPay ecosystem.
Payee PSP	"Payee PSP" means, the PSP through which the individual or merchant is on-boarded onto UPI as a Payee for the purpose of receiving payments through UPI.
Payer PSP	"Payer PSP" means, the PSP through which the individual or merchant is on-boarded onto UPI as a Payer for the purpose of making payments through UPI.
Payment Aggregator (PA)	"Payment Aggregator" or "PA" means an entity that facilitates aggregation of payments made by Users or customers to Merchants through one or more payment channels via a Merchant's interface (physical or virtual) for the purchase of goods, services or investment products, and subsequently settles the collected funds to such merchants.
Payment Credential	A number or other credential that identifies an account of a Cardholder for use in a Transaction.
Payment Gateway	"Payment Gateway" means an entity that provides technology infrastructure to route and facilitate processing of a payment transaction without any involvement in handling of funds.
Payment Service Provider (PSP)	"Payment Service Provider" or "PSP" means a Member that onboards a Cardholder onto UPI by facilitating RuPay Credit Card on UPI transactions through its own Application, TPAP's Application or any other technology-based system / solution.
Payment Card Industry Data	"Payment Card Industry Data Security Standard" or "PCI DSS" means the security standard maintained by the PCI Security Standards Council, for entities that store, process or transmit cardholder data.

²¹A person or organization appointed by a bank or financial institution to provide banking services on behalf of such institution.

Term	Definition
Security Standard (PCI DSS)	
Pradhan Mantri Jan Dhan Yojana (PMJDY)	"Pradhan Mantri Jan Dhan Yojana" or "PMJDY" means the financial inclusion scheme under which specified RuPay debit cards are issued against PMJDY Bank Accounts.
Point of Sale (PoS)	"Point of Sale" or "PoS" means a Merchant acceptance device or software that accepts payment through RuPay Debit, Credit and Prepaid Cards and, where enabled, through UPI.
Pre-authorization	"Pre-authorization" means the temporary blocking of a specified amount against a cardholder's available credit limit or available card balance before completion and settlement of Transaction.
Prepaid Payment Instrument (PPI)	"Prepaid Payment Instrument" or "PPI" means instruments that facilitate purchase of goods and services, financial services, remittance facilities, etc., against the value stored therein.
Operating Circulars	"Operating Circulars" means the individual circulars issued by NPCI as may be amended, modified, supplemented or replaced to the Members from time to time and includes this Consolidated Circular.
qSPARC	"qSPARC" means Quick Specifications for RuPay Chip card that supports both contact and contactless Transaction.
RuPay Global Clearing and Settlement System (RGCS)	"RuPay Global Clearing and Settlement System" or "RGCS" means the system used for clearing and settlement of domestic RuPay transactions.
Single Message System (SMS)	"Single Message System" or "SMS" means the system in which transaction authorization and financial message are sent together, and the transaction is presented and settled on the same message.
SoftPoS (MPOC)	"SoftPoS" or "MPOC" means a mobile-based acceptance solution — Mobile Payment on (Commercial Off-The-Shelf devices), enabling a smartphone or tablet to function as a PoS terminal.
Sponsor Bank	"Sponsor Bank" means a bank that honors the settlement obligations of one or more Sub-Members by settling their payment obligation in respect to Settlement from the Settlement Account of Sponsor Bank.
Sub-Member	"Sub-Member" means a Bank or financial institution on-boarded as an Issuer, Acquirer and / or PSP, and is not a member of Real Time Gross Settlement system of RBI.
Turn Around Time (TAT)	"Turn Around Time" or "TAT" means the prescribed timeline for completing an operation or resolving a dispute.

