

Certificates of Authorisation issued by the Reserve Bank of India under the Payment and Settlement Systems Act, 2007 for Setting up and Operating Payment System in India

A. Certificates of Authorisation issued by the Reserve Bank of India under the Payment and Settlement Systems Act, 2007 for Setting up and Operating Payment System in India

The Payment and Settlement Systems Act, 2007 along with the Board for Regulation and Supervision of Payment and Settlement Systems Regulations, 2008 and the Payment and Settlement Systems Regulations, 2008 have come into effect from 12th August 2008.

The list of 'Payment System Operators' authorised by the Reserve Bank of India to set up and operate in India under the Payment and Settlement Systems Act, 2007 is as under:

Sr. No.	Name of the Authorised Entity	Address of the Principal Office	Payment System Authorised	Date of issue of Authorisation & Validity Period (given in brackets)
Financial Market Infrastructure				
1.	The Clearing Corporation of India Ltd.	The Managing Director, Clearing Corporation of India Ltd., CCIL Bhavan, S K Bole Road, Dadar (West), Mumbai -400 028	Securities segment covering Govt Securities Forex Settlement Segment comprising of sub-segments a. USD-INR segment, b. CLS segment – Continuous Linked Settlement (Settlement of Cross Currency Deals), c. Forex Forward segment Rupee Derivatives Segment-Rupee denominated trades in IRS & FRA.	11.02.2009
Central Counter Parties				

2.	AMC Repo Clearing Limited	The Chief Executive Office, AMC Repo Clearing Limited 204,205,206 The Empire Business Centre Empire Complex, 414, Senapati Bapat Marg, Lower Parel (W) Mumbai – 400 013	Repo transactions in corporate debt securities	28.02.2023
Retail Payments Organisation				
3.	National Payments Corporation of India (NPCI)*	The Chief Executive Officer, National Payments Corporation of India, 1001A, B wing, 10th Floor, The Capital, Bandra – Kurla Complex, Bandra (East), Mumbai–400 051.	National Financial Switch (NFS)	15.10.2009
			Immediate Payment Service (IMPS)	12.10.2010
			Affiliation of RuPay Cards (debit cards/ prepaid cards) issued by banks and co-branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the RBI.	12.07.2012
			National Automatic Clearing House (NACH)	23.05.2013
			Aadhar Enabled Payments System (AEPS)	11.01.2011
			Operation of Cheque Truncation System	21.09.2011
			Unified Payments Interface	24.08.2016
			National Electronic Toll Collection (NETC)	11.02.2019

*All approvals related to international activities given to NPCI have been transferred to NPCI International Payments Limited (NIPL), a wholly owned subsidiary of NPCI, with effect from August 10, 2020

Bharat Bill Payment System (BBPS)

Bharat Bill Payment Central Unit (BBPCU)

4.	NPCI Bharat BillPay Limited	The Chief Executive Officer, NPCI Bharat BillPay Limited, 1001A, B wing, 10th Floor, The Capital, Bandra – Kurla Complex, Bandra (East), Mumbai-400 051.	Bharat Bill Payment Central Unit (BBPCU)	26.07.2017
----	-----------------------------	--	--	------------

Bharat Bill Payment Operating Units (BBPOUs)

5.	Infibeam Avenues Limited (formerly Avenues India Private Limited)	The Chief Executive Officer Infibeam Avenues Limited 28th Floor, GIFT Two Building, Block No.56, Road-5C, Zone-5 Gandhinagar – 382355.	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	17.10.2017
6.	CSC e – Governance Services India Ltd	The Chief Executive Officer CSC e – Governance Services India Ltd Electronics Niketan, 4 th Floor, Ministry of Electronics & Information Technology 6 CGO Complex, Lodhi Road New Delhi – 110003	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	21.09.2017
7.	Euronet Services India Private Limited	The Chief Executive Officer Euronet Services India Private Limited I-Think Techno Campus, Office No 1 8 th Floor, Wing A, Off Pokhran Road	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	05.09.2017

		No. 2 Behind TCS, Eastern Express Highway Thane (W) - 400607		
8.	IndiaIdeas.com Limited	The Chief Executive Officer IndiaIdeas.com Limited 801, Supreme Chambers 17/18 Shah Industrial Estate Off Veera Desai Road Andheri (W), Mumbai 400 053	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	02.08.2017 (Valid up to 30.09.2024)
9.	Ebix Payment Services Private Limited (formerly Itz Cash Card Limited)	The Chief Executive Officer, Ebix Payment Services Private Limited 2 nd Floor, Manek Plaza, Kalina CST Road, Kolekalyan, Santacruz (East), Mumbai – 400 098	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	28.08.2017 (Valid up to 30.09.2024)
10.	Spice Money Limited	The Chief Executive Officer, Spice Money Limited, JA-122, DLF Tower A, Jasola District Centre, New Delhi-110025	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	22.08.2017
11.	Worldline ePayments India Private Limited (formerly Ingenico ePayments India Private Limited and TechProcess Payment Services Limited)	The Chief Executive Officer, Worldline ePayments India Private Limited, Raikaran Tech Park, 2 nd Floor of Tower I, Phase II, Sakinaka, M.V.Road, Andheri East, Mumbai- 400072	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	16.08.2017
12.	One Mobikwik Systems Limited	The Chief Executive Officer, One Mobikwik Systems Limited, – Unit No. 102, 1st	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill	24.01.2019 (Valid up to 31.03.2025)

		Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India	Payment System (BBPS)	
13.	PayU Payments Private Limited	The Chief Executive Officer, PayU Payments Private Limited, 801, 8 th Floor, Empressa Building, 2 nd Road, Khar (West), Mumbai - 400052	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	17.06.2022
14.	PhonePe Private Limited	The Chief Executive Officer, Phonepe Private Limited, Office 2, Floor 4,5,6 and 7, Wing A, Block A, Salarpuria Softzone, Service road, Green Glen Layout, Bellandur, Bangalore South, Bangalore, Karnataka- 560103,	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	03.03.2022
Cards Payment Networks				
15.	American Express Banking Corp., USA	The Chief Executive Officer, American Express Banking Corp., 200 Vesey Street MC 01-39-12 New York, NY USA 10285.	Affiliation of credit cards/debit cards/prepaid cards issued by banks and co- branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the Reserve Bank of India.	31.03.2009
16.	Diners Club International Ltd., USA	The Chief Executive Officer, Diners Club International Ltd. 2500,	Affiliation of credit card issued by banks or any other entity approved by the	30.06.2010

