

# **PRIVACY AND SECURITY POLICY OF NATIONAL PAYMENTS CORPORATION OF INDIA**

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National Payments Corporation of India (NPCI) has been formed by the initiatives of the Reserve Bank of India and Indian Bankers' Association with an objective to consolidate and integrate the multiple payment systems with varying service levels into nation-wide uniform and standard business process for all retail payment systems and facilitate an affordable payment mechanism to benefit the common man across the country and help financial inclusion.

National Payments Corporation of India, as a payment system service provider authorized by Reserve Bank of India, is fully committed to maintain and protect the privacy, secrecy, security and integrity of the information received by it from persons accessing its website, its members and their customers in accordance with applicable statutes, rules, regulations and directions issued thereunder. NPCI adopts and implements best international standards and practices for protection, non-disclosure and privacy of information.

## **(1) PRIVACY & SECURITY OF WEBSITE**

NPCI is committed to protect users' privacy. NPCI understands and appreciates concerns of visitors and users of its website about their privacy, confidentiality and security of information that may be provided by them to NPCI.

When a person visits NPCI's website, the website administrator uses cookies to monitor the edit facility used by NPCI and to collect statistics by browser users, including information about the time and date when a visitor accessed the site, the pages he visited, the Internet domain and IP address from which he accessed the site and information on the browsing software he/she used to access the site. However, no attempt is made to gather or keep personal details to identify users except, in an unlikely event of an investigation, where a law enforcement agency may exercise a power to inspect activity logs.

NPCI's website enables a visitor to access several other websites on which NPCI has no control. NPCI is not responsible for the content and the privacy practices of such websites. NPCI encourages a visitor to examine each website's privacy statement. NPCI does not owe any responsibility to such visitor of NPCI's website for the access to other websites.

## **(2) COLLECTION OF INFORMATION**

NPCI, in its role as a retail payment system service provider and a payment gateway, may receive financial information of a person which may include name of bank, account number, withdrawal amount, cheque number, payee details etc. Collection of such information by NPCI is in consonance

with statutory and regulatory requirements and internal procedural and operating guidelines and by-laws. The internal procedural, operating guidelines and by-laws of NPCI are duly documented.

### **(3) STORAGE OF INFORMATION**

As a corporate body and payment system service provider, NPCI maintains the records and information in a safe and secured manner as per its policy and in compliance with the statutory provisions and directions for the period required by it and as prescribed by laws and rules etc. NPCI does not allow any unauthorized access to the information stored by it in paper or electronic form.

Personal information is stored in paper and electronic files within NPCI's premises, and approved archives. The information is securely stored and access is restricted to authorised personnel only. NPCI incorporates confidentiality clause in non-disclosure agreement with entities having business with NPCI to keep personal information secure and confidential and not to disclose the personal information to others, unless required by law or by an order of a court or by written instruction by NPCI. Such non-disclosure agreements stipulate that all personal information obtained by other party from the arrangement with NPCI will be returned or destroyed on termination/expiry of the non-disclosure agreement.

### **(4) PROTECTION OF INFORMATION**

It is NPCI's commitment to ensure that there are appropriate operational, physical, electronic, procedural and technical safeguards against any unauthorized access or breach of data security to avoid any loss or damage to the owners of confidential information. Some of the salient features of information security system are as under:

- (a) Use of firewalls, encryption and data leakage prevention technologies to protect information;
- (b) Audit of all vendors and service providers and execution of non-disclosure agreements before availing their services;
- (c) Continuous monitoring of NPCI's physical and technical environment for vulnerabilities and potential intrusions and implementation of controls to identify and address any concern related to protection of data.
- (d) NPCI has comprehensive documented information security policy & procedures and certified for Payment Card Industry – Data Security Standard (PCI-DSS), ISO27001 – ISMS to ensure that the information provided to it is reasonably secure, available and with assured quality.
- (e) NPCI is also certified ISO22301 compliant for its Business Continuity Management System and ISO9001 for Quality Management System.

## **(5) EMAIL**

Email correspondence sent to NPCI is treated as record and will be retained as required by law. The name and address details of senders are neither added to a mailing list nor disclosed to third parties without consent of the sender unless required by law. Email messages may be monitored by website support staff of NPCI for system trouble shooting and maintenance purposes.

## **(6) CONTACT**

If anybody has any query about privacy and security practices of NPCI, he may send his query by email to [info@npci.org.in](mailto:info@npci.org.in)

## **DISCLAIMER**

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