

NPCI/NFS/OC No.149/2014-15

1st January 2015

To,
All the Members of National Financial Switch (NFS)

Dear Sir / Madam,

Sub: 1) Migration from Static Key Exchange to Dynamic Key Exchange
2) Migration from NFS Specifications to RuPay Specifications

In respect of the National Financial Switch (NFS) connectivity with members, NPCI is currently using Static Key Exchange process between member banks and itself for encryption. In this method of encryption, the exchange of keys happens only once when the member is on-boarded in NFS and the key remains the same throughout the cycle.

In our endeavour to constantly improve and enhance the system security measures, NPCI will be migrating to a process of Dynamic Key Exchange (DEK) wherein the keys will be changed at fixed intervals /transaction limit or any such pre decided factor.

It may also be noted that in the NFS Steering Committee meeting held on 17th December 2014, the committee had decided that all members who are currently live on NFS specifications will be required to migrate to RuPay specifications. This is to ensure standardization of specifications at the network level and to enable more compliance checks in the network.


In view of the above, members are required to ensure the following:

- Members who are currently live on NFS Specifications will be required to migrate to RuPay specifications by 30th June 2015 along with Dynamic Key Exchange process.
- Members who are already live on RuPay specifications will be required to enable the Dynamic Key Exchange process by 30th June 2015.

NPCI will be sending the revised specifications document by 30th January 2015. Please feel free to contact the below mentioned officials for any clarifications:

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Yours faithfully,


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