

**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:

<b>Sr. No.</b>	<b>Name of the Authorised Entity</b>	<b>Address of the Principal Office</b>	<b>Payment System Authorised</b>	<b>Date of issue of Authorisation &amp; Validity Period (given in brackets)</b>
<b>Financial Market Infrastructure</b>				
1.	The Clearing Corporation of India Ltd.	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

<b>Central Counter Parties</b>				
1.	AMC Repo Clearing Limited	AMC Repo Clearing Limited, Unit No. 503, Windsor, Off CST Road, Kalina, Santacruz – East, Mumbai – 400098.	Repo transactions in corporate debt securities	28.02.2023
<b>Retail Payments Organisation</b>				
1.	National Payments Corporation of India (NPCI)*	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

<b>Interoperable Mobile and Net Banking</b>				
1.	NPCI Bharat BillPay Limited	NPCI Bharat BillPay Limited, 1001A, B wing, 10th Floor, The Capital, Bandra – Kurla Complex, Bandra (East), Mumbai – 400 051.	Interoperable Mobile and Net Banking solution- ‘Banking Connect’	09.12.2025
<b>Bharat Bill Payment System (BBPS)</b>				
<b>Bharat Bill Payment Central Unit (BBPCU)</b>				
1.	NPCI Bharat BillPay Limited	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
<b>Bharat Bill Payment Operating Units (BBPOUs)</b>				
1.	Infibeam Avenues Limited (formerly Avenues India Private Limited)	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
2.	CSC e – Governance Services India Ltd	CSC e – Governance Services India Ltd Electronics Niketan, 4 <sup>th</sup> 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
3.	Euronet Services India Private Limited	Euronet Services India Private Limited I-Think Techno Campus, Office No 1 8 <sup>th</sup> Floor, Wing A, Off Pokhran Road No. 2 Behind TCS, Eastern Express Highway Thane (W) - 400607	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	05.09.2017
4.	IndiaIdeas.com Limited	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

5.	Ebix Payment Services Private Limited (formerly Itz Cash Card Limited)	Ebix Payment Services Private Limited 2 <sup>nd</sup> 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 30.09.2026)
6.	Spice Money Limited	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
7.	Worldline ePayments India Private Limited (formerly Ingenico ePayments India Private Limited and TechProcess Payment Services Limited)	Worldline ePayments India Private Limited, Raiskaran Tech Park, 2 <sup>nd</sup> 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
8.	One Mobikwik Systems Limited	One Mobikwik Systems Limited,— Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	24.01.2019 (Valid up to 31.03.2027)
9.	PayU Payments Private Limited	PayU Payments Private Limited, 801, 8 <sup>th</sup> Floor, Empressa Building, 2 <sup>nd</sup> Road, Khar (West), Mumbai - 400052	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	17.06.2022
10.	PhonePe Limited (formerly PhonePe Private Limited)	Phonepe 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

1.	American Express Banking Corp., USA	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-	31.03.2009
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			branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the Reserve Bank of India.	
2.	Diners Club International Ltd., USA	Diners Club International Ltd. 2500, Lake Cook Road River woods, Illinois (IL) – 60015, U S A.	Affiliation of credit card issued by banks or any other entity approved by the Reserve Bank of India.	30.06.2010
3.	MasterCard Asia/ Pacific Pte. Ltd., Singapore (Earlier MasterCard International Incorporated, USA was performing this activity)	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
4.	National Payments Corporation of India	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
5.	Visa Worldwide Pte. Limited, Singapore (Earlier Visa International Service	Visa Worldwide Pte. Limited, 71, Robinson Road, #08-01, Singapore (068895).	Affiliation of credit cards/ debit cards/ prepaid cards issued by banks	01.04.2010

	Association, USA was performing this activity)		and co-branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the RBI.	
<b>Cross border Money Transfer – in-bound only</b>				
1.	Bahrain Financing Company, BSC (C)	Bahrain Financing Company, BSC (c), Bab AL Bahrain Building, Bab AL Bahrain Avenue, Government Road, P.O Box 243 Manama, Bahrain	Money Transfer Service (MTSS)– cross border in-bound service (customer to customer) known as “EzRemit”	30.09.2009
2.	Dandelion Payments Inc. (formerly Continental Exchange Solutions Inc, USA)	Dandelion Payments Inc. 7000, Village Drive, Suite 200, Buena Park, US-CA 90621	MTSS- cross border in-bound service (customer to customer) known as “Ria Money Transfer”	28.04.2014 (Valid upto 31.03.2026)
3.	Mastercard Transaction Services (Canada) Inc.(formerly Transfast Inc., Canada and Global Foreign Exchange Inc.)	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 30.09.2026)
4.	MoneyGram Payment Systems Inc, USA.	MoneyGram Payment Systems Inc. Regus, Level 4, Dynasty Business Park, A Wing Andheri-Kurla Road, J.B Nagar, Andheri East Mumbai- 400059	MTSS- cross border in-bound service (customer to customer) known as “MoneyGram or MoneyGram International”	25.05.2009
5.	Muthoot Finserve USA Inc. {formerly Royal Exchange (USA) Inc.}	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
6.	Wall Street Exchange Centre LLC, UAE	Wall Street Exchange Centre LLC, Central Office Building, Al Sabhkha,	MTSS- cross border in-bound service (customer to	30.09.2009

		Naif Road P.O Box 3014, Deira, Dubai UAE.	customer) known as “Instant Cash”	
7.	Western Union Financial Services Incorporated, USA	Western Union Financial Services Incorporated, 7001E, Bellevue Avenue, Englewood, CO 80237.	MTSS- cross border in-bound service (customer to customer) known as “Western Union or WU”	31.03.2009

