



## Terms and Conditions for RuPay PaySecure® platform

RuPay PaySecure authentication service is powered by National Payments Corporation of India (NPCI). All web based transactions on cards enabled for this service are guided by the Terms and Conditions ("T&Cs") mentioned herein. Please read these T&Cs carefully before using your electronic payment card on the RuPay PaySecure solution for online transactions.

### Definitions

"Card(s)" shall mean RuPay Debit/Prepaid or Credit cards as issued by the Issuing Bank.

"Cardholder" shall mean the owner authorized to perform transaction on the card issued by an Issuing bank

The words "we", "us" and "our" refer to NPCI / RuPay PaySecure solution as the case may be.

"Registration information/ data" shall mean the information shared by the cardholder during the registration transaction viz. Image, Personalized phrase and PIN.

"Bank" shall mean the customer's bank which has issued RuPay Debit/Prepaid or Credit Card.

### About RuPay PaySecure:

RuPay PaySecure provides you an additional level of security for all online transactions done using your RuPay cards. Registering your card for RuPay PaySecure involves providing information to NPCI, which is then used to confirm your identity during future online transactions which use RuPay PaySecure. The platform uses a combination of image & phrase selection and PIN entry to secure your online experience using the card. Your registration information (image, phrase), and other personal information is not shared with the merchant or Bank.

### 1. ACCEPTANCE OF TERMS

- a. Usage of RuPay PaySecure is subject to the T&Cs governing the card transactions as well as Terms and Conditions applicable to the Bank Account. Use of PaySecure abides you to the terms of the solution. The T&Cs can also be viewed on the mentioned URL: xxx. In addition, when using RuPay PaySecure, you will be subject to all guidelines or rules applicable to RuPay cards and PaySecure that may be posted from time to time at the (Bank and/or NPCI) web site.
- b. Selection of Image, phrase & PIN entry using RuPay PaySecure, will confirm acceptance of RuPay PaySecure T&Cs and the revised versions, enhancements, modifications of the same.

- c. The cardholder is entirely responsible for ensuring secure usage/storage of the PaySecure registration information (image, personalized phrase and PIN). Cardholder is liable for misuse/ unwarranted disclosure of sensitive information such as the registration data. NPCI shall not be responsible for interception/ misuse of PIN/image/phrase using RuPay PaySecure service. NPCI is not liable if the registration information is misused due to any reason whatsoever and or if the terms and conditions relating to use of this information are not complied with.

## **2. CUSTOMER OBLIGATIONS**

Customer to provide complete, correct, honest and current information as required by RuPay PaySecure in the registration page. If you provide any personal Data that is untrue, inaccurate, not current or incomplete, or if there are reasonable grounds to suspect that the information provided by you is untrue, inaccurate, not current or incomplete, NPCI reserves the right to suspend, terminate, or refuse your current or future use of RuPay PaySecure service.

## **3. REGISTRATION**

- a. The cardholder is required to register his/her card to be able to use RuPay PaySecure. Card holder must provide the requested information, to the Bank/NPCI to validate their identity and have authorization for the usage of the Card(s) for transactions on RuPay PaySecure.
- b. RuPay PaySecure reserves the right to disallow the customer from registration/usage of the service in case the information provided by the customer is incorrect/false. The cardholder assures that every information entered in the PaySecure system is true and that they are legally entitled to use the cards that they register on the RuPay PaySecure system.
- c. RuPay PaySecure unregistered cards will be disallowed from being used at any online Merchant entities.
- d. For all queries related to RuPay PaySecure, refer to the following URL: xxxx or call your bank's customer service numbers.
- e. NPCI may enhance the security features etc. of the RuPay PaySecure solution from time to time. The T&Cs may be modified for revised features in the future. Acceptance of these T&Cs will abide the cardholder for any future versions of the RuPay PaySecure T&Cs.

## **4. AUTHENTICATION**

- a. During registration in RuPay PaySecure service, you may be required to select an authentication method viz. OTP (One Time Password) or Internet ID & password, or challenge question/answer etc. for authenticating with your bank. Along with that, you would be required to select an image & enter a phrase when engaging in an online transaction or registration/other transaction for which RuPay PaySecure is used. You may be asked to select the image and approve the phrase that you had selected during your registration process before the merchant accepts your Card in payment for the transaction. If you are unable to select the correct image or if the authentication through RuPay PaySecure otherwise fails, the merchant

may not accept your RuPay Card for payment in that transaction.

- b. You are successfully registered for RuPay PaySecure service only after you successfully complete the entire online transaction for the first time.
- c. By registering for RuPay PaySecure, you agree to the use of RuPay PaySecure to evidence your identity, including the authorization of transactions authorized in advance to recur at substantially regular intervals.
- d. Certain merchant establishments/ Banks at a later date may provide for any additional authentication in addition to what has been requested for. Cardholder will be required to provide the same accordingly.