		Lake Cook Road River woods, Illinois (IL) – 60015, U S A.	Reserve Bank of India.	
17.	MasterCard Asia/ Pacific Pte. Ltd., Singapore (Earlier MasterCard International Incorporated, USA was performing this activity)	The Chief Executive Officer, Mastercard Asia/ Pacific Pte. Ltd, 3 Fraser Street, DUO Tower, #17- 21/28, Singapore 189352	Affiliation of credit cards/ debit cards/ prepaid cards issued by banks and co- branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the Reserve Bank of India.	01.12.2014
	National Payments Corporation of India	The Chief Executive Officer, National Payments Corporation of India, 1001A, B wing, 10th Floor, The Capital, Bandra-Kurla Complex, Bandra (East) Mumbai–400 051.	Affiliation of RuPay Cards (debit cards/ prepaid cards) issued by banks and co-branded credit cards issued by non- banking financial companies (NBFCs) or any other entity approved by the RBI.	12.07.2012
18.	Visa Worldwide Pte. Limited, Singapore (Earlier Visa International Service Association, USA was performing this activity)	The President Visa Worldwide Pte. Limited, 71, Robinson Road, #08-01, Singapore (068895).	Affiliation of credit cards/ debit cards/ prepaid cards issued by banks and co- branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the RBI.	01.04.2010
Cross border Money Transfer – in-bound only				
19.	Bahrain Financing Company, BSC (C)	The Director Bahrain Financing Company, BSC (c), Bab AL	Money Transfer Service (MTSS)– cross border in- bound service (customer to	30.09.2009

		Bahrain Building, Bab AL Bahrain Avenue, Government Road, P.O Box 243 Manama, Bahrain	customer) known as “EzRemit”	
20.	Continental Exchange Solutions Inc, USA	The Chief Executive Officer, 6565, Knott Avenue, Buena Park, California, 90620- USA	MTSS- cross border in-bound service (customer to customer) known as “Ria Money Transfer”	28.04.2014 (Valid upto 31.03.2025)
21.	Mastercard Transaction Services (Canada) Inc. (formerly Transfast Inc., Canada and Global Foreign Exchange Inc.)	The President, Transfast Inc., 600-121, Bloor ST East, Toronto, ON, Canada, M4W 3M5	MTSS- cross border in-bound service (customer to customer) known as “Transfast”	30.09.2009 (Valid upto 30.09.2024)
22.	MoneyGram Payment Systems Inc, USA.	The President & Chief Executive Officer, 1550 Utica Avenue South, Minneapolis, Minnesota 55416, U.S.A.	MTSS- cross border in-bound service (customer to customer) known as “MoneyGram or MoneyGram International”	25.05.2009 (Valid upto 31.05.2025)
23.	Muthoot Finserve USA Inc. {formerly Royal Exchange (USA) Inc.}	The President, Muthoot Finserve USA Inc. 1155, Green Street Iselin, NJ 08830 U.S.A.	MTSS- cross border in-bound service (customer to customer)	30.09.2009
24.	UAE Exchange Centre LLC, UAE	The Managing Director & CEO, UAE Exchange Centre LLC, P.O No. 13304, Building of Nassar Bin Abdul Latiff Naïf Street Deira, Dubai, U A E	MTSS- cross border in-bound service (customer to customer) known as “Xpress Money”	30.09.2009
25.	Wall Street Exchange Centre LLC, UAE	The Group Managing Director, Wall Street Exchange Centre LLC, Central Office	MTSS- cross border in-bound service (customer to customer) known as “Instant Cash”	30.09.2009

		Building, AI Sabhkha, Naif Road P.O Box 3014, Deira, Dubai UAE.		
26.	Western Union Financial Services Incorporated, USA	The Chief Executive Officer, Western Union Financial Services Incorporated, 7001E, Belleview Avenue, Englewood, CO 80237.	MTSS- cross border in-bound service (customer to customer) known as “Western Union or WU”	31.03.2009
ATM Networks				
27.	Bank of India	The Chairman & Managing Director Bank of India, Star House C-5 ‘G’ Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400 051.	‘BANCS’ – ATM network	12.08.2009
	Euronet Services India Private Limited	The Managing Director, Euronet Services India Private Limited, 2nd Floor, Marwah House, Krishanlal Marwah Marg, Andheri (E) Mumbai – 400 072.	CASHNET – ATM Network	25.05.2009
	National Payments Corporation of India	The Chief Executive Officer, National Payments Corporation of India, C-9, 8th Floor, RBI Premises, Bandra – Kurla Complex, Bandra East, Mumbai-400 051.	National Financial Switch (NFS)	15.10.2009
28.	Punjab National Bank	The Chairman & Managing Director, Punjab National Bank, 7, Bhikaji Cama Place New Delhi 110049.	Bilateral ATM sharing arrangement with Everest Bank of Nepal	05.04.2010

29.	State Bank of India	The Chairman, State Bank of India, Corporate Centre, 1 st Floor, 'C' Wing, Mittal Towers, Nariman Point, Mumbai 400 021.	State Bank Group ATM network	12.08.2009
Prepaid Payment Instruments				
30.	Amazon Pay (India) Private Limited (formerly Amazon Online Distribution Services Private Limited)	The Chief Executive Officer, Amazon Pay (India) Private Limited, #26/1, Brigade Gateway, World Trade Centre, 8th floor, Dr. Rajkumar Road, Malleswaram (West), Bangalore – 560 055	Prepaid Payment Instruments known as “Amazon Pay balance: Money”	22.03.2017
31.	Amica Payment Services Private Limited	The Chief Executive Officer, Amica Payment Services Private Limited, 32, 3 rd Floor, Viraj Building, Plot No.124, Above HDFC Bank, S V Road, Khar West, Mumbai- 400052	Prepaid Payment Instruments known as “Jupiter Account”	11.06.2024
32.	Appnit Technologies Private Limited	The Chief Executive Officer, Appnit Technologies Private Limited, 403, 4th Floor, Tower A, Logix Technova Centre, Sector 32, Noida, Uttar Pradesh – 201 301	Prepaid Payment Instruments	22.03.2017 (Valid Upto 31.03.2025)
33.	Bajaj Finance Limited	The Chief Executive Officer, Bajaj Finance Limited, Mumbai Pune Road, Akurdi, Pune – 411 035	Prepaid Payment Instruments	04.05.2021
34.	Balancehero India Private Limited	The Chief Executive Officer,	Prepaid Payment Instruments	18.07.2017