#### **ATM Networks**

1.	Bank of India	Bank of India, Star House C-5 ‘G’ Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400 051.	‘BANCS’ – ATM network	12.08.2009
2.	Euronet Services India Private Limited	Euronet Services India Private Limited, 2nd Floor, Marwah House, Krishnalal Marwah Marg, Andheri (E) Mumbai – 400 072.	CASHNET – ATM Network	25.05.2009
3.	National Payments Corporation of India	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
4.	Punjab National Bank	Punjab National Bank, 7, Bhikaji Cama Place New Delhi 110049.	Bilateral ATM sharing arrangement with Everest Bank of Nepal	05.04.2010
5.	State Bank of India	State Bank of India, Corporate Centre, 1 <sup>st</sup> Floor, ‘C’ Wing, Mittal Towers, Nariman Point, Mumbai 400 021.	State Bank Group ATM network	12.08.2009

#### **Prepaid Payment Instruments**

1	Adani Digital Services Private Limited	Adani Digital Services Private Limited Adani Corporate House, Shantigram, Near Vaishno Devi Circle, S.G. Highway, Kodiyar, Ahmedabad, Gujarat- 382421	Prepaid Payment Instruments	23.08.2024
2.	Aditya Birla Capital Digital Limited	Aditya Birla Capital Digital Limited, 18 <sup>th</sup> Floor, One World Center, Tower 1, Jupiter Mills	Prepaid Payment Instruments known as “ABCD”	25.02.2025

		Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra- 400052		
3.	Amazon Pay (India) Private Limited (formerly Amazon Online Distribution Services Private Limited)	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
4.	Amica Payment Services Private Limited	Amica Payment Services Private Limited, 32, 3 <sup>rd</sup> 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
5.	Appnit Technologies Private Limited	Appnit Technologies Private Limited, Unit No. 11A, Stellar OKAS 1425,11th Floor, Plot No. 5, Sector 142, Gautam Buddha Nagar, Noida, Uttar Pradesh – 201305	Prepaid Payment Instruments	22.03.2017
6.	Bajaj Finance Limited	Bajaj Finance Limited, Mumbai Pune Road, Akurdi, Pune – 411 035	Prepaid Payment Instruments	04.05.2021
7.	Balancehero India Private Limited	Balancehero India Private Limited, – Huda City Centre Metro Station 5th floor, sector - 29, Gurugram, Haryana, India, 122001	Prepaid Payment Instruments	18.07.2017
8.	Cashfree Payments India Private Limited	Cashfree Payments India Private Limited, Building No.7, 10th Floor, Ecoworld, Sarjapur Marathalli Outer Ring Road, Bellandur, Bangalore, Bangalore South, Karnataka, India, 560103	Prepaid Payment Instruments known as ‘Cashfree Payments’	25.10.2024
9.	CSC e-Governance Services India Limited	CSC e-Governance Services India Limited, Electronics Niketan, 4th Floor, DIT Program Management Unit, 6, CGO Complex, Lodhi	Prepaid Payment Instruments known as ‘CSCPay’	23.06.2025

		Road, New Delhi-110003		
10.	Delhi Metro Rail Corporation Limited	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
11.	Dreampurse Technologies Private Limited (Formerly Hip Bar Private Limited)	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	09.08.2024
12.	Ebix Payment Services Private Limited (formerly Itz Cash Card Private Limited)	Ebix Payment Services Private Limited 2 <sup>nd</sup> Floor, Manek Plaza, Kalina CST Road, Kolekalyan, Santacruz (East), Mumbai – 400 098	Prepaid Payment Instruments known as 'EBIXCASH'	25.08.2009 (Valid upto 30.11.2026)
13.	I Money Pay Private Limited (formerly E-Meditek Global Private Limited)	I Money Pay Private Limited, 205A, 2 <sup>nd</sup> 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 31.12.2026)
14.	Eroute Technologies Private Limited	Eroute Technologies Private Limited, Technopolis IT Hub, 5 <sup>th</sup> Floor, C56 A/12, Sector 62, Noida, Gautam Buddha Nagar, Uttar Pradesh – 201 301	Prepaid Payment Instruments	10.05.2021
15.	Euronet Services India Private Limited	I-Think Techno Campus, Office No. 1, 8 <sup>th</sup> Floor, Wing A, Off Pokhran Road No. 2, Behind TCS, Eastern Express Highway, Thane (W) - 400607	Prepaid Payment Instruments	03.08.2021
16.	Hindon Mercantile Limited	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
17.	iDisha Info Labs Private Limited	iDisha Info Labs Private Limited, No.96, R J	Prepaid Payment Instruments	14.06.2024

		Garden, Marathahalli, Chinnapanahalli, Bengaluru, Karnataka-560037	known as 'Quick Ride Wallet'	
18.	India Transact Services Limited	India Transact Services Limited, 14 <sup>th</sup> Floor, Tower 3, Indiabulls Finance Center, S. B. Marg Elphinstone Road (W) Mumbai 400 013	Prepaid Payment Instruments known as 'Ongo'	30.05.2014
19.	In-Solutions Global Limited	In-Solutions Global Limited, 601/602/618, 6 <sup>th</sup> Floor, Palm Spring Center, New Link Road, Malad (West), Mumbai-400064	Prepaid Payment Instruments known as 'Consumer Choice Payments'	10.10.2024
20.	LivQuik Technology (India) Private Limited	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 30.09.2026)
21.	Manappuram Finance Limited	Manappuram Finance Limited, Manappuram House, P.O. Valappad, Thrissur, Kerala - 680 567	Prepaid Payment Instruments	08.02.2017 (Valid upto 31.03.2026)
22.	MobilePe Fintech Private Limited	MobilePe Fintech Private Limited, Plot No 42, 4 <sup>th</sup> Floor, Block B, Pocket 10, Sector 13, Dwarka, New Delhi - 110078	Prepaid Payment Instruments	08.06.2023
23.	Mpurse Services Pvt. Ltd.	Mpurse Services Pvt. Ltd., Unit No.1, Plot No. 2, DDA Building, District Centre, Vardhman Trade Centre, Nehru Place, New Delhi-110019	Prepaid Payment Instruments known as 'mpurse wallet'	30.06.2014 (Valid upto 30.06.2026)
24.	Mswipe Technologies Private Limited	Mswipe Technologies Private Limited, A-2602, 26 <sup>th</sup> Floor , Marathon Futurex Mafatlal Mills Compound, NM Joshi Marg Lower Parel, Mumbai – 400013	Prepaid Payment Instruments known as 'Mswipe'	05.12.2024
25.	Nehat Tech Solutions Private Limited	Nehat Tech Solutions Private Limited, 91, SpringBoard, 175,	Prepaid Payment Instruments	17.12.2024

