



To : All Member Banks of National Financial Switch (NFS)

Sub: Usage of 'RuPay' logo on reverse of Cards issued in association with other card schemes

1. NPCI has finalised 'RuPay' as the brand name for its card payment scheme. It is a coinage indicating the coming together of 'Rupee' and 'Payment' to announce the launch of a domestic card payment system. The brand has been registered domestically as well as internationally.
2. The NFS Common Operating Procedure (Extract enclosed for reference in Annexure 1) state that members participating in the NFS network need to use the network logo on ATM cards, ATMs and ATM premises as authorised by NPCI. It has been decided by NPCI that the logo to be used shall be the logo of RuPay card payment scheme. Reserve Bank of India has also accorded approval to NPCI for use of this logo on ATM card/ATMs/Micro ATMs and for usage in advertising and promotional material. For placing the logo on ATMs / ATM premises, an operating Circular No. 24 dated May 10, 2011 (Copy at Annexure 2 for ready reference) has already been issued.
3. It is now appropriate that we start using the RuPay logo on the cards as well which are used on NFS network. Since the cards would continue to be the cards of the existing schemes, the RuPay logo would be at the reverse. This may be done at the time of issuance of new cards or when replacement gets due. We request you to manage your plastic inventory accordingly to take care of this requirement. Placement of the logo should be as per the brand manual shared earlier alongwith the operating Circular No. 24 dated May 10, 2011. (Extract of brand manual – Page 17 is enclosed for reference in Annexure 3).
4. NPCI would approach the member banks to issue RuPay cards with RuPay logo on the front of the cards once POS acceptance infrastructure is ready. Detailed operating Circular for such RuPay cards would be issued at that stage.
5. We request you to kindly share the card design post incorporating the RuPay logo with NPCI for review and approval. We will ensure that we revert within 2 working days.
6. Should you have any clarification to seek, Mr. Sameer Arora (e-mail: sameer.arora@npci.org.in, Tel. +91-22-26573150 / +91-8108108616) may kindly be contacted.

Kindly acknowledge receipt of the Circular.

A.P. Hota
Managing Director & CEO

Encl: As above

Annexure 1

Extract taken from NFS Common Operating Procedure

Section 3.14: NFS Network Logo/Trade Mark

It is binding on all members participating in the NFS Network to use the NFS Network Trademark / Logo as authorised by NPCI either in connection to ATMs or Cards but should not use the same, for any purpose it is not meant for, without prior written permission from NPCI.

Section 3.15: Advertising Rules

All member banks participating in the NFS Network should strictly adhere to the rules meant for advertising and promotion of the NFS Network.

1. The standard logo or any other promotional material as authorized by NPCI should be displayed either on the ATMs or at the doors and windows of the ATM premises.
2. Members can advertise and promote their participation in the NFS Network by using NFS Network standard logo as authorized by NPCI.
3. Upon withdrawal or termination from the NFS Network, in such a case the respective member should stop using NFS name, logo and trademark shall be destroyed with immediate effect and except for cards bearing NFS Network logo, which will cease within two (2) years or the expiry date of the card, whichever is earlier.
4. The advertisement policy on ATMs shall be as per the guidelines of DBOD.

NPCI/ NFS/OC No.24/2011-12

May 10, 2011

To,

All Member Banks of National Financial Switch (NFS)

Sub: Usage of NPCI RuPay brand by NFS member banks on ATMs/ATM Premise/ATM cards/promotion material

We are pleased to inform you that Reserve Bank of India vide their letter No. DPSS.CO.PD.2462/02.17.001/2010-11 dated April 27, 2011 (copy enclosed as annexure 1), has accorded approval to NPCI for launching the NPCI RuPay brand logo for the purpose of display on ATM card/ATMs/Micro ATMs and for usage in advertising and promotional material.

2). As a follow up action on this RBI approval, NFS member banks are advised to replace the current INFINIT brand logo on their ATM and ATM cards with NPCI RuPay brand. This is in compliance with section 3.14 and 3.15 of NFS common operating procedure (extract given as annexure 2)

3). To facilitate implementation of the above, we request member banks to refer the following documents:

1. The RuPay ATM Card - Marks & Specification Manual (Version 1.1)
2. The RuPay Brand Manual for ATM and Micro-ATM Cards (Version 1.0)

Member banks are also requested to ensure that the placement of the RuPay logo at the ATMs is either alongside the logos of other interchange or directly above such logos.

4). NPCI had discussed this issue of replacement of logos at ATMs/ATM premise with almost all the banks. While most of the banks desired that NPCI should take care of the cost of printing of the stickers on the ATMs/ATM premise, a few member banks desired that they may be given only the design and they would take care of printing and affixing of the stickers. Accordingly, NPCI has printed adequate number of stickers and the same are readily available for distribution.

5.) The banks that would like to get stickers are requested to contact the NFS officers (email and contact details mentioned overleaf) by 31st May, 2011 and mention the number of stickers required and the location to which they should be couriered to so that NPCI can despatch the same to respective banks for their further action of affixing these stickers on all their ATMs/ATM premise. The stickers would be couriered to the designated personnel in the bank by the last week of June 2011. They can then complete the task of affixing RuPay logos by 31st July, 2011 if not earlier.

6). The banks, who wanted only the design to be made available, may kindly inform the NFS officers (email and contact details mentioned below) by 31st May, 2011 so that NPCI can courier the details in a CD to the designated personnel at the bank for subsequent action by the bank. It may please be noted that the task of fixing Rupay logo should be completed by 31st July, 2011 if not earlier.

7). As regards the use of Rupay logo on the Debit Cards which are currently used for cash withdrawal, a separate communication would follow.

8). NPCI officials can be reached at the following email/phone contacts for any clarifications relating to this exercise.

Sr	Name(s)	Email Address	Contact Nos.
1	Amit Shetty	amit.shetty@npci.org.in	+91 22 2657 3150 / 810810 8674
2	Jyoti Jadhav	Jyoti.jadhav@npci.org.in	+91 22 2657 3150 / 810810 8619

Kindly acknowledge the receipt of the circular.



A.P. Hota
Managing Director & CEO

Encl: As above

Annexure 3

Extract taken from RuPay Brand Manual (Page 17)

