

NPCI/NFS/OC No.414/2021-22

23rd December, 2021

To,
All members of National Financial Switch (NFS)

Dear Sir / Madam,

Subject: NFS ATM Network – EMV migration of ATMs and Micro-ATMs

We refer to Reserve Bank of India (RBI) circular dated 26th May,2016 on enabling EMV chip cards acceptance and processing at ATMs and Micro-ATMs by 30th September,2017. We also refer to NFS circular number OC 306 dated 10th September, 2018 and NFS circular number OC 317 dated 24th December, 2018, whereby acquirers were advised to implement EMV at all ATMs and micro-ATMs as EMV liability shift would be made effective from 1st January,2019 onwards.

We observe that while most of the transactions routed through NFS network are now initiated from EMV enabled terminals, a few member acquirers have not yet implemented EMV on all their terminals and are routing all the transactions from such non-EMV terminals as magstripe transactions i.e. DE 22 value with first two digits as '02' or '90' in online message.

Members would appreciate that it is important to secure the card based transactions routed through NFS and that considerable time has been elapsed since the RBI mandate. Thus, members are advised to expedite migration of all their ATMs and Micro-ATMs to EMV for enabling the acceptance of card plus PIN transactions.

Please be informed that from **1st April, 2022**, NPCI shall start declining all magstripe transactions from non-EMV ATMs and non-EMV Micro-ATMs i.e. all magstripe transactions shall be declined at NFS, except for Non-EMV chip prepaid cards that are confirmed by member issuers (Reference NFS circular number 383).

Members may contact the below NPCI officials for any further information in this regard:

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Yours sincerely,


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