		Kagalwala House, 2 <sup>nd</sup> Floor, Kalina, Santacruz (E), Mumbai- 400098	known as 'EnKash'	
26.	Nucleus Software Exports Limited	Nucleus Software Exports Limited, 33-35, Thyagraj Market, New Delhi – 110 003	Prepaid Payment Instruments known as 'PaySe'	22.03.2017 (Valid upto 31.03.2026)
27.	Obopay Mobile Technology India Private Limited	Obopay Mobile Technology India Private Limited, No. 201, 2 <sup>nd</sup> Floor, Touchdown, No. 1&2, HAL Industrial Area, Bangalore - 560037	Prepaid Payment Instruments known as "Obopay"	17.10.2017 (Valid up to 31.12.2026)
28.	Ola Financial Services Pvt. Ltd. (formerly ZipCash Card Services Private Limited)	Ola Financial Services Pvt. Ltd., Regent Insignia, #414, 3rd Floor, 4th block, 17th Main, 100 Feet Road, Koramangala, Bangalore – 560034.	Prepaid Payment Instruments known as 'Ola Money'	29.10.2009 (Valid upto 31.10.2026)
29.	One Mobikwik Systems Limited	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 30.09.2026)
30.	Paul Merchants Finance Private Limited (formerly Paul Fincap Pvt. Ltd.)	Paul Merchants Finance Private Limited, Ground Floor SCO 829-830, Sector 22-A, Chandigarh 160 022	Prepaid Payment Instruments known as 'Paul Pay'	04.06.2015 (Valid upto 30.06.2026)
31.	Pay10 Services Private Limited	Pay10 Services Private Limited, Property Building No. 04, Gupta Market, Nirmal Puri, First Floor, Ring Road, Lajpat Nagar- IV, South Delhi, New Delhi- 110024	Prepaid Payment Instruments known as 'Pay10'	30.09.2025
32.	PayU Payments Private Limited	PayU Payments Private Limited, 801, 8 <sup>th</sup> Floor, Empressa Building, 2 <sup>nd</sup> Road, Khar West, Mumbai - 400052	Prepaid Payment Instruments	25.07.2016
33.	Pay Point India Network Private Limited	Pay Point India Network Private Limited, A-203, Supreme Business Park, Hiranandani Gardens Behind Lake Castle, Powai, Mumbai - 400076.	Prepaid Payment Instruments known as 'Digi Khata'	03.04.2012

34.	PhonePe Limited (formerly PhonePe Private Limited)	Phonepe 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 31.08.2026)
35.	Pine Labs Limited (formerly known as Pine Labs Private Limited)	Unitech Infospace, 2nd and 3rd Floor, Building – 2, Plot No. B2, Sector – 62, Noida – 201301	Prepaid Payment Instruments	10.03.2017
36.	Pluxee India Private Limited (formerly Sodexo SVC India Pvt. Ltd.,)	Pluxee India Private Limited., 503 & 504, 5 <sup>th</sup> Floor, B Wing, Hiranandani Fulcrum, Sahar Road, Andheri East, Mumbai – 400099	Prepaid Payment Instruments known as 'Pluxee'	25.08.2009
37.	Pockket Payment Technologies Private Limited	Pockket Payment Technologies Private Limited, 36B, Tower B1, Ground Floor, Spaze Itech Park, Sohna Road, Sector 49, Gurugram, Haryana- 122018	Prepaid Payment Instruments known as 'The Card Company'	28.03.2025
38.	Premium eBusiness Ventures Private Limited	Premium eBusiness Ventures Private Limited, 4 Plot No 33, Second Floor, Marol Industrial Area, Near Tunga Paradise, Andheri (E) MIDC, Chakala Midc, Mumbai, Mumbai, Maharashtra, India, 400093	Prepaid Payment Instruments	18.12.2014
39.	RapiPay Fintech Private Limited (formerly Virgosoft IT Services Private Limited)	RapiPay Fintech Private Limited 701, 7th Floor, Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi – 110008.	Prepaid Payment Instruments	27.02.2017 (Valid upto 31.03.2027)
40.	Razorpay Technologies Private Limited	Razorpay Technologies Private Limited, 1st Floor, SJR Cyber 22, Laskar Hosur Road, Adugodi, Bengaluru - 560030	Prepaid Payment Instruments	25.10.2021
41.	Revolut Payments India Private Limited	Revolut Payments India Private Limited, 1B-1003, Parinee Crescenzo, G Block,	Prepaid Payments Instruments	04.04.2025

		Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra- 400051	known as 'Revolut'	
42.	Smart Payment Solutions Pvt. Ltd.	Smart Payment Solutions Pvt. Ltd. Ground Floor – 14, Block B, Vatika Atrium, Golf Course Road, Sector -53, Gurgaon- 122002, Haryana.	Prepaid Payment Instruments known as 'Payworld Money'	30.06.2010
43.	Spice Money Limited	Spice Money Limited, JA-122, DLF Tower A, Jasola District Centre, New Delhi-110025	Prepaid Payment Instruments	09.04.2015
44.	Tata Payments Limited	Tata Payments Limited, Army and Navy Building, 148, M G Road, Opp. Kala Ghoda, Fort, Mumbai- 400001	Prepaid Payment Instruments known as 'Tata Pay'	09.07.2024
45.	Transaction Analysts (India) Private Ltd.	Transaction Analysts (India) Private Limited, D No 4, Sathyam Arcade, 1 <sup>st</sup> Floor, 1 <sup>st</sup> Phase, 100 Feet Road, BTM Layout 2 <sup>nd</sup> Stage, Bangalore 560 076	Prepaid Payment Instruments known as 'Transaction Assured'	07.03.2014
46.	Transcorp International Limited	Transcorp International Limited, Plot No 3, HAF Pocket, Sector 18A, Phase II, Dwarka, New Delhi.	Prepaid Payment Instruments	26.08.2016
47.	Transerv Limited	Transerv Limited, 1002- B, 10 <sup>th</sup> 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
48.	Tri O Tech Solutions Private Ltd.	Tri O Tech Solutions Private Limited, 5 <sup>th</sup> Floor, Punj Essen House, 17-18, Nehru Place, New Delhi - 110019	Prepaid Payment Instruments	18.01.2017
49.	TZF Logistic Solutions Private Limited	TZF Logistic Solutions Private Limited, 2nd Floor, Vaswani Presidio, Panathur Main Road, Off Outer Ring Road, Bengaluru Karnataka- 560103	Prepaid Payment Instruments known as 'BlackBuck'	02.07.2025

50.	Wizzmoni Financial Services Limited (formerly Unimoni Financial Services Limited and UAE Exchange & Financial Services Ltd.)	Wizzmoni Financial Services Limited, 6th Floor, Lanarth Elite Centre, Building No. 6617, KPCC Junction, M.G. Road, Kochi -682 011	Prepaid Payment Instruments m-wallet known as 'Wizzmoni'	29.10.2009 (Valid upto 31.10.2026)
51.	Navi Payment Technologies Private Limited (formerly Uniorbit Payment Solutions Private Limited and Weizmann Impex Service Enterprise Limited)	Navi Payment Technologies Private Limited, IndiQube-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 (PA-O, PA-P & PA-CB) #**

1.	1Pay Mobileware Private Limited	1Pay Mobileware Private Limited, C-308, Kanakia Zillion, LBS Marg, BKC Annexe, Kurla West, Mumbai, Maharashtra-400070	PA- O- '1Pay'	14.05.2024
2.	Adyen India Technology Services Private Limited	Adyen India Technology Services Private Limited, 16A, WeWork Enam Sambhav C-20, G Block Road, BKC, Bandra (East), Mumbai- 400051	PA-O- 'Adyen'	15.07.2024
			PA- CB- -O	
3.	Airpay Payment Services Private Limited	Airpay Payment Services Private Limited 104, Sir Vitthaladas Chambers, 16, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra-400023	PA-O- 'Airpay'	22.11.2024
			PA-P	
			PA-CB- I & O	
4.	Amazon Pay (India) Private Limited	Amazon Pay (India) Private Limited, 8th floor, Brigade Gateway, 26/1, Dr. Raj Kumar Road, Bengaluru, Karnataka-560055	PA-O- 'Amazon Pay'	20.02.2024
			PA-P	
			PA-CB-O	
5.	Aurionpro Payment Solutions Private Limited	Aurionpro Payment Solutions Private Limited, Flat No. 603, Plot No. 203/204, TTC MIDC Rabale, Thane, Maharashtra- 400701	PA-O- 'AuroPay'	12.06.2024
			PA-P	

6.	Boku Network Services IN Private Limited	Boku Network Services IN Private Limited, 501/B, 5th Floor, Opposite City Mall, New Link Road, Veera Desai Road, Andheri (W), Mumbai, Maharashtra, 400053	PA-O- 'Boku'	05.04.2024
			PA-CB- O	
7.	Cashfree Payments India Private Limited	Cashfree Payments India Private Limited, Building No.7, 10th Floor, Ecoworld, Sarjapur Marathalli Outer Ring Road, Bellandur, Bangalore, Bangalore South, Karnataka, India, 560103	PA- O- 'Cashfree'	19.12.2023
			PA-P	
			PA-CB- I & O	
8.	CAMS Payment Services Private Limited (formerly Computer Age Management Services Limited)	CAMS Payment Services Private Limited, New No.10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai, Tamil Nadu-600034	PA-O-	10.04.2024
			PA-P	
9.	Concerto Software and Systems Private Limited	Concerto Software and Systems Private Limited, Building No.305, 2 <sup>nd</sup> Floor, Millennium Business Park, Sector 02, Mahape, Navi Mumbai, Maharashtra- 400710	PA-O- 'Vegaah'	12.03.2024
			PA-P	
			PA-CB- I & O	
10.	Decfin Tech Private Limited	Decfin Tech Private Limited, No.421/ J, Binnamangala, Indiranagar, Bengaluru, Karnataka- 560038	PA-O- 'Decentro'	06.02.2024
			PA-P	
11.	Digiotech Solutions Private Limited	Digiotech Solutions Private Limited, C-1603, Oak Block, Salarpuria Greenage Apartments, Bommanahalli, Hosur Main Road, Bengaluru-560068	PA-O-'Digio'	01.01.2024
12.	Easebuzz Private Limited	Easebuzz Private Limited The Social Street, B Building, 2nd Floor, 32/2 & 32/3 Opposite Vivanta Hotel, Wakad, Hinjewadi Pune, Maharashtra- 411057	PA-O- 'Easebuzz'	10.02.2025
			PA- P	
			PA- CB- I & O	

