

NPCI/NFS/OC No. 401/2021-22

29th June, 2021

To

All members of NFS and RuPay

Madam / Dear sir,

Sub: NFS & RuPay - Mandatory implementation of MACing for card transactions routed through NPCI

We refer to our circulars issued to members for implementing MACing for card transactions routed through NPCI. The last Circular No. NPCI/2019-20/RMD/003 was issued on 23rd October 2019 advising all NFS & RuPay members to mandatorily implement MACing latest by 15th November 2019.

Many members have already implemented MACing for NFS and RuPay transactions. However, in spite of many follow ups, we observe that there are members who are yet to start the process for implementing MACing. Some members who started the process, have not yet completed the activity of enabling MACing on all their ports / BINs.

The criticality of the implementing MACing is to enhance the security of card based transactions and safeguard the ecosystem. **Thus, we again advice all NFS and RuPay members to mandatorily implement MACing before 30th September, 2021, as Issuer and Acquirer both.** Please consider this as a final notice to comply with the requirement of implementing MACing.

In case, any member does not implement MACing by the specified timelines, NPCI shall be forced to take action as deemed necessary for ensuring compliance.

NPCI shall provide all the support necessary for members to implement MACing at the earliest.

Members can contact their respective Relationship Managers of NPCI for more details or any support required in this regard.

Yours truly,



Dilip Asbe

Managing Director & CEO