		Balancehero India Private Limited, Office No – 121, 2 nd Floor, Sector 44, Gurugram, Haryana - 122003		
35.	Delhi Metro Rail Corporation Limited	The Chief Executive Officer, Delhi Metro Rail Corporation Limited, Metro Bhawan, Fire Brigade Lane, Barakhamba Road, New Delhi - 110001	Prepaid Payment Instruments for Mass Transit Systems	20.02.2017
36.	Dreampurse Technologies Private Limited (Formerly Hip Bar Private Limited)	The Chief Executive Officer, Dreampurse Technologies Private Limited 404, Uphar II CHS Limited, Plot no.5, BHD Sanjeeva Enclave, 7 Bungalows, J P Road, Versova, Andheri West, Mumbai- 61	Prepaid Payment Instruments	22.08.2016
	Ebix Payment Services Private Limited (formerly Itz Cash Card Private Limited)	The Chief Executive Officer, Ebix Payment Services Private Limited 2 nd Floor, Manek Plaza, Kalina CST Road, Kolekalyan, Santacruz (East), Mumbai – 400 098	Prepaid Payment Instruments known as 'EBIXCASH'	25.08.2009 (Valid upto 30.11.2025)
37.	I Money Pay Private Limited (formerly E-Meditek Global Private Limited)	The Chief Executive Officer, I Money Pay Private Limited, 205A, 2 nd Floor, NDM-2, Plot No. D1,2,3 Netaji Subhash Place District Center, Pitam Pura, Delhi - 110034	Prepaid Payment Instruments	07.10.2016 (Valid upto 31.12.2024)

38.	Eroute Technologies Private Limited	The Chief Executive Officer, Eroute Technologies Private Limited, Technopolis IT Hub, 5 th Floor, C56 A/12, Sector 62, Noida, Gautam Buddha Nagar, Uttar Pradesh – 201 301	Prepaid Payment Instruments	10.05.2021
	Euronet Services India Private Limited	I-Think Techno Campus, Office No. 1, 8 th Floor, Wing A, Off Pokhran Road No. 2, Behind TCS, Eastern Express Highway, Thane (W) - 400607	Prepaid Payment Instruments	03.08.2021
39.	Garagepreneurs Internet Private Limited	The Chief Executive Officer Garagepreneurs Internet Private Limited Unit No. 2D2, Second Floor, Fortune Central, Dr. B.N Saikia Road, Near Old Regional Passport Office, Guwahati, Beltola, Kamrup, Gmc, Assam, India, 781028.	Prepaid Payment Instruments known as 'slice'	30.08.2023
.				
40.	Hindon Mercantile Limited	The Chief Executive Officer, 379-380, Third Floor, Agrawal Cyber Plaza- II, Plot No.C-7, Netaji Subhash Place, Pitampura, New Delhi- 110034	Prepaid Payment Instruments	18.10.2023
41.	iDisha Info Labs Private Limited	The Chief Executive Officer, iDisha Info Labs Private Limited, No.96, R J	Prepaid Payment Instruments known as 'Quick Ride Wallet'	14.06.2024

		Garden, Marathahalli, Chinnapanahalli, Bengaluru, Karnataka- 560037		
42.	India Transact Services Limited	The Chief Executive Officer, India Transact Services Limited, 14 th Floor, Tower 3, Indiabulls Finance Center, S. B. Marg Elphinstone Road (W) Mumbai 400 013	Prepaid Payment Instruments known as 'Ongo'	30.05.2014
43.	LivQuik Technology (India) Private Limited	The Chief Executive Officer, LivQuik Technology (India) Private Limited, C-15, Sriram Nivas, 1st Floor, Secretariat Colony, Thiruvalluvar Nagar, Alandur, Chennai, Tamil Nadu, India - 600 016	Prepaid Payment Instruments known as QuikWallet/ LivQuik	08.08.2016 (Valid upto 30.09.2024)
44.	Manappuram Finance Limited	The Chief Executive Officer, Manappuram Finance Limited, Manappuram House, P.O. Valappad, Thrissur, Kerala - 680 567	Prepaid Payment Instruments	08.02.2017 (Valid upto 31.03.2025)
45.	MobilePe Fintech Private Limited	The Chief Executive Office, MobilePe Fintech Private Limited, Plot No 42, 4 th Floor, Block B, Pocket 10, Sector 13, Dwarka, New Delhi - 110078	Prepaid Payment Instruments	08.06.2023
46.	Mpurse Services Pvt. Ltd.	The Chief Executive Officer, Mpurse Services Pvt. Ltd., Plot-2A, 1st Floor, KH No.	Prepaid Payment Instruments known as 'mpurse wallet'	30.06.2014 (Valid upto 30.06.2025)

		294, Kehar Singh State, Saidulajb Village, Lane No.2, Saket, New Delhi-110030		
47.	Nucleus Software Exports Limited	The Chief Executive Officer, Nucleus Software Exports Limited, 33-35, Thyagraj Market, New Delhi – 110 003	Prepaid Payment Instruments known as 'PaySe'	22.03.2017 (Valid upto 31.03.2025)
48.	Obopay Mobile Technology India Private Limited	The Chief Executive Officer, Obopay Mobile Technology India Private Limited, No. 201, 2 nd Floor, Touchdown, No. 1&2, HAL Industrial Area, Bangalore - 560037	Prepaid Payment Instruments	17.10.2017 (Valid up to 31.12.2024)
49.	Ola Financial Services Pvt. Ltd. (formerly ZipCash Card Services Private Limited)	The Director, Ola Financial Services Pvt. Ltd., 323, Corporate Centre, Nirmal Lifestyle, LBS Marg, Mulund (West) Mumbai 400 080	Prepaid Payment Instruments known as 'Ola Money Wallet'	29.10.2009 (Valid upto 31.10.2024)
	One Mobikwik Systems Limited	The Chief Executive Officer, One Mobikwik Systems Limited, – Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India	Prepaid Payment Instruments known as 'Mobikwik Wallet'	18.07.2013 (Valid upto 30.09.2024)
50.	Paul Merchants Finance Private Limited (formerly Paul Fincap Pvt. Ltd.)	The Chief Executive Officer, Paul Merchants Finance Private Limited, Ground Floor SCO 829-830, Sector 22-A,	Prepaid Payment Instruments known as 'Paul Pay'	04.06.2015 (Valid upto 30.06.2025)

		Chandigarh 160 022		
	PayU Payments Private Limited	The Chief Executive Officer, PayU Payments Private Limited, 801, 8 th Floor, Empressa Building, 2 nd Road, Khar West, Mumbai - 400052	Prepaid Payment Instruments	25.07.2016
51.	Pay Point India Network Private Limited	The Chief Executive Officer, Pay Point India Network Private Limited, A-203, Supreme Business Park, Hiranandani Gardens Behind Lake Castle, Powai, Mumbai - 400076.	Prepaid Payment Instruments known as ' 'DIGIKHATA'	03.04.2012
	Phonepe Private Limited (formerly FX Mart Pvt. Ltd.)	The Chief Executive Officer, Phonepe Private Limited, Office 2, Floor 4,5,6 and 7, Wing A, Block A, Salarpuria Softzone, Service road, Green Glen Layout, Bellandur, Bangalore South, Bangalore, Karnataka- 560103,	Prepaid Payment Instruments known as 'PhonePe'	25.08.2014 (Valid upto 31.08.2024)
52.	Pine Labs Private Limited	The Chief Executive Officer, Unitech Infospace, 2nd and 3rd Floor, Building – 2, Plot No. B2, Sector – 62, Noida – 201301	Prepaid Payment Instruments	10.03.2017
53.	Pluxee India Private Limited (formerly Sodexo SVC India Pvt. Ltd.,)	The Chief Executive Officer, Pluxee India Private Limited., 503 & 504, 5 th Floor, B Wing,	Prepaid Payment Instruments known as 'Pluxee'	25.08.2009