13.	Finacus Solutions Private Limited	Finacus Solutions Private Limited, 7-C, Senior Estate, Near Sona Udyog, Parsi Panchayat Road, Andheri East, Mumbai-400069	PA-O-‘Finacus’	19.03.2024
			PA- P	
14.	Finlogic Technologies India Private Limited	Finlogic Technologies India Private Limited, Block Number 701, 4th floor, Tower B, Udhna Udyog Nagar Sangh, Commercial Complex, Central Road No. 10, Udhna, Surat, Gujarat-394210	PA-O-‘ePAYnow’	05.08.2024
15.	First Data (India) Private Limited	First Data (India) Private Limited 74, Kalpataru Square, Off Andheri Kurla Road, Kondivita Lane, Andheri (East), Mumbai, Maharashtra- 400059	PA- O- ‘Fiserv’	14.11.2025
			PA- P	
			PA-CB- I & O	
16.	Futuretek Commerce Private Limited	Futuretek Commerce Private Limited, 181, Gopi Nagar, Murlipura, Jaipur, Rajasthan- 302039	PA-O- ‘Getepay’	20.05.2025
			PA-P	
17.	Google India Digital Services Private Limited	Google India Digital Services Private Limited, 5 <sup>th</sup> Floor, DLF centre, Block 124, Narindra Place, Sansad Marg, New Delhi- 110001	PA-O	19.12.2023
			PA-P	
18.	GVP Infotech Limited	GVP Infotech Limited, Office No.710, Naurang House, Kasturba Gandhi Road, Connaught Place, New Delhi- 110001	PA-O-‘Arthpay’	29.01.2024
			PA-P	
			PA-CB- I & O	
19.	Hitachi Payment Services Private Limited	Hitachi Payment Services Private Limited, Level 2, MPL Silicon Towers, 23/1 Velachery Tambaram Main Road, Palli, Karnai, Chennai, Tamil Nadu- 600100	PA-O- ‘Hitachi Payments’	25.06.2024
20.	Hiveloop Internet Private Limited	Hiveloop Internet Private Limited, TWA-SJR- The Hub, 1 <sup>st</sup> Floor of South Wing, Survey number 8, 2 & 9, Sarjapur Main	PA-O- ‘HIPL’	05.05.2025

		Road, Sarjapur- Marathahalli Road, Bellandur, Bengaluru, Karnataka- 560102		
21.	In-Solutions Global Limited	In-Solutions Global Limited, 601/602/618, 6 <sup>th</sup> Floor, Palm Spring Center, New Link Road, Malad (West), Mumbai- 400064	PA-O- 'ISGPAY'	04.12.2024
			PA-P	
			PA-CB- I & O	
22.	I Money Pay Private Limited	I Money Pay Private Limited, 205-A, 2 <sup>nd</sup> Floor, NDM 2, Netaji Subhash Place, Pitampura, New Delhi- 110034	PA-O- 'I Money Pay'	10.02.2026
23.	IndiaIdeas.com Limited	IndiaIdeas.com Limited, 10th floor, Supreme Chambers, 17/18, Shah Industrial Estate, Off Veera Desai Road, Andheri West, Mumbai- 400053	PA-O- 'Billdesk'	31.05.2024
			PA-P	
			PA-CB- I & O	
24.	Infibeam Avenues Limited	Infibeam Avenues Limited, 28 <sup>th</sup> Floor, GIFT Two building, Block No. 56, Road-5C, Zone-5, Gandhinagar, Gujarat- 382355	PA-O- 'CC Avenue'	04.03.2024
			PA-P	
25.	Innoviti Technologies Private Limited	Innoviti Technologies Private Limited, Tower-C, 2 <sup>nd</sup> Floor, Diamond District, Old Airport Road, Kodihalli, Bengaluru, Karnataka- 560008	PA-O- 'Link'	22.03.2024
			PA-P	
26.	Instanow Info Systems Private Limited	Instanow Info Systems Private Limited, 325, 2 <sup>nd</sup> Floor, Casa Del Sol, Miramar, Panaji, Goa- 403001	PA-O- 'InstiFi'	03.06.2025
			PA-P	
27.	Jio Payment Solutions Limited	Jio Payment Solutions Limited, 5th Floor, Court House, Lokmanya Tilak Marg, Dhobi Talao, Mumbai, Maharashtra- 400002	PA-O- 'Jio'	28.10.2024

28.	Juspay Technologies Private Limited	Juspay Technologies Private Limited, Stallion Business Centre, No.444, 3 <sup>rd</sup> and 4 <sup>th</sup> Floor, 18 <sup>th</sup> Main, 6 <sup>th</sup> Block, Koramangala, Bengaluru- 560095	PA-O	06.02.2024
			PA-P	
			PA- CB- I & O	
29.	Khatabook Technologies Private Limited	Khatabook Technologies Private Limited, 1539, 18 <sup>th</sup> Cross Road, Sector 3, HSR Layout, Bengaluru, Karnataka- 560102	PA-O- 'Khatabook Pay'	13.06.2025
30.	Les Amis Private Limited	Les Amis Private Limited, 76, First Cross, 8 <sup>th</sup> B Main Jakkasandra Block, Koramangala, Bengaluru, Karnataka- 560034	PA-CB- I & O- 'EximPe'	06.02.2026
31.	Lyra Network Private Limited	Lyra Network Private Limited, 24, Techniplex-1, 2 <sup>nd</sup> Floor, Techniplex Complex, Off Veer Savarkar road, Goregaon West, Mumbai- 400062	PA-O- 'Lyra'	17.10.2024
			PA-P	
			PA-CB- I & O	
32.	MMAD Communications Private Limited	MMAD Communications Private Limited, 701, 7 <sup>th</sup> Floor, Silverton Towers, Golf Course, Extension Road, Sector 50, Gurugram, Haryana- 122018	PA-O- 'Mpay'	24.10.2024
			PA-P	
			PA-CB- I & O	
33.	Mswipe Technologies Private Limited	Mswipe Technologies Private Limited, A-2602, 26 <sup>th</sup> Floor , Marathon Futurex Mafatlal Mills Compound, NM Joshi Marg Lower Parel, Mumbai - 400013	PA-O- 'Mswipe'	16.02.2024
			PA-P	
34.	Nehat Tech Solutions Private Limited	Nehat Tech Solutions Private Limited, 91, SpringBoard, 175, Kagalwala House, 2 <sup>nd</sup> Floor, Kalina, Santacruz (E), Mumbai- 400098	PA-O- 'EnKash'	19.12.2023
35.	Nomisma Mobile Solutions Private Limited	Nomisma Mobile Solutions Private Limited, Victoria Park, Block GN, Plot No. 37/2, Sector V, Salt Lake, Kolkata- 700091	PA-O- 'ftcash'	04.03.2025
			PA-P	
			PA-CB (I & O)	

