

Note: NPCI/2014-15/NFS/134

18<sup>th</sup> September 2014

To  
All Members of National Financial Switch

**RBI circular on Rationalisation of number of free transactions**

We refer to RBI circular RBI/2014-15/179 dated 14th August 2014 on the above subject. As instructed therein, effective 1<sup>st</sup> November 2014, the number of mandatory free ATM transactions for savings bank account customers at other banks' ATMs is reduced from the present five to three transactions per month (inclusive of both financial and non-financial transactions) for transactions done at the ATMs located in the six metro centers, viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad.

In order to facilitate banks to identify such ATM transactions, we suggest as follows:

**Responsibility as an Acquirer**

- i) Acquiring Banks/White Label ATM Operators (WLAOs) are required to populate an identifier i.e. a special character '+' (plus) as the first character in Date Element (DE) 43 of the online message. This is to be done only for ATMs located in the aforementioned six cities specified by RBI.  
*E.g. for an ATM located at IIT Main Gate, Powai, Mumbai, Maharashtra, the details in DE 43 should be as follows:*

DE 43			
Position	Length	Field Name	Description
01 - 23	23	Terminal Address	+IIT Main Gate, Powai
24 - 36	13	Terminal City/District	Mumbai
37-38	2	Terminal State	MH
39-40	2	Terminal Country	IN

- ii) Populate the correct PIN code of the ATM in DE 61 of the online message. This is as per extant NFS guidelines. Kindly refer OC 69 (copy enclosed) for more details on the same.
- iii) Acquirers will be responsible for maintaining the correctness of the identifiers (point i) and the PIN code being populated in the online message since this will have a direct impact on the charging to the customers.
- iv) In case of any change due to ATM relocation etc., acquirers must update wherever necessary to ensure that any charges levied by Issuing Bank to the customer is correct.

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CIN : U74990MH2008NPL189067

**Responsibility as an Issuer:**

- i) Issuing Banks will have the option of either referring the identifier in DE 43 or the PIN Code in DE 61 or a combination of both for determining the chargeability as per RBI mandate.
- ii) In case of any customer dispute wherein the customer is disputing the location of the other bank ATM, the Issuing bank can liaise with the Acquirer to ascertain the location of the particular ATM.

NPCI will be taking the following steps to facilitate operationalization of the RBI circular:

- 1) Following up with banks for populating the identifier in DE 43 and PIN code in DE 61 of the online message.
- 2) Publishing escalation matrix for each bank which can be referred by banks in case of any discrepancy in the details populated in the online message. This information will be sought via mail and the consolidated list will be reviewed at regular frequency.

Please feel free to contact the below mentioned officials for any further clarifications or assistance on this:

Mr. Amit Shetty (amit.shetty@npci.org.in/8108108674)

Mr. Gururaj Rao (gururaj.rao@npci.org.in/8879772795)

Thanking You.

Yours faithfully,



**Dilip Asbe**

Chief Operating Officer

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