

NPCI/NFS/OC No. 306/2018-19

10<sup>th</sup> September, 2018

To,

**All Members of National Financial Switch (NFS)**

Madam / Dear Sir,

**Sub: NFS ATM Network – EMV migration of ATMs**

We refer to RBI circular dated 26<sup>th</sup> May'16 on enabling EMV chip cards acceptance and processing at ATMs by 30<sup>th</sup> Sep'17.

We would like to inform you that the representation made by IBA and NPCI for allowing banks to rollout EMV on ATMs in phased manner up to 31<sup>st</sup> Dec. 2020 has not been acceded to by RBI. Once EMV liability shift is made effective, the liability for misuse on non-EMV enabled ATMs shall shift to the Acquirers.

In this regard, please note that -

- Member banks should complete EMV certification immediately and be ready to process EMV ATM transactions as Issuer. This is to ensure that once banks roll out EMV chip card acceptance on their ATMs, customer transactions do not get declined, if chip cards are used on EMV enabled ATMs.
- Members should complete EMV Acquirer certification and ATM Terminal certification (for all combinations of L1, L2 & ATM application) at the earliest. This shall help members to start EMV roll out on ATMs.

Please also note that EMV liability shift for ATM transactions has been deferred only till 31<sup>st</sup> Dec'18 (Refer our OC 267 dated 1<sup>st</sup> Nov'17).

Members can contact following officials for any clarification / assistance w.r.t. EMV certification for ATM transactions:

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Yours sincerely,



**Ram Sundaresan**

**SVP & Head – Operations**