36.	NSDL Database Management Limited	NSDL Database Management Limited, 4 <sup>th</sup> Floor, Tower 3, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai- 400013	PA-O- 'PayGov India' / 'SurePay'	22.05.2024
37.	NTT Data Payment Services India Private Limited	NTT Data Payment Services India Private Limited, 11th floor, B4/B5, Nirnlon Knowledge Park, Off Western Express Highway, Goregaon (E), Mumbai -400063	PA- O- 'NTT Data'	29.10.2025
			PA-P	
38.	Omniware Technologies Private Limited	Omniware Technologies Private Limited, 4 <sup>th</sup> Avenue, #4C- 410/9, 3 <sup>rd</sup> Floor, 4 <sup>th</sup> Cross, 2 <sup>nd</sup> Block, HRBR Layout, Kalyan Nagar, Bengaluru, Karnataka- 560043	PA-O- 'Omniware'	02.12.2025
39.	Open Financial Technologies Private Limited	Open Financial Technologies Private Limited, 3 <sup>rd</sup> Floor, Tower 02, RGA, Techpark, 18, Sarjapur Road, Carmelaram, Hadosiddapura, Doddakanneli, Bengaluru- 560035	PA-O- 'Open'	19.12.2023
40.	Pay10 Services Private Limited	Pay10 Services Private Limited, Property Building No. 04, Gupta Market, Nirmal Puri, First Floor, Ring Road, Lajpat Nagar- IV, South Delhi, New Delhi- 110024	PA-O- 'Pay10'	06.11.2024
			PA- CB- I & O	
41.	PayGlocal Technologies Private Limited	PayGlocal Technologies Private Limited, 6048, Prestige Shantiniketan, ITPL Main Road Whitefields, Bengaluru, Karnataka - 560048	PA-O- 'PayGlocal'	05.09.2024
			PA-CB- I & O	
42.	Payment Gateway Solutions Private Limited	Payment Gateway Solutions Private Limited, 69, 3rd Floor,	PA-O- 'Paymentz'	19.12.2023

		Aditya Industrial Estate, Plot No.444, Chincholi Bhandar, Malad West Mumbai- 400064	PA-P PA-CB- I & O	
43.	Paysharp Private Limited	Paysharp Private Limited, 1 <sup>st</sup> Floor, #83, 2 <sup>nd</sup> Street, Sowmiya Nagar, Perumbakkam, Chennai, Tamil Nadu- 600100	PA-O- 'Paysharp' PA-P	30.08.2024
44.	Paytm Payments Services Limited	Paytm Payments Services Limited 136, First Floor, Devika Tower Nehru Place New Delhi - 110019	PA-O PA-P PA-CB- I & O	26.11.2025
45.	PayU Payments Private Limited	PayU Payments Private Limited, Wallace Towers, First Floor, Crossing of Sahar Road, Ville Parle (East), Mumbai, Maharashtra- 400057	PA-O- 'PayU' PA-P PA-CB- I & O	13.05.2025
46.	PB Pay Private Limited	PB Pay Private Limited, Plot Number 119, Sector 44, Gurugram, Haryana- 122001	PA-O- 'PB Pay'	06.02.2026
47.	Phi Commerce Private Limited	Phi Commerce Private Limited, Office No.202, Building No.04, Commerzone, Sr.No.144/145, Yerwada, Pune, Maharashtra- 411006	PA-O- 'Payphi'	09.01.2025
48.	PhonePe Limited (formerly PhonePe Private Limited)	Phonepe 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	PA-O- 'PhonePe' PA-P	19.09.2025
49.	Pine Labs Limited (formerly known as Pine Labs Private Limited)	Pine Labs Limited Unit No.408, 4 <sup>th</sup> Floor, Time tower, MG Road, DLF QE, Gurugram, Haryana- 122002	PA-O- 'Pine Labs Online' PA-P PA-CB- I & O	09.05.2025

50.	GoBrisk Technologies Private Limited	GoBrisk Technologies Private Limited, HD 433, WeWork Enam Sambhav, C20, G Block, Bandra Kurla Complex (BKC), Bandra East, Mumbai, Maharashtra-400051	PA-CB-I & O- 'Briskpe'	26.12.2025
51.	Razorpay Payments Private Limited ( formerly Razorpay Software Private Limited)	Razorpay Payments Private Limited, 1 <sup>st</sup> floor, SJR Cyber 22, Laskar Hosur road, Adugodi, Bengaluru-560030	PA-O- 'Razorpay'	19.12.2023
			PA-P	
			PA- CB- I & O	
52.	Resilient Payments Private Limited	Resilient Payments Private Limited, Building No.08, Tower C, 7th Floor, Cyber City, Gurugram, Haryana-122002	PA-O- 'BharatPe X'	08.04.2025
53.	Skydo Technologies Private Limited	Skydo Technologies Private Limited 3rd floor, Incubex HSR 18, 581 1st Main Rd, Sector 6, HSR Layout Bengaluru, Karnataka-560102	PA-O- 'Skydo'	08.01.2026
			PA-CB- I & O -	
54.	SRS Live Technologies Private Limited	SRS Live Technologies Private Limited, First Floor, E-1/ B-1, Mohan Co-operative Industrial Estate, Mathura Road, Badarpur, New Delhi-110044	PA-O- 'SabPaisa'	10.06.2024
			PA-P	
55.	Stripe India Private Limited	Stripe India Private Limited, Prestige Tech Pacific Park, 11th Floor, Building No. 2, Kadubeesahalli Village, Varthur Hobli, Bengaluru East Taluk, Bengaluru- 560103	PA-O- 'Stripe'	15.01.2024
56.	Tapits Technologies Private Limited	Tapits Technologies Private Limited, 20, Dhenu Market, Near Regal Square Indore, Madhya Pradesh- 452003	PA-O- 'Fingpay'	01.01.2026
			PA-P	
57.	Tata Payments Limited	Tata Payments Limited, Army and Navy	PA- O- ' Tata Pay'	01.01.2024

