

NPCI/NFS/OC No.396/2021-22

28<sup>th</sup> May, 2021

To,

All members of National Financial Switch (NFS)

Madam / Dear Sir,

**Sub: NFS - Compliance to RuPay specification**

We refer NFS Steering Committee meeting dated 26<sup>th</sup> Dec'19, where members were informed to comply with RuPay online technical specification. It was also discussed that for few of the DE (data elements), decline compliance rules shall be implemented in NFS switch.

In view of the above, please be informed that NPCI shall start declining transactions which have incorrect values in online message in certain DEs at NPCI end from next month onwards. The details of scenarios where transactions shall be declined at NFS end is given in Annexure A for reference.

**Please note importantly** that for such transaction declines, the online Response Code (RC) sent to member banks by NPCI shall be as given below:

- 'CA' for Compliance Acquirer for member bank acquiring transactions
- 'CI' for Compliance Issuer for member bank issuing transactions

Thus, members are requested to make note of the above and disseminate the information to the teams / department concerned for handling these RC in online message.

Date of enabling this validation for declining online NFS transactions shall be communicated separately.

Members shall be able to check the transaction count declined due to these RCs in response code wise report in NFS back office (BCS) system. Members are once again requested to review the online transaction messages and ensure that they are as per RuPay online technical specification.

Members can contact following officials for any further clarification / assistance:

Name	e-mail ID	Mobile Number
Sameer Gauli	<a href="mailto:sameer.gauli@npci.org.in">sameer.gauli@npci.org.in</a>	88797 72730
Anand Iyer	<a href="mailto:anand.iyer@npci.org.in">anand.iyer@npci.org.in</a>	98200 66464
Imran Patni	<a href="mailto:Imran.patni@npci.org.in">Imran.patni@npci.org.in</a>	82919 68533
Miller Koli	<a href="mailto:Miller.koli@npci.org.in">Miller.koli@npci.org.in</a>	88797 54947

Yours sincerely,



Saiprasad Nabar

Chief - Online Product Operations

**Annexure A**

Details of scenarios where transactions shall be declined at NFS end:

Sr. No.	DE - details	Particulars	Decline RC	Additional RC (DE - 44)
1	DE -22	Valid values: 021 - Magstripe stripe read, PIN entry capability 051 - ICC, PIN entry capability 080 - QR code, Unspecified 801 - Fallback transaction, PIN entry capability 901 - Full and Unaltered magnetic stripe read, PIN entry capability 951 - Chip card with unreliable CVD or iCVD, PIN entry capability  Transactions shall be declined for Invalid values i.e. Any values other than the above or if it is absent	CA	A022
2	DE - 61	Transactions with ATM location PIN code values as non-numeric or value contains all zero's (DE 61 - position 16 to 21 digits) or if it is absent	CA	A061
3	DE - 4	Non-financial transactions containing amount shall be considered as invalid value and it shall be declined: a. Balance Inquiry b. Mini Statement c. Pin Change d. Cheque Book Request e. Statement Request f. Aadhar number Seeding g. Mobile number registration.  Financial transactions containing values more than the below given limits shall be declined: a) Cash withdrawal > Rs.10,500/- per transactions b) Interoperable Cash Deposit transaction = > Rs.50,000/- deposit c) Card to Card (C2C) transactions > Rs.5,000/- per transaction	CA	A004
4	DE - 3	Decline transaction type, other than the below types for MCC 6012 a. Cash Withdrawal b. Balance Inquiry	CA	A018
5	DE - 18	MCC other than the following values shall be declined: 6011 - ATM transaction 6012 - Micro-ATM transaction 0880 - Pungrain transaction 6013 - Card less cash withdrawal (ICCW)	CA	A018
6	DE - 35	In Service code 1st digit containing value other than the below values shall be considered as invalid and these transactions shall be declined: 1, 2, 5 and 6	CA	A040

**Note: This shall be applicable for all NFS Domestic transactions and International ATM transactions acquired on NFS ATM Network**

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