

To,

All Member Banks - RuPay

Dear Sir / Madam,

Subject: Compliance Enablement of RuPay International Transaction Functionalities

RuPay cards are accepted domestically and internationally. To further increase success rate of RuPay cards internationally, Issuer member banks shall comply to RuPay Online Switching Interface Specification V20.3 dates 1st Aug'23 or versions released thereafter. The enablement to the below mentioned functionalities will enhance the RuPay cardholder payment experience for international transactions.

1. **Mail Order Telephone Order (MOTO):** A Mail Order / Telephone Order (MOTO) transaction is a card-not-present transaction where the cardholder provides the merchant with their order and payment details by regular mail, letter or fax or telephone or email requests.
2. **Card Account Verification (CAV):** A Card Account Verification (CAV) is a transaction which allows an Acquirer to send a CAV request to an Issuer to verify the integrity of the card. This helps the card acceptor or the merchant to perform a check on the card status prior to initiating a purchase transaction to ensure a better success rate. Issuers shall validate the card status, account status, eligibility for international transaction and respond to the transaction message.
3. **Dynamic Currency Conversion (DCC):** Dynamic Currency Conversion (DCC) is a service offered by merchants at the point of sale (POS and ECom) to the cardholders to pay for goods or services in their own billing currency or in the merchant's own local currency. The merchant or acquirer performs currency conversion locally and submits the transaction in the cardholder's billing currency.
4. **Card Not Present ECom Transaction:** With Card Not Present (CNP) ECom transactions RuPay customers can use their card on international merchant site, where issuer shall validate transaction basis card-number, CVV and Expiry date.
5. **International Non-PIN POS Transaction:** Non PIN International transactions are card present transaction without PIN. The transaction is performed in contact or contactless mode; however, PIN is not asked at the terminal basis the regulations/guidelines in the respective geography.
6. **International Contactless Transaction:** Contactless transactions have become popular mode of transaction internationally. Post pandemic customers and merchants prefer to transact digitally in contactless mode even in physical stores. It is also popular in transit solution.
7. **Merchant attempted 3DS:** With Merchant attempted 3DS ECom transactions RuPay customers can use their card on international merchant site, where issuer shall validate

transaction basis card-number, CVV and Expiry date – where the transaction will be received by issuer with different Ecommerce transaction identifier (ECI).

8. **Pre-Authorization:** Pre-authorization often referred to as 'pre-auth', is a feature which serves as a means for businesses to reserve a specific amount of a customer's funds temporarily, ensuring that the necessary funds are secured before the services are availed and the transaction can be settled subsequently.
9. **NPCI SecureNxt – RuPay 3DS:** NPCI SecureNxt allows RuPay to process EMV 3DS transactions for card not present transactions. It provides a strong security layer for user authentication and complies with EMV and regulator's regulations. This enhancement will be applicable for both Domestic as well as International RuPay transactions.

Additionally, banks are required to set appropriate **Gross Debit Limit (GDC)** and **Velocity Limit** at BIN level. Banks need to mandatorily comply with adherence to above mentioned functionalities by **31st Jul'24**.

The transaction identifiers are mentioned in **Annexure A**.

Your faithfully,

SD/-

Kunal Kalawatia

Chief of Products

Annexure A

Data Element Identifier as per RuPay Online Switching Interface Specification document								
Sr No	Transaction Description	DE-22	DE-25	DE-61	DE-19	DE-49	DE-52	DE-48
		Point of Service Entry Mode	Point of Service Condition Code	Pos Data Code	Acquiring country code	Currency Code, Transaction	PIN Data	Additional Data
1	MOTO transaction with cardholder not present indicator	Digit 1 & 2 - 01 (Manual) Digit 3 - 0 (Unspecified)	Value - 08 (MOTO request / Standing Instruction)	Subfield 5 - 3 (Cardholder not present, Mail transaction) /4 (Cardholder not present, telephone transaction) & Subfield 7 - 1 (Manual Input, no terminal)	Other than 356	As per Specification	NA	As per Specification
2	MOTO transaction with cardholder present indicator	Digit 1 & 2 - 01 (Manual)	Value - 08 (MOTO request / Standing Instruction)	Subfield 5 - 1 (Cardholder present) & Subfield 7 - 7 (Key entered)	Other than 356	As per Specification	NA	As per Specification
3	CAV	As per Specification	Value - 54 (Request for Card Account Verification without amount)	As per Specification	Other than 356	As per Specification	As per Specification	As per Specification
4	DCC	As per Specification	As per Specification	As per Specification	Other than 356	356	As per Specification	Tag 88 - Value 1 (Numeric)
5	Card not present Ecom transaction Without AFA	Digit 1 & 2 - 81 (E-commerce)	Value - 59 (E-Commerce Request)	Subfield 5 - 6 (E-Commerce transaction) & Subfield 7 - 5 (Ecommerce)	Other than 356	As per Specification	NA	Tag 56 - 08 (Non secure transaction)
6	Non-Pin POS transaction	Digit 3 - 2 (No PIN Entry Capability)	Value - 00 (Normal)	As per Specification	Other than 356	As per Specification	NA	As per Specification
7	Contactless	Digit 1 & 2 - 07 (Contactless payment using chip card)	Value - 00 (Normal)	Subfield 1 - 8 (Magstripe & contact ICC & Contactless Capability)	Other than 356	As per Specification	NA	As per Specification
8	Merchant attempted 3DS with AFA	Digit 1 & 2 - 81 (E-commerce)	Value - 59 (E-Commerce Request)	Subfield 5 - 6 (E-Commerce transaction) & Subfield 7 - 5 (Ecommerce) Subfield 8-0 (Unknown)	Other than 356	As per Specification	NA	Tag 56 - 06 (Merchant attempted to authenticate using 3D secure)

Note: Refer Latest RuPay Online Switching Interface for further details