

NPCI/NFS/OC No. 282/2017-18

17th January, 2018

To,
All Members of National Financial Switch (NFS)

Madam / Dear Sir,

Sub: NFS ATM Network – Certification for EMV ATM transactions

We refer to RBI circular no. DPSS.CO.PD.No. /2895/02.10.002/2015-2016 dated 26th May, 2016 on enabling EMV chip cards acceptance and processing at ATMs.

During the NFS Steering Committee meeting held on 31st January, 2017, a separate EMV Committee of few member banks, IBA and NPCI was formed for finalising the approach and implementation of EMV on ATMs. The recommendations of the EMV Committee were submitted to RBI requesting them to review the timelines for EMV migration.

As part of the recommendations submitted by EMV Committee to RBI, it was also informed that most of the commercial banks would complete EMV certification by March, 2018.

Member banks need to undergo following certifications for processing EMV ATM transactions:

- Host to Host (switch level) - Issuer Certification
- Host to Host (switch level) - Acquirer Certification and
- ATM Terminal certification for each combination of L1(Hardware), L2(EMV Kernel) and application

We request member banks, who are yet to commence EMV certification for ATM transactions, to initiate the process at the earliest so as to complete the certification by March, 2018. EMV – Host to Host (switch level) certification itself may take about 4-6 weeks for completion depending upon bank's readiness. Hence, member banks are requested to plan it accordingly.

Please note, it is important that member banks complete EMV certification with NPCI as Issuer immediately and be ready for processing EMV chip card transactions latest by 1st April, 2018. This is to ensure that EMV chip card transactions of your Bank's customers are not impacted once NFS members roll out EMV chip card acceptance on their ATM terminals.

Member banks are requested to contact the following NPCI officials for any assistance w.r.t. EMV certification for ATM transactions:

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Yours sincerely,



Dilip Asbe
Managing Director & CEO