		Building, 148, M G Road, Opp. Kala Ghoda, Fort, Mumbai- 400001		
58.	Toucan Payments (India) Private Limited	Toucan Payments (India) Private Limited, Plot No.45, Phase-I, Kavuri Hills, Madhapur, Hyderabad, Telangana- 500033	PA- O - 'ToucanPay'	27.02.2024
			PA-P	
			PA-CB- I & O	
59.	Transaction Analysts (India) Private Limited	Transaction Analysts (India) Private Limited, D No 4, Sathyam Arcade, 1 <sup>st</sup> Floor, 1 <sup>st</sup> Phase, 100 Feet Road, BTM Layout 2 <sup>nd</sup> Stage, Bengaluru 560 076	PA- O- 'TA'	18.06.2024
			PA-P	
60.	Unlimint IN Private Limited	Unlimint IN Private Limited, Wing No.01, 14 <sup>th</sup> Floor, AIPL Business Club, Sector-62, Gurugram, Haryana- 122018	PA-O- 'Unlimit'	23.04.2024
			PA-CB- I & O	
61.	Vay Network Services Private Limited	Vay Network Services Private Limited, 1 <sup>st</sup> Floor, Office 4 & 5, Adani Inspire, BKC, Bandra East, Mumbai, Maharashtra- 400051	PA- O- 'VendorToPay (V2P)'	24.03.2025
62.	Worldline ePayments India Private Limited	Worldline ePayments India Private Limited, Raiskaran Tech Park, 2 <sup>nd</sup> Floor of Tower I, Phase II, Sakinaka, M.V.Road, Andheri East, Mumbai- 400072	PA- O- 'Worldline'	30.04.2024
			PA- CB- I & O	
63.	Xsilica Software Solutions Private Limited	Xsilica Software Solutions Private Limited, Unit Numer 04, 3 <sup>rd</sup> Floor, Sy No. 144, Kapil Kavuri Hub IT Block, Nanakramguda, Gachibowli, Hyderabad, Telangana- 500032	PA- O- 'PayG'	23.05.2025
			PA-P	
			PA-CB- I & O	
64.	Zaak ePayment Services Private Limited	Zaak ePayment Services Private Limited Unit Number 102, I floor, Block-B, Pegasus One Golf Course Road, Sector 53, Gurugram, Haryana - 122003	PA-O- 'Zaakpay'	30.04.2025

65.	Zoho Payment Technologies Private Limited	Zoho Payment Technologies Private Limited, Old 173/2, New 361, Avvai Shanmugam Salai Gopalapuram, Chennai, Tamil Nadu- 600086	PA-O- 'Zoho' PA-P	02.02.2024
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PA-O: Payment Aggregator- Online

PA-P: Payment Aggregator- Physical

PA-CB- I: Payment Aggregator- Cross Border facilitating Inward transaction

PA-CB- O: Payment Aggregator- Cross Border facilitating Outward transaction

PA- CB- I &amp; O: Payment Aggregator- Cross Border facilitating Inward &amp; Outward transaction

#### **White Label ATM Operators**

1.	Electronic Payment and Services Private Limited	Electronic Payment and Services Private Limited, Unit No.302-303, A Wing, Supreme Business Park, Hiranandani Garden, Powai, Mumbai- 400076	Installation and operation of WLAs known as 'EPS Bancs'	04.10.2024
2.	India1 Payments Limited (formerly BTI Payments Pvt. Ltd.)	India1 Payments Limited, 3rd floor of 'Orion' Building, Bagmane Constellation Business Park, Outer Ring Road, Mahadevpura,K.R. Puram Hobli, Bengaluru-560 048 Karnataka, India	Installation and operation of WLAs	12.02.2014
3.	Hitachi Payment Services Pvt. Ltd.	Hitachi Payment Services Private Limited, Level 2, MPL Silicon Towers, 23/1 Velachery Tambaram Main Road, Palli, Karnai, Chennai, Tamil Nadu- 600100	Installation and operation of WLAs known as 'Money Spot'	25.11.2013
4.	Findi India Limited (formerly known as Tata Communications Payment Solutions Ltd.)	Findi India Limited, AWFIS, 14 <sup>th</sup> Floor, A Wing, INS Tower, G Block, Opposite Trident Hotel, BKC, Mumbai- 400051	Installation and operation of WLAs	03.05.2013
5.	Vakrangee Limited	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 31.03.2027)

#### **Instant Money Transfer**

1.	Boson Systems Private Limited (formerly Empays	Boson Systems Private Limited 216 The Empire	Instant Money Transfer known as 'IMT'	17.11.2014
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	Payment Systems India Pvt. Ltd.)	Business Centre, Empire Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013		
<b>Trade Receivables Discounting System (TReDS)</b>				
1.	A.TREDS Limited	11th Floor, A3, Ashar IT Park, Road No 16Z, Wagle Industrial Estate, Thane(W)- 400 604	TReDS system known as "INVOICEMART"	29.06.2017
2.	C2FO Factoring Solutions Private Limited	C2FO Factoring Solutions Private Limited, D-26, Basement, Jangpura Extension, New Delhi-110014	TReDS system known as 'C2treds'	04.03.2024
3.	KredX Platform Private Limited	KredX Platform Private Limited, Wing A, Tower A, Salarpuria Softzone, Salarpuria Outer Ring Road, Bellandur, Bengaluru, Karnataka-560103	TReDS system known as 'DTX'	01.01.2025
4.	Mynd Solutions Private Limited	Mynd Solutions Private Limited –F-83, East of Kailash, New Delhi – 110 065	TReDS system known as M1xchange	20.03.2017
5.	Receivables Exchange of India Limited (RXIL)	Receivables Exchange of India Limited (RXIL), 701-702, 7 <sup>th</sup> 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	Kaizen Automation Private Limited, B-601-602, Citi Point, Andheri Kurla Road, J. B. Nagar, Near Kohinoor Continental	Issuance of prepaid cards known as 'Go-Mumbai'	Revocation order issued on 05.04.2011 (25.08.2009)