Term	Definition
Third Party Application Provider (TPAP)	"Third Party Application Provider" or "TPAP" means an entity onboarded or engaged by PSP to provide a UPI enabled mobile application for Cardholder onboarding, facilitation of UPI transactions and provision of related services to their Users, and which participates in UPI through the relevant PSP.
Tokenization	"Tokenization" means replacement of actual card details with a unique alternate code called the "token", which shall be unique for a combination of card, token requestor and device.
Third Party Processor (TPP)	"Third Party Processor" or "TPP" means an entity that has contracted with the Acquirer for facilitating and processing reconciliation of transaction logs and generation of merchant payments reports (MPR).
Token Requestor (TR)	"Token Requestor" or "TR" means an entity that requests a payment token from a Card scheme on behalf of a Cardholder or Merchant.
Unified Dispute and Issue Resolution (UDIR)	"Unified Dispute and Issue Resolution" or "UDIR" means an automated grievance redressal system designed to facilitate seamless resolution of customer complaints and issues relating to pending or disputed transactions.
UPI Application	"UPI Application" means, an application that is used by Cardholders to make UPI transactions and avail related services, provided by a PSP (directly or through a TPAP) authorized to participate in the UPI payment system.
User	"User" means a person or entity that undertakes financial or non-financial transactions through RuPay and is a customer of a Member and/ or UPI Application Provider.
RuPay Scheme Requirements	"RuPay Scheme Requirements" includes RuPay Procedural Guidelines (RuPay PG), Technical Specification Documents (TSDs), Information Security Guidelines, Operating Circulars, Risk Management Directions (RMD), Operating Circulars, NPCI Brand Guidelines, Information Security Guidelines, UPI Application provider checklist, Error and Response Code Document and / or any other document issued by NPCI from time to time, in relation to the operation of the RuPay payment system.

ANNEXURE B: Reference Circulars

Reference Number	Date	Subject
RuPay/03/2015-16	10 Apr 2015	Incremental cards linked to PMJDY accounts to be issued on a distinct RuPay IIN
NPCI/2017-18/RuPay/029	20 Dec 2017	Restriction on number of transactions performed for Cash withdrawal at PoS
NPCI/2020-21/RuPay/031	2 Sep 2020	Update of error code response handling for few situations for Issuer banks
NPCI/2020-21/RuPay/032	2 Sep 2020	Updated PoS acquiring guidelines for Retail Payments and the onboarding forms
NPCI/2021-22/RuPay/017	25 Oct 2021	Issuance of RuPay Cards with International Profiles
NPCI/2022-23/RuPay/019-A	07 Dec 2022	Operating circular for RuPay Credit Cards linked to UPI (Amended)
NPCI/2022-23/RuPay/036	15 Mar 2023	RuPay SoftPoS with PIN on Glass (MPOC) – scope inclusion in Certification
NPCI/2023-24/RuPay/003	16 May 2023	Enabling MOTO for RuPay-DFS Cards Internationally
NPCI/2023-24/RuPay/006	26 May 2023	RuPay Credit Card Bill Payment via Bharat Bill Payment System (BBPS)
NPCI/2023-24/RuPay/010	22 Sep 2023	RuPay Platinum Debit Program
NPCI/2023-24/RuPay/011	22 Sep 2023	RuPay Debit Select Card Program
NPCI/2023-24/RuPay/014	28 Jul 2023	RuPay Credit Card – Classic Variant on UPI

Reference Number	Date	Subject
NPIC/2023-24/RuPay/015-A	14 Dec 2023	Enhancement of Limits for RuPay AutoPay
NPIC/2023-24/RuPay/017	13 Sep 2023	Enhancing transaction limits for Small Value Digital Payments in Offline Mode for NCMC
NPIC/2023-24/RuPay/020	22 Sep 2023	Migration from 6-digit to 8-digit IIN and RuPay BIN file format change
NPIC/2023-24/RuPay/021	16 Nov 2023	Acquirers to Comply with RuPay Guest Check-Out Tokenization (GCOT)
NPIC/2023-24/RuPay/022	16 Nov 2023	Transaction limit for linked RuPay Credit Card on UPI
NPIC/RuPay/023/2023-24	20 Dec 2023	Enablement of Pre-authorization for RuPay cards
NPIC/2023-24/RuPay/026	2 Jan 2024	RuPay Deferred Authorization solution for Credit card
NPIC/UPI/OC 194/2023-24	29 Mar 2024	Introduction of new feature in Credit Account
NPIC/2023-24/RuPay/077	14 Dec 2023	RuPay Contactless Cards Issuance
NPIC/2024-25/RuPay/006	03 Jun 2024	Migration of PIN Encryption from Variant to Key Block for RuPay and NFS
NPIC/2024-25/RuPay/007	20 Jun 2024	Introduction of NPIC SecureNxt – RuPay EMV 3DS Transaction
NPIC/RuPay/009/2024-25	20 Jun 2024	Blocking of Magstripe and Fallback Transactions on RuPay Cards
NPIC/2024-25/RuPay/020	28 Jan 2025	Date enrichment in BIN management files; withdrawal of 81/82 files