		Hiranandani Fulcrum, Sahar Road, Andheri East, Mumbai – 400099		
54.	Premium eBusiness Ventures Private Limited	The Chief Executive Officer, Premium eBusiness Ventures Private Limited, 42, Navketan Industrial Estate, Mahakali Caves Road, Andheri (East) Mumbai 400 093	Prepaid Payment Instruments	18.12.2014
55.	RapiPay Fintech Private Limited (formerly Virgosoft IT Services Private Limited)	The Chief Executive Officer, RapiPay Fintech Pvt. Ltd., 2 nd Floor, DLF Centre, Sansad Marg, New Delhi – 110001.	Prepaid Payment Instruments	27.02.2017 (Valid upto 31.03.2025)
56.	Razorpay Technologies Private Limited	The Chief Executive Officer, Razorpay Technologies Private Limited, 1 st Floor, SJR Cyber 22, Laskar Hosur Road, Adugodi, Bengaluru - 560030	Prepaid Payment Instruments	25.10.2021
57.	Smart Payment Solutions Pvt. Ltd.	The Chief Executive Officer, Smart Payment Solutions Pvt. Ltd. 138, 4 th Floor, Udyog Vihar, Phase I, Gurgaon, Haryana - 122016.	Prepaid Payment Instruments known as 'Payworld Money'	30.06.2010
	Spice Money Limited	The Chief Executive Officer, Spice Money Limited, JA-122, DLF Tower A, Jasola District	Prepaid Payment Instruments	09.04.2015 (Valid up to 30.06.2025)

		Centre, New Delhi-110025		
58.	Transaction Analysts (India) Private Ltd.	The Chief Executive Officer, Transaction Analysts (India) Private Limited, D No 4, Sathyam Arcade, 1 st Floor, 1 st Phase, 100 Feet Road, BTM Layout 2 nd Stage, Bangalore 560 076	Prepaid Payment Instruments known as 'Transaction Assured'	07.03.2014
59.	Transcorp International Limited	The Chief Executive Officer, Transcorp International Limited, Plot No 3, HAF Pocket, Sector 18A, Phase II, Dwarka, New Delhi.	Prepaid Payment Instruments	26.08.2016
60.	Transerv Limited	The Chief Executive Officer, Transerv Limited, 1002-B, 10 th Floor, Tower 1, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road (W), Mumbai – 400 013	Prepaid Payment Instruments known as 'dhani pay'	22.02.2016
61.	Tri O Tech Solutions Private Ltd.	The Chief Executive Officer, Tri O Tech Solutions Private Limited, 5 th Floor, Punj Essen House, 17-18, Nehru Place, New Delhi - 110019	Prepaid Payment Instruments	18.01.2017
62.	Unimoni Financial Services Limited (formerly UAE Exchange & Financial Services Ltd.)	The Country Head-India, UAE Exchange & Financial Services Ltd., Third Floor, Airline Building Opp. Maharaja college Ground, M G Road, Kochi 682 011.	Prepaid Payment Instruments m-wallet known as 'Unimoni'	29.10.2009 (Valid upto 31.10.2024)

63.	Uniorbit Payment Solutions Private Limited (formerly Weizmann Impex Service Enterprise Limited)	The Chief Executive Officer, Uniorbit Payment Solutions Private Limited, Indiquebe-Sigma, A Wing, 3/B, Floor 3, Kormangla, Industrial Layout, Koramangala, Bangalore South, Bangalore-560034, Karnataka, India	Prepaid Payment Instruments	11.12.2015
Payment Aggregators- Online				
64.	1Pay Mobileware Private Limited	The Chief Executive Officer, 1Pay Mobileware Private Limited, C-308, Kanakia Zillion, LBS Marg, BKC Annexe, Kurla West, Mumbai, Maharashtra-400070	Online Payment Aggregator- '1Pay'	14.05.2024
	Amazon Pay (India) Private Limited	The Chief Executive Officer, Amazon Pay (India) Private Limited, 8 th floor, Brigade Gateway, 26/1, Dr. Raj Kumar Road, Bengaluru, Karnataka- 560055	Online Payment Aggregator- 'Amazon Pay'	20.02.2024
65.	Aurionpro Payment Solutions Private Limited	The Chief Executive Officer, Aurionpro Payment Solutions Private Limited, Flat No. 603, Plot No. 203/204, TTC MIDC Rabale, Thane, Maharashtra-400701	Online Payment Aggregator- 'AuroPay'	12.06.2024

66.	Boku Network Services IN Private Limited	The Chief Executive Officer, Boku Network Services IN Private Limited, 501/B, 5th Floor, Opposite City Mall, New Link Road, Veera Desai Road, Andheri (W), Mumbai, Maharashtra, 400053	Online Payment Aggregator- 'Boku'	05.04.2024
67.	Cashfree Payments India Private Limited	The Chief Executive Officer, Cashfree Payments India Private Limited, No.6/B, Vaishnavi Summit, 1 st Floor, 7 th Main, 80 ft road, Koramangala 3 rd block, Bengaluru, Karnataka- 560034	Online Payment Aggregator- 'Cashfree'	19.12.2023
68.	Computer Age Management Services Limited	The Chief Executive Officer, Computer Age Management Services Limited, New No.10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai, Tamil Nadu- 600034	Online Payment Aggregator- 'CAMSPay'	10.04.2024
69.	Concerto Software and Systems Private Limited	The Chief Executive Officer, Concerto Software and Systems Private Limited, Building No.305, 2 nd Floor, Millennium Business Park, Sector 02, Mahape, Navi Mumbai, Maharashtra- 400710	Online Payment Aggregator- 'VegaaH'	12.03.2024
70.	Decfin Tech Private Limited	The Chief Executive Officer, Decfin Tech Private Limited, No.421/ J,	Online Payment Aggregator- 'Decentro'	06.02.2024

