

NPCI/NFS/OC No. 200/2015-16

11th April, 2016

To,

All Members of National Financial Switch (NFS) & AePS

Madam/Dear Sir,

Sub: NFS ATM Network: Cash withdrawal transactions on Micro ATMs through Card and PIN

We refer to our letter no. NPCI/2014-15/FI-CP/094 dated 2nd March 2015 and Circular no. NPCI/2015-16/AEPS/1 dated 22nd March 2016 (enclosed herewith) for enabling cash withdrawal transactions on Micro ATMs through Card and PIN. The cash withdrawal transactions on Micro ATM through Card and PIN will be processed through NFS and settled as NFS ATM transactions.

Acquiring Bank needs to ensure that the Merchant Category Code (MCC) should be 6012 for all cash withdrawal transactions acquired on Micro ATM through Card and PIN.

Please note the following:

1. The upper limit for Cash withdrawal transaction at Micro ATM will be Rs.10,000/- per transaction.
2. NPCI Switching Fee payable by Issuing bank to NPCI will be as per existing NFS ATM transactions i.e. 45 paise plus applicable service tax for approved transactions.
3. The interchange applicable for cash withdrawal transactions on Micro ATM through Card and PIN is given below:

<u>Cash withdrawal Amount</u>	<u>Interchange paid by Issuer bank to Acquiring Bank (excluding service tax)</u>
Up to Rs. 2,000	Rs. 2
Rs. 2,001 - Rs. 5,000	Rs. 5
Above Rs. 5,000	Rs.15

4. Dispute management rules, timelines, customer compensation for delayed credit, etc. shall be as per existing NFS ATM guidelines.



Daily Settlement Report (DSR), Raw files and Adjustment report

Daily Settlement Report (DSR)

- Transaction done on Micro ATM will be reflected separately in NFS DSR. 'Micro ATM' is added to the description in DSR to identify the transaction amount settled, Interchange fees and applicable service tax for transactions done on Micro ATM.
- 'Micro ATM' is also added in description for disputes and adjustment in DSR for easy identification.
- Summary of slab wise transaction count and amount, interchange fees and applicable service tax for transactions done on Micro ATM will be additionally provided in DSR.

Sample format of DSR is given in Annexure I.

Adjustment Report

- 'Micro ATM' is added to disputes and adjustment description in Adjustment report in field 'AdjType' to identify the disputes / adjustments pertaining to transactions done on Micro ATM.

Sample format of Adjustment Report is given in Annexure II.

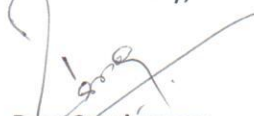
Raw file

- Transactions done on Micro ATM can be identified by MCC 6012 which will be present in MCC field position 74-77 in Issuer and Acquirer raw files.

The above mentioned changes will be implemented in DMS from 12th April, 2016 onwards.

All members of NFS are requested to take a note of the above and disseminate the information contained herein to the officials concerned.

Yours faithfully,



Ram Sundaresan
Head – Operations

Enclosed:

1. Annexure I – Sample Daily Settlement report
2. Annexure II – Sample Adjustment report
3. NPCI letter no. NPCI/2014-15/FI-CP/094: Upgrading Micro ATM to accept RuPay Cards using Card and PIN.
4. NPCI Circular no. NPCI/2015-16/AEPS/1: Consolidated circular on Switching fee/Interchange for AePS, eKYC and Card and PIN transaction on Micro ATM.