Reference Number	Date	Subject
NPCI/2024-25/RuPay/031	24 Feb 2025	Upgradation of iRGCS back-office system from iRGCS to iRGCS 2.0
NPCI/2025-26/RuPay/041	23 Oct 2025	Validation of RuPay Fuel Surcharge Fee in Presentment Transactions
NPCI/UPI/OC-226A/2026-27	3 Jul 2026	Enhancement of Transaction Limit for On-Device Biometric Authentication (RuPay Credit Card on UPI)
NPCI/2022-23/RuPay/027	10 Nov 2022	Compliance requirement on the Card on File Tokenization (CoFT) implementation
NPCI/2023-24/FI/001	27 Jul 2023	Tokenization – Card Transaction: System Audit as per RBI
Circular/RuPay/2019-20/025	27 Nov 2019	SMS Communication for offline transactions of NCMC
NPCI/2019-20/RuPay/032	26 Dec 2019	PA-DSS and PCI-DSS Compliance for Transit Acquiring
NPCI/2025-26/RuPay/045	15 Dec 2025	Update on Lounge Access on Debit Cards
NPCI/2025-26/RuPay/047	26 Mar 2026	RuPay MCC Classification: Policy Framework and Operating Guidelines
NPCI/2020-21/RuPay/033	02 Sep 2020	Opening up support for MOTO for RuPay cards in India (reinstated)
NPCI/2020-21/RuPay/040	26 Oct 2020	Enablement of RuPay Contactless Offline and Supporting (Online) Transactions (reinstated)
NPCI/2020-21/RuPay/028	18 Aug 2020	Offline Retail Payments using Cards / Wallets / Mobile Devices (reinstated)
NPCI/2021-22/RuPay/048	31 Mar 2022	Actions for Issuers to comply with Card-on-File Tokenization (CoFT) (reinstated)

Reference Number	Date	Subject
NPCI/2022-23/RuPay/015	7 Jul 2022	RuPay AutoPay – AFA limit enhancement and compliance (reinstated)

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ANNEXURE C: Limits, Thresholds & Authentication Requirements

General card-transaction limits: The following limits and thresholds apply to RuPay card transactions.

Platform	Features	Limit / Threshold	Governing Reference
RuPay Debit and eligible RuPay Prepaid instruments	Cash Withdrawal at Point-of-Sale	₹2,000 per transaction, within an overall monthly limit of ₹10,000 per Card, across all centers (Tier 1 to 6). Customer charges shall not exceed one per cent of the transaction amount.	RBI Notification “Prepaid Payment Instruments (PPIs) – (iii) Permitting Cash Withdrawal from Full-KYC PPIs of Non-Bank PPI Issuers”, RBI/2021-22/40 DPSS.CO.PD.No.S-99/02.14.006/2021-22, read with the Master Directions on Prepaid Payment Instruments, RBI/DPSS/2021-22/82 CO.DPSS.POLC.No.S-479/02.14.006/2021-22, paragraphs 9.2(m) and 9.2(n)
RuPay Prepaid / NCMC operating in offline mode	NCMC Offline Payment	₹500 per transaction; ₹2,000 cumulative offline exposure per payment instrument at any point in time.	RBI notification “Framework for Facilitating Small Value Digital Payments in Offline Mode”, RBI/2021-22/146 – CO.DPSS.POLC.No.S1264/02-14-003/2021-2022
RuPay Debit, RuPay Credit and eligible RuPay Prepaid instruments	RuPay AutoPay / Recurring e-Mandate	₹15,000 per recurring transaction generally; ₹1,00,000 per recurring transaction for the Merchant Category Codes set out in Part III of this Consolidated Circular (RuPay AutoPay).	RBI notification “Digital Payments – E-mandate Framework, 2026”, RBI/DPSS/2026-27/396 CO.DPSS.POLC.No.S56/02.14.003/2026-27; NPCI/2022-23/RuPay/015 dated 7 July 2022 (₹15,000 threshold); NPCI/2023-24/RuPay/015-A dated 14 December 2023 (₹1,00,000 threshold)
RuPay Credit Card linked to UPI	RuPay Credit Card on UPI	Lowest of: - available card limit, - issuer-set transaction/risk limit - customer-set limit.	NPCI RuPay Credit Card on UPI OC: Transaction limit for linked RuPay Credit Card on UPI NPCI/2023-24/RuPay/022