## **5. CONFIDENTIALITY AND SECURITY OF REGISTRATION INFORMATION**

Cardholder is liable entirely for maintaining the confidentiality of the registration information viz. image, phrase, PIN and other verification information used on the RuPay PaySecure solution. All activities that occur using the Registration information or other verification information supplied to or established by Cardholder with respect to PaySecure will be the sole responsibility of the cardholder. Cardholder is responsible not to share information which enables access/ usage of RuPay PaySecure to any third party. Customer should immediately notify the bank of any unauthorized use of their RuPay PaySecure verification information, or any other breach of security. The cardholder agrees that NPCI will not be liable for any loss or damage arising from failure of Cardholder to comply with these T&Cs.

## **6. CONFIDENTIALITY OF CUSTOMER INFORMATION**

- a. Cardholder Registration information will not be shared with any online merchant establishments for which RuPay PaySecure is used.
- b. Cardholder agrees to permit the Bank/NPCI to store the Registration information in their databases and are permitted to disclose it if required to do so by Applicable Law, in good faith believing that such preservation or disclosure is permitted by Applicable Law, or as reasonably necessary to (i) comply with legal process or (ii) enforce these T&Cs.

## **7. CARDHOLDER RESPONSIBILITIES**

As a RuPay PaySecure user, the cardholder acknowledges and agrees to the following:

The cardholder will -

- Ensure confidentiality of PIN and not reveal it to any third party.
- Keep the image & phrase confidential and not share with any third party
- Keep the OTP; internet ID & Password or challenge questions used during registration process, totally confidential and not reveal it to any third party
- Ensure the phrase entered during registration must not be related to any readily accessible personal data such as name, address, telephone number, driver license, etc.
- Ensure the Image, Phrase & PIN should not be written or stored physically or in

soft form. The same should be memorized

- Take necessary precautions to ensure that the computer device or other device accessing RuPay PaySecure during transactions is guarded from all unauthorized access.

The cardholder will NEVER-

- access RuPay PaySecure with false/fake id or attempt impersonation of any kind;
- hamper the functioning of the RuPay PaySecure module in any manner of hardware or software malfunction by use of software viruses or any other programs or applications;
- intentionally overload the RuPay PaySecure platform to hamper the service;
- infringe upon the Intellectual Property rights of the PaySecure solution by attempting to re-create or re-engineer the solution or any part of it or the softwares used in connection with RuPay PaySecure;
- remove any copyright, trademark, or other proprietary rights notices contained in RuPay PaySecure;
- re-create or use any part of the RuPay PaySecure service without NPCI's prior written authorization;
- attempt to data mine, unlawfully obtain information specific to the RuPay PaySecure solution using any application, or other manual or automatic device or in any way and re-engineer or duplicate the user experience similar to PaySecure service;
- interfere with the functioning of PaySecure or its associated hardware/ software by any means; or
- fail adherence to any applicable governing law, regulation, guidelines or any Terms and Conditions advised by Bank/NPCI in connection with use of RuPay PaySecure.

## **8. Rules of Liability**

- a. NPCI has no liability for cardholder's internet access device or password obtaining device (such as computer or mobile phones etc.) or proper functioning of its hardware or software before, during or after the use of RuPay PaySecure.
- b. NPCI will in its best efforts make the web service secure from all aspects possible. However, NPCI will not take liability for any viruses or unlawful downloads that the cardholder's system may be exposed to while he accesses the internet for using RuPay PaySecure.
- c. NPCI does not take liability of failed transactions which are incomplete due to any reason

## **9. MERCHANTS**

The RuPay PaySecure solution merely offers card holders an additional level of security for their card transactions on their online merchants. RuPay PaySecure by no means

intends to endorse any Merchant over others. Additionally, NPCI does not guarantee the cardholder experience with the merchant in terms of delivery of product, quality etc. NPCI does not validate the Merchant's services or offering.

Cardholder's interaction with the merchant is independent of governance of RuPay PaySecure rules. Merchant's terms of business with the cardholder with regards to service/ product quality, delivery, payment, guarantees / warranties, promotions, discounts etc. is an understanding between the cardholder and merchant alone even if the customer used RuPay PaySecure for authorizing the transaction. In no event will NPCI be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of this website.

#### **10. Internet Frauds:**

The Internet per se is susceptible to a number of frauds, misuses, hacking and other actions which could affect use of RuPay PaySecure. Whilst the Bank and/or NPCI shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions which could affect the use of the RuPay PaySecure. You shall separately evaluate all risks arising out of the same.

#### **11. Operational Issues :**

Every effort is made to keep the website up and running smoothly. However, NPCI takes no responsibility for, and will not be liable for, the website being temporarily unavailable due to operational issues beyond control of NPCI.

#### **12. NPCI Indemnity:**

NPCI should be indemnified against all losses and damages that may be caused as a consequence of breach of any of the RuPay PaySecure T&Cs.

#### **13. Discontinuation of RuPay PaySecure**

NPCI reserves the right to discontinue the above service at any time whatsoever.

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