NPCI/2024-25/RuPay/007   20th June 2024

To,

All RuPay Members – Issuer & Acquirer

Dear Sir/Madam,

Subject: Introduction of NPCI SecureNxt – RuPay EMV 3DS Transaction

In recent years, RuPay has seen significant growth in its ecommerce transactions. This growth can be attributed to several factors, including increased digital adoption, government initiative to promote cashless transactions, and the convenience and security that RuPay offers to its customer.

Presently, RuPay process all the Ecommerce (Card not present) transaction via BEPG (Bharat ecommerce payment gateway) which is introduced wide NPCI Circular NPCI/2019-20/RuPay/047 dated 11th October 2019 with subject "Migration to Bharat eCommerce payment gateway (BEPG) from existing ecommerce platform". BEPG is currently processing all the RuPay International & domestic _card not present_ (CNP) transactions.

As part of India's evolving regulations aimed at enhancing the security of online transactions, NPCI is migrating RuPay ecommerce transactions to EMV 3-D Secure (EMV 3DS) transaction named as NPCI SecureNxt. This enhancement allows RuPay to process secure transactions for '_card not present_' as per the EMV 3DS specification. It provides a strong security layer for user authentication and complies with EMV 3DS specification and regulator's regulations. This enhancement will be applicable for both Domestic as well as International RuPay transactions.

NPCI SecureNxt enables the EMV 3DS transactions by providing EMVCo certified Directory Server (DS) to establishing the connectivity for Authentication leg between 3DS server at Acquiring end and Issuer ACS at Issuer end. NPCI SecureNxt Directory Server will replace the existing BEPG and established the issuer and acquirer connectivity, therefore there will be no role of BEPG system in RuPay 3DS transaction journey.

The NPCI SecureNxt ecosystem is designed to:

- Global acceptance – NPCI SecureNxt will help RuPay to maintain the global standards and implementation
- Ease of adaptability and scalability
- Support a seamless user experience with Risk based authentication module

- Support a wide range of authentication methods,
- Decrease fraud levels for online transactions,
- Improve risk-based assessment for online transactions
- NPCI SecureNxt supports all the RuPay existing functionalities such as tokenisation, standing instruction, EMI (Equated Monthly Instalments), MOTO, etc.

To enable the NPCI SecureNxt, RuPay members to follow the below.

1. Issuer and Acquirer members shall make the necessary development as described in the Implementation guide before initiating the certification with NPCI for NPCI SecureNxt.

2. In the Migration phase from BEPG to NPCI SecureNxt, Members shall support transaction from both platform (BEPG & NPCI SecureNxt) for same and other card range.

3. Members shall enable all the existing functionality on NPCI SecureNxt such as Tokenisation, Purchase transaction, RuPay Autopay, EMI (Equated Monthly Instalments), etc.

4. Member shall ensure that ACS & 3DSS providers must be certified with the EMV Co and have its product Letter of Approval (LoA) active or up to date.

5. Issuer and acquirer shall ensure to support following EMV 3DS version in NPCI SecureNxt

EMV 3DS version	NPCI SecureNxt Supported version
2.1.0	Only for international Merchant transaction
2.2.0	YES

It is important for RuPay Members – Issuer and Acquirer, to enable this feature to their RuPay cardholders for a rich and seamless experience. Hence, member banks should implement this feature across their entire RuPay portfolio (Debit, Credit and Prepaid) by 30th September 2024. This enablement will significantly elevate the customer experience by facilitating a convenient and frictionless payment process.

Members to take a note on the compliance deadlines of 30th September 2024 for the aforementioned changes.

Thanking You,

SD/-
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Chief of Products

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