

NPCI/NFS/OC No.417/2022-23

17<sup>th</sup> June, 2022

To,  
All Members of National Financial Switch (NFS)

Madam/Dear Sir,

**Sub: Enablement of Interoperable Card-less Cash Withdrawal (ICCW) transactions on NFS ATM Network using Unified Payment Interface (UPI) for authorization**

**Ref: NPCI/UPI/OC No.150/2022-23 dated 17<sup>th</sup> June 2022.**

We refer to RBI circular No: RBI/2022-23/54 dated 19th May 2022 on Interoperable Card-less Cash Withdrawal (ICCW) at ATMs.

We are pleased to inform you that ICCW transaction using UPI for authorization is implemented by NPCI. This service shall facilitate participating banks' customers who are live on UPI, to withdraw cash from any participating banks' ATMs (enabled for ICCW) without using their card.

Banks and White Label ATM Operators (WLAO) shall offer ICCW transaction at their ATMs using UPI for customer authorization. Transaction limit, NPCI switching fees, Interchange fees, settlement and dispute management process shall be as per the existing NFS ATM cash withdrawal transactions. Harmonisation of Turn Around Time and customer compensation for failed ATM transactions shall be applicable for ICCW transactions.

**Participation Criteria:**

**Issuers:**

- All UPI Issuer banks who are also NFS Issuers shall participate for offering ICCW to its customers.

**Acquirers:**

- NFS ATM Acquirers who are also UPI members or are sub-member of UPI member, shall participate for offering ICCW transactions at their ATMs.
- WLAOs shall participate as sub-member of any direct member bank who is live as PSP in UPI.

**Bank UPI APPs and TPAPs:**

- All Bank UPI APPs and TPAPs shall participate for offering ICCW transactions after certification with NPCI.

Members shall participate for offering ICCW transactions after doing necessary changes (including reconciliation process) and certification with NPCI

Detailed transaction flow, transaction limits, member responsibilities, settlement and reconciliation process, dispute management process, timeouts and reversal scenarios, etc. is covered in the product paper. Members should refer to the latest version of product paper and adhere to the guidelines and responsibilities mentioned therein for offering ICCW transactions.

Member Banks are hereby advised to make a note of the above and do the needful.

Thanking you,

Yours sincerely,

SD/-

**Kunal Kalawatia**  
**Chief Products**