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RBI releases guidelines on Tokenisation – Card Transactions

The Reserve Bank has today released guidelines on [tokenisation for debit / credit / prepaid card transactions](#) as a part of its continuous endeavour to enhance the safety and security of the payment systems in the country. Tokenisation involves a process in which a unique token masks sensitive card details. Thereafter, in lieu of actual card details, this token is used to perform card transactions in contactless mode at Point Of Sale(POS) terminals, Quick Response(QR) code payments, etc.

These guidelines permit authorised card payment networks to offer card tokenisation services to any token requestor (third party app provider), subject to conditions enumerated in these guidelines. A card holder may avail of these services by registering the card on the token requestor's app after giving explicit consent. No charges shall be recovered from the customer for availing this service.

All extant instructions of Reserve Bank on safety and security of card transactions, including mandate for Additional Factor of Authentication (AFA) / PIN entry shall be applicable for tokenised card transactions also.

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