Platform	Features	Limit / Threshold	Governing Reference
RuPay Debit, RuPay Credit and RuPay Prepaid instruments	Contactless Transaction, including SoftPoS acceptance	₹5,000 per transaction without AFA; a contactless transaction exceeding ₹5,000 shall be accepted with AFA.	RBI notification “Card transactions in Contactless mode – Relaxation in requirement of Additional Factor of Authentication”, RBI/2020-21/71 DPSS.CO.PD.No.752/02.14.003/2020-21

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ANNEXURE D: RuPay Settlement Cycles

RuPay transactions are cleared and settled through the RuPay Global Clearing and Settlement System (RGCS / iRGCS).

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

Sr. No.	Settlement Cycle - Domestic transactions (RGCS)	From	To
1	RuPay Domestic Cycle 1	20:00	23:00
2	RuPay Domestic Cycle 2	23:00	11:00
3	RuPay Domestic Cycle 3	11:00	16:00
4	RuPay Domestic Cycle 4	16:00	20:00

Sr. No.	Settlement Cycle - International transactions (iRGCS)	From	To
1	RuPay International Cycle 1	8:00	8:00

Explanation:

- The posting of settlements as mentioned above in Sr. 1 of Settlement Cycle - Domestic Transactions shall commence from 7:30 a.m.; and settlement of all international transactions shall commence from 9:30 a.m. in the RTGS settlement account of the Members on all days of the year (excluding RTGS holiday, if any)
- The posting of settlements of all other settlement cycles mentioned above shall commence after the cut-off time, so that the posting of cycle 2 commences from 11:00 a.m., in the RTGS settlement account of the Members on all days of the year (excluding RTGS holidays, if any).
- All international transactions are settled with the participating member banks through RBI on a daily basis.

ANNEXURE E: Regulatory References

The following external regulatory instruments are referred to in this Consolidated Circular and continue to operate as the regulatory basis for the relevant provisions.

Entity	Reference Number / Instrument	Instrument Title
RBI	RBI/2021-22/40 DPSS.CO.PD.No.S-99/02.14.006/2021-22	Prepaid Payment Instruments (PPIs) – (i) Mandatory Interoperability; (ii) Increasing the Limit to ₹2 lakh for Full-KYC PPIs; and (iii) Permitting Cash Withdrawal from Full-KYC PPIs of Non-Bank PPI Issuers
RBI	RBI/2019-20/142 DPSS.CO.PD No.1343/02.14.003/2019-20	Enhancing Security of Card Transactions
RBI	RBI/2020-21/71 DPSS.CO.PD No.752/02.14.003/2020-21	Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication
RBI	RBI/DPSS/2026-27/396 RBI/CO.DPSS.POLC.No.S56/02.14.003/2026-27	e-Mandate framework for recurring transactions
RBI	RBI/2021-22/146 CO.DPSS.POLC.No.S1264/02-14-003/2021-2022	Framework for Facilitating Small Value Digital Payments in Offline Mode
RBI	RBI/2022-2023/95 CO.DPSS.POLC.No.S-760/02-14-003/2022-23	Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)]
RBI	RBI/DPSS/2025-26/141/CO.DPSS.POLC.No.S-633/02-14-008/2025-26	Master Direction on Regulation of Payment Aggregator (PA)
RBI	RBI/2018-19/103 DPSS.CO.PD No.1463/02.14.003/2018-19	Tokenization – Card transactions
RBI	RBI/DOR/2025-26/155 DOR.AUT.REC.No.74/24-01-041/2025-26	Reserve Bank of India Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct Directions, 2025
RBI	RBI/2021-22/96 CO.DPSS.POLC.No.S-516/02-14-003/2021-22	Tokenization – Card Transactions: Permitting Card-on-File Tokenization (CoFT) Services
RBI	RBI/DPSS/2021-22/82CO.DPSS.POLC.No.S-479/02.14.006/2021-22	Master Directions on Prepaid Payment Instruments (PPIs)