		Binnamangala, Indiranagar, Bengaluru, Karnataka- 560038		
71.	Digiotech Solutions Private Limited	The Chief Executive Officer, Digiotech Solutions Private Limited, C-1603, Oak Block, Salarpuria Greenage Apartments, Bommanahalli, Hosur Main Road, Bengaluru- 560068	Online Payment Aggregator- 'Digio'	01.01.2024
72.	Finacus Solutions Private Limited	The Chief Executive Officer, Finacus Solutions Private Limited, 7-C, Senior Estate, Near Sona Udyog, Parsi Panchayat Road, Andheri East, Mumbai- 400069	Online Payment Aggregator- 'Finacus'	19.03.2024
73.	Google India Digital Services Private Limited	The Chief Executive Officer, Google India Digital Services Private Limited, 5 th Floor, DLF centre, Block 124, Narindra Place, Sansad Marg, New Delhi- 110001	Online Payment Aggregator	19.12.2023
74.	Groww Pay Services Private Limited	The Chief Executive Officer, Groww Pay Services Private Limited, Vaishnavi Tech Park, South Tower, 4 th Floor, Survey No.16/1 & 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bengaluru, Karnataka- 560103	Online Payment Aggregator- 'Growwpay'	29.04.2024
75.	GVP Infotech Limited	The Chief Executive Officer, GVP Infotech Limited, Office	Online Payment Aggregator- 'Arthpay'	29.01.2024

		No.710, Naurang House, Kasturba Gandhi Road, Connaught Place, New Delhi-110001		
	Hitachi Payment Services Private Limited	The Chief Executive Officer, Hitachi Payment Services Private Limited, Level 2, MPL Silicon Towers, 23/1 Velachery Tambaram Main Road, Palli, Karnai, Chennai, Tamil Nadu-600100	Online Payment Aggregator- 'Hitachi Payments'	25.06.2024
	IndiaIdeas.com Limited	The Chief Executive Officer, IndiaIdeas.com Limited, 10th floor, Supreme Chambers, 17/18, Shah Industrial Estate, Off Veera Desai Road, Andheri West, Mumbai- 400053	Online Payment Aggregator- 'Billdesk'	31.05.2024
	Infibeam Avenues Limited	The Chief Executive Officer, Infibeam Avenues Limited, 28 th Floor, GIFT Two building, Block No. 56, Road-5C, Zone-5, Gandhinagar, Gujarat- 382355	Online Payment Aggregator- 'CCAvenue'	04.03.2024
76.	Innoviti Technologies Private Limited	The Chief Executive Officer, Innoviti Technologies Private Limited, Tower-C, 2 nd Floor, Diamond District, Old Airport Road, Kodihalli, Bengaluru, Karnataka- 560008	Online Payment Aggregator- 'Link'	22.03.2024

77.	Juspay Technologies Private Limited	The Chief Executive Officer, Juspay Technologies Private Limited, Stallion Business Centre, No.444, 3 rd and 4 th Floor, 18 th Main, 6 th Block, Koramangala, Bengaluru- 560095	Online Payment Aggregator	06.02.2024
78.	Mswipe Technologies Private Limited	A-2602, 26 th Floor, Marathon Futurex Mafatlal Mills Compound, NM Joshi Marg Lower Parel, Mumbai - 400013	Online Payment Aggregator- 'Mswipe'	16.02.2024
79.	Nehat Tech Solutions Private Limited	The Chief Executive Officer, Nehat Tech Solutions Private Limited, 91, SpringBoard, 175, Kagalwala House, 2 nd Floor, Kalina, Santacruz (E), Mumbai- 400098	Online Payment Aggregator- 'Olympus'	19.12.2023
80.	NSDL Database Management Limited	The Chief Executive Officer, NSDL Database Management Limited, 4 th Floor, Tower 3, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai- 400013	Online Payment Aggregator- 'PayGov India' / 'SurePay'	22.05.2024
81.	Open Financial Technologies Private Limited	The Chief Executive Officer, Open Financial Technologies Private Limited, 3 rd Floor, Tower 02, RGA, Techpark, 18, Sarjapur Road, Carmelaram, Hadosiddapura, Doddakanneli, Bengaluru- 560035	Online Payment Aggregator- 'Open'	19.12.2023

82.	Payment Gateway Solutions Private Limited	The Chief Executive Officer, Payment Gateway Solutions Private Limited, 69, 3rd Floor, Aditya Industrial Estate, Plot No.444, Chincholi Bhandar, Malad West Mumbai- 400064	Online Payment Aggregator- 'Paymentz'	19.12.2023
83.	R360 Payment Services Private Limited	The Chief Executive Officer, R360 Payment Services Private Limited, Fortune Summit Business Park, 6 th Floor, Ward No.174, 6 th sector, HSR Layout, Roopena Agrahera, Bengaluru, Karnataka- 560068	Online Payment Aggregator- 'R360Pay'	19.12.2023
84.	Razorpay Software Private Limited	The Chief Executive Officer, Razorpay Software Private Limited, 1 st floor, SJR Cyber 22, Laskar Hosur road, Adugodi, Bengaluru- 560030	Online Payment Aggregator- 'Razorpay'	19.12.2023
85.	SRS Live Technologies Private Limited	The Chief Executive Officer, SRS Live Technologies Private Limited, First Floor, E-1/ B-1, Mohan Co-operative Industrial Estate, Mathura Road, Badarpur, New Delhi- 110044	Online Payment Aggregator- 'SabPaisa'	10.06.2024

86.	Stripe India Private Limited	The Chief Executive Officer, Stripe India Private Limited, Prestige Tech Pacific Park, 11th Floor, Building No. 2, Kadubeesanahalli Village, Varthur Hobli, Bengaluru East Taluk, Bengaluru-560103	Online Payment Aggregator- 'Stripe'	15.01.2024
87.	Tata Payments Limited	The Managing Director, Tata Payments Limited, Army and Navy Building, 148, M G Road, Opp. Kala Ghoda, Fort, Mumbai- 400001	Online Payment Aggregator- 'Tata Pay'	01.01.2024
88.	Toucan Payments (India) Private Limited	The Chief Executive Officer, Toucan Payments (India) Private Limited, Plot No.45, Phase-I, Kavuri Hills, Madhapur, Hyderabad, Telangana-500033	Online Payment Aggregator - 'ToucanPay'	27.02.2024
	Transaction Analysts (India) Private Limited	The Chief Executive Officer, Transaction Analysts (India) Private Limited, D No 4, Sathyam Arcade, 1 st Floor, 1 st Phase, 100 Feet Road, BTM Layout 2 nd Stage, Bengaluru 560 076	Online Payment Aggregator- 'TA'	18.06.2024
89.	Unlimint IN Private Limited	The Chief Executive Officer, Unlimint IN Private Limited, Wing No.01, 14 th Floor, AIPL Business Club, Sector-62,	Online Payment Aggregator- 'Unlimit'	23.04.2024

