

Mandatory requirement for Issuer Banks (Under FASTag programme)

A. Features for FASTag users

Req. #	Requirement Heading	Compliance (Yes/No)
1.	A dedicated web-portal for FASTag customers	
1.1.	All standard general FAQs related to FASTag and its usage.	
1.2.	KYC update process with defined Turn-Around-Time (TAT)	
1.3.	Tag replacement process with defined Turn-Around-Time (TAT)	
1.4.	Vehicle Registration Number Update process with defined TAT	
1.5.	Tag closure process with defined TAT	
1.6.	All transaction history, wallet balance update should be easily accessible with user ID and password/PIN	
1.7.	Customer care number, email ID, and escalation matrix.	
1.8.	Point-of-Sales (POS) locations for FASTag – Address, Name and Contact number	
1.9.	Other policy guidelines as issued by NHAI/MORTH/IHMCL and other regulatory authorities	
1.10.	The URL of the web-portal should be safe & secure with HTTPS and SSL	
2.	Appointment of dedicated Head of FASTag Customer Care Services	
2.1.	A senior full-time employee of the bank to be designated as Head of FASTag Customer Care Services and updated to IHMCL and NPCI	
2.2.	Name, functional contact number (Landline) and email ID to be provided to IHMCL.	
2.3.	Head of FASTag Customer Care Services shall be the SPOC for all escalations, public grievances, consumers' court cases, etc. to PMO, MoRTH, NHAI and IHMCL	
3.	Dedicated customer care toll-free number for FASTag users	
3.1.	Operational 24 X 7 X 365	
3.2.	Ticket ID for each complaint sent to customer for reference via SMS after call	
3.3.	Waiting time not to exceed 2 minutes at any point of time	
4.	UPI Recharge Facility on various UPI-enabled mobile Apps such BHIM, Google Pay, Phone Pe, Paytm, and My FASTag App. <i>P.S - UPI recharge facility shall be waived off for banks/non-bank PPIs which are not Live on UPI platform.</i>	
5.	Cash recharge facility via Bharat Bill Pay System As applicable for the FASTag wallets (PPIs)	
6.	Option for Auto-top up facility for recharge on FASTag wallet on its web-portal or its bank-specific Mobile App	
7.	Mandatory SMS alert for all transactions	
8.	Missed Call Balance check facility – wise for all FASTag vehicles/wallets linked	

B. Other requirements

Req. #	Requirement Heading	Compliance (Yes/No)
1.	Certification by NPCI on Issuer Application(s) used by the bank.	
2.	Security Audit certification by CERT-In empanelled agencies or RBI/IBA empanelled agencies on the Issuer Application(s) deployed by the bank	
3.	Undertaking to submit NACH mandate of amount as specified by IHMCL fromtime to time. Currently the NACH mandate is for` Rs. 5 lakhs.	
4.	Ongoing Quality check of RFID tags inventory based on random sampling forconformance to standards as specified in Gazette notification.	

Important Note:

- i. All existing issuer banks are required to fulfil above requirements within **90 days** from the date of release of these document/guidelines. NPCI shall submit a list of compliance by banks on the above mandatory requirements.
- ii. A penalty of Rs. 1000 shall be applicable, on each bank if any one of the above requirements are not met post 90 days from the date of issuance of the guidelines.
- iii. Post 120 days from the date of release of these document/guidelines, if the requirements are not completed, the banks shall be listed in the as “**List of Default/Non-complied banks**” on IHMCL website/Mobile Apps and NPCI website (FASTag section) and an intimation shall also be sent to MD &CEO or equivalent of the bank.
- iv. The TAT for various policies such as replacement, KYC update, VRN updates, etc. shall be revisited and submitted by NPCI within 30 days of the issuance of this document. Until then, the existing TAT shall prevail.