Entity	Reference Number / Instrument	Instrument Title
RBI	RBI/2019-20/67 DPSS.CO.PD No.629/02.01.014/2019-20	Harmonization of Turn Around Time (TAT) and customer compensation for failed transactions using authorized Payment Systems
RBI	RBI/2012-13/424 DPSS (CO) PD No.1462/02.14.003 / 2012-13	Security and Risk Mitigation Measures for Electronic Payment Transactions
RBI	RBI/2025-26/79 CO.DPSS.POLC.No.S- 668/02-14-015/2025-2026	Reserve Bank of India (Authentication mechanisms for digital payment transactions) Directions, 2025

ANNEXURE F: List of Withdrawn Circulars

Sr No	Circular Number	Release date	Circular Name
1	Circular/ RuPay / 16-17 /004	22 Apr 2016	Winners of RuPay Hi Flyer Program March 2016
2	Circular/ RuPay / 16-17 /025	1 Sep 2016	Addendum Circular: Winners of RuPay Hi Flyer Program July 2016
3	NPCI/2017-18/RuPay/040	13 Mar 18	Change in response of “Auth_Result” parameter — “Error Code” (PaySecure / IAS)
4	NPCI/2018-19/RuPay/009	14 May 18	Changes to hashing in RuPay eCommerce specifications (Important Implementation)
5	NPCI/2018-19/RuPay/030	9 Jan 2019	Enablement of RuPay International Global Cards on all DFS-enabled e-commerce via 2FA (Discover ProtectBuy)
6	NPCI/2018-19/RuPay/033	14 Dec 18	Approval for Durable Graphics (UV Curable Ribbon based personalization) for RuPay Chip cards
7	NPCI/2019-20/RuPay/006	23 May 19	Mandatory update of Ingenico Kernel 5.26/7.26
8	NPCI/2022-23/RuPay/012	7 Jun 22	Reminder for Issuers to comply with Card-on-File Tokenization (CoFT) Guidelines
9	Circular/RuPay/2017-18/031	15 Jan 2018	Closure of RuPay Insurance Program FY 2016–17 — superseded by NPCI/RuPay/2019-20/010 dated 25 Jun 2019, which captures all points of this circular.
10	NPCI/2017-18/RuPay/009	26 Jun 2017	List of Vendors Approved for RuPay Card Manufacturing and Personalisation (FY 17-18) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
11	NPCI/2017-18/RuPay/020	31 Aug 2017	List of Vendors Approved for RuPay Card Manufacturing and Personalisation (as of 31 July 2017 — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
12	NPCI/2017-18/RuPay/024	3 Oct 2017	List of Vendors Approved for RuPay Card Manufacturing and Personalisation (as of 30 September 2017) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.

