



RBI/2014-15/338

DPSS.CO.PD. No. 1025/02.10.003/2014-2015

December 5, 2014

The Chairman and Managing Director / Chief Executive Officers
All Scheduled Commercial Banks including RRBs /
Urban Co-operative Banks / State Co-operative Banks /
District Central Co-operative Banks
Authorised ATM Network Operators / Card Payment Network Operators
White Label ATM Operators

Madam / Dear Sir,

White Label ATMs (WLAs) in India - Guidelines

A reference is invited to our [circular DPSS.CO.PD. No. 2298 / 02.10.002 / 2011-2012 dated June 20, 2012](#) and [DPSS.CO.PD. No. 1088 / 02.10.003 / 2013-14 dated November 14, 2013](#) on the captioned subject.

2. Based on the review of the operations of White Label ATM (WLA) as well as representations received from the stakeholders, it has been decided to -

- a) allow WLAs to accept international credit/debit/prepaid cards. The cards issued under card payment network schemes (authorized under the PSS Act 2007) will be allowed for the purpose. The WLA operators (WLAO) have to ensure that they have established technical connectivity with the respective card network operators either directly or through their sponsor banks. However, in the case of cards issued under any other card scheme, the routing and settlement should take place based on the bilateral arrangement put in place by the existing authorized networks for such purpose.
- b) permit the facility of Dynamic Currency Conversion (DCC) for the use of international cards at WLAs if the operator so decides to implement the DCC facility. The currency conversion rate will only be obtained from authorised dealer bank. WLAO will be restricted to converting the amount requested by the international cardholder (based on the DCC option selected by him) to his home currency using a Base Exchange Rate provided by the AD bank.
- c) enable delinking cash supply from that of sponsor bank arrangements. WLAO may now tie up with other commercial banks for cash supply at WLAs. While the cash would be owned by the WLAO, the responsibility of ensuring the quality and genuineness of cash loaded at such WLAs would be that of the cash supplier bank. A suitable Service Level

Agreements (SLA) may be drawn up between the WLAO and the cash supplier bank for adequate supply of genuine and good quality notes.

- d) WLAOs who have been authorised under PSS Act 2007 and have commenced operations are required to intimate RBI regarding commencement of the services indicated in para (a), (b) and (c) above.

3. The directive is issued under Section 10(2) read with Section 18 of Payment and Settlement Systems Act 2007 (Act 51 of 2007).

4. Please acknowledge receipt.

Yours faithfully,

(Vijay Chugh)
Principal Chief General Manager