

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. | Clearing Corporation of India Ltd., CCIL Bhavan, S K Bole Road, Dadar (West), Mumbai -400 028 | <div>Securities segment covering Govt Securities</div> <div>Forex Settlement Segment comprising of sub-segments</div> <div>a. USD-INR segment,</div> <div>b. CLS segment – Continuous Linked Settlement (Settlement of Cross Currency Deals),</div> <div>c. Forex Forward segment</div> <div>Rupee Derivatives Segment-Rupee denominated trades in IRS & FRA.</div> | 11.02.2009 |

| Central Counter Parties | | | | |
|------------------------------|--|---|---|------------|
| 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 |
| Retail Payments Organisation | | | | |
| 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 | |

| Interoperable Mobile and Net Banking | | | | |
|---|---|--|--|------------|
| 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 |
| Bharat Bill Payment System (BBPS) | | | | |
| Bharat Bill Payment Central Unit (BBPCU) | | | | |
| 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 |
| Bharat Bill Payment Operating Units (BBPOUs) | | | | |
| 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 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 |
| 3. | Euronet Services India Private Limited | 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 | 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 nd Floor, Manek Plaza, Kalina CST Road, Kolkalyan, 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, 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 |
| 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 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 |
| 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 |

| | | | | |
|----|---|--|--|------------|
| | | | 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. | |
| Cross border Money Transfer – in-bound only | | | | |
| 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, AI 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, Belview 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, Krishanlal 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 st 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 th 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 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 |
| 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 nd Floor, Manek Plaza, Kalina CST Road, Kolkalyan, 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 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 31.12.2026) |
| 14. | Erout Technologies Private Limited | Erout 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 |
| 15. | 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 |
| 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 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 |
| 19. | In-Solutions Global Limited | In-Solutions Global Limited, 601/602/618, 6 th 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 th 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 th 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 nd 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 nd 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, Bangaluru – 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 th Floor, Empressa Building, 2 nd 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 th 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 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 |
| 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 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 |
| 48. | Tri O Tech Solutions Private Ltd. | 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 |
| 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, Indique-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 nd 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 th 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 st 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 th 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 nd 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 th Floor, GIFT Two building, Block No. 56, Road-5C, Zone-5, Gandhinagar, Gujarat-382355 | PA-O- 'CCAvenue' | 04.03.2024 |
| | | | PA-P | |
| 25. | Innoviti Technologies Private Limited | Innoviti Technologies Private Limited, Tower-C, 2 nd 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 nd 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 rd and 4 th Floor, 18 th Main, 6 th 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 th 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 th 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 nd 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 th 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 th 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 nd 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 th 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 th Avenue, #4C- 410/9, 3 rd Floor, 4 th Cross, 2 nd 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 rd 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 st Floor, #83, 2 nd 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 th 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 st 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, Kadubeesanahalli 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’ PA-P PA-CB- I & O | 27.02.2024 |
| 59. | Transaction Analysts (India) Private Limited | 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 | PA- O- ‘TA’ PA-P | 18.06.2024 |
| 60. | Unlimint IN Private Limited | Unlimint IN Private Limited, Wing No.01, 14 th Floor, AIPL Business Club, Sector- 62, Gurugram, Haryana- 122018 | PA-O- ‘Unlimit’ PA-CB- I & O | 23.04.2024 |
| 61. | Vay Network Services Private Limited | Vay Network Services Private Limited, 1 st 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 nd Floor of Tower I, Phase II, Sakinaka, M.V.Road, Andheri East, Mumbai- 400072 | PA- O- ‘Worldline’ PA- CB- I & O | 30.04.2024 |
| 63. | Xsilica Software Solutions Private Limited | Xsilica Software Solutions Private Limited, Unit Numer 04, 3 rd Floor, Sy No. 144, Kapil Kavuri Hub IT Block, Nanakramguda, Gachibowli, Hyderabad, Telangana- 500032 | PA- O- ‘PayG’ PA-P PA-CB- I & O | 23.05.2025 |
| 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’ | 02.02.2024 |
| | | | PA-P | |
| # 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 & O: Payment Aggregator- Cross Border facilitating Inward & 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 th 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 |

| | | | | |
|---|--|--|--------------------------------------|--|
| | Payment Systems India Pvt. Ltd.) | Business Centre, Empire Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013 | | |
| Trade Receivables Discounting System (TReDS) | | | | |
| 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 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 | 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 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 |
| 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 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. | 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 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. | 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 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. | 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 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 |
| 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.

| Sr. No. | Name of the Entity | Address of the Principal Office | Payment System operated | Cancelled on | Remarks |
|----------------|--|---|--|---------------------|--|
| 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 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' | 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 |
|---------|--------------------|---------------------------------|-------------------------|---------|
| - | - | - | - | - |

Date: February 10, 2026