Sr No	Circular Number	Release date	Circular Name
13	NPCI/2017-18/RuPay/037	26 Feb 2018	List of Vendors Approved for RuPay Card Manufacturing & Personalisation — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
14	NPCI/2017-18/RuPay/041	23 Mar 2018	List of Vendors Approved for RuPay Card Manufacturing & Personalisation — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
15	NPCI/2017-18/RuPay/OC 007	12 Apr 2017	Migration of RuPay Switch (Issuer & Acquirer) Online Transactions to New Switch — withdrawn: the programme is closed and the circular is spent.
16	NPCI/2017-18/RuPay/036	17 Jan 2018	List of Vendors Approved for RuPay Card Manufacturing and Personalisation (as on 31 December 2017) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
17	NPCI/2018-19/RuPay/006	19 Apr 2018	List of Vendors Approved for RuPay Card Manufacturing & Personalisation — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
18	NPCI/2018-19/RuPay/008	26 Apr 2018	List of Vendors Approved for RuPay Card Manufacturing & Personalisation (updated list) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
19	NPCI/2018-19/RuPay/013	25 Jul 2018	List of Vendors Approved for RuPay Card Manufacturing & Personalisation — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
20	NPCI/2018-19/RuPay/023	29 Aug 2018	List of Vendors Approved for RuPay Card Manufacturing & Personalisation — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
21	NPCI/2019-20/RuPay/003	23 May 2019	Insurance Program FY 2019-20 - Non-Premium — superseded by NPCI/2025-26/RuPay/035 dated 14 Apr 2025, which captures all points of this circular.

Sr No	Circular Number	Release date	Circular Name
22	NPCI/2020-21/RuPay/017	5 Aug 2020	End-of-Life support for RuPay Contactless v1.0 — withdrawn: the programme is closed and the circular is spent.
23	NPCI/2020-21/RuPay/029	20 Aug 2020	List of Live RuPay Contactless L3 Certified PoS Terminals — superseded by NPCI/2021-22/RuPay/062 dated 05 Mar 2021, which captures all points of this circular.
24	NPCI/2020-21/RuPay/053	31 Dec 2020	List of Vendors Approved for RuPay Card Manufacturing and Personalisation — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
25	NPCI/2020-21/RuPay/054	22 Feb 2021	Approval for cluster certification for BEPG (e-commerce) — withdrawn: the programme is closed and the circular is spent.
26	NPCI/2020-21/RuPay/060	5 Mar 2021	L3 Application Live Bank List (FY20-21) — superseded by NPCI/2021-22/RuPay/062 dated 05 Mar 2021, which captures all points of this circular.
27	NPCI/2020-21/RuPay/061	15 Mar 2021	RuPay Insurance Program FY21-22 – PMJDY Cards — superseded by NPCI/2025-26/RuPay/034 dated 14 Apr 2025, which captures all points of this circular.
28	NPCI/2020-21/RuPay/065	24 Mar 2021	RuPay Insurance Program FY21-22 – Premium Cards — superseded by NPCI/2025-26/RuPay/035 dated 14 Apr 2025, which captures all points of this circular.
29	NPCI/2021-22/RuPay/037	31 Dec 2021	Approved Vendors for RuPay Card Manufacturing & Personalisation (as on 31-Dec-2021) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
30	NPCI/2021-22/RuPay/040	18 Feb 2022	Extension of New rebate structure for RuPay PoS and E-Comm domestic transactions till Mar'22 — withdrawn: the programme is closed and the circular is spent.
31	NPCI/2021-22/RuPay/044	31 Mar 2022	RuPay Insurance Program FY 2022-23 – Premium Cards — superseded by NPCI/2025-26/RuPay/035 dated 14 Apr 2025, which captures all points of this circular.