		Andheri (East), Mumbai - 400 059		
2.	Card Pro Solutions Pvt. Ltd.	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.	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	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	GI Technology Private Limited, No. C-9, 2 <sup>nd</sup> 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
6.	UAE Exchange Centre LLC, UAE	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"	Revocation order issued on 10.10.2024

#### 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	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	Done Card Utility Limited, 301, Linkway Estate, Near Chincholi Fire Station, New Link	Prepaid payment instruments known as 'Done Cards'	November 01, 2013

		Road, Malad (West), Mumbai - 400064.		
3.	OSS Payment Solutions Pvt. Ltd.	OSS Payment Solutions Pvt. Ltd.- 103, 4th Floor, Aditya Industrial Estate, Behind Chincholi Fire Station, Near Evershine Mall, New Link Road, Malad (W) Mumbai 400 064.	Prepaid Payment instruments	January 01, 2014
4.	SREI Infrastructure Finance Ltd.	SREI Infrastructure Finance Ltd., Vishwakarma, 86C Topsia Road (South) Kolkata- 700046	Installation and operation of WLAs	March 31, 2019
5.	Flytech Aviation Limited	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	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	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	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	InCashMe Mobile Wallet Services Private Limited, InCashMe™ House,	Prepaid Payment Instruments	June 30, 2020

		5/B Suhasnagar Society, Behind Income Tax Department, Ashram Road, Ahmedabad, Gujarat – 380 009		
10.	Eko India Financial Services Private Limited	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.	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.	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.	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.	Citrus Payment solutions Pvt. Ltd., 302, Swati Building, North Avenue Road, Off Linking Road, Santa Cruz West, Mumbai 400 054	Prepaid Payment Instruments known as 'Citrus Cash'	April 19, 2017	Nil
4.	Beam Money Private Limited nee Suvidha Starnet Pvt. Ltd.	Beam Money Private Limited, D-128-129, 402 Terrace Floor, Okhla Industrial	Prepaid payment instruments known as 'Beam Money'	May 04, 2017	Nil

		Area, Phase-I, New Delhi -110 020.			
5.	Atom Technologies Limited	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	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	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	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 (previously Klickpay Payment Services Private Limited)	Freecharge Payment Technologies Private Limited, 362-363, ASF Centre, Udyog Vihar Phase – IV, Sector - 18, Gurgaon – 122016, Haryana	Prepaid Payment Instruments	April 10, 2018	Nil
10.	Yeldi Softcom Private Limited	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 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)	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)	Tata Tele NXTGEN Solutions Ltd., 10 <sup>th</sup> Floor, Jeevan Bharati, 124, Connaught Circus, New Delhi – 110001	Prepaid Payment Instruments known as 'mRupee'	November 14, 2018	Nil
14.	Pyro Networks Pvt. Ltd.	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	Supreme Securities Limited, 3rd Floor, R.D.Chambers, 16/11, Arya Samaj Road, Karol Bagh, New Delhi	Prepaid Payment Instruments	August 02, 2019	Nil
16.	Vodafone m-pesa Limited (Earlier Mobile Commerce Solutions Ltd. was performing this activity)	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	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	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.	Kedia Infotech Ltd. 518, 5th Floor Swapnolok 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.	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	Oxygen Services (India) Private Limited, 36, 2 <sup>nd</sup> 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.	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.	144, High Street North, London E6 2HT	MTSS- cross border in-bound service (customer to customer)	March 31, 2023	Nil
24.	Oxygen Services (India) Pvt Ltd	Oxygen Services (India) Private Limited, 36, 2 <sup>nd</sup> 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
25.	Zomato Payments Private Limited	T-19, Basement, Green Park Main, South Delhi Delhi, 110016	Online Payment Aggregator	July 05, 2024	Nil
26.	R360 Payment Services Private Limited	R360 Payment Services Private Limited, Fortune Summit Business Park, 6th Floor, Ward No.174, 6th sector, HSR Layout, Roopena Agrahera, Bengaluru, Karnataka- 560068	Online Payment Aggregator- 'R360Pay'	November 25, 2024	Nil
27.	Piramal Payment Services Limited	Piramal Payment Services Limited, 601, Amiti Building, Agastya Corporate Park, Kamani Junction, Kurla West, Mumbai- 400070	Prepaid Payment Instruments known as 'Piramal Pay'	November 17, 2025	Nil
28.	Groww Pay Services Private Limited	Groww Pay Services Private Limited, Vaishnavi Tech Park, South Tower, 4th Floor, Survey No.16/1 & 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bengaluru, Karnataka- 560103	Payment Aggregator - Online- 'Growwpay'	January 06, 2026	Nil

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

<b>Sr. No.</b>	<b>Name of the Entity</b>	<b>Address of the Principal Office</b>	<b>Payment System operated</b>	<b>Cancelled on</b>	<b>Remarks</b>
1.	Airtel M Commerce Services Ltd.	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.	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)	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.	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	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.	QwikCilver Solutions Pvt. Ltd., No.111, 1 <sup>st</sup> Floor, 'Brigade Manae Court', Industrial Layout, Koramangala, 5 <sup>th</sup> Block, Bangalore – 560 095	Prepaid Payment Instruments, Co-branded gift card known as 'Issued by QwikCilver'	26.05.2023	The entity has transferred its PPI business to Pine Labs Private Limited.
7.	Garagepreneurs Internet Private Limited	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'	03.12.2024	The entity has been amalgamated with North East Small Finance Bank Limited (NESFB).

**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
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**Date: February 10, 2026**