		Gurugram, Haryana- 122018		
	Worldline ePayments India Private Limited	The Chief Executive Officer, Worldline ePayments India Private Limited, Raikaran Tech Park, 2 nd Floor of Tower I, Phase II, Sakinaka, M.V.Road, Andheri East, Mumbai- 400072	Online Payment Aggregator- 'Worldline'	30.04.2024
90.	Zoho Payment Technologies Private Limited	The Chief Executive Officer, Zoho Payment Technologies Private Limited, Old 173/2, New 361, Avvai Shanmugam Salai Gopalapuram, Chennai, Tamil Nadu- 600086	Online Payment Aggregator- 'Zoho'	02.02.2024
91.	Zomato Payments Private Limited	The Chief Executive Officer, Zomato Payments Private Limited, T-19, Basement, Green Park Main, South Delhi, Delhi- 110016	Online Payment Aggregator- 'Zomato Pay'	24.01.2024
White Label ATM Operators				
92.	India1 Payments Limited (formerly BTI Payments Pvt. Ltd.)	The Chief Executive Officer, India1 Payments Limited, Unit No. 801 to 810, 8 th Floor, Tower "B", Diamond District, #150, Old Airport Road, Bengaluru - 560008	Installation and operation of WLAs	12.02.2014
93.	Hitachi Payment Services Pvt. Ltd.	The Managing Director, , Hitachi Payment Services Private Limited, Level 2, MPL Silicon Towers, 23/1	Installation and operation of WLAs known as 'Money Spot'	25.11.2013

		Velachery Tambaram Main Road, Palli, Karnai, Chennai, Tamil Nadu- 600100		
94.	Tata Communications Payment Solutions Ltd.	The Chief Executive Officer; Tata Communications Payment Solutions Limited; Plot No. C- 21, B Block, Bandra Complex, Bandra East, Mumbai- 400098.	Installation and operation of WLAs	03.05.2013 (Valid upto 30.06.2025)
95.	Vakrangee Limited	The Managing Director, Vakrangee Limited, Vakrangee House, Plot No 93, Road No. 16, M.I.D.C Marol, Andheri (East) Mumbai-400 093	Installation and operation of WLAs	23.01.2014 (Valid upto 31.03.2025)
Instant Money Transfer				
96.	Boson Systems Private Limited (formerly Empays Payment Systems India Pvt. Ltd.)	The Chief Executive Officer Boson Systems Private Limited 216 The Empire Business Centre, Empire Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013	Instant Money Transfer known as ‘IMT’	17.11.2014 (Valid upto 15.11.2024)
Trade Receivables Discounting System (TReDS)				
97.	A.TREDS Limited	The Managing Director and Chief Executive Officer, 11th Floor, A3, Ashar IT Park, Road No 16Z, Wagle Industrial Estate, Thane(W)- 400 604	TReDS system known as ” INVOICEMART”	29.06.2017

98.	C2FO Factoring Solutions Private Limited	The Chief Executive Officer, C2FO Factoring Solutions Private Limited, D-26, Basement, Jangpura Extension, New Delhi- 110014	TReDS system known as 'C2treds'	04.03.2024
99.	Mynd Solutions Private Limited	The Director Mynd Solutions Private Limited –F-83, East of Kailash, New Delhi – 110 065	TReDS system known as M1xchange	20.03.2017
100.	Receivables Exchange of India Limited (RXIL)	The Managing Director & Chief Executive Officer, Receivables Exchange of India Limited (RXIL), 701-702, 7 th Floor, Supremus – E Wing, I-Think Techno Campus, Kanjurmarg East, Mumbai - 400042	TReDS system known as RXIL	17.05.2017 <u>Note:</u> The entity was granted approval to commence operations w.e.f 01.12.2016

B. Certificates of Authorisation Revoked by the Reserve Bank of India in exercise of the powers conferred under the Payment and Settlement Systems Act, 2007

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Dates of Revocation (Date of Authorisation given in brackets)
1.	Kaizen Automation Private Limited	The Director, Kaizen Automation Private Limited, B-601-602, Citi Point, Andheri Kurla Road, J. B. Nagar, Near Kohinoor Continental Andheri (East), Mumbai - 400 059	Issuance of prepaid cards known as 'Go-Mumbai'	Revocation order issued on 05.04.2011 (25.08.2009)
2.	Card Pro Solutions Pvt. Ltd.	The Chief Executive Officer, Card Pro Solutions Pvt. Ltd., 135, A to Z Industrial Estate, G K Marg, Lower Parel, Mumbai 400 013	Prepaid Payment Instruments	Revocation order issued on 12.02.2020

3.	AGS Transact Technologies Ltd.	The Chairman & Managing Director, AGS Transact Technologies Ltd., 601-602, B-wing, Trade World Kamala City, Senapati Bapat Marg Lower Parel (W) Mumbai 400 013	Installation and operation of WLAs	Revocation order issued on 04.03.2021
4.	RiddiSiddhi Bullions Limited	The Chief Executive Officer, RiddiSiddhi Bullions Limited - Bullion House, 115, TambaKatta, Opp. Dagina Bazar, Pydhonie, Mumbai-400003	Installation and operation of WLAs	Revocation order issued on 04.03.2021
5.	GI Technology Private Limited	The Director, GI Technology Private Limited, No. C-9, 2 nd Floor, Left Wing, Thiru Vika Industrial Estate, Guindy, Chennai - 600032	Prepaid Payment Instruments Card known as 'I Cash'	Revocation order issued on 20.10.2022

C. Authorised entities whose Payment System operations have ceased

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Operations ceased from
1.	Coinstar Money Transfer (Ireland) Limited, Ireland	The Chief Executive Officer, Coinstar Money Transfer (Ireland) Limited, Suite 404, 22/23, Pembroke Street Dublin 2, Republic of Ireland.	Money Transfer Service – cross border in-bound service (customer to customer)	May 01, 2011
2.	Done Card Utility Limited	The Director, Done Card Utility Limited, 301, Linkway Estate, Near Chincholi Fire Station, New Link Road, Malad (West), Mumbai - 400064.	Prepaid payment instruments known as 'Done Cards'	November 01, 2013
3.	OSS Payment Solutions Pvt. Ltd.	The Chief Executive Officer, OSS Payment Solutions Pvt. Ltd.- 103, 4th Floor, Aditya Industrial Estate,	Prepaid Payment instruments	January 01, 2014

		Behind Chincholi Fire Station, Near Evershine Mall, New Link Road, Malad (W) Mumbai 400 064.		
4.	SREI Infrastructure Finance Ltd.	The Chief Executive Officer, SREI Infrastructure Finance Ltd., Vishwakarma, 86C Topsia Road (South) Kolkata- 700046	Installation and operation of WLAs	March 31, 2019
5.	Flytech Aviation Limited	The Chief Executive Officer Flytech Aviation Limited H.No 1-8-303/33, 3rd floor Nagam towers, opp. NTR circle Police lines, Minister Road, Secunderabad Telangana – 500 003	Prepaid Payment Instruments	June 30, 2019
6.	Y-Cash Software Solutions Private Limited	The Chief Executive Officer, Y-Cash Software Solutions Private Limited, VGR Essor, 3rd Floor, No 1140, 17th Cross, 7th Sector, H.S.R. Layout, Bangalore 560 102 Karnataka	Prepaid Payment Instruments m-wallet known as 'Y-Pay Cash'	September 30, 2019
7.	My Mobile Payments Limited	The Chief Executive Officer, My Mobile Payments Limited, MOM House, Plot No. 61, Ramchandra Lane, Kanchpada, Malad (West), Mumbai 400064 Maharashtra	Prepaid Payment Instruments known as 'MOM'	October 31, 2019
8.	Aircel Smart Money Limited	The Chief Executive Officer, Aircel Smart Money Limited, 2nd and 5th Floor, Building No 10 A, DLF Cybercity, DLF Phase 2, Gurgaon, Haryana	Prepaid Payment Instruments	June 30, 2020

9.	InCashMe Mobile Wallet Services Private Limited	The Chief Executive Officer, InCashMe Mobile Wallet Services Private Limited, InCashMe™ House, 5/B Suhasnagar Society, Behind Income Tax Department, Ashram Road, Ahmedabad, Gujarat – 380 009	Prepaid Payment Instruments	June 30, 2020
10.	Eko India Financial Services Private Limited	The Chief Executive Officer, Eko India Financial Services Pvt. Ltd., 3rd Floor, Phase II, Plot No 34, Institutional Area, Sector 44 Gurgaon 122 003.	Prepaid Payment Instruments	December 31, 2021
11.	Muthoot Vehicle & Asset Finance Ltd.	The Managing Director, Muthoot Vehicle & Asset Finance Ltd. 1st Floor, Cochin Dental Clinic Bldg. Market Road, Towards Kombara, Kochi 682 014	Prepaid Payment Instruments e-wallet known as ‘Muthoot Money’ and m-wallet known as ‘Muthoot wallet’	December 31, 2021

D. Entities whose Certificate of Authorisation to operate a Payment System have been cancelled on account of voluntary surrender by the entity

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Cancelled on	Remarks
1.	Federal Bank Ltd.	Managing Director & CEO, Federal Bank Ltd. Corporate Office Federal Towers Post Box No. 103 Aluva – 68310, Kerala	ATM sharing with co-operative banks licensed by Reserve Bank under the BR Act, 1949 (AACS)	January 02, 2017	Nil
2.	UTI Infrastructure Technology and Services Ltd.	The Chief Executive Officer, UTI Tower, Plot No. 3, Sector 11, CBD Belapur, Navi Mumbai-400 614	Prepaid Payment Instruments known as National Common Mobility Card (NCMC)	February 07, 2017	Nil
3.	Citrus Payment Solutions Pvt. Ltd.	The Chief Executive Officer, Citrus Payment solutions Pvt. Ltd., 302, Swati	Prepaid Payment Instruments known as ‘Citrus Cash’	April 19, 2017	Nil

		Building, North Avenue Road, Off Linking Road, Santa Cruz West, Mumbai 400 054			
4.	Beam Money Private Limited nee Suvidha Starnet Pvt. Ltd.	The Chairman & Managing Director, Beam Money Private Limited, D-128-129, 402 Terrace Floor, Okhla Industrial Area, Phase-I, New Delhi -110 020.	Prepaid payment instruments known as 'Beam Money'	May 04, 2017	Nil
5.	Atom Technologies Limited	The Chief Executive Officer; Atom Technologies Limited, 4th Floor FT Towers, CTS 256 & 257, Suren Road, Chakala, Andheri (E), Mumbai - 400093.	Prepaid payment instruments known as 'Atom Wallet' and 'Aquapay'	July 4, 2017	Nil
6.	Buyindiaonline.com Inc., USA	The Chief Executive Officer, Buyindiaonline.com Inc., 425, Market Street, 12th floor, San Francisco, CA, 94105, USA.	MTSS - cross border in-bound service (customer to customer)	July 31, 2017	Nil
7.	PayMate India Pvt. Limited	The Managing Director and CEO PayMate India Pvt. Limited, 111, 1st Floor, A- Wing, Sundervilla, SV Road Santacruz (W), Mumbai 400 054	Prepaid payment instruments known as 'Paymate Wallet'	August 23, 2017	Nil
8.	Bajaj Finance Limited	The Chief Executive Officer, Bajaj Finance Limited, 4th Floor, Bajaj Finserv Corporate Office, Off. Pune-Ahmednagar Road, Viman Nagar, Pune – 411014	Prepaid Payment Instruments	February 20, 2018	The entity reapplied and was granted authorisation for Issuance and Operation of PPIs on May 4, 2021
9.	Freecharge Payment Technologies Private limited	The Chief Executive Officer, Freecharge Payment Technologies Private	Prepaid Payment Instruments	April 10, 2018	Nil

	(previously Klickpay Payment Services Private Limited)	Limited, 362-363, ASF Centre, Udyog Vihar Phase – IV, Sector - 18, Gurgaon – 122016, Haryana			
10.	Yeldi Softcom Private Limited	The Chief Executive Officer, Yeldi Softcom Private Limited, AJ-227 (Old No AJ-08), Shanthi Colony Main Road, Anna Nagar, Chennai - 600040	Prepaid Payment Instruments	May 15, 2018	Nil
11.	The Shamrao Vithal Co-operative Bank Ltd.	The Chief Executive Officer; The Shamrao Vithal Co-operative Bank Ltd.; SVC Tower, Jawaharlal Nehru Road Vakola– Santacruz (East), Mumbai – 400 055.	SVC Cache 24 Insta ATM Sharing Arrangement	April 10, 2018	Nil
12.	Tech Mahindra Limited (Earlier CanvasM Technologies Ltd. was performing this activity)	The Chief Executive Officer, Tech Mahindra Limited, A- 20, Sector 60, Noida 201 301	Prepaid Payment Instruments (m-wallet) known as ‘MoboMoney’	August 28, 2018	Nil
13.	Tata Tele NXTGEN Solutions Limited (earlier MMP Mobi Wallet Payment Systems Limited)	The Chief Executive Officer, Tata Tele NXTGEN Solutions Ltd., 10 th Floor, Jeevan Bharati, 124, Connaught Circus, New Delhi – 110001	Prepaid Payment Instruments known as ‘mRupee’	November 14, 2018	Nil
14.	Pyro Networks Pvt. Ltd.	The Chief Executive Officer, Pyro Telecommunications Ltd., 8-2-293/82, Plot No. 264/A-31, Road # 92, Jubilee Hills, Hyderabad-500033, Andhra Pradesh	Prepaid Payment Instruments m-wallet known as ‘SpeedPay’	March 30, 2019	Nil
15.	Supreme Securities Limited	The Chief Executive Officer, Supreme Securities Limited, 3rd Floor, R.D.Chambers, 16/11, Arya Samaj	Prepaid Payment Instruments	August 02, 2019	Nil

		Road, Karol Bagh, New Delhi			
16.	Vodafone m-pesa Limited (Earlier Mobile Commerce Solutions Ltd. was performing this activity)	The Chief Executive Officer, Vodafone m-pesa Limited, 10th Floor, Birla Centurion, Century Mills Compound, Pandurang Budhkar Marg, Worli Mumbai - 400030 Maharashtra	Prepaid Payment Instruments known as 'Vodafone M-pesa'	September 30, 2019	Nil
17.	Delhi Integrated Multi- Modal Transit System Limited	The Chief Executive Officer, Delhi Integrated Multi-Modal Transit System Limited, 1st floor, Maharana Pratap ISBT Building, Kashmere Gate, Delhi – 110 006	Prepaid Payment Instruments	July 10, 2020	Customers or merchants having a valid claim, if any, on Delhi Integrated Multi-Modal Transit System Limited, as a PSO, can approach the company for settlement of their respective claims within three years from the date of this cancellation i.e. upto 10.07.2023
18.	DigitSecure India Private Limited	The Chief Executive Officer, DigitSecure India Private Limited, Plot No: 1303 and 1304, 4th Floor, Khanamet, Hitech City, Ayappa Society, Madhapur, Hyderabad - 500 081.	Prepaid Payment Instruments e-wallet known as 'HotRemit'	September 30, 2020	Customers or merchants having a valid claim, if any, on DigitSecure India Private Limited, as a PSO, can approach the company for settlement of their respective claims

					within three years from the date of this cancellation i.e. upto 30.09.2023
19.	Kedia Infotech Ltd.	The Chief Executive Officer Kedia Infotech Ltd. 518, 5th Floor Swapnalok Complex S D Road Secunderabad 500 003	Prepaid Payment Instruments known as 'Etran Wallet'	September 30, 2020	Customers or merchants having a valid claim, if any, on Kedia Infotech Ltd., as a PSO, can approach the company for settlement of their respective claims within three years from the date of this cancellation i.e. upto 30.09.2023
20.	Muthoot Finance Ltd.	The Managing Director, Muthoot Finance Ltd. 2nd Floor, Muthoot Chambers, Banerji Road, Kochi-682018, Kerala	Installation and operation of WLAs	September 30, 2020	Nil
21.	Oxygen Services (India) Private Limited	The Chief Executive Officer, Oxygen Services (India) Private Limited, 36, 2 nd Floor, Gola Market, Behind Golcha Cinema, Daryaganj, New Delhi, Central Delhi, DL 110002 IN	Prepaid Payment Instruments known as 'Oxygen Wallets'	December 31, 2020	Customers or merchants having a valid claim, if any, on Oxygen Services (India) Private Limited, as a PSO, can approach the company for settlement of their respective

					claims within three years from the date of this cancellation i.e. upto 31.12.2023
22.	Edenred (India) Private Limited – nee Accor Services Pvt. Ltd.	The Managing Director & Chief Executive Officer, Edenred (India) Private Ltd; Kalpataru Prime, Unit 3 & 4, Level 4, Road No. 16, Wagale Industrial Estate, Thane (West) – 400 604	Meal and gift paper vouchers, meal and cafeteria cards, gift cards. The products are mainly under the brand name ‘Ticket/Ticket Restaurant/Ticket Compliments’	April 30, 2021	Customers or merchants having a valid claim, if any, on Edenred (India) Private Limited, as a PSO, can approach the company for settlement of their respective claims within three years from the date of this cancellation i.e. upto 30.04.2024
23.	Fast Encash Money Transfer Services Ltd.	The Chief Executive Officer, 144, High Street North, London E6 2HT	MTSS- cross border in-bound service (customer to customer)	March 31, 2023	Nil
24.	Oxigen Services (India) Pvt Ltd	The Chief Executive Officer, Oxigen Services (India) Private Limited, 36, 2 nd Floor, Gola Market, Behind Golcha Cinema, Daryaganj, New Delhi, Central Delhi, DL 110002 IN	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	June 01, 2023	Nil

E. Entities whose Certificate of Authorisation to operate a Payment System have been cancelled as per regulatory requirement

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Cancelled on	Remarks
1.	Airtel M Commerce Services Ltd.	The Chief Executive Officer; Airtel M Commerce Services Ltd. Airtel Center, Plot No. 16, 6th Floor, Udyog Vihar, Phase -4, Gurgaon Haryana – 122001.	Prepaid payment instruments known as Stored Value Card Wallet (SCW) ‘Airtel Money’	8.3.2017	The entity has converted to Airtel Payments Bank Limited (APBL) which has been permitted to continue the PPI business.
2.	One97 Communications Ltd.	The Chief Executive Officer, One97 Communications Ltd., B- 121, Sector 5, Noida, 201 301 Uttar Pradesh	Mobile based Prepaid Payment Instruments m-Wallet known as ‘Paytm wallet’	25.07.2017	The entity has transferred its PPI business (Paytm wallet) to Paytm Payments Bank Limited (PPBL) as permitted by RBI.
3.	Fino Paytech Ltd. (Earlier Alpha Payment Services India Pvt. Ltd.(erstwhile Nokia Mobile Payment Services India Pvt. Ltd.) was performing this activity)	The Chief Executive Officer, FINO Paytech Ltd., Shree Sawan Knowledge Park, 2nd Floor, D 507 TTC Indl. Area MIDC Turbhe, Navi Mumbai	Prepaid Payment Instruments	06.10.2017	The entity has transferred its PPI business to the FINO Payments Bank Ltd as permitted by RBI.
4.	Idea Mobile Commerce Services Ltd.	The Chief Executive officer, Idea Mobile Commerce Services Ltd., 5th Floor, “Windsor”, Off C.S.T. Road, Kalina, Santacruz (East), Mumbai 400 098	Prepaid Payment Instruments known as ‘Idea Money’	13.05.2018	The entity has transferred its PPI business to the Aditya Birla Idea Payments Bank Ltd as

					permitted by RBI.
5.	Reliance Payment Solution Limited	The Chief Executive Officer, Reliance Payment Solution Limited, 5th Floor, Court House, Lokmanya Tilak Marg, Dhobi Talao, Mumbai 400 002	Prepaid Payment Instruments known as 'Jio Money'	31.05.2018	The entity has transferred its PPI business to the Jio Payments Bank Ltd as permitted by RBI.
6.	QwikCilver Solutions Pvt. Ltd.	The Chief Executive Officer, QwikCilver Solutions Pvt. Ltd., No.111, 1 st Floor, 'Brigade Manae Court', Industrial Layout, Koramangala, 5 th Block, Bangalore – 560 095	Prepaid Payment Instruments, Co-branded gift card known as 'Issued by QwikCilver'	May 26, 2023	The entity has transferred its PPI business to Pine Labs Private Limited.

F. Entities whose Certificate of Authorisation to operate a Payment System is under process of cancellation as per regulatory requirement/Voluntary Surrender

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Remarks
-	-	-	-	-

Date: June 25, 2024