Sr No	Circular Number	Release date	Circular Name
32	NPCI/2021-22/RuPay/045	31 Mar 2022	RuPay Insurance Program FY 2022-23 – PMJDY Cards — superseded by NPCI/2025-26/RuPay/034 dated 14 Apr 2025, which captures all points of this circular.
33	NPCI/2022-23/RuPay/009	30 Apr 2022	Approved Vendors – Card Manufacturing & Personalisation (as on 30-Apr-2022) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
34	NPCI/2022-23/RuPay/016	30 Jun 2022	Approved Vendors – Card Manufacturing & Personalisation (as on 30-Jun-2022) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
35	NPCI/2022-23/RuPay/020	2 Aug 2022	Approved Vendors – Card Manufacturing & Personalisation (as on 02-Aug-2022) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
36	NPCI/2022-23/RuPay/022	8 Sep 2022	Approved Vendors – Card Manufacturing & Personalisation (as on 07-Sep-2022) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
37	NPCI/2022-23/RuPay/025	10 Oct 2022	Approved Vendors – Card Manufacturing & Personalisation (as on 10-Oct-2022) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
38	NPCI/2022-23/RuPay/033	29 Dec 2022	Approved Vendors – Card Manufacturing & Personalisation (as on 29-Dec-2022) — superseded by NPCI/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
39	NPCI/2023-24/RuPay/001	10 Apr 2023	RuPay Insurance Program FY 2023-24 – PMJDY Cards — superseded by NPCI/2025-26/RuPay/034 dated 14 Apr 2025, which captures all points of this circular.
40	NPCI/2023-24/RuPay/002	10 Apr 2023	RuPay Insurance Program FY 2023-24 – RuPay Premium Cards — superseded by NPCI/2025-26/RuPay/035 dated 14 Apr 2025, which captures all points of this circular.

Sr No	Circular Number	Release date	Circular Name
41	NPCL/2023-24/RuPay/033	29 Mar 2024	RuPay Insurance Program FY 2024-25 – RuPay PMJDY Cards — superseded by NPCL/2025-26/RuPay/034 dated 14 Apr 2025, which captures all points of this circular.
42	NPCL/2023-24/RuPay/034	29 Mar 2024	RuPay Insurance Program FY 2024-25 – RuPay Premium Cards — superseded by NPCL/2025-26/RuPay/035 dated 14 Apr 2025, which captures all points of this circular.
43	NPCL/2024-25/RuPay/003	31 May 2024	Approved Vendors – Card Manufacturing & Personalisation (as on 31-May-2024) — superseded by NPCL/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
44	NPCL/2024-25/RuPay/013	01 Aug 2024	Approved Card Bureaus – Manufacturing & Personalisation (as on 01-Aug-2024) — superseded by NPCL/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
45	NPCL/2024-25/RuPay/024	6 Feb 2025	Approved Card Bureaus – Manufacturing & Personalisation (as on 06-Feb-2025) — superseded by NPCL/2025-26/RuPay/037 dated 23 Jul 2025, which captures all points of this circular.
46	NPCL/RuPay/2018-19/003	5 Apr 2018	RuPay Insurance Program FY 2018–19 (New India Assurance) — superseded by NPCL/RuPay/2019-20/010 dated 25 Jun 2019, which captures all points of this circular.
47	NPCL/RuPay/2018-19/015	23 Jul 2018	Closure of RuPay Insurance Program FY 2017–18 — superseded by NPCL/RuPay/2019-20/010 dated 25 Jun 2019, which captures all points of this circular.
48	NPCL/RuPay/2019-20/010	25 Jun 2019	Closure of RuPay Insurance FY18-19 — withdrawn: the programme is closed and the circular is spent.
49	RuPay/2017-18/002	26 Apr 2017	RuPay Insurance Program FY 2017-18 — superseded by NPCL/RuPay/2019-20/010 dated 25 Jun 2019, which captures all points of this circular.
50	RuPay/2018-19/003	5 Apr 2018	RuPay Insurance Program FY 2018-19 — superseded by NPCL/RuPay/2019-20/010 dated 25 Jun 2019, which captures all points of this circular.

ANNEXURE G: Pre-authorization - Permitted Merchant Category Codes

MCC	Description	Permitted hold period	Maximum over-authorization tolerance
7011	Hotel bookings	4 days	15 per cent of the authorized amount
8062	Hospitals	4 days	Rs.10,000 over and above the authorized amount
3351 to 3441	Car rentals	4 days	15 per cent of the authorized amount
4112	Passenger railways	4 days	15 per cent of the authorized amount

The Merchant Category Codes listed above, and the hold periods and over-authorisation tolerances applicable to them, are as prescribed by NPCI and may be amended by NPCI from time to time.