

To,
All Members of NETC

Subject: Addendum to Circular 004 – Changes to the rule for declining transactions from tags under exception

Reference may be taken from our circular no 004 dated October 16, 2024, on changes to the rule for declining transactions from tags under exception. Based on the feedback from the stakeholders it has been decided to modify the rule as provide below:

Transactions that are presented shall be validated based on reader read time and the time at which the tag is placed under hotlist / low balance / blacklist. Transactions presented on tags which are not active for more than 60 minutes prior to reader read time and up to 10 minutes after reader read time shall be declined with reason code 176. For illustrations, please refer to Annexure I. All other guidelines stated in circular-004 shall remain in force and applicable.

This shall be implemented effective February 17, 2025.

Member banks are advised to make necessary changes in their systems and processes in alignment with these changes. To ensure smooth implementation, acquirer banks are advised to communicate these updates to plaza operators and system integrators.

The information herein may please be disseminated to all the concerned.

Regards,

Sd/-

Giridhar G M
Chief – Customer Success

Annexure – 1 – Examples illustrating Transaction status as per old and new functionality.

Sl.	Exception Activity	Exception Activity Time	Reader read time	Result as per new process
1	Add	2025-01-01 13:00:00	2025-01-01 14:10:01	Txn. declined with reason code 176
2	Add Remove	2025-01-01 13:00:00 2025-01-01 13:30:00	2025-01-01 14:10:01	Txn. Accepted
3	Add Remove	2025-01-01 13:00:00 2025-01-01 16:10:00	2025-01-01 16:07:01	Txn. Accepted