

To,

All Members Participating in RuPay Network - Card Vendor

Madam / Dear Sir,

Subject: Adoption of PCI Card Production and Provisioning Guidelines for Assessments of RuPay Cards

NPCI – RuPay certifies various card manufacturing and personalization Card Bureaus for issuance of RuPay cards. RuPay member banks can procure cards only from these certified Card Bureaus. The certification of Card Bureaus is done basis the guidelines provided by NPCI. The guidelines provide details related to physical and logical security to be implemented at the premises of Card and Personalization Bureau along with the details of policies and procedures to be followed.

Please be informed that the following changes shall be implemented as per the given timelines w.r.t. the RuPay card Assessments standards:

- a) RuPay Card Assessments:** RuPay shall be adopting the Payment Card Industry (PCI) Security Standards Council (SSC) Card Production and Provisioning (CP) Physical and Logical Security Requirements guidelines w.r.t. 1stAug, 2024 for the Card Bureau assessment. The process is given in Annexure A.
- b)** Please note that of ongoing Card Bureau assessment through the existing agency i.e. Fime can continue and the assessment conducted & concluded up to 30th September, 2024, shall be considered.
- c)** Card Bureau to ensure that the NPCI annual fees is paid, before applying for Certificate of Compliance (CoC) with NPCI.

We request members to make a note of the above and disseminate the information to the concerned teams.

Yours sincerely,

SD/-

Kunal Kalawatia

Chief of Products

Annexure A

Process for Card Bureau Assessments compliance for RuPay cards:

1. RuPay shall be adopting the Payment Card Industry (PCI) Security Standards Council (SSC) Card Production and Provisioning Compliance (CP) Physical and Logical Security Requirements guidelines w.r.t. 1st Aug 2024.
2. NPCI-RuPay mandates Card Bureaus to engage *Payment Card Industry Compliance (PCI CP) Security Assessors Card Production Security Assessor (CPSA) company(s) listed in the Payment Card Industry Security Standards Council (PCI SSC) website* for their initial assessments for new sites and annual assessments for existing sites.
3. The Card Bureaus are required to engage with the Card Production Security Assessor (CPSA) Company and complete the on-site assessment 90 days prior to the expiry of their Certificate of Compliance (CoC) annually.
4. The Assessments of the Card Bureau's facility is carried out as per the guidelines given in - Payment Card Industry (PCI) Security Standards Council (SSC) Card Production and Provisioning (CP) Physical and Logical Security Requirements and related updates in the PCI CP FAQ.
5. Assessors or Card Bureau shall submit the Report on Compliance (ROC) and Attestation of Compliance (AoC) to NPCI along with a request letter. The draft of request letter to be submitted by Card Bureau is given in Annexure B.
6. Upon closure of all the observations and issuance of AOC by the Assessor, NPCI shall consider issuance of the Certificate of Compliance (CoC) to the Card Bureau. The CoC shall be issued to the Card Bureau, only after payment of the annual fees.
7. Reassessment should be done if there is any alteration in logical, technical, physical or structural form, as well as during decommissioning or change of ownership.

Annexure B

(On Card Bureau Letter Head)

The RuPay Product Head
National Payments Corporation of India
1001A, B wing, 10th Floor, The Capital
Bandra-Kurla Complex,
Bandra (East), Mumbai - 400 051

Sub: RuPay card issuance – Request for Certificate of Compliance

Dear Sir,

We refer to our membership with NPCI, for issuance of RuPay cards to your member banks. We would like to inform you that we have got our Card Bureau / manufacturing facility evaluated by the certified Assessors, as per guidelines issued by NPCI. Copy of the latest assessment report is attached herewith for your consideration.

We would further like to confirm that we abide by all the guidelines governing the law of the land, including but not limited to the laws related to taxes, labour, data privacy, etc. which are required to operate our business.

We request you to consider our submission and issue us the Certificate of Compliance for the said period to be able to issue RuPay cards from our below given facility:

Name & Address of the Card Bureau / manufacturing facility:

We also confirm that the RuPay annual fees of Rs. _____/- for the FY 20__ - __ has been paid to NPCI dated __ / __ / __.

Yours faithfully

(Bureau Authorized Signatory